# Filing at a Glance

| | |
|---|---|
| Company: | John Hancock Life Insurance Company (USA) |
| Product Name: | 2016 Inforce Rate Increases 1 - JH |
| State: | Virginia |
| TOI: | LTC03I Individual Long Term Care |
| Sub-TOI: | LTC03I.001 Qualified |
| Filing Type: | Rate |
| Date Submitted: | 09/28/2017 |
| SERFF Tr Num: | MULF-131210202 |
| SERFF Status: | Closed-Approved |
| State Tr Num: | MULF-131210202 |
| State Status: | Approved |
| Co Tr Num: | 2016 INFORCE RATE INCREASE - JH - PRE-RS |
| Implementation Date Requested: | On Approval |
| Author(s): | Michelle Fluet, Carol Folsom, Marie Roche, Joanne Witham |
| Reviewer(s): | Bill Dismore (primary) |
| Disposition Date: | 07/03/2019 |
| Disposition Status: | Approved |
| Implementation Date: | |

## General Information

Project Name: 2016 Inforce Rate Increases 1 - JH
Project Number:
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 44.7%

Deemer Date: 07/24/2019
Submitted By: Michelle Fluet

Status of Filing in Domicile: Authorized
Date Approved in Domicile: 07/18/2017
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 07/03/2019
State Status Changed: 07/03/2019
Created By: Michelle Fluet
Corresponding Filing Tracking Number:
State TOI: LTC03I Individual Long Term Care

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

Dear Commissioner:

John Hancock has recently completed our 2016 claims study. This comprehensive study is generally conducted every three years and examines the usage trend for our insured population. This study shows unfavorable trends since the 2013 study that prompted our last rate increase filing. In general, we are seeing longer-lasting and more expensive claims and increased claim incidence at the older attained ages.

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-VA-91 10/3/1991, 7/17/2009, 12/1/20111991 – 199477.6%
NH-VA-9110/3/1991, 12/1/20111991 – 199377.6%
LTC-94 VA12/20/1993, 7/17/2009, 12/1/20111994 – 199777.6%
NH-94 VA10/28/1993, 12/1/20111994 – 199977.6%
LTC-96 VA9/5/1996, 7/17/2009, 12/1/2011, 4/21/20161996 – 199840.7%
LTC-96 VA 9/96 (Pre RS)1/30/1997, 7/17/2009, 12/1/2011, 4/21/20161997 – 200340.7%
LTC-96CL VA 9/5/1996, 7/17/2009, 12/1/2011, 4/21/20161996 – 199740.7%
LTC-96CL VA 9/96 1/30/1997, 7/17/2009, 12/1/2011, 4/21/2016199740.7%
NH-99 VA 4/9910/7/1999, 7/17/2009, 12/1/2011, 4/21/20162000 – 200340.7%
LTC2000 VA 4/0010/15/2001, 7/17/2009, 12/1/2011, 4/21/2016200240.7%
LTC-02 VA8/8/2002, 12/1/2011, 4/21/20162002 - 200442.4%
BSC-02 VA8/8/2002, 12/1/2011, 4/21/20162002 – 200442.4%

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

The increases requested reflect the timing of the acceptance of our 2013 rate increase filings as well as any unapproved amounts from our 2013 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 and policyholders who took a reduced compound or simple inflation when notified of past premium increases, we will provide them with the ability to retain their existing premium by decreasing their future inflation coverage to a lower percentage which will vary by policy series. These policyholders will be able to keep all accrued inflation increase amounts to date and the lower inflation index will apply on a prospective basis only. 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.

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.)

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

Ensuring No Cross-Subsidization Between States

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

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

Past Losses Testing

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

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

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

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

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:** *2016 Inforce Rate Increases 1 - JH*
**Project Name/Number:** *2016 Inforce Rate Increases 1 - JH /*

# Correspondence Summary

## Dispositions

| Status | Created By | Created On | Date Submitted |
|---|---|---|---|
| Approved | Bill Dismore | 07/03/2019 | 07/03/2019 |

## Objection Letters and Response Letters

### Objection Letters

| Status | Created By | Created On | Date Submitted |
|---|---|---|---|
| Info has been requested from company | Bill Dismore | 07/02/2019 | 07/02/2019 |
| Info has been requested from company | Bill Dismore | 04/30/2019 | 04/30/2019 |
| Info has been requested from company | Bill Dismore | 10/12/2018 | 10/12/2018 |
| Info has been requested from company | Greg Smith | 05/21/2018 | 05/21/2018 |
| Info has been requested from company | Greg Smith | 05/21/2018 | 05/21/2018 |
| Disapproved | Bobby Toone | 03/21/2018 | 03/21/2018 |

### Response Letters

| Responded By | Created On | Date Submitted |
|---|---|---|
| Joanne Witham | 07/02/2019 | 07/02/2019 |
| Joanne Witham | 07/01/2019 | 07/01/2019 |
| Carol Folsom | 11/02/2018 | 11/02/2018 |
| Michelle Fluet | 06/11/2018 | 06/11/2018 |
| Michelle Fluet | 06/11/2018 | 06/11/2018 |
| Carol Folsom | 04/19/2018 | 04/19/2018 |

## Amendments

| Schedule | Schedule Item Name | Created By | Created On | Date Submitted |
|---|---|---|---|---|
| Rate | Rate Table | Michelle Fluet | 05/23/2019 | 05/23/2019 |
| Rate | Rate Table | Michelle Fluet | 05/23/2019 | 05/23/2019 |
| Rate | Rate Table | Michelle Fluet | 05/23/2019 | 05/23/2019 |
| Rate | Rate Table | Michelle Fluet | 05/23/2019 | 05/23/2019 |
| Rate | Rate Table | Michelle Fluet | 05/23/2019 | 05/23/2019 |
| Rate | Rate Table | Michelle Fluet | 05/23/2019 | 05/23/2019 |
| Rate | Rate Table | Michelle Fluet | 05/23/2019 | 05/23/2019 |
| Rate | Rate Table | Michelle Fluet | 05/23/2019 | 05/23/2019 |
| Rate | Rate Table | Michelle Fluet | 05/23/2019 | 05/23/2019 |

**State:** *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *2016 Inforce Rate Increases 1 - JH*
**Project Name/Number:** *2016 Inforce Rate Increases 1 - JH /*

## Amendments

| Schedule | Schedule Item Name | Created By | Created On | Date Submitted |
|---|---|---|---|---|
| Rate | Rate Table | Michelle Fluet | 05/23/2019 | 05/23/2019 |
| Supporting Document | L&H Actuarial Memorandum | Michelle Fluet | 05/23/2019 | 05/23/2019 |
| Supporting Document | May 23, 2019 Amendment | Michelle Fluet | 05/23/2019 | 05/23/2019 |
| Supporting Document | Sample Policyholder Communication Package | Michelle Fluet | 04/05/2018 | 04/05/2018 |

## Filing Notes

| Subject | Note Type | Created By | Created On | Date Submitted |
|---|---|---|---|---|
| Statement Regarding Future Rate Increase Filings | Note To Reviewer | Marie Roche | 12/19/2018 | 12/19/2018 |
| Rate Request Summary - Part 1 | Note To Filer | Bill Dismore | 04/05/2018 | 04/05/2018 |
| RRS | Reviewer Note | Bill Dismore | 04/06/2018 | |

**State:** *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *2016 Inforce Rate Increases 1 - JH*
**Project Name/Number:** *2016 Inforce Rate Increases 1 - JH /*

# Disposition

Disposition Date: 07/03/2019
Implementation Date:
Status: Approved

Comment:

| 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) | 43.500% | 43.500% | $17,422,816 | 17,766 | $40,059,691 | 80.700% | 14.100% |

| Schedule | Schedule Item | Schedule Item Status | Public Access |
|---|---|---|---|
| **Supporting Document** | Certification of Compliance | Received & Acknowledged | Yes |
| **Supporting Document** | Product Checklist | Received & Acknowledged | Yes |
| **Supporting Document (revised)** | L&H Actuarial Memorandum | Received & Acknowledged | Yes |
| **Supporting Document** | L&H Actuarial Memorandum | Withdrawn | No |
| **Supporting Document** | L&H Actuarial Memorandum | Withdrawn | No |
| **Supporting Document (revised)** | Long Term Care Insurance Rate Request Summary | Received & Acknowledged | Yes |
| **Supporting Document** | Long Term Care Insurance Rate Request Summary | Withdrawn | No |
| **Supporting Document** | Long Term Care Insurance Rate Request Summary | Withdrawn | No |
| **Supporting Document** | Long Term Care Insurance Rate Request Summary | Withdrawn | No |
| **Supporting Document** | Cover letter | Received & Acknowledged | Yes |
| **Supporting Document (revised)** | Sample Policyholder Communication Package | Pending for Information | Yes |
| **Supporting Document** | Sample Policyholder Communication Package | Withdrawn | No |
| **Supporting Document** | 4/18/2018 Reponse letter to 3/21/2018 objection letter | Received & Acknowledged | Yes |
| **Supporting Document** | Response to 5/21/18 objection | Received & Acknowledged | Yes |
| **Supporting Document** | Response to 5/21/18 objection 2 | Received & Acknowledged | Yes |
| **Supporting Document** | Response to 10/12/2018 objection | Received & Acknowledged | Yes |
| **Supporting Document** | May 23, 2019 Amendment | Received & Acknowledged | Yes |
| **Supporting Document** | Response to 7-2-2019 objection | 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:** *2016 Inforce Rate Increases 1 - JH*
**Project Name/Number:** *2016 Inforce Rate Increases 1 - JH /*

| Schedule | Schedule Item | Schedule Item Status | Public Access |
|---|---|---|---|
| **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 (revised)** | Rate Table | Approved | Yes |
| **Rate (revised)** | Rate Table | Approved | Yes |
| **Rate** | Rate Table | Approved | Yes |
| **Rate** | Rate Table | Approved | 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 | No |
| **Rate** | Rate Table | Withdrawn | No |
| **Rate** | Rate Table | Withdrawn | No |
| **Rate** | Rate Table | Withdrawn | No |
| **Rate** | Rate Table | Withdrawn | No |
| **Rate** | Rate Table | Withdrawn | No |
| **Rate** | Rate Table | Withdrawn | No |
| **Rate** | Rate Table | Withdrawn | No |
| **Rate** | Rate Table | Withdrawn | No |
| **Rate** | Rate Table | Withdrawn | No |
| **Rate** | Rate Table | Withdrawn | No |
| **Rate** | Rate Table | Withdrawn | No |

**State:** *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *2016 Inforce Rate Increases 1 - JH*
**Project Name/Number:** *2016 Inforce Rate Increases 1 - JH /*

# Objection Letter

| | |
|---|---|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date | 07/02/2019 |
| Submitted Date | 07/02/2019 |
| Respond By Date | 07/09/2019 |

*Dear Michelle Fluet,*

***Introduction:***

*One or more forms included within the submission were found to be in non-conformity with statutory, regulatory or administrative requirements as set forth below.*

***Objection 1***

*- Long Term Care Insurance Rate Request Summary (Supporting Document)*

*Comments: Please provide the Part 1 Rate Request Summary and the narrative explaining the rate increase. The narrative should be in language easily understood by the policyholder. The rate request summary form is available through the following link: https://www.scc.virginia.gov/boi/co/health/ltcmed/ltcratereq_sum.pdf*

***Conclusion:***

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

*A response to this objection (or request for information if more applicable) is expected within 30 days. After 30 days, the filing will be DISAPPROVED unless a 30-day extension is requested.*

*Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed.*

*Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.*

*Thank you for your courtesy and consideration in this matter.*

*Sincerely,*
*Bill Dismore*

**State:** *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *2016 Inforce Rate Increases 1 - JH*
**Project Name/Number:** *2016 Inforce Rate Increases 1 - JH /*

# Objection Letter

| | |
|---|---|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date | 04/30/2019 |
| Submitted Date | 04/30/2019 |
| Respond By Date | |

*Dear Michelle Fluet,*

***Introduction:***

*One or more forms included within the submission were found to be in non-conformity with statutory, regulatory or administrative requirements as set forth below.*

***Objection 1***

*Comments: Further action on this filing is pending approval of necessary form(s) in a separate filing. Once related forms are approved, processing will continue with this filing.*

***Conclusion:***

*We shall be glad to reconsider this submission upon approval of the requested information to address the objections noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned at (804) 371-9370.*

*Thank you.*

*Sincerely,*
*Bill Dismore*

**State:** Virginia **Filing Company:** John Hancock Life Insurance Company (USA)
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified
**Product Name:** 2016 Inforce Rate Increases 1 - JH
**Project Name/Number:** 2016 Inforce Rate Increases 1 - JH /

# Objection Letter

| | |
|---|---|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date | 10/12/2018 |
| Submitted Date | 10/12/2018 |
| Respond By Date | |

*Dear Michelle Fluet,*

***Introduction:***

*During our review, we noted the following inconsistencies and/or need additional information to continue. Please note, any revisions, modifications, or changes of any type to a filing not specifically requested by us must be brought to our attention upon resubmission and explained in detail.*

***Objection 1***

*- Response to 5/21/18 objection (Supporting Document)*

*Comments: 1.The 2016 Rate Increase Filing Summary.xls needs to be revised to show the cumulative total of all approved rate increases to date in each state.*

*2.Since only a sample of voluntary lapse rates is supplied, please provide the average ultimate voluntary lapse rates under current assumptions for this block of business.*

*3.Please provide the historical claim count for each product series.*

*4.Since the morbidity assumption is based on internal Company experience, please describe how the assumptions are derived for durations and ages beyond which the Company has credible experience.*

*5.For all projections requested in the next question, the baseline should comply with the following:*

*a.Any limited-pay paid-up policies should be removed, both from historical experience and future projections.*

*b.For this pre-stability block, assumptions should be best-estimate, without margins for moderately adverse conditions.*

*c.Premiums should be at the Virginia rate level for both historical and projected future.*

*d.Please use the appropriate average maximum valuation interest rate for each product series for accumulation and discounting of this block as specified in 14VAC5-200-150.*

*e.Please ensure that the discount/accumulation formulas are working formulas and specify the interest rates used in each exhibit.*

*6.Because the Bureau has observed over the years that there is often internal subsidization occurring between policyholders with different policy characteristics, for each of the six subsets of the business corresponding to the combinations of (limited/lifetime benefit periods) and (GPO/Simple/Compound inflation protection), please provide (in Excel format) the following projections on a nationwide basis:*

*a.current assumptions and current rates*

*b.current assumptions and current rates, including paid-up policies (if any)*

*c.current assumptions with the proposed rate increase*

*d.current assumptions with the proposed rate increase, but with no shock lapses, benefit reductions, CBUL, or adverse selection (if applicable)*

*e.current assumptions with premiums restated as if the proposed rate schedule had been in effect from inception*

*f.original assumptions and original premiums from inception*

*g.actual past experience (claims, mortality, lapse) but original assumptions in the future, with all premiums at the original premium scale from inception.*

*Projections a-g can be separate tabs or combined into separate columns on the same exhibit.*

*7.For each of the six subsets of the business above, please provide the active life reserves balance as of the projection date on a nationwide basis.*

*8.Since this filing includes three distinct product series, please provide the above exhibits separately for each series.*

*9.While your June 8, 2018 response #6 indicates that the company does not anticipate that it will profit or lose from landing spot elections, this will not be the case for each individual insured. How does the company communicate to the policyholder that all options may not be of equal value from their perspective?*

***Conclusion:***

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

*Sincerely,*
*Bill Dismore*

**State:** *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *2016 Inforce Rate Increases 1 - JH*
**Project Name/Number:** *2016 Inforce Rate Increases 1 - JH /*

# Objection Letter

| | |
|---|---|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date | 05/21/2018 |
| Submitted Date | 05/21/2018 |
| Respond By Date | |

*Dear Michelle Fluet,*

***Introduction:***

*Our continued review will be performed once we are in receipt of the company's responses to the following.*

***Objection 1***

*Comments: Where applicable, please also provide separate projections by lifetime vs. limited and by inflation type (none/simple/compound).*

***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 me.*

*Thank you for your courtesy and consideration in this matter.*

*Greg Smith*
*Principal Insurance Market Examiner*

*Sincerely,*
*Greg Smith*

**State:** *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *2016 Inforce Rate Increases 1 - JH*
**Project Name/Number:** *2016 Inforce Rate Increases 1 - JH /*

# Objection Letter

| | |
|---|---|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date | 05/21/2018 |
| Submitted Date | 05/21/2018 |
| Respond By Date | |

*Dear Michelle Fluet,*

***Introduction:***

*The Bureau of Insurance has completed an initial review of the submitted filing. A more detailed and thorough review will be performed once we are in receipt of the company's responses to the following.*

***Objection 1***

*Comments: Policy Holder Communications*

*The filing states that the company will be using the policyholder communications currently pending approval under SERFF Tracking Number MULF-131066194, which is the rate filing for the companys Individual Long-Term Care Insurance Rate Revision Submission that it markets through the Interstate Insurance Product Regulation Commission Product. If that is correct, please advise when the company anticipates responding to that filing since an objection letter has been pending since August 29, 2017.*

***Objection 2***

*Comments: Please provide the following for our analysis:*

*- For each block, please ensure that the filing includes an actual to expected analysis based on the original assumptions and those included in the prior filing.*

*- For each block, please provide the anticipated loss ratio where the numerator is equal to the anticipated incurred claims less the policy reserves, and the denominator is equal to the anticipated earned premium*

*- For each block, 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.*

*- For each block, please advise how the projected future and lifetime loss ratios compare with those in the previously approved filing.*

***Objection 3***

*Comments: If the rate change will vary by issue age, benefit period, and/or inflation option, please detail each change and provide detailed actuarial justification for the changes.*

***Objection 4***

*Comments: The filing states that a number of adjustments were made in calculating the proposed rate increases. For example, adjustments were made to account for the timing of approvals on prior filings. Although the filing outlines the adjustments, it doesnt appear to include any supporting documentation for the adjustments. Please revise the filing accordingly.*

***Objection 5***

*Comments: The filing states that endorsements and other applicable forms needed to implement the benefit reduction options will be filed under a separate forms submission. Please provide the submission number of this filing.*

***Objection 6***

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

Comments: Please provide support for the statement that All indexation rates were determined to be actuarially equivalent to the requested rate increases in aggregate.

### Objection 7

- L&H Actuarial Memorandum (Supporting Document)

Comments: The filing states that the lapse study removed all policies which had undergone prior rate increases except for the 2008 rerate policies which are now allowed to re-enter the study after their first year since re-rate, provided they have not subsequently received another rate increase. Please provide data including all policies for comparison purposes.

### Objection 8

- L&H Actuarial Memorandum (Supporting Document)

Comments: Regarding the landing spots, please a projection assuming all policyholders elect the reduced landing spots.

### Objection 9

- L&H Actuarial Memorandum (Supporting Document)

Comments: The filing states that the nationwide premium data has been revised to reflect the timing and amount of prior rate increases approved by a state. Please provide nationwide and Virginia only exhibits based on actual data without revisions, including also columns to reflect the actual and expected loss ratios.

### Objection 10

Comments: Please 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.

### Objection 11

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

### Conclusion:

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

Thank you for your courtesy and consideration in this matter.

Greg Smith
Principal Insurance Market Examiner

Sincerely,
Greg Smith

**State:** *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *2016 Inforce Rate Increases 1 - JH*
**Project Name/Number:** *2016 Inforce Rate Increases 1 - JH /*

# Objection Letter

| | |
|---|---|
| Objection Letter Status | Disapproved |
| Objection Letter Date | 03/21/2018 |
| Submitted Date | 03/21/2018 |
| Respond By Date | |

*Dear Michelle Fluet,*

***Introduction:***

*After our initial review, the following issues have been found. We will be able to continue our examination, after these objections have been reconciled.*

***Objection 1***

*- Long Term Care Insurance Rate Request Summary (Supporting Document)*

*Comments: Please complete Part 1 of the Long Term Care Rate Request Summary and include the required narrative in consumer-friendly language.*

***Conclusion:***

*We shall be glad to reconsider this submission upon receipt of the revised forms to address the objections 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,*
*Bobby Toone*

**State:** Virginia **Filing Company:** John Hancock Life Insurance Company (USA)
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified
**Product Name:** 2016 Inforce Rate Increases 1 - JH
**Project Name/Number:** 2016 Inforce Rate Increases 1 - JH /

# Response Letter

| | |
|---|---|
| Response Letter Status | Submitted to State |
| Response Letter Date | 07/02/2019 |
| Submitted Date | 07/02/2019 |

*Dear Bill Dismore,*

***Introduction:***

***Response 1***

***Comments:***

*Please see our response and the revise summary in the Supporting Documentation*

***Related Objection 1***

*Applies To:*

*- Long Term Care Insurance Rate Request Summary (Supporting Document)*

*Comments: Please provide the Part 1 Rate Request Summary and the narrative explaining the rate increase. The narrative should be in language easily understood by the policyholder. The rate request summary form is available through the following link: https://www.scc.virginia.gov/boi/co/health/ltcmed/ltcratereq_sum.pdf*

***Changed Items:***

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *John Hancock Life Insurance Company (USA)* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *2016 Inforce Rate Increases 1 - JH* | | |
| **Project Name/Number:** | *2016 Inforce Rate Increases 1 - JH /* | | |

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | Long Term Care Insurance Rate Request Summary |
| **Comments:** | |
| **Attachment(s):** | 2016 Rate Increase Filing Summary - Pre-RS.xls<br>Pre RS LTC Summary.pdf |
| *Previous Version* | |
| **Satisfied - Item:** | *Long Term Care Insurance Rate Request Summary* |
| **Comments:** | |
| **Attachment(s):** | *2016 Rate Increase Filing Summary - Pre-RS.xls*<br>*2016 Rate Increase Filing Summary - Post-RS.xls* |
| *Previous Version* | |
| **Satisfied - Item:** | *Long Term Care Insurance Rate Request Summary* |
| **Comments:** | |
| **Attachment(s):** | *VA 2016 Pre-RS Rate Summary.pdf* |
| *Previous Version* | |
| **Satisfied - Item:** | *Long Term Care Insurance Rate Request Summary* |
| **Comments:** | |
| **Attachment(s):** | *VA_Increase_Summary.pdf* |

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | Long Term Care Insurance Rate Request Summary |
| **Comments:** | |
| **Attachment(s):** | 2016 Rate Increase Filing Summary - Pre-RS.xls<br>Pre RS LTC Summary.pdf |
| *Previous Version* | |
| **Satisfied - Item:** | *Long Term Care Insurance Rate Request Summary* |
| **Comments:** | |
| **Attachment(s):** | *2016 Rate Increase Filing Summary - Pre-RS.xls*<br>*2016 Rate Increase Filing Summary - Post-RS.xls* |
| *Previous Version* | |
| **Satisfied - Item:** | *Long Term Care Insurance Rate Request Summary* |
| **Comments:** | |
| **Attachment(s):** | *VA 2016 Pre-RS Rate Summary.pdf* |
| *Previous Version* | |
| **Satisfied - Item:** | *Long Term Care Insurance Rate Request Summary* |
| **Comments:** | |
| **Attachment(s):** | *VA_Increase_Summary.pdf* |

| | |
|---|---|
| **Satisfied - Item:** | Response to 7-2-2019 objection |
| **Comments:** | |
| **Attachment(s):** | VA 7-2-19 Objection Response JH Pre RS.pdf |

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

***Conclusion:***

*Sincerely,*
*Joanne Witham*

**State:** *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *2016 Inforce Rate Increases 1 - JH*
**Project Name/Number:** *2016 Inforce Rate Increases 1 - JH /*

# Response Letter

| | |
|---|---|
| Response Letter Status | Submitted to State |
| Response Letter Date | 07/01/2019 |
| Submitted Date | 07/01/2019 |

*Dear Bill Dismore,*

***Introduction:***

***Response 1***

***Comments:***

*Please note the corresponding forms in SERFF filing MULF-131278368 were approved on 6/28/2019.*

***Related Objection 1***

*Comments: Further action on this filing is pending approval of necessary form(s) in a separate filing. Once related forms are approved, processing will continue with this filing.*

***Changed Items:***

*No Supporting Documents changed.*

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

***Conclusion:***

*Sincerely,*
*Joanne Witham*

**State:** Virginia **Filing Company:** John Hancock Life Insurance Company (USA)
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified
**Product Name:** 2016 Inforce Rate Increases 1 - JH
**Project Name/Number:** 2016 Inforce Rate Increases 1 - JH /

# Response Letter

| | |
|---|---|
| Response Letter Status | Submitted to State |
| Response Letter Date | 11/02/2018 |
| Submitted Date | 11/02/2018 |

*Dear Bill Dismore,*

***Introduction:***

*Thank you for your note dated October 12, 2018 regarding this submission.*

***Response 1***

***Comments:***

*Please see our response letter, revised filing summary and attachments under the Supporting Documentation tab.*

***Related Objection 1***

*Applies To:*

- *Response to 5/21/18 objection (Supporting Document)*

Comments: 1.The 2016 Rate Increase Filing Summary.xls needs to be revised to show the cumulative total of all approved rate increases to date in each state.

2.Since only a sample of voluntary lapse rates is supplied, please provide the average ultimate voluntary lapse rates under current assumptions for this block of business.

3.Please provide the historical claim count for each product series.

4.Since the morbidity assumption is based on internal Company experience, please describe how the assumptions are derived for durations and ages beyond which the Company has credible experience.

5.For all projections requested in the next question, the baseline should comply with the following:

a.Any limited-pay paid-up policies should be removed, both from historical experience and future projections.

b.For this pre-stability block, assumptions should be best-estimate, without margins for moderately adverse conditions.

c.Premiums should be at the Virginia rate level for both historical and projected future.

d.Please use the appropriate average maximum valuation interest rate for each product series for accumulation and discounting of this block as specified in 14VAC5-200-150.

e.Please ensure that the discount/accumulation formulas are working formulas and specify the interest rates used in each exhibit.

6.Because the Bureau has observed over the years that there is often internal subsidization occurring between policyholders with different policy characteristics, for each of the six subsets of the business corresponding to the combinations of (limited/lifetime benefit periods) and (GPO/Simple/Compound inflation protection), please provide (in Excel format) the following projections on a nationwide basis:

a.current assumptions and current rates

b.current assumptions and current rates, including paid-up policies (if any)

c.current assumptions with the proposed rate increase

d.current assumptions with the proposed rate increase, but with no shock lapses, benefit reductions, CBUL, or adverse selection (if applicable)

e.current assumptions with premiums restated as if the proposed rate schedule had been in effect from inception

f.original assumptions and original premiums from inception

*g.actual past experience (claims, mortality, lapse) but original assumptions in the future, with all premiums at the original premium scale from inception.*

*Projections a-g can be separate tabs or combined into separate columns on the same exhibit.*

*7.For each of the six subsets of the business above, please provide the active life reserves balance as of the projection date on a nationwide basis.*

*8.Since this filing includes three distinct product series, please provide the above exhibits separately for each series.*

*9.While your June 8, 2018 response #6 indicates that the company does not anticipate that it will profit or lose from landing spot elections, this will not be the case for each individual insured. How does the company communicate to the policyholder that all options may not be of equal value from their perspective?*

***Changed Items:***

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | Long Term Care Insurance Rate Request Summary |
| **Comments:** | |
| **Attachment(s):** | 2016 Rate Increase Filing Summary - Pre-RS.xls<br>2016 Rate Increase Filing Summary - Post-RS.xls |
| *Previous Version* | |
| **Satisfied - Item:** | *Long Term Care Insurance Rate Request Summary* |
| **Comments:** | |
| **Attachment(s):** | *VA 2016 Pre-RS Rate Summary.pdf* |
| *Previous Version* | |
| **Satisfied - Item:** | *Long Term Care Insurance Rate Request Summary* |
| **Comments:** | |
| **Attachment(s):** | *VA_Increase_Summary.pdf* |

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | Long Term Care Insurance Rate Request Summary |
| **Comments:** | |
| **Attachment(s):** | 2016 Rate Increase Filing Summary - Pre-RS.xls<br>2016 Rate Increase Filing Summary - Post-RS.xls |
| *Previous Version* | |
| **Satisfied - Item:** | *Long Term Care Insurance Rate Request Summary* |
| **Comments:** | |
| **Attachment(s):** | *VA 2016 Pre-RS Rate Summary.pdf* |
| *Previous Version* | |
| **Satisfied - Item:** | *Long Term Care Insurance Rate Request Summary* |
| **Comments:** | |
| **Attachment(s):** | *VA_Increase_Summary.pdf* |

| | |
|---|---|
| **Satisfied - Item:** | Response to 10/12/2018 objection |
| **Comments:** | |
| **Attachment(s):** | VA 10-12-18 Response Letter.pdf<br>2017 Claim Counts.xlsx<br>Lapse Rates.xlsx<br>VA ADV Loss Ratio Exhibit splits.xlsb<br>VA CCI Pre-RS Loss Ratio Exhibit splits.xls<br>VA Gold Loss Ratio Exhibit splits.xls |

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

***Conclusion:***

*Thank you for your time and consideration in this matter.*

*Sincerely,*
*Carol A. Folsom*

*Sincerely,*
*Carol Folsom*

**State:** Virginia **Filing Company:** John Hancock Life Insurance Company (USA)
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified
**Product Name:** 2016 Inforce Rate Increases 1 - JH
**Project Name/Number:** 2016 Inforce Rate Increases 1 - JH /

# Response Letter

| | |
|---|---|
| Response Letter Status | Submitted to State |
| Response Letter Date | 06/11/2018 |
| Submitted Date | 06/11/2018 |

*Dear Bill Dismore,*

***Introduction:***

*Thank you for your letter.*

***Response 1***

***Comments:***

*Please find our response to your second objection on May 21, 2018 on the Supporting Documentation tab labeled as "Response to 5/21/18 objection 2".*

***Related Objection 1***

*Comments: Where applicable, please also provide separate projections by lifetime vs. limited and by inflation type (none/simple/compound).*

***Changed Items:***

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | Response to 5/21/18 objection 2 |
| **Comments:** | |
| **Attachment(s):** | VA 5-21-18 Response Letter 2.pdf<br>Advantage LR Exhibits by Inflation.pdf<br>Custom Care I LR Exhibits by Inflation.pdf<br>Gold LR Exhibits by Inflation.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:** 2016 Inforce Rate Increases 1 - JH
**Project Name/Number:** 2016 Inforce Rate Increases 1 - JH /

# Response Letter

| | |
|---|---|
| Response Letter Status | Submitted to State |
| Response Letter Date | 06/11/2018 |
| Submitted Date | 06/11/2018 |

*Dear Bill Dismore,*

***Introduction:***

*Thank you for your letter.*

***Response 1***

***Comments:***

*Please find our response to your first objection dated 5/21/18 on the supporting Documentation tab labeled as "Response to 5/21/18 objection".*

***Related Objection 1***

*Comments: Policy Holder Communications*

*The filing states that the company will be using the policyholder communications currently pending approval under SERFF Tracking Number MULF-131066194, which is the rate filing for the companys Individual Long-Term Care Insurance Rate Revision Submission that it markets through the Interstate Insurance Product Regulation Commission Product. If that is correct, please advise when the company anticipates responding to that filing since an objection letter has been pending since August 29, 2017.*

***Changed Items:***

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *John Hancock Life Insurance Company (USA)* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *2016 Inforce Rate Increases 1 - JH* | | |
| **Project Name/Number:** | *2016 Inforce Rate Increases 1 - JH /* | | |

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA Adv Filing Package.pdf<br>VA Gold Filing Package.pdf<br>Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf<br>VA Pre-RS Appendix D.pdf<br>VA CCI Filing Package (Pre-RS).pdf |
| *Previous Version* | |
| **Satisfied - Item:** | *L&H Actuarial Memorandum* |
| **Comments:** | |
| **Attachment(s):** | *VA Adv Filing Package.pdf*<br>*VA Gold Filing Package.pdf*<br>*VA CCI Filing Package (Pre-RS).pdf*<br>*Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf*<br>*VA Pre-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:** | *2016 Inforce Rate Increases 1 - JH* | | |
| **Project Name/Number:** | *2016 Inforce Rate Increases 1 - JH /* | | |

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA Adv Filing Package.pdf<br>VA Gold Filing Package.pdf<br>Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf<br>VA Pre-RS Appendix D.pdf<br>VA CCI Filing Package (Pre-RS).pdf |
| *Previous Version* | |
| **Satisfied - Item:** | *L&H Actuarial Memorandum* |
| **Comments:** | |
| **Attachment(s):** | *VA Adv Filing Package.pdf*<br>*VA Gold Filing Package.pdf*<br>*VA CCI Filing Package (Pre-RS).pdf*<br>*Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf*<br>*VA Pre-RS Appendix D.pdf* |

| | |
|---|---|
| **Satisfied - Item:** | Response to 5/21/18 objection |
| **Comments:** | |
| **Attachment(s):** | VA 5-21-18 Response Letter.pdf<br>Virginia Specific Exhibits.pdf<br>2016 Rate Increase Filing Summary.xls<br>Pre-RS Landing Spot Analysis.pdf<br>Actual Premium Basis Exhibits.pdf<br>landing spot tables.xlsx<br>Loss Ratio Exhibits Adjusted for NLP Reserve.pdf<br>Since Inception Loss Ratio Exhibits.pdf<br>Step 4 - Reflecting Unapproved Amounts.pdf<br>Step 1 - Experience Updates.pdf<br>Step 2 - New Business Rate Caps.pdf<br>Step 3 - Reflecting Cost of Delays.pdf<br>VA CCI Appendix D (Pre-RS).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:** *2016 Inforce Rate Increases 1 - JH*
**Project Name/Number:** *2016 Inforce Rate Increases 1 - JH /*

## 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-12940189 Percent Rate Change Request: 38.9 | LTC-02 VA (Pre Rate Stability).pdf, | 06/11/2018 By: Michelle Fluet |
| *Previous Version* | | | | | | |
| *1* | *Rate Table* | *LTC-02 VA* | *Revised* | *Previous State Filing Number: MULF-12940189 Percent Rate Change Request: 42.4* | *LTC-02 VA (Pre Rate Stability).pdf,* | *09/28/2017 By: Michelle Fluet* |
| 2 | Rate Table | BSC-02 VA | Revised | Previous State Filing Number: MULF-12940189 Percent Rate Change Request: 38.9 | BSC-02 VA (Pre Rate Stability).pdf, | 06/11/2018 By: Michelle Fluet |
| *Previous Version* | | | | | | |
| *2* | *Rate Table* | *BSC-02 VA* | *Revised* | *Previous State Filing Number: MULF-12940189 Percent Rate Change Request: 42.4* | *BSC-02 VA (Pre Rate Stability).pdf,* | *09/28/2017 By: Michelle Fluet* |

***Response 2***

***Comments:***

*Please find our response to your first objection dated 5/21/18 on the supporting Documentation tab labeled as "Response to 5/21/18 objection".*

***Related Objection 2***

Comments: Please provide the following for our analysis:

- For each block, please ensure that the filing includes an actual to expected analysis based on the original assumptions and those included in the prior filing.

- For each block, please provide the anticipated loss ratio where the numerator is equal to the anticipated incurred claims less the policy reserves, and the denominator is equal to the anticipated earned premium

- For each block, 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.

- For each block, please advise how the projected future and lifetime loss ratios compare with those in the previously approved filing.

**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 first objection dated 5/21/18 on the supporting Documentation tab labeled as "Response to 5/21/18 objection".

**Related Objection 3**

Comments: If the rate change will vary by issue age, benefit period, and/or inflation option, please detail each change and provide detailed actuarial justification for the changes.

**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 first objection dated 5/21/18 on the supporting Documentation tab labeled as "Response to 5/21/18 objection".

### Related Objection 4

Comments: The filing states that a number of adjustments were made in calculating the proposed rate increases. For example, adjustments were made to account for the timing of approvals on prior filings. Although the filing outlines the adjustments, it doesnt appear to include any supporting documentation for the adjustments. Please revise the filing accordingly.

### Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

### Response 5

**Comments:**

Please find our response to your first objection dated 5/21/18 on the supporting Documentation tab labeled as "Response to 5/21/18 objection".

### Related Objection 5

Comments: The filing states that endorsements and other applicable forms needed to implement the benefit reduction options will be filed under a separate forms submission. Please provide the submission number of this filing.

### Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

### Response 6

**Comments:**

Please find our response to your first objection dated 5/21/18 on the supporting Documentation tab labeled as "Response to 5/21/18 objection".

### Related Objection 6

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide support for the statement that All indexation rates were determined to be actuarially equivalent to the requested rate increases in aggregate.

***Changed Items:***

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA Adv Filing Package.pdf<br>VA Gold Filing Package.pdf<br>Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf<br>VA Pre-RS Appendix D.pdf<br>VA CCI Filing Package (Pre-RS).pdf |
| *Previous Version* | |
| **Satisfied - Item:** | *L&H Actuarial Memorandum* |
| **Comments:** | |
| **Attachment(s):** | *VA Adv Filing Package.pdf*<br>*VA Gold Filing Package.pdf*<br>*VA CCI Filing Package (Pre-RS).pdf*<br>*Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf*<br>*VA Pre-RS Appendix D.pdf* |

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

***Response 7***

***Comments:***

*Please find our response to your first objection dated 5/21/18 on the supporting Documentation tab labeled as "Response to 5/21/18 objection".*

***Related Objection 7***

*Applies To:*

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

*Comments: The filing states that the lapse study removed all policies which had undergone prior rate increases except for the 2008 rerate policies which are now allowed to re-enter the study after their first year since re-rate, provided they have not subsequently received another rate increase. Please provide data including all policies for comparison purposes.*

***Changed Items:***

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA Adv Filing Package.pdf<br>VA Gold Filing Package.pdf<br>Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf<br>VA Pre-RS Appendix D.pdf<br>VA CCI Filing Package (Pre-RS).pdf |
| *Previous Version* | |
| **Satisfied - Item:** | *L&H Actuarial Memorandum* |
| **Comments:** | |
| **Attachment(s):** | *VA Adv Filing Package.pdf*<br>*VA Gold Filing Package.pdf*<br>*VA CCI Filing Package (Pre-RS).pdf*<br>*Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf*<br>*VA Pre-RS Appendix D.pdf* |

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

***Response 8***

***Comments:***

*Please find our response to your first objection dated 5/21/18 on the supporting Documentation tab labeled as "Response to 5/21/18 objection".*

***Related Objection 8***

*Applies To:*

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

*Comments: Regarding the landing spots, please a projection assuming all policyholders elect the reduced landing spots.*

***Changed Items:***

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA Adv Filing Package.pdf<br>VA Gold Filing Package.pdf<br>Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf<br>VA Pre-RS Appendix D.pdf<br>VA CCI Filing Package (Pre-RS).pdf |
| *Previous Version* | |
| **Satisfied - Item:** | *L&H Actuarial Memorandum* |
| **Comments:** | |
| **Attachment(s):** | *VA Adv Filing Package.pdf*<br>*VA Gold Filing Package.pdf*<br>*VA CCI Filing Package (Pre-RS).pdf*<br>*Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf*<br>*VA Pre-RS Appendix D.pdf* |

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

***Response 9***

***Comments:***

*Please find our response to your first objection dated 5/21/18 on the supporting Documentation tab labeled as "Response to 5/21/18 objection".*

***Related Objection 9***

*Applies To:*

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

*Comments: The filing states that the nationwide premium data has been revised to reflect the timing and amount of prior rate increases approved by a state. Please provide nationwide and Virginia only exhibits based on actual data without revisions, including also columns to reflect the actual and expected loss ratios.*

***Changed Items:***

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA Adv Filing Package.pdf<br>VA Gold Filing Package.pdf<br>Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf<br>VA Pre-RS Appendix D.pdf<br>VA CCI Filing Package (Pre-RS).pdf |
| *Previous Version* | |
| **Satisfied - Item:** | *L&H Actuarial Memorandum* |
| **Comments:** | |
| **Attachment(s):** | *VA Adv Filing Package.pdf*<br>*VA Gold Filing Package.pdf*<br>*VA CCI Filing Package (Pre-RS).pdf*<br>*Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf*<br>*VA Pre-RS Appendix D.pdf* |

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

***Response 10***

***Comments:***

*Please find our response to your first objection dated 5/21/18 on the supporting Documentation tab labeled as "Response to 5/21/18 objection".*

***Related Objection 10***

*Comments: Please 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.*

***Changed Items:***

*No Supporting Documents changed.*

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

***Response 11***

### Comments:

Please find our response to your first objection dated 5/21/18 on the supporting Documentation tab labeled as "Response to 5/21/18 objection".

### Related Objection 11

Comments: Please advise if the intent of the company is 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.

### Conclusion:

Should you have any additional question 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:** 2016 Inforce Rate Increases 1 - JH
**Project Name/Number:** 2016 Inforce Rate Increases 1 - JH /

# Response Letter

| | |
|---|---|
| Response Letter Status | Submitted to State |
| Response Letter Date | 04/19/2018 |
| Submitted Date | 04/19/2018 |

*Dear Bill Dismore,*

***Introduction:***

*Thank you for your note dated March 21, 2018 regarding this submission.*

***Response 1***

***Comments:***

*Please see our response letter and VA 2016 Pre-RS Rate Summary under the Supporting Documentation tab.*

***Related Objection 1***

*Applies To:*

*- Long Term Care Insurance Rate Request Summary (Supporting Document)*

*Comments: Please complete Part 1 of the Long Term Care Rate Request Summary and include the required narrative in consumer-friendly language.*

***Changed Items:***

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | Long Term Care Insurance Rate Request Summary |
| **Comments:** | |
| **Attachment(s):** | VA 2016 Pre-RS Rate Summary.pdf |
| *Previous Version* | |
| **Satisfied - Item:** | *Long Term Care Insurance Rate Request Summary* |
| **Comments:** | |
| **Attachment(s):** | *VA_Increase_Summary.pdf* |

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | Long Term Care Insurance Rate Request Summary |
| **Comments:** | |
| **Attachment(s):** | VA 2016 Pre-RS Rate Summary.pdf |
| *Previous Version* | |
| **Satisfied - Item:** | *Long Term Care Insurance Rate Request Summary* |
| **Comments:** | |
| **Attachment(s):** | *VA_Increase_Summary.pdf* |

| | |
|---|---|
| **Satisfied - Item:** | 4/18/2018 Reponse letter to 3/21/2018 objection letter |
| **Comments:** | |
| **Attachment(s):** | 2018-03-21 VA Pre RS Response Letter.pdf |

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

***Conclusion:***

*Thank you for your time and consideration in this matter.*

*Sincerely,*
*Carol A. Folsom*

*Sincerely,*
*Carol Folsom*

# Amendment Letter

Submitted Date: 05/23/2019

Comments:

We are amending this submission to add a new option for our policyholders - Shared Cost.

Changed Items:

*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:** *2016 Inforce Rate Increases 1 - JH*
**Project Name/Number:** *2016 Inforce Rate Increases 1 - JH /*

## 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-VA-91 | Revised | Previous State Filing Number: MULF-126835743 Percent Rate Change Request: 77.6 | LTC-VA-91.pdf, | 05/23/2019 By: |
| *Previous Version* | | | | | | |
| *1* | *Rate Table* | *LTC-VA-91* | *Revised* | *Previous State Filing Number: MULF-126835743 Percent Rate Change Request: 77.6* | *LTC-VA-91.pdf,* | *09/28/2017 By: Michelle Fluet* |
| 2 | Rate Table | NH-VA-91 | Revised | Previous State Filing Number: MULF-126835743 Percent Rate Change Request: 77.6 | NH-VA-91.pdf, | 05/23/2019 By: |
| *Previous Version* | | | | | | |
| *2* | *Rate Table* | *NH-VA-91* | *Revised* | *Previous State Filing Number: MULF-126835743 Percent Rate Change Request: 77.6* | *NH-VA-91.pdf,* | *09/28/2017 By: Michelle Fluet* |
| 3 | Rate Table | LTC-94 VA | Revised | Previous State Filing Number: MULF-126835743 Percent Rate Change Request: 77.6 | LTC-94 VA.pdf, | 05/23/2019 By: |
| *Previous Version* | | | | | | |
| *3* | *Rate Table* | *LTC-94 VA* | *Revised* | *Previous State Filing Number: MULF-126835743 Percent Rate Change* | *LTC-94 VA.pdf,* | *09/28/2017 By: Michelle Fluet* |

## Rate/Rule Schedule Item Changes

| | | | | | | |
|---|---|---|---|---|---|---|
| | | | | *Request: 77.6* | | |
| 4 | Rate Table | NH-94 VA | Revised | Previous State Filing Number: MULF-126835743 Percent Rate Change Request: 77.6 | NH-94 VA.pdf, | 05/23/2019 By: |
| *Previous Version* | | | | | | |
| *4* | *Rate Table* | *NH-94 VA* | *Revised* | *Previous State Filing Number: MULF-126835743 Percent Rate Change Request: 77.6* | *NH-94 VA.pdf,* | *09/28/2017 By: Michelle Fluet* |
| 5 | Rate Table | LTC-96 VA | Revised | Previous State Filing Number: MULF-12940189 Percent Rate Change Request: 40.7 | LTC-96 VA.pdf, | 05/23/2019 By: |
| *Previous Version* | | | | | | |
| *5* | *Rate Table* | *LTC-96 VA* | *Revised* | *Previous State Filing Number: MULF-12940189 Percent Rate Change Request: 40.7* | *LTC-96 VA.pdf,* | *09/28/2017 By: Michelle Fluet* |
| 6 | Rate Table | LTC-96VA 9/96 | Revised | Previous State Filing Number: MULF-12940189 Percent Rate Change Request: 40.7 | LTC-96 VA 9-96.pdf, | 05/23/2019 By: |
| *Previous Version* | | | | | | |
| *6* | *Rate Table* | *LTC-96VA 9/96* | *Revised* | *Previous State Filing Number: MULF-12940189 Percent Rate Change Request: 40.7* | *LTC-96 VA 9-96.pdf,* | *09/28/2017 By: Michelle Fluet* |
| 7 | Rate Table | NH-99 VA 4/99 | Revised | Previous State Filing | NH-99 VA 4-99.pdf, | 05/23/2019 |

## Rate/Rule Schedule Item Changes

| | | | | | | |
|---|---|---|---|---|---|---|
| | | | | Number: MULF-12940189 Percent Rate Change Request: 40.7 | | By: |
| *Previous Version* | | | | | | |
| *7* | *Rate Table* | *NH-99 VA 4/99* | *Revised* | *Previous State Filing Number: MULF-12940189 Percent Rate Change Request: 40.7* | *NH-99 VA 4-99.pdf,* | *09/28/2017 By: Michelle Fluet* |
| 8 | Rate Table | LTC-2000 VA 4/00 | Revised | Previous State Filing Number: MULF-12940189 Percent Rate Change Request: 40.7 | LTC2000 VA 4-00.pdf, | 05/23/2019 By: |
| *Previous Version* | | | | | | |
| *8* | *Rate Table* | *LTC-2000 VA 4/00* | *Revised* | *Previous State Filing Number: MULF-12940189 Percent Rate Change Request: 40.7* | *LTC2000 VA 4-00.pdf,* | *09/28/2017 By: Michelle Fluet* |
| 9 | Rate Table | LTC-02 VA | Revised | Previous State Filing Number: MULF-12940189 Percent Rate Change Request: 38.9 | LTC-02 VA (Pre-Rate Stability).pdf, | 05/23/2019 By: |
| *Previous Version* | | | | | | |
| *9* | *Rate Table* | *LTC-02 VA* | *Revised* | *Previous State Filing Number: MULF-12940189 Percent Rate Change Request: 38.9* | *LTC-02 VA (Pre Rate Stability).pdf,* | *06/11/2018 By: Michelle Fluet* |
| *Previous Version* | | | | | | |
| *9* | *Rate Table* | *LTC-02 VA* | *Revised* | *Previous State Filing Number: MULF-12940189* | *LTC-02 VA (Pre Rate Stability).pdf,* | *09/28/2017 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:** *2016 Inforce Rate Increases 1 - JH*
**Project Name/Number:** *2016 Inforce Rate Increases 1 - JH /*

## Rate/Rule Schedule Item Changes

| | | | | | | |
|---|---|---|---|---|---|---|
| | | | | *Percent Rate Change Request: 42.4* | | |
| 10 | Rate Table | BSC-02 VA | Revised | Previous State Filing Number: MULF-12940189 Percent Rate Change Request: 38.9 | BSC-02 VA (Pre-Rate Stability).pdf, | 05/23/2019 By: |
| *Previous Version* | | | | | | |
| *10* | *Rate Table* | *BSC-02 VA* | *Revised* | *Previous State Filing Number: MULF-12940189 Percent Rate Change Request: 38.9* | *BSC-02 VA (Pre Rate Stability).pdf,* | *06/11/2018 By: Michelle Fluet* |
| *Previous Version* | | | | | | |
| *10* | *Rate Table* | *BSC-02 VA* | *Revised* | *Previous State Filing Number: MULF-12940189 Percent Rate Change Request: 42.4* | *BSC-02 VA (Pre Rate Stability).pdf,* | *09/28/2017 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:** | *2016 Inforce Rate Increases 1 - JH* | | |
| **Project Name/Number:** | *2016 Inforce Rate Increases 1 - JH /* | | |

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf<br>VA Pre-RS Appendix D.pdf<br>VA Adv Filing Package.pdf<br>VA Gold Filing Package.pdf<br>VA CCI Filing Package (Pre-RS).pdf |
| *Previous Version* | |
| **Satisfied - Item:** | *L&H Actuarial Memorandum* |
| **Comments:** | |
| **Attachment(s):** | *VA Adv Filing Package.pdf*<br>*VA Gold Filing Package.pdf*<br>*Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf*<br>*VA Pre-RS Appendix D.pdf*<br>*VA CCI Filing Package (Pre-RS).pdf* |
| *Previous Version* | |
| **Satisfied - Item:** | *L&H Actuarial Memorandum* |
| **Comments:** | |
| **Attachment(s):** | *VA Adv Filing Package.pdf*<br>*VA Gold Filing Package.pdf*<br>*VA CCI Filing Package (Pre-RS).pdf*<br>*Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf*<br>*VA Pre-RS Appendix D.pdf* |

| | |
|---|---|
| **Satisfied - Item:** | May 23, 2019 Amendment |
| **Comments:** | |
| **Attachment(s):** | VA 5-23-2019 Shared Cost Cover Letter (PreRS).pdf |

# Amendment Letter

Submitted Date: 04/05/2018

Comments:

Per discussion with Bob Grissom, the Company has agreed to withdraw our filing under SERFF Tracking Number MULF-131066194. Included in that filing is the Policy Communications we plan to use. As such, we have moved the applicable items to SERFF Tracking Number MULF-131278368.

Changed Items:

*No Form Schedule Items Changed.*

*No Rate Schedule Items Changed.*

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | Sample Policyholder Communication Package |
| **Comments:** | We will be using the communications currently pending approval under SERFF Tracking Number MULF-131278368 |
| **Attachment(s):** | |
| *Previous Version* | |
| **Satisfied - Item:** | *Sample Policyholder Communication Package* |
| **Comments:** | *We will be using the communications currently pending approval under SERFF Tracking Number MULF-131066194* |
| **Attachment(s):** | |

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *John Hancock Life Insurance Company (USA)* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *2016 Inforce Rate Increases 1 - JH* | | |
| **Project Name/Number:** | *2016 Inforce Rate Increases 1 - JH /* | | |

# Note To Reviewer

**Created By:**

Marie Roche on 12/19/2018 01:42 PM

**Last Edited By:**

Bill Dismore

**Submitted On:**

07/01/2019 02:32 PM

**Subject:**

Statement Regarding Future Rate Increase Filings

**Comments:**

Dear Mr. Dismore,

Thank you for your continued review of our filing. We note that in SERFF filing MULF-131210763 {Post RS submission}, the Bureau had asked on 12/19/19:

"If this increase is approved and experience develops as anticipated, will the company forgo increases in the future? If not, provide a detailed explanation of what would trigger a rate increase in the future?"

We responded on 12/19/19 - "Yes, the company will forgo increases in the future if the requested rate increase is approved and experience develops as anticipated."

We wanted the Bureau to know that our confirmation is equally applicable to this LTCi rate increase filing.

Thank you for your continued review and please let me know if you have any questions.

Best regards,

Marie Roche
Assistant Vice President
Government Relations
(w) 617-572-7500
mroche@jhancock.com

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *John Hancock Life Insurance Company (USA)* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *2016 Inforce Rate Increases 1 - JH* | | |
| **Project Name/Number:** | *2016 Inforce Rate Increases 1 - JH /* | | |

# Note To Filer

**Created By:**

Bill Dismore on 04/05/2018 12:14 PM

**Last Edited By:**

Bill Dismore

**Submitted On:**

07/01/2019 02:32 PM

**Subject:**

Rate Request Summary - Part 1

**Comments:**

Please complete Part 1, page 1 and add the summary narrative.  This should be filed under Supporting Documentation.  I have attached the Rate Request Summary for your convenience.

Reset Form

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

**Company Name and NAIC Number:**

**SERFF Tracking Number:**

**Effective Date:**

**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:**

**Number of Policy Holders Affected :**

**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 the 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.***

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *John Hancock Life Insurance Company (USA)* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *2016 Inforce Rate Increases 1 - JH* | | |
| **Project Name/Number:** | *2016 Inforce Rate Increases 1 - JH /* | | |

# Reviewer Note

### Created By:

Bill Dismore on 04/06/2018 07:45 AM

### Last Edited By:

Bill Dismore

### Submitted On:

07/03/2019 09:47 AM

### Subject:

RRS

### Comments:

Part 1 - Rate Review Summary

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

**Company Name and NAIC Number:** John Hancock, NAIC #65838

**SERFF Tracking Number:** MULF-131210202

**Revised Rates**

**Average Annual Premium Per Member:** $3,236

**Average Requested Percentage Rate Change Per Member:** 43.5%

**Range of Requested Rate Changes:** 14.1% - 80.7%

**Number of Virginia Policyholders Affected:** 17,766

| Form Number | Product Name | Issue Dates | Prior Rate Increases – Date and Percentage Approved | Outlook for Future Rate Increases |
|---|---|---|---|---|
| LTC-VA-91 | ProtectCare Advantage LTC | Oct 1991 – May 1994 | 7/17/09: 13%<br>12/1/11: 24.2% | |
| NH-VA-91 | ProtectCare Advantage NH | Oct 1991 – Dec 1993 | 12/1/11: 35.0% | |
| LTC-94 VA | ProtectCare Advantage Plus LTC | Jan 1994 – Dec 1997 | 7/17/09: 13%<br>12/1/11: 24.2% | |
| NH-94 VA | ProtectCare Advantage Plus NH | Mar 1994 – Mar 1999 | 12/1/11: 35.0% | |
| LTC-96 VA | Advantage Gold Select | Sept 1996 – Mar 1998 | 7/17/09: 13%<br>12/1/11: 46.2%<br>4/21/16: 50.3% | |
| LTC-96 VA 9/96 (pre-RS) | Advantage Gold Select | Jan 1997 – Sept 2003 | 7/17/09: 13%<br>12/1/11: 46.2%<br>4/21/16: 50.3% | |
| LTC-96CL VA | Advantage Classic | Nov 1996 – May 1997 | 7/17/09: 13%<br>12/1/11: 46.2%<br>4/21/16: 50.3% | |

| | | | | |
|---|---|---|---|---|
| LTC-96CL VA 9/96 | Advantage Classic | Feb 1997 – Nov 1997 | 7/17/09: 13%<br>12/1/11: 46.2%<br>4/21/16: 50.3% | |
| NH-99 VA 4/99 | Advantage Gold Facility Only | Jan 2000 – Feb 2003 | 7/17/09: 13%<br>12/1/11: 46.2%<br>4/21/16: 50.3% | |
| LTC2000 VA 4/00 | Fidelity Advantage Gold Select | May 2002 – Dec 2002 | 7/17/09: 13%<br>12/1/11: 46.2%<br>4/21/16: 50.3% | |
| LTC-02 VA (pre-RS) | Custom Care | Aug 2002 – July 2004 | 12/1/11: 83.3%<br>4/21/16: 26.4% | |
| BSC-02 VA (pre-RS) | Essential Care | Oct 2002 – Mar 2004 | 12/1/11: 83.3%<br>4/21/16: 26.4% | |

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

This document is prepared by the carrier to help explain the requested rate change and 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 at https://www.scc.virginia.gov/boi/SERFFInquiry/default.aspx. *(Rev. 06/19)*

**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.

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.

**State:** *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *2016 Inforce Rate Increases 1 - JH*
**Project Name/Number:** *2016 Inforce Rate Increases 1 - JH /*

# Post Submission Update Request Processed On 04/24/2018

| | |
|---|---|
| Status: | Allowed |
| Created By: | Michelle Fluet |
| Processed By: | Bill Dismore |
| Comments: | |

### Company Rate Information:

Company Name:John Hancock Life Insurance Company (USA)

| Field Name | Requested Change | Prior Value |
|---|---|---|
| Overall % Indicated Change | 44.600% | 44.700% |
| Overall % Rate Impact | 44.600% | 44.700% |
| Written Premium Change for this Program | $17880382 | $17568969 |
| Number of Policy Holders Affected for this Program | 17766 | 17500 |
| Written Premium for this Program | $40059691 | $39324946 |

**State:** *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *2016 Inforce Rate Increases 1 - JH*
**Project Name/Number:** *2016 Inforce Rate Increases 1 - JH /*

# Post Submission Update Request Processed On 06/12/2018

| | |
|---|---|
| Status: | Allowed |
| Created By: | Michelle Fluet |
| Processed By: | Bill Dismore |
| Comments: | |

### Company Rate Information:

Company Name:John Hancock Life Insurance Company (USA)

| Field Name | Requested Change | Prior Value |
|---|---|---|
| Overall % Indicated Change | 43.500% | 44.600% |
| Overall % Rate Impact | 43.500% | 44.600% |
| Written Premium Change for this Program | $17422816 | $17880382 |

**State:** *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *2016 Inforce Rate Increases 1 - JH*
**Project Name/Number:** *2016 Inforce Rate Increases 1 - JH /*

## Rate Information

Rate data applies to filing.

**Filing Method:** Review & Approval
**Rate Change Type:** Increase
**Overall Percentage of Last Rate Revision:** 41.800%
**Effective Date of Last Rate Revision:** 04/21/2016
**Filing Method of Last Filing:** Review & Approval
**SERFF Tracking Number of Last Filing:**

### 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) | 43.500% | 43.500% | $17,422,816 | 17,766 | $40,059,691 | 80.700% | 14.100% |

| | | | |
|---|---|---|---|
| **State:** | Virginia | **Filing Company:** | John Hancock Life Insurance Company (USA) |
| **TOI/Sub-TOI:** | LTC03I Individual Long Term Care/LTC03I.001 Qualified | | |
| **Product Name:** | 2016 Inforce Rate Increases 1 - JH | | |
| **Project Name/Number:** | 2016 Inforce Rate Increases 1 - JH / | | |

# Rate/Rule Schedule

**State:** *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *2016 Inforce Rate Increases 1 - JH*
**Project Name/Number:** *2016 Inforce Rate Increases 1 - JH /*

| Item No. | Schedule Item Status | Document Name | Affected Form Numbers (Separated with commas) | Rate Action | Rate Action Information | Attachments |
|---|---|---|---|---|---|---|
| 1 | | Rate Table | LTC-VA-91 | Revised | Previous State Filing Number: MULF-126835743<br>Percent Rate Change Request: 77.6 | LTC-VA-91.pdf, |
| 2 | | Rate Table | NH-VA-91 | Revised | Previous State Filing Number: MULF-126835743<br>Percent Rate Change Request: 77.6 | NH-VA-91.pdf, |
| 3 | | Rate Table | LTC-94 VA | Revised | Previous State Filing Number: MULF-126835743<br>Percent Rate Change Request: 77.6 | LTC-94 VA.pdf, |
| 4 | | Rate Table | NH-94 VA | Revised | Previous State Filing Number: MULF-126835743<br>Percent Rate Change Request: 77.6 | NH-94 VA.pdf, |
| 5 | | Rate Table | LTC-96 VA | Revised | Previous State Filing Number: MULF-12940189<br>Percent Rate Change Request: 40.7 | LTC-96 VA.pdf, |
| 6 | | Rate Table | LTC-96VA 9/96 | Revised | Previous State Filing Number: MULF-12940189<br>Percent Rate Change Request: 40.7 | LTC-96 VA 9-96.pdf, |
| 7 | | Rate Table | LTC-96CL VA | Revised | Previous State Filing Number: MULF-12940189<br>Percent Rate Change Request: 40.7 | LTC-96CL VA, LTC-96CL VA 9-96.pdf, |
| 8 | | Rate Table | LTC-96CL VA 9/96 | Revised | Previous State Filing Number: MULF-12940189<br>Percent Rate Change Request: 40.7 | LTC-96CL VA, LTC-96CL VA 9-96.pdf, |
| 9 | | Rate Table | NH-99 VA 4/99 | Revised | Previous State Filing Number: MULF-12940189<br>Percent Rate Change Request: 40.7 | NH-99 VA 4-99.pdf, |
| 10 | | Rate Table | LTC-2000 VA 4/00 | Revised | Previous State Filing Number: MULF-12940189 | LTC2000 VA 4-00.pdf, |

| | | | | | | |
|---|---|---|---|---|---|---|
| | | | | | Percent Rate Change Request: 40.7 | |
| 11 | | Rate Table | LTC-02 VA | Revised | Previous State Filing Number: MULF-12940189<br>Percent Rate Change Request: 38.9 | LTC-02 VA (Pre-Rate Stability).pdf, |
| 12 | | Rate Table | BSC-02 VA | Revised | Previous State Filing Number: MULF-12940189<br>Percent Rate Change Request: 38.9 | BSC-02 VA (Pre-Rate Stability).pdf, |

# Appendix B1

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

## LTC-VA-91

***Premiums to be used only with those***

***that have not previously elected an inflation decrease option***

### Standard rates per unit of Maximum Daily Benefit*

### Benefit Period: 2 Years

### Elimination Period: 20 Days

| Age | Indexed Inflation | | | | 5% Simple Inflation** | | | | 5% Compound Inflation** | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 260.24 | 7.73 | 43.03 | 10.76 | 478.87 | 23.17 | 115.99 | 29.00 | 879.05 | 77.91 | 283.62 | 70.91 |
| 30 | 269.16 | 7.99 | 44.50 | 11.13 | 478.87 | 23.17 | 115.99 | 29.00 | 879.05 | 77.91 | 283.62 | 70.91 |
| 31 | 278.56 | 8.27 | 46.06 | 11.51 | 478.87 | 23.17 | 115.99 | 29.00 | 879.05 | 77.91 | 283.62 | 70.91 |
| 32 | 317.42 | 9.43 | 52.48 | 13.12 | 478.87 | 23.17 | 115.99 | 29.00 | 879.05 | 77.91 | 283.62 | 70.91 |
| 33 | 327.70 | 9.73 | 54.18 | 13.55 | 478.87 | 23.17 | 115.99 | 29.00 | 879.05 | 77.91 | 283.62 | 70.91 |
| 34 | 337.98 | 10.04 | 55.88 | 13.97 | 478.87 | 23.17 | 115.99 | 29.00 | 879.05 | 77.91 | 283.62 | 70.91 |
| 35 | 350.83 | 10.42 | 58.01 | 14.50 | 478.87 | 23.17 | 115.99 | 29.00 | 879.05 | 77.91 | 283.62 | 70.91 |
| 36 | 361.11 | 10.73 | 59.71 | 14.93 | 478.87 | 23.17 | 115.99 | 29.00 | 879.05 | 77.91 | 283.62 | 70.91 |
| 37 | 373.96 | 11.11 | 61.83 | 15.46 | 478.87 | 23.17 | 115.99 | 29.00 | 879.05 | 77.91 | 283.62 | 70.91 |
| 38 | 390.67 | 11.60 | 64.60 | 16.15 | 478.87 | 23.17 | 115.99 | 29.00 | 879.05 | 77.91 | 283.62 | 70.91 |
| 39 | 400.95 | 11.91 | 66.30 | 16.57 | 478.87 | 23.17 | 115.99 | 29.00 | 879.05 | 77.91 | 283.62 | 70.91 |
| 40 | 413.44 | 12.28 | 68.36 | 17.09 | 488.15 | 23.62 | 118.24 | 29.56 | 879.05 | 77.91 | 283.62 | 70.91 |
| 41 | 430.43 | 12.78 | 71.17 | 17.79 | 511.86 | 24.77 | 123.98 | 31.00 | 879.05 | 77.91 | 283.62 | 70.91 |
| 42 | 435.63 | 12.94 | 72.03 | 18.01 | 536.12 | 25.94 | 129.86 | 32.46 | 879.05 | 77.91 | 283.62 | 70.91 |
| 43 | 435.63 | 12.94 | 72.03 | 18.01 | 537.93 | 26.03 | 130.30 | 32.57 | 879.05 | 77.91 | 283.62 | 70.91 |
| 44 | 435.63 | 12.94 | 72.03 | 18.01 | 537.93 | 26.03 | 130.30 | 32.57 | 879.05 | 77.91 | 283.62 | 70.91 |
| 45 | 439.70 | 16.90 | 103.16 | 25.79 | 538.67 | 32.84 | 173.79 | 43.45 | 914.57 | 87.55 | 345.43 | 86.36 |
| 46 | 448.29 | 17.23 | 105.17 | 26.29 | 590.65 | 36.01 | 190.56 | 47.64 | 914.57 | 87.55 | 345.43 | 86.36 |
| 47 | 448.29 | 17.23 | 105.17 | 26.29 | 624.87 | 38.10 | 201.60 | 50.40 | 914.57 | 87.55 | 345.43 | 86.36 |
| 48 | 462.37 | 17.77 | 108.48 | 27.12 | 682.57 | 41.62 | 220.21 | 55.05 | 914.57 | 87.55 | 345.43 | 86.36 |
| 49 | 466.23 | 17.92 | 109.38 | 27.35 | 721.00 | 43.96 | 232.61 | 58.15 | 914.57 | 87.55 | 345.43 | 86.36 |
| 50 | 468.25 | 19.58 | 126.21 | 31.55 | 730.61 | 47.95 | 263.83 | 65.96 | 928.78 | 91.41 | 376.28 | 94.07 |
| 51 | 479.49 | 22.37 | 135.72 | 33.93 | 759.69 | 54.08 | 283.67 | 70.92 | 951.64 | 96.76 | 392.90 | 98.22 |
| 52 | 476.45 | 24.63 | 141.11 | 35.28 | 766.96 | 58.93 | 295.16 | 73.79 | 976.84 | 102.65 | 410.28 | 102.57 |
| 53 | 489.62 | 27.83 | 151.25 | 37.81 | 795.74 | 65.67 | 314.71 | 78.68 | 1004.22 | 109.03 | 428.53 | 107.13 |
| 54 | 503.77 | 31.23 | 161.84 | 40.46 | 824.73 | 72.75 | 334.26 | 83.56 | 1033.68 | 115.88 | 447.32 | 111.83 |
| 55 | 518.77 | 34.82 | 172.82 | 43.20 | 854.03 | 80.11 | 353.83 | 88.46 | 1065.02 | 123.15 | 466.87 | 116.72 |
| 56 | 534.54 | 38.61 | 184.17 | 46.04 | 883.29 | 87.70 | 373.30 | 93.32 | 1098.15 | 130.84 | 487.19 | 121.80 |
| 57 | 551.00 | 42.54 | 195.89 | 48.97 | 934.40 | 97.75 | 402.10 | 100.53 | 1132.94 | 138.93 | 508.04 | 127.01 |
| 58 | 569.90 | 47.01 | 208.53 | 52.13 | 962.84 | 105.94 | 420.73 | 105.18 | 1171.88 | 147.92 | 530.20 | 132.55 |
| 59 | 592.94 | 52.38 | 222.45 | 55.61 | 1011.37 | 117.03 | 447.13 | 111.78 | 1217.53 | 158.32 | 554.43 | 138.61 |
| 60 | 619.99 | 58.62 | 237.73 | 59.43 | 1059.73 | 128.71 | 472.53 | 118.13 | 1269.78 | 170.14 | 580.50 | 145.12 |
| 61 | 650.82 | 65.68 | 254.15 | 63.54 | 1126.53 | 143.28 | 505.09 | 126.27 | 1328.57 | 183.31 | 608.41 | 152.10 |
| 62 | 685.28 | 73.53 | 271.71 | 67.93 | 1215.03 | 161.34 | 546.27 | 136.57 | 1393.80 | 197.86 | 638.07 | 159.52 |
| 63 | 723.21 | 82.11 | 290.25 | 72.56 | 1270.97 | 175.62 | 571.65 | 142.91 | 1465.36 | 213.75 | 669.35 | 167.34 |
| 64 | 772.95 | 92.44 | 313.14 | 78.29 | 1368.66 | 196.15 | 614.57 | 153.64 | 1543.16 | 230.97 | 702.16 | 175.54 |
| 65 | 815.28 | 102.21 | 332.56 | 83.14 | 1445.18 | 214.13 | 646.82 | 161.71 | 1627.13 | 249.49 | 736.48 | 184.12 |
| 66 | 894.30 | 117.00 | 366.65 | 91.66 | 1539.10 | 235.06 | 685.68 | 171.42 | 1717.18 | 269.26 | 772.22 | 193.06 |
| 67 | 972.03 | 132.15 | 399.75 | 99.94 | 1653.93 | 259.62 | 732.49 | 183.12 | 1813.18 | 290.33 | 809.26 | 202.32 |
| 68 | 1066.29 | 150.98 | 437.38 | 109.34 | 1746.11 | 281.74 | 765.33 | 191.33 | 1928.76 | 315.53 | 850.97 | 212.74 |
| 69 | 1154.35 | 170.73 | 468.98 | 117.24 | 1852.60 | 307.29 | 799.40 | 199.85 | 1994.99 | 333.56 | 865.93 | 216.48 |
| 70 | 1258.88 | 193.83 | 504.95 | 126.24 | 1955.34 | 332.53 | 828.92 | 207.23 | 2075.55 | 354.02 | 884.71 | 221.18 |
| 71 | 1388.62 | 221.24 | 549.78 | 137.45 | 2165.19 | 376.02 | 901.78 | 225.44 | 2286.99 | 396.66 | 957.39 | 239.35 |
| 72 | 1512.67 | 247.60 | 592.08 | 148.02 | 2235.60 | 394.70 | 916.43 | 229.11 | 2361.54 | 414.95 | 972.64 | 243.16 |
| 73 | 1650.45 | 275.89 | 639.98 | 160.00 | 2301.13 | 410.46 | 930.36 | 232.59 | 2415.77 | 426.74 | 980.89 | 245.22 |
| 74 | 1795.27 | 305.96 | 690.18 | 172.54 | 2373.46 | 426.55 | 946.96 | 236.74 | 2475.42 | 437.81 | 991.51 | 247.88 |
| 75 | 1927.27 | 335.50 | 733.96 | 183.49 | 2455.54 | 446.02 | 966.16 | 241.54 | 2545.22 | 452.87 | 1004.79 | 251.20 |
| 76 | 2118.40 | 378.09 | 797.94 | 199.49 | 2549.25 | 471.26 | 987.54 | 246.88 | 2628.54 | 475.65 | 1020.97 | 255.24 |
| 77 | 2220.79 | 408.25 | 825.73 | 206.43 | 2655.54 | 504.02 | 1010.63 | 252.66 | 2727.50 | 508.93 | 1040.02 | 260.00 |
| 78 | 2414.42 | 458.94 | 884.51 | 221.13 | 2878.53 | 564.60 | 1074.95 | 268.74 | 2950.41 | 572.81 | 1103.25 | 275.81 |
| 79 | 2695.08 | 529.55 | 972.65 | 243.16 | 3210.59 | 650.65 | 1177.70 | 294.43 | 3288.68 | 663.49 | 1207.51 | 301.88 |
| 80 | | 608.88 | | 267.70 | | | | | | | | |
| 81 | | 694.50 | | 294.41 | | | | | | | | |
| 82 | | 784.03 | | 322.89 | | | | | | | | |
| 83 | | 875.50 | | 353.10 | | | | | | | | |
| 84 | | 969.12 | | 385.20 | | | | | | | | |
| 85 | | 1065.74 | | 419.25 | | | | | | | | |
| 86 | | 1065.74 | | 419.25 | | | | | | | | |
| 87+ | | 1065.74 | | 419.25 | | | | | | | | |

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

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

Age 80+ rates are for inflation additions only

# Appendix B1

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

## LTC-VA-91

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

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

| Age | Indexed Inflation | | | | 5% Simple Inflation** | | | | 5% Compound Inflation** | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 253.28 | 6.05 | 29.15 | 7.29 | 458.52 | 18.27 | 79.75 | 19.94 | 815.10 | 62.81 | 201.83 | 50.46 |
| 30 | 261.96 | 6.25 | 30.15 | 7.54 | 458.52 | 18.27 | 79.75 | 19.94 | 815.10 | 62.81 | 201.83 | 50.46 |
| 31 | 271.11 | 6.47 | 31.21 | 7.80 | 458.52 | 18.27 | 79.75 | 19.94 | 815.10 | 62.81 | 201.83 | 50.46 |
| 32 | 308.93 | 7.37 | 35.56 | 8.89 | 458.52 | 18.27 | 79.75 | 19.94 | 815.10 | 62.81 | 201.83 | 50.46 |
| 33 | 318.93 | 7.61 | 36.71 | 9.18 | 458.52 | 18.27 | 79.75 | 19.94 | 815.10 | 62.81 | 201.83 | 50.46 |
| 34 | 328.94 | 7.85 | 37.86 | 9.47 | 458.52 | 18.27 | 79.75 | 19.94 | 815.10 | 62.81 | 201.83 | 50.46 |
| 35 | 341.45 | 8.15 | 39.30 | 9.83 | 458.52 | 18.27 | 79.75 | 19.94 | 815.10 | 62.81 | 201.83 | 50.46 |
| 36 | 351.45 | 8.39 | 40.45 | 10.11 | 458.52 | 18.27 | 79.75 | 19.94 | 815.10 | 62.81 | 201.83 | 50.46 |
| 37 | 363.96 | 8.69 | 41.89 | 10.47 | 458.52 | 18.27 | 79.75 | 19.94 | 815.10 | 62.81 | 201.83 | 50.46 |
| 38 | 380.22 | 9.08 | 43.77 | 10.94 | 458.52 | 18.27 | 79.75 | 19.94 | 815.10 | 62.81 | 201.83 | 50.46 |
| 39 | 390.22 | 9.31 | 44.92 | 11.23 | 458.52 | 18.27 | 79.75 | 19.94 | 815.10 | 62.81 | 201.83 | 50.46 |
| 40 | 402.38 | 9.60 | 46.32 | 11.58 | 467.40 | 18.63 | 81.29 | 20.32 | 815.10 | 62.81 | 201.83 | 50.46 |
| 41 | 418.92 | 10.00 | 48.22 | 12.06 | 490.11 | 19.53 | 85.24 | 21.31 | 815.10 | 62.81 | 201.83 | 50.46 |
| 42 | 423.98 | 10.12 | 48.80 | 12.20 | 513.34 | 20.46 | 89.28 | 22.32 | 815.10 | 62.81 | 201.83 | 50.46 |
| 43 | 423.98 | 10.12 | 48.80 | 12.20 | 515.07 | 20.53 | 89.58 | 22.40 | 815.10 | 62.81 | 201.83 | 50.46 |
| 44 | 423.98 | 10.12 | 48.80 | 12.20 | 515.07 | 20.53 | 89.58 | 22.40 | 815.10 | 62.81 | 201.83 | 50.46 |
| 45 | 424.13 | 13.15 | 70.21 | 17.55 | 509.43 | 25.88 | 120.02 | 30.00 | 841.58 | 70.42 | 245.28 | 61.32 |
| 46 | 432.42 | 13.41 | 71.58 | 17.89 | 558.59 | 28.38 | 131.60 | 32.90 | 841.58 | 70.42 | 245.28 | 61.32 |
| 47 | 432.42 | 13.41 | 71.58 | 17.89 | 590.95 | 30.02 | 139.22 | 34.81 | 841.58 | 70.42 | 245.28 | 61.32 |
| 48 | 446.00 | 13.83 | 73.83 | 18.46 | 645.52 | 32.79 | 152.08 | 38.02 | 841.58 | 70.42 | 245.28 | 61.32 |
| 49 | 449.73 | 13.95 | 74.44 | 18.61 | 681.86 | 34.64 | 160.64 | 40.16 | 841.58 | 70.42 | 245.28 | 61.32 |
| 50 | 450.10 | 15.22 | 86.28 | 21.57 | 687.76 | 37.75 | 183.15 | 45.79 | 852.17 | 73.49 | 267.55 | 66.89 |
| 51 | 459.02 | 17.44 | 93.06 | 23.26 | 711.88 | 42.70 | 197.47 | 49.37 | 870.66 | 77.83 | 279.60 | 69.90 |
| 52 | 454.21 | 19.28 | 97.08 | 24.27 | 715.40 | 46.65 | 206.01 | 51.50 | 891.11 | 82.64 | 292.31 | 73.08 |
| 53 | 464.82 | 21.85 | 104.34 | 26.09 | 738.87 | 52.14 | 220.21 | 55.05 | 913.41 | 87.82 | 305.67 | 76.42 |
| 54 | 476.23 | 24.61 | 111.91 | 27.98 | 762.37 | 57.90 | 234.53 | 58.63 | 937.47 | 93.42 | 319.47 | 79.87 |
| 55 | 488.37 | 27.52 | 119.78 | 29.94 | 786.03 | 63.92 | 248.97 | 62.24 | 963.16 | 99.37 | 333.92 | 83.48 |
| 56 | 501.20 | 30.57 | 127.95 | 31.99 | 809.57 | 70.13 | 263.34 | 65.83 | 990.37 | 105.69 | 348.91 | 87.23 |
| 57 | 514.59 | 33.76 | 136.35 | 34.09 | 852.99 | 78.33 | 284.31 | 71.08 | 1018.99 | 112.32 | 364.33 | 91.08 |
| 58 | 530.00 | 37.40 | 145.43 | 36.36 | 875.34 | 85.06 | 298.28 | 74.57 | 1051.06 | 119.71 | 380.84 | 95.21 |
| 59 | 548.84 | 41.75 | 155.64 | 38.91 | 915.45 | 94.14 | 317.91 | 79.48 | 1088.65 | 128.21 | 398.87 | 99.72 |
| 60 | 570.98 | 46.80 | 166.84 | 41.71 | 954.86 | 103.70 | 336.88 | 84.22 | 1131.72 | 137.87 | 418.54 | 104.63 |
| 61 | 596.23 | 52.53 | 178.94 | 44.74 | 1010.43 | 115.60 | 361.26 | 90.31 | 1180.16 | 148.65 | 439.50 | 109.87 |
| 62 | 624.51 | 58.89 | 191.88 | 47.97 | 1084.89 | 130.33 | 391.89 | 97.97 | 1233.96 | 160.58 | 461.99 | 115.50 |
| 63 | 655.64 | 65.85 | 205.65 | 51.41 | 1129.91 | 142.01 | 411.43 | 102.86 | 1293.03 | 173.56 | 485.77 | 121.44 |
| 64 | 697.21 | 74.21 | 222.64 | 55.66 | 1211.69 | 158.79 | 443.80 | 110.95 | 1357.33 | 187.65 | 510.87 | 127.72 |
| 65 | 731.87 | 82.13 | 237.22 | 59.30 | 1274.47 | 173.51 | 468.58 | 117.14 | 1426.83 | 202.80 | 537.15 | 134.29 |
| 66 | 799.18 | 94.11 | 262.30 | 65.57 | 1352.33 | 190.61 | 498.30 | 124.57 | 1501.40 | 219.02 | 564.64 | 141.16 |
| 67 | 864.97 | 106.39 | 286.82 | 71.71 | 1448.32 | 210.71 | 533.93 | 133.48 | 1581.05 | 236.29 | 593.21 | 148.30 |
| 68 | 944.14 | 121.61 | 314.91 | 78.73 | 1523.28 | 228.76 | 559.81 | 139.95 | 1676.58 | 256.87 | 625.58 | 156.39 |
| 69 | 1016.04 | 137.50 | 339.13 | 84.78 | 1609.15 | 249.51 | 586.99 | 146.75 | 1727.71 | 271.49 | 638.68 | 159.67 |
| 70 | 1101.35 | 156.10 | 366.89 | 91.72 | 1690.94 | 269.93 | 610.92 | 152.73 | 1790.65 | 288.05 | 654.73 | 163.68 |
| 71 | 1208.08 | 178.12 | 401.25 | 100.31 | 1864.87 | 305.16 | 667.21 | 166.80 | 1966.05 | 322.62 | 710.91 | 177.73 |
| 72 | 1309.69 | 199.36 | 433.87 | 108.47 | 1918.81 | 320.28 | 680.31 | 170.08 | 2023.83 | 337.38 | 724.32 | 181.08 |
| 73 | 1422.41 | 222.07 | 470.65 | 117.66 | 1968.45 | 332.87 | 692.66 | 173.16 | 2064.07 | 346.66 | 732.31 | 183.08 |
| 74 | 1539.66 | 246.08 | 509.30 | 127.32 | 2023.07 | 345.54 | 706.95 | 176.74 | 2108.10 | 355.10 | 741.85 | 185.46 |
| 75 | 1644.84 | 269.63 | 543.47 | 135.87 | 2085.46 | 360.94 | 723.16 | 180.79 | 2160.27 | 366.80 | 753.55 | 188.39 |
| 76 | 1799.63 | 303.74 | 592.93 | 148.23 | 2157.50 | 381.19 | 741.35 | 185.34 | 2223.67 | 385.05 | 767.85 | 191.96 |
| 77 | 1878.70 | 328.05 | 615.86 | 153.96 | 2240.22 | 407.86 | 761.40 | 190.35 | 2300.37 | 412.33 | 784.75 | 196.19 |
| 78 | 2033.53 | 368.69 | 662.21 | 165.55 | 2419.87 | 456.88 | 812.85 | 203.21 | 2480.08 | 464.23 | 835.48 | 208.87 |
| 79 | 2258.97 | 424.81 | 730.53 | 182.63 | 2688.42 | 525.90 | 893.51 | 223.38 | 2753.96 | 537.12 | 917.50 | 229.37 |
| 80 | | 487.54 | | 201.64 | | | | | | | | |
| 81 | | 554.99 | | 222.28 | | | | | | | | |
| 82 | | 625.38 | | 244.24 | | | | | | | | |
| 83 | | 697.13 | | 267.41 | | | | | | | | |
| 84 | | 770.33 | | 291.91 | | | | | | | | |
| 85 | | 845.71 | | 317.79 | | | | | | | | |
| 86 | | 845.71 | | 317.79 | | | | | | | | |
| 87+ | | 845.71 | | 317.79 | | | | | | | | |

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

# Appendix B1

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

## LTC-VA-91

***Premiums to be used only with those***

***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***

**Benefit Period: 3 Years**

**Elimination Period: 20 Days**

| Age | Indexed Inflation | | | | 5% Simple Inflation** | | | | 5% Compound Inflation** | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 353.67 | 12.57 | 61.46 | 15.36 | 502.01 | 28.71 | 126.28 | 31.57 | 964.08 | 97.98 | 312.62 | 78.16 |
| 30 | 370.27 | 13.16 | 64.34 | 16.09 | 502.01 | 28.71 | 126.28 | 31.57 | 964.08 | 97.98 | 312.62 | 78.16 |
| 31 | 380.49 | 13.53 | 66.12 | 16.53 | 502.01 | 28.71 | 126.28 | 31.57 | 964.08 | 97.98 | 312.62 | 78.16 |
| 32 | 397.08 | 14.12 | 69.00 | 17.25 | 502.01 | 28.71 | 126.28 | 31.57 | 964.08 | 97.98 | 312.62 | 78.16 |
| 33 | 409.85 | 14.57 | 71.22 | 17.81 | 502.01 | 28.71 | 126.28 | 31.57 | 964.08 | 97.98 | 312.62 | 78.16 |
| 34 | 423.53 | 15.06 | 73.60 | 18.40 | 502.01 | 28.71 | 126.28 | 31.57 | 964.08 | 97.98 | 312.62 | 78.16 |
| 35 | 440.11 | 15.65 | 76.48 | 19.12 | 502.01 | 28.71 | 126.28 | 31.57 | 964.08 | 97.98 | 312.62 | 78.16 |
| 36 | 448.04 | 15.93 | 77.86 | 19.46 | 502.01 | 28.71 | 126.28 | 31.57 | 964.08 | 97.98 | 312.62 | 78.16 |
| 37 | 448.04 | 15.93 | 77.86 | 19.46 | 502.01 | 28.71 | 126.28 | 31.57 | 964.08 | 97.98 | 312.62 | 78.16 |
| 38 | 448.04 | 15.93 | 77.86 | 19.46 | 502.01 | 28.71 | 126.28 | 31.57 | 964.08 | 97.98 | 312.62 | 78.16 |
| 39 | 448.04 | 15.93 | 77.86 | 19.46 | 537.03 | 30.72 | 135.09 | 33.77 | 964.08 | 97.98 | 312.62 | 78.16 |
| 40 | 448.04 | 15.93 | 77.86 | 19.46 | 558.15 | 31.93 | 140.41 | 35.10 | 964.08 | 97.98 | 312.62 | 78.16 |
| 41 | 448.04 | 15.93 | 77.86 | 19.46 | 582.61 | 33.32 | 146.56 | 36.64 | 964.08 | 97.98 | 312.62 | 78.16 |
| 42 | 448.04 | 15.93 | 77.86 | 19.46 | 619.40 | 35.43 | 155.81 | 38.95 | 964.08 | 97.98 | 312.62 | 78.16 |
| 43 | 448.04 | 15.93 | 77.86 | 19.46 | 619.40 | 35.43 | 155.81 | 38.95 | 964.08 | 97.98 | 312.62 | 78.16 |
| 44 | 448.04 | 15.93 | 77.86 | 19.46 | 619.40 | 35.43 | 155.81 | 38.95 | 964.08 | 97.98 | 312.62 | 78.16 |
| 45 | 464.86 | 21.20 | 113.19 | 28.30 | 618.10 | 43.98 | 204.11 | 51.03 | 1010.27 | 109.96 | 379.54 | 94.88 |
| 46 | 473.11 | 21.58 | 115.20 | 28.80 | 652.05 | 46.39 | 215.32 | 53.83 | 1010.27 | 109.96 | 379.54 | 94.88 |
| 47 | 505.59 | 23.06 | 123.11 | 30.78 | 708.62 | 50.42 | 234.00 | 58.50 | 1010.27 | 109.96 | 379.54 | 94.88 |
| 48 | 509.85 | 23.26 | 124.15 | 31.04 | 768.59 | 54.68 | 253.81 | 63.45 | 1010.27 | 109.96 | 379.54 | 94.88 |
| 49 | 543.76 | 24.80 | 132.41 | 33.10 | 771.38 | 54.88 | 254.73 | 63.68 | 1010.27 | 109.96 | 379.54 | 94.88 |
| 50 | 540.47 | 26.73 | 150.71 | 37.68 | 791.66 | 60.34 | 291.44 | 72.86 | 1028.74 | 114.74 | 413.10 | 103.28 |
| 51 | 548.39 | 30.16 | 159.80 | 39.95 | 822.08 | 67.65 | 311.21 | 77.80 | 1057.66 | 121.47 | 431.24 | 107.81 |
| 52 | 551.70 | 33.47 | 167.43 | 41.86 | 855.51 | 75.63 | 331.96 | 82.99 | 1089.49 | 128.88 | 450.25 | 112.56 |
| 53 | 536.54 | 35.64 | 169.05 | 42.26 | 891.82 | 84.29 | 353.58 | 88.39 | 1124.03 | 136.90 | 470.13 | 117.53 |
| 54 | 543.95 | 39.24 | 177.37 | 44.34 | 930.81 | 93.61 | 376.17 | 94.04 | 1161.16 | 145.50 | 490.77 | 122.69 |
| 55 | 553.01 | 43.03 | 186.13 | 46.53 | 968.64 | 103.10 | 398.11 | 99.53 | 1200.61 | 154.66 | 512.17 | 128.04 |
| 56 | 581.81 | 48.50 | 201.59 | 50.40 | 1016.22 | 113.95 | 423.97 | 105.99 | 1242.33 | 164.35 | 534.44 | 133.61 |
| 57 | 611.50 | 54.25 | 217.71 | 54.43 | 1062.31 | 124.95 | 449.17 | 112.29 | 1286.05 | 174.53 | 557.36 | 139.34 |
| 58 | 663.02 | 62.55 | 241.83 | 60.46 | 1113.88 | 137.17 | 475.89 | 118.97 | 1334.98 | 185.86 | 581.80 | 145.45 |
| 59 | 688.12 | 69.20 | 256.03 | 64.01 | 1162.17 | 149.76 | 499.82 | 124.95 | 1392.36 | 198.98 | 608.30 | 152.08 |
| 60 | 734.26 | 78.59 | 277.67 | 69.42 | 1209.10 | 162.74 | 521.53 | 130.38 | 1458.03 | 213.86 | 636.98 | 159.25 |
| 61 | 778.30 | 88.43 | 297.98 | 74.49 | 1296.00 | 181.73 | 559.07 | 139.77 | 1531.87 | 230.50 | 667.61 | 166.90 |
| 62 | 820.85 | 98.61 | 317.27 | 79.32 | 1362.14 | 198.41 | 586.06 | 146.51 | 1613.74 | 248.86 | 700.20 | 175.05 |
| 63 | 862.33 | 109.02 | 335.49 | 83.87 | 1458.41 | 220.01 | 624.54 | 156.13 | 1703.52 | 268.93 | 734.53 | 183.63 |
| 64 | 903.31 | 119.64 | 352.86 | 88.22 | 1533.26 | 238.80 | 652.38 | 163.10 | 1801.10 | 290.68 | 770.59 | 192.65 |
| 65 | 965.52 | 133.37 | 377.84 | 94.46 | 1629.07 | 261.14 | 687.67 | 171.92 | 1906.33 | 314.06 | 808.28 | 202.07 |
| 66 | 1064.32 | 152.69 | 416.64 | 104.16 | 1763.33 | 290.16 | 737.66 | 184.42 | 2019.08 | 339.08 | 847.50 | 211.87 |
| 67 | 1183.12 | 175.58 | 462.48 | 115.62 | 1939.86 | 326.82 | 803.54 | 200.89 | 2139.25 | 365.69 | 888.23 | 222.06 |
| 68 | 1296.92 | 199.48 | 503.04 | 125.76 | 2090.07 | 360.48 | 853.03 | 213.26 | 2284.21 | 397.57 | 933.96 | 233.49 |
| 69 | 1446.61 | 231.11 | 552.45 | 138.11 | 2232.99 | 394.21 | 892.75 | 223.19 | 2427.10 | 430.20 | 972.14 | 243.03 |
| 70 | 1591.20 | 263.18 | 596.33 | 149.08 | 2412.36 | 434.84 | 942.73 | 235.68 | 2559.93 | 461.20 | 1002.35 | 250.59 |
| 71 | 1776.25 | 302.44 | 653.40 | 163.35 | 2579.84 | 473.06 | 986.09 | 246.52 | 2757.47 | 503.49 | 1056.19 | 264.05 |
| 72 | 1982.21 | 345.19 | 717.33 | 179.33 | 2673.19 | 496.68 | 1001.78 | 250.45 | 2839.08 | 523.67 | 1066.12 | 266.53 |
| 73 | 2145.57 | 379.93 | 765.74 | 191.44 | 2760.18 | 516.58 | 1016.56 | 254.14 | 2911.82 | 538.58 | 1074.57 | 268.64 |
| 74 | 2279.54 | 409.78 | 802.82 | 200.71 | 2856.27 | 537.00 | 1034.36 | 258.59 | 2991.79 | 552.69 | 1085.50 | 271.37 |
| 75 | 2395.33 | 438.00 | 831.92 | 207.98 | 2965.45 | 561.84 | 1054.92 | 263.73 | 3085.25 | 571.92 | 1099.47 | 274.87 |
| 76 | 2521.63 | 471.02 | 862.28 | 215.57 | 3090.34 | 594.15 | 1078.06 | 269.51 | 3196.74 | 600.96 | 1116.79 | 279.20 |
| 77 | 2656.38 | 509.39 | 892.55 | 223.14 | 3232.31 | 636.16 | 1103.43 | 275.86 | 3329.17 | 643.37 | 1137.45 | 284.36 |
| 78 | 2903.08 | 573.95 | 956.84 | 239.21 | 3521.33 | 714.32 | 1174.68 | 293.67 | 3618.67 | 725.69 | 1207.44 | 301.86 |
| 79 | 3257.86 | 663.95 | 1053.46 | 263.37 | 3950.66 | 826.23 | 1289.08 | 322.27 | 4057.63 | 843.95 | 1323.89 | 330.97 |
| 80 | | 765.20 | | 290.36 | | | | | | | | |
| 81 | | 874.52 | | 319.75 | | | | | | | | |
| 82 | | 988.71 | | 351.12 | | | | | | | | |
| 83 | | 1105.24 | | 384.33 | | | | | | | | |
| 84 | | 1224.39 | | 419.63 | | | | | | | | |
| 85 | | 1347.30 | | 457.05 | | | | | | | | |
| 86 | | 1347.30 | | 457.05 | | | | | | | | |
| 87+ | | 1347.30 | | 457.05 | | | | | | | | |

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

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

Age 80+ rates are for inflation additions only

# Appendix B1

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

## LTC-VA-91

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

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

| Age | Indexed Inflation | | | | 5% Simple Inflation** | | | | 5% Compound Inflation** | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 343.24 | 10.05 | 42.70 | 10.68 | 478.76 | 23.13 | 89.13 | 22.28 | 889.70 | 80.41 | 228.44 | 57.11 |
| 30 | 359.34 | 10.52 | 44.71 | 11.18 | 478.76 | 23.13 | 89.13 | 22.28 | 889.70 | 80.41 | 228.44 | 57.11 |
| 31 | 369.26 | 10.81 | 45.94 | 11.49 | 478.76 | 23.13 | 89.13 | 22.28 | 889.70 | 80.41 | 228.44 | 57.11 |
| 32 | 385.37 | 11.28 | 47.95 | 11.99 | 478.76 | 23.13 | 89.13 | 22.28 | 889.70 | 80.41 | 228.44 | 57.11 |
| 33 | 397.76 | 11.65 | 49.49 | 12.37 | 478.76 | 23.13 | 89.13 | 22.28 | 889.70 | 80.41 | 228.44 | 57.11 |
| 34 | 411.03 | 12.03 | 51.14 | 12.78 | 478.76 | 23.13 | 89.13 | 22.28 | 889.70 | 80.41 | 228.44 | 57.11 |
| 35 | 427.13 | 12.51 | 53.14 | 13.29 | 478.76 | 23.13 | 89.13 | 22.28 | 889.70 | 80.41 | 228.44 | 57.11 |
| 36 | 434.82 | 12.73 | 54.10 | 13.52 | 478.76 | 23.13 | 89.13 | 22.28 | 889.70 | 80.41 | 228.44 | 57.11 |
| 37 | 434.82 | 12.73 | 54.10 | 13.52 | 478.76 | 23.13 | 89.13 | 22.28 | 889.70 | 80.41 | 228.44 | 57.11 |
| 38 | 434.82 | 12.73 | 54.10 | 13.52 | 478.76 | 23.13 | 89.13 | 22.28 | 889.70 | 80.41 | 228.44 | 57.11 |
| 39 | 434.82 | 12.73 | 54.10 | 13.52 | 512.16 | 24.75 | 95.35 | 23.84 | 889.70 | 80.41 | 228.44 | 57.11 |
| 40 | 434.82 | 12.73 | 54.10 | 13.52 | 532.30 | 25.72 | 99.10 | 24.77 | 889.70 | 80.41 | 228.44 | 57.11 |
| 41 | 434.82 | 12.73 | 54.10 | 13.52 | 555.63 | 26.85 | 103.44 | 25.86 | 889.70 | 80.41 | 228.44 | 57.11 |
| 42 | 434.82 | 12.73 | 54.10 | 13.52 | 590.72 | 28.54 | 109.97 | 27.49 | 889.70 | 80.41 | 228.44 | 57.11 |
| 43 | 434.82 | 12.73 | 54.10 | 13.52 | 590.72 | 28.54 | 109.97 | 27.49 | 889.70 | 80.41 | 228.44 | 57.11 |
| 44 | 434.82 | 12.73 | 54.10 | 13.52 | 590.72 | 28.54 | 109.97 | 27.49 | 889.70 | 80.41 | 228.44 | 57.11 |
| 45 | 446.93 | 16.89 | 78.99 | 19.75 | 582.07 | 35.40 | 144.66 | 36.17 | 925.63 | 90.11 | 276.67 | 69.17 |
| 46 | 454.86 | 17.19 | 80.40 | 20.10 | 614.04 | 37.35 | 152.61 | 38.15 | 925.63 | 90.11 | 276.67 | 69.17 |
| 47 | 486.09 | 18.37 | 85.92 | 21.48 | 667.30 | 40.59 | 165.85 | 41.46 | 925.63 | 90.11 | 276.67 | 69.17 |
| 48 | 490.18 | 18.53 | 86.64 | 21.66 | 723.78 | 44.02 | 179.88 | 44.97 | 925.63 | 90.11 | 276.67 | 69.17 |
| 49 | 522.79 | 19.76 | 92.40 | 23.10 | 726.41 | 44.18 | 180.54 | 45.13 | 925.63 | 90.11 | 276.67 | 69.17 |
| 50 | 517.77 | 21.27 | 105.70 | 26.43 | 742.02 | 48.56 | 207.48 | 51.87 | 940.02 | 93.96 | 301.55 | 75.39 |
| 51 | 523.06 | 24.07 | 112.43 | 28.11 | 766.95 | 54.56 | 222.14 | 55.53 | 963.81 | 99.53 | 315.01 | 78.75 |
| 52 | 523.92 | 26.80 | 118.12 | 29.53 | 794.46 | 61.16 | 237.67 | 59.42 | 990.10 | 105.64 | 329.24 | 82.31 |
| 53 | 507.28 | 28.61 | 119.56 | 29.89 | 824.44 | 68.33 | 253.86 | 63.46 | 1018.69 | 112.29 | 344.13 | 86.03 |
| 54 | 512.04 | 31.58 | 125.77 | 31.44 | 856.70 | 76.01 | 270.80 | 67.70 | 1049.46 | 119.43 | 359.77 | 89.94 |
| 55 | 518.33 | 34.69 | 132.26 | 33.06 | 887.75 | 83.89 | 287.30 | 71.83 | 1082.32 | 127.06 | 375.95 | 93.99 |
| 56 | 543.10 | 39.17 | 143.62 | 35.91 | 927.64 | 92.88 | 306.76 | 76.69 | 1117.05 | 135.13 | 392.79 | 98.20 |
| 57 | 568.56 | 43.91 | 155.44 | 38.86 | 966.04 | 102.03 | 325.77 | 81.44 | 1153.58 | 143.60 | 410.17 | 102.54 |
| 58 | 613.90 | 50.73 | 173.05 | 43.26 | 1009.02 | 112.18 | 346.08 | 86.52 | 1194.45 | 153.03 | 428.75 | 107.19 |
| 59 | 634.13 | 56.18 | 183.77 | 45.94 | 1048.40 | 122.64 | 364.46 | 91.12 | 1242.27 | 163.92 | 449.17 | 112.29 |
| 60 | 673.24 | 63.91 | 199.85 | 49.96 | 1086.06 | 133.42 | 381.53 | 95.38 | 1296.99 | 176.27 | 471.22 | 117.80 |
| 61 | 709.95 | 71.99 | 215.20 | 53.80 | 1159.16 | 149.12 | 410.21 | 102.55 | 1358.53 | 190.07 | 494.90 | 123.72 |
| 62 | 744.93 | 80.34 | 229.87 | 57.47 | 1213.23 | 162.96 | 431.41 | 107.85 | 1426.80 | 205.30 | 520.21 | 130.05 |
| 63 | 778.68 | 88.91 | 243.90 | 60.98 | 1293.84 | 180.84 | 461.11 | 115.28 | 1501.72 | 221.92 | 546.93 | 136.73 |
| 64 | 811.82 | 97.65 | 257.35 | 64.34 | 1355.17 | 196.42 | 483.17 | 120.79 | 1583.25 | 239.95 | 575.17 | 143.79 |
| 65 | 863.85 | 108.95 | 276.40 | 69.10 | 1434.90 | 214.97 | 510.99 | 127.75 | 1671.26 | 259.37 | 604.83 | 151.21 |
| 66 | 948.30 | 124.81 | 305.62 | 76.41 | 1548.24 | 239.02 | 549.70 | 137.42 | 1765.74 | 280.17 | 635.68 | 158.92 |
| 67 | 1050.14 | 143.64 | 340.26 | 85.07 | 1698.36 | 269.42 | 600.57 | 150.14 | 1866.57 | 302.31 | 667.83 | 166.96 |
| 68 | 1145.97 | 163.22 | 371.36 | 92.84 | 1823.85 | 297.27 | 639.69 | 159.92 | 1987.66 | 328.70 | 704.22 | 176.06 |
| 69 | 1271.20 | 189.03 | 409.49 | 102.37 | 1940.92 | 324.98 | 671.83 | 167.96 | 2104.96 | 355.52 | 735.17 | 183.79 |
| 70 | 1390.48 | 215.17 | 443.96 | 110.99 | 2088.52 | 358.28 | 712.22 | 178.06 | 2212.44 | 380.88 | 760.56 | 190.14 |
| 71 | 1544.33 | 247.15 | 488.53 | 122.13 | 2225.41 | 389.60 | 747.58 | 186.89 | 2375.49 | 415.55 | 803.89 | 200.97 |
| 72 | 1716.07 | 282.03 | 538.44 | 134.61 | 2298.84 | 408.90 | 761.99 | 190.50 | 2439.01 | 431.97 | 813.84 | 203.46 |
| 73 | 1849.58 | 310.14 | 576.90 | 144.22 | 2366.04 | 424.75 | 775.55 | 193.89 | 2494.12 | 443.51 | 822.30 | 205.57 |
| 74 | 1955.74 | 333.90 | 607.01 | 151.75 | 2439.41 | 440.53 | 791.28 | 197.82 | 2553.71 | 453.77 | 832.68 | 208.17 |
| 75 | 2045.46 | 356.37 | 631.32 | 157.83 | 2523.37 | 460.04 | 809.43 | 202.36 | 2624.31 | 468.40 | 845.48 | 211.37 |
| 76 | 2144.19 | 383.03 | 656.86 | 164.22 | 2621.09 | 486.21 | 829.91 | 207.48 | 2710.76 | 491.95 | 861.30 | 215.33 |
| 77 | 2250.82 | 414.53 | 682.60 | 170.65 | 2734.44 | 521.23 | 852.49 | 213.12 | 2816.28 | 527.80 | 880.25 | 220.06 |
| 78 | 2450.42 | 467.05 | 734.54 | 183.64 | 2970.15 | 585.58 | 910.91 | 227.73 | 3052.65 | 596.12 | 937.85 | 234.46 |
| 79 | 2737.00 | 539.25 | 811.42 | 202.85 | 3319.21 | 676.17 | 1003.07 | 250.77 | 3409.97 | 692.08 | 1031.75 | 257.94 |
| 80 | | 619.76 | | 224.25 | | | | | | | | |
| 81 | | 706.17 | | 247.51 | | | | | | | | |
| 82 | | 796.04 | | 272.29 | | | | | | | | |
| 83 | | 887.34 | | 298.44 | | | | | | | | |
| 84 | | 980.26 | | 326.07 | | | | | | | | |
| 85 | | 1075.65 | | 355.24 | | | | | | | | |
| 86 | | 1075.65 | | 355.24 | | | | | | | | |
| 87+ | | 1075.65 | | 355.24 | | | | | | | | |

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

# Appendix B1

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

## LTC-VA-91

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

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

| Age | Indexed Inflation | | | | 5% Simple Inflation** | | | | 5% Compound Inflation** | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 425.23 | 18.32 | 74.59 | 18.65 | 533.81 | 36.30 | 134.08 | 33.52 | 1082.84 | 126.01 | 338.04 | 84.51 |
| 30 | 464.99 | 20.03 | 81.57 | 20.39 | 544.99 | 37.06 | 136.88 | 34.22 | 1082.84 | 126.01 | 338.04 | 84.51 |
| 31 | 464.99 | 20.03 | 81.57 | 20.39 | 567.72 | 38.61 | 142.59 | 35.65 | 1082.84 | 126.01 | 338.04 | 84.51 |
| 32 | 464.99 | 20.03 | 81.57 | 20.39 | 614.08 | 41.76 | 154.24 | 38.56 | 1082.84 | 126.01 | 338.04 | 84.51 |
| 33 | 464.99 | 20.03 | 81.57 | 20.39 | 637.70 | 43.36 | 160.17 | 40.04 | 1082.84 | 126.01 | 338.04 | 84.51 |
| 34 | 464.99 | 20.03 | 81.57 | 20.39 | 685.83 | 46.64 | 172.26 | 43.06 | 1082.84 | 126.01 | 338.04 | 84.51 |
| 35 | 464.99 | 20.03 | 81.57 | 20.39 | 735.14 | 49.99 | 184.64 | 46.16 | 1082.84 | 126.01 | 338.04 | 84.51 |
| 36 | 464.99 | 20.03 | 81.57 | 20.39 | 760.23 | 51.70 | 190.95 | 47.74 | 1082.84 | 126.01 | 338.04 | 84.51 |
| 37 | 464.99 | 20.03 | 81.57 | 20.39 | 766.35 | 52.11 | 192.48 | 48.12 | 1082.84 | 126.01 | 338.04 | 84.51 |
| 38 | 464.99 | 20.03 | 81.57 | 20.39 | 766.35 | 52.11 | 192.48 | 48.12 | 1082.84 | 126.01 | 338.04 | 84.51 |
| 39 | 478.33 | 20.61 | 83.90 | 20.98 | 766.35 | 52.11 | 192.48 | 48.12 | 1082.84 | 126.01 | 338.04 | 84.51 |
| 40 | 511.76 | 22.05 | 89.77 | 22.44 | 766.35 | 52.11 | 192.48 | 48.12 | 1082.84 | 126.01 | 338.04 | 84.51 |
| 41 | 550.08 | 23.70 | 96.49 | 24.12 | 766.35 | 52.11 | 192.48 | 48.12 | 1082.84 | 126.01 | 338.04 | 84.51 |
| 42 | 589.77 | 25.41 | 103.45 | 25.86 | 766.35 | 52.11 | 192.48 | 48.12 | 1082.84 | 126.01 | 338.04 | 84.51 |
| 43 | 610.62 | 26.31 | 107.11 | 26.78 | 766.35 | 52.11 | 192.48 | 48.12 | 1082.84 | 126.01 | 338.04 | 84.51 |
| 44 | 610.62 | 26.31 | 107.11 | 26.78 | 766.35 | 52.11 | 192.48 | 48.12 | 1082.84 | 126.01 | 338.04 | 84.51 |
| 45 | 610.16 | 33.39 | 148.05 | 37.01 | 832.73 | 69.44 | 270.26 | 67.57 | 1144.75 | 141.38 | 409.52 | 102.38 |
| 46 | 647.82 | 35.45 | 157.19 | 39.30 | 832.73 | 69.44 | 270.26 | 67.57 | 1144.75 | 141.38 | 409.52 | 102.38 |
| 47 | 686.70 | 37.58 | 166.63 | 41.66 | 832.73 | 69.44 | 270.26 | 67.57 | 1144.75 | 141.38 | 409.52 | 102.38 |
| 48 | 700.15 | 38.32 | 169.89 | 42.47 | 832.73 | 69.44 | 270.26 | 67.57 | 1144.75 | 141.38 | 409.52 | 102.38 |
| 49 | 700.15 | 38.32 | 169.89 | 42.47 | 832.73 | 69.44 | 270.26 | 67.57 | 1144.75 | 141.38 | 409.52 | 102.38 |
| 50 | 713.18 | 42.12 | 197.26 | 49.32 | 859.28 | 76.36 | 309.15 | 77.29 | 1169.49 | 147.54 | 445.37 | 111.34 |
| 51 | 738.19 | 48.23 | 212.15 | 53.04 | 898.50 | 85.73 | 330.22 | 82.56 | 1207.13 | 156.23 | 464.70 | 116.18 |
| 52 | 765.76 | 54.91 | 227.90 | 56.97 | 941.57 | 96.00 | 352.27 | 88.07 | 1248.46 | 165.82 | 485.01 | 121.25 |
| 53 | 795.60 | 62.11 | 244.30 | 61.07 | 988.33 | 107.16 | 375.41 | 93.85 | 1293.30 | 176.19 | 506.30 | 126.58 |
| 54 | 827.57 | 69.79 | 261.46 | 65.37 | 1038.54 | 119.11 | 399.53 | 99.88 | 1341.39 | 187.33 | 528.36 | 132.09 |
| 55 | 861.40 | 77.94 | 279.28 | 69.82 | 1091.99 | 131.84 | 424.62 | 106.15 | 1392.56 | 199.22 | 551.38 | 137.85 |
| 56 | 896.92 | 86.47 | 297.63 | 74.41 | 1148.47 | 145.31 | 450.69 | 112.67 | 1446.57 | 211.77 | 575.17 | 143.79 |
| 57 | 933.91 | 95.35 | 316.75 | 79.19 | 1207.78 | 159.49 | 477.63 | 119.41 | 1503.22 | 224.96 | 599.72 | 149.93 |
| 58 | 976.30 | 105.45 | 337.28 | 84.32 | 1274.10 | 175.24 | 506.30 | 126.58 | 1566.49 | 239.63 | 625.90 | 156.48 |
| 59 | 1027.87 | 117.59 | 360.09 | 90.02 | 1351.55 | 193.44 | 537.37 | 134.34 | 1640.49 | 256.60 | 654.36 | 163.59 |
| 60 | 1088.24 | 131.68 | 384.97 | 96.24 | 1439.89 | 214.05 | 570.83 | 142.71 | 1725.06 | 275.83 | 684.99 | 171.25 |
| 61 | 1157.00 | 147.65 | 411.69 | 102.92 | 1538.82 | 236.99 | 606.35 | 151.59 | 1820.08 | 297.34 | 717.69 | 179.42 |
| 62 | 1233.69 | 165.38 | 440.37 | 110.09 | 1648.10 | 262.25 | 644.04 | 161.01 | 1925.39 | 321.07 | 752.45 | 188.11 |
| 63 | 1317.93 | 184.83 | 470.57 | 117.64 | 1767.45 | 289.73 | 683.58 | 170.90 | 2040.89 | 347.03 | 789.17 | 197.29 |
| 64 | 1409.34 | 205.85 | 502.29 | 125.57 | 1896.58 | 319.41 | 725.08 | 181.27 | 2166.40 | 375.17 | 827.73 | 206.93 |
| 65 | 1507.43 | 228.36 | 535.31 | 133.83 | 2035.24 | 351.21 | 768.20 | 192.05 | 2301.83 | 405.47 | 868.03 | 217.01 |
| 66 | 1611.84 | 252.31 | 569.52 | 142.38 | 2183.16 | 385.08 | 812.96 | 203.24 | 2447.01 | 437.92 | 909.96 | 227.49 |
| 67 | 1722.15 | 277.57 | 604.83 | 151.21 | 2340.07 | 420.98 | 859.12 | 214.78 | 2601.83 | 472.49 | 953.52 | 238.38 |
| 68 | 1860.38 | 309.15 | 645.02 | 161.25 | 2528.07 | 463.70 | 910.50 | 227.63 | 2788.59 | 513.88 | 1002.40 | 250.60 |
| 69 | 2041.40 | 350.29 | 692.82 | 173.20 | 2760.75 | 516.03 | 969.27 | 242.32 | 3020.39 | 564.64 | 1058.88 | 264.72 |
| 70 | 2248.18 | 397.08 | 744.55 | 186.14 | 3017.24 | 573.36 | 1030.68 | 257.67 | 3274.91 | 619.95 | 1117.79 | 279.45 |
| 71 | 2374.27 | 429.42 | 768.01 | 192.00 | 3157.97 | 608.15 | 1050.80 | 262.70 | 3402.13 | 650.54 | 1131.79 | 282.95 |
| 72 | 2490.63 | 458.66 | 789.25 | 197.31 | 3281.89 | 638.33 | 1067.01 | 266.75 | 3511.02 | 676.27 | 1141.55 | 285.39 |
| 73 | 2606.13 | 485.71 | 811.79 | 202.95 | 3395.69 | 663.09 | 1082.04 | 270.51 | 3606.30 | 694.50 | 1149.51 | 287.38 |
| 74 | 2737.62 | 515.35 | 839.08 | 209.77 | 3520.08 | 688.01 | 1100.29 | 275.07 | 3709.47 | 711.05 | 1159.91 | 289.98 |
| 75 | 2885.55 | 550.10 | 869.60 | 217.40 | 3662.45 | 718.94 | 1121.53 | 280.38 | 3830.97 | 734.49 | 1173.63 | 293.41 |
| 76 | 3049.50 | 591.87 | 901.67 | 225.42 | 3828.04 | 760.51 | 1145.82 | 286.46 | 3978.59 | 771.66 | 1191.08 | 297.77 |
| 77 | 3228.27 | 641.94 | 933.92 | 233.48 | 4020.00 | 816.09 | 1172.72 | 293.18 | 4157.55 | 827.71 | 1212.54 | 303.14 |
| 78 | 3546.62 | 725.75 | 1002.24 | 250.56 | 4402.65 | 919.84 | 1249.58 | 312.40 | 4542.08 | 937.34 | 1288.02 | 322.01 |
| 79 | 3998.23 | 841.32 | 1104.76 | 276.19 | 4968.33 | 1068.29 | 1373.82 | 343.46 | 5124.18 | 1095.14 | 1414.98 | 353.75 |
| 80 | | 970.63 | | 304.89 | | | | | | | | |
| 81 | | 1109.51 | | 336.15 | | | | | | | | |
| 82 | | 1253.78 | | 369.47 | | | | | | | | |
| 83 | | 1400.12 | | 404.69 | | | | | | | | |
| 84 | | 1548.89 | | 442.01 | | | | | | | | |
| 85 | | 1701.56 | | 481.50 | | | | | | | | |
| 86 | | 1701.56 | | 481.50 | | | | | | | | |
| 87+ | | 1701.56 | | 481.50 | | | | | | | | |

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

# Appendix B1

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

## LTC-VA-91

***Premiums to be used only with those***

***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***

**Benefit Period: 5 Years**

**Elimination Period: 100 Days**

| Age | Indexed Inflation | | | | 5% Simple Inflation** | | | | 5% Compound Inflation** | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 411.34 | 14.95 | 52.66 | 13.16 | 506.83 | 29.83 | 96.02 | 24.00 | 994.74 | 105.18 | 251.25 | 62.81 |
| 30 | 449.80 | 16.34 | 57.58 | 14.39 | 517.45 | 30.46 | 98.03 | 24.51 | 994.74 | 105.18 | 251.25 | 62.81 |
| 31 | 449.80 | 16.34 | 57.58 | 14.39 | 539.03 | 31.73 | 102.12 | 25.53 | 994.74 | 105.18 | 251.25 | 62.81 |
| 32 | 449.80 | 16.34 | 57.58 | 14.39 | 583.05 | 34.32 | 110.46 | 27.61 | 994.74 | 105.18 | 251.25 | 62.81 |
| 33 | 449.80 | 16.34 | 57.58 | 14.39 | 605.48 | 35.64 | 114.70 | 28.68 | 994.74 | 105.18 | 251.25 | 62.81 |
| 34 | 449.80 | 16.34 | 57.58 | 14.39 | 651.17 | 38.33 | 123.36 | 30.84 | 994.74 | 105.18 | 251.25 | 62.81 |
| 35 | 449.80 | 16.34 | 57.58 | 14.39 | 697.99 | 41.08 | 132.23 | 33.06 | 994.74 | 105.18 | 251.25 | 62.81 |
| 36 | 449.80 | 16.34 | 57.58 | 14.39 | 721.82 | 42.48 | 136.74 | 34.19 | 994.74 | 105.18 | 251.25 | 62.81 |
| 37 | 449.80 | 16.34 | 57.58 | 14.39 | 727.63 | 42.83 | 137.85 | 34.46 | 994.74 | 105.18 | 251.25 | 62.81 |
| 38 | 449.80 | 16.34 | 57.58 | 14.39 | 727.63 | 42.83 | 137.85 | 34.46 | 994.74 | 105.18 | 251.25 | 62.81 |
| 39 | 462.70 | 16.81 | 59.23 | 14.81 | 727.63 | 42.83 | 137.85 | 34.46 | 994.74 | 105.18 | 251.25 | 62.81 |
| 40 | 495.04 | 17.99 | 63.37 | 15.84 | 727.63 | 42.83 | 137.85 | 34.46 | 994.74 | 105.18 | 251.25 | 62.81 |
| 41 | 532.12 | 19.33 | 68.12 | 17.03 | 727.63 | 42.83 | 137.85 | 34.46 | 994.74 | 105.18 | 251.25 | 62.81 |
| 42 | 570.50 | 20.73 | 73.03 | 18.26 | 727.63 | 42.83 | 137.85 | 34.46 | 994.74 | 105.18 | 251.25 | 62.81 |
| 43 | 590.67 | 21.46 | 75.61 | 18.90 | 727.63 | 42.83 | 137.85 | 34.46 | 994.74 | 105.18 | 251.25 | 62.81 |
| 44 | 590.67 | 21.46 | 75.61 | 18.90 | 727.63 | 42.83 | 137.85 | 34.46 | 994.74 | 105.18 | 251.25 | 62.81 |
| 45 | 584.48 | 27.19 | 104.89 | 26.22 | 780.61 | 57.00 | 194.33 | 48.58 | 1044.74 | 117.94 | 303.50 | 75.88 |
| 46 | 620.56 | 28.87 | 111.36 | 27.84 | 780.61 | 57.00 | 194.33 | 48.58 | 1044.74 | 117.94 | 303.50 | 75.88 |
| 47 | 657.80 | 30.60 | 118.05 | 29.51 | 780.61 | 57.00 | 194.33 | 48.58 | 1044.74 | 117.94 | 303.50 | 75.88 |
| 48 | 670.68 | 31.20 | 120.36 | 30.09 | 780.61 | 57.00 | 194.33 | 48.58 | 1044.74 | 117.94 | 303.50 | 75.88 |
| 49 | 670.68 | 31.20 | 120.36 | 30.09 | 780.61 | 57.00 | 194.33 | 48.58 | 1044.74 | 117.94 | 303.50 | 75.88 |
| 50 | 680.65 | 34.30 | 140.45 | 35.11 | 801.79 | 62.68 | 223.44 | 55.86 | 1064.75 | 123.05 | 330.55 | 82.64 |
| 51 | 701.32 | 39.35 | 151.53 | 37.88 | 834.49 | 70.50 | 239.30 | 59.83 | 1096.22 | 130.35 | 345.21 | 86.30 |
| 52 | 724.13 | 44.89 | 163.16 | 40.79 | 870.50 | 79.11 | 256.03 | 64.01 | 1130.88 | 138.39 | 360.75 | 90.19 |
| 53 | 748.92 | 50.89 | 175.43 | 43.86 | 909.69 | 88.45 | 273.63 | 68.41 | 1168.57 | 147.13 | 376.93 | 94.23 |
| 54 | 775.53 | 57.30 | 188.14 | 47.03 | 951.86 | 98.50 | 291.99 | 73.00 | 1209.09 | 156.50 | 393.88 | 98.47 |
| 55 | 803.80 | 64.06 | 201.50 | 50.38 | 996.86 | 109.20 | 311.21 | 77.80 | 1252.26 | 166.52 | 411.58 | 102.90 |
| 56 | 833.51 | 71.20 | 215.30 | 53.82 | 1044.52 | 120.57 | 331.20 | 82.80 | 1297.94 | 177.14 | 429.94 | 107.49 |
| 57 | 864.50 | 78.62 | 229.63 | 57.41 | 1094.65 | 132.52 | 351.95 | 87.99 | 1345.93 | 188.30 | 448.95 | 112.24 |
| 58 | 900.02 | 87.04 | 245.17 | 61.29 | 1150.67 | 145.80 | 374.11 | 93.53 | 1399.45 | 200.69 | 469.26 | 117.32 |
| 59 | 943.17 | 97.17 | 262.44 | 65.61 | 1215.93 | 161.09 | 398.33 | 99.58 | 1461.86 | 214.97 | 491.53 | 122.88 |
| 60 | 993.68 | 108.90 | 281.45 | 70.36 | 1290.28 | 178.39 | 424.40 | 106.10 | 1533.09 | 231.10 | 515.54 | 128.88 |
| 61 | 1051.20 | 122.18 | 302.09 | 75.52 | 1373.55 | 197.62 | 452.43 | 113.11 | 1613.07 | 249.16 | 541.39 | 135.35 |
| 62 | 1115.42 | 136.95 | 324.14 | 81.03 | 1465.52 | 218.80 | 482.19 | 120.55 | 1701.76 | 269.07 | 568.98 | 142.25 |
| 63 | 1186.03 | 153.11 | 347.60 | 86.90 | 1566.08 | 241.86 | 513.47 | 128.37 | 1799.09 | 290.82 | 598.09 | 149.52 |
| 64 | 1262.72 | 170.60 | 372.26 | 93.07 | 1675.01 | 266.73 | 546.39 | 136.60 | 1905.05 | 314.44 | 628.94 | 157.24 |
| 65 | 1345.14 | 189.39 | 398.00 | 99.50 | 1792.13 | 293.45 | 580.82 | 145.21 | 2019.54 | 339.92 | 661.20 | 165.30 |
| 66 | 1432.99 | 209.35 | 424.84 | 106.21 | 1917.30 | 321.94 | 616.56 | 154.14 | 2142.51 | 367.24 | 694.88 | 173.72 |
| 67 | 1525.97 | 230.45 | 452.43 | 113.11 | 2050.31 | 352.19 | 653.60 | 163.40 | 2273.92 | 396.40 | 729.97 | 182.49 |
| 68 | 1641.77 | 256.68 | 484.14 | 121.04 | 2208.80 | 387.98 | 694.99 | 173.75 | 2431.48 | 431.08 | 769.61 | 192.40 |
| 69 | 1792.41 | 290.63 | 522.27 | 130.57 | 2403.51 | 431.49 | 742.67 | 185.67 | 2625.57 | 473.31 | 815.67 | 203.92 |
| 70 | 1963.89 | 329.15 | 564.04 | 141.01 | 2617.20 | 478.99 | 792.87 | 198.22 | 2837.61 | 519.13 | 864.05 | 216.01 |
| 71 | 2064.55 | 355.69 | 584.46 | 146.11 | 2730.15 | 507.61 | 811.46 | 202.86 | 2938.98 | 544.22 | 877.72 | 219.43 |
| 72 | 2157.68 | 379.76 | 603.19 | 150.80 | 2829.42 | 532.46 | 826.82 | 206.71 | 3025.29 | 565.30 | 887.98 | 222.00 |
| 73 | 2248.75 | 401.50 | 622.92 | 155.73 | 2918.09 | 551.86 | 841.13 | 210.28 | 3097.87 | 578.80 | 896.58 | 224.14 |
| 74 | 2351.00 | 424.73 | 646.43 | 161.61 | 3012.76 | 570.37 | 857.93 | 214.48 | 3173.94 | 589.51 | 907.00 | 226.75 |
| 75 | 2466.44 | 452.27 | 672.61 | 168.15 | 3122.16 | 594.13 | 877.32 | 219.33 | 3265.20 | 606.47 | 920.33 | 230.08 |
| 76 | 2596.18 | 486.21 | 700.41 | 175.10 | 3252.88 | 628.00 | 899.55 | 224.89 | 3380.59 | 636.86 | 937.06 | 234.27 |
| 77 | 2740.34 | 528.11 | 728.68 | 182.17 | 3409.30 | 675.64 | 924.48 | 231.12 | 3526.40 | 686.21 | 957.58 | 239.40 |
| 78 | 3000.17 | 597.25 | 785.24 | 196.31 | 3724.22 | 762.56 | 989.15 | 247.29 | 3843.37 | 779.33 | 1021.31 | 255.33 |
| 79 | 3365.59 | 690.43 | 868.69 | 217.17 | 4184.54 | 883.24 | 1091.37 | 272.84 | 4317.63 | 908.06 | 1126.03 | 281.51 |
| 80 | | 793.22 | | 240.42 | | | | | | | | |
| 81 | | 902.61 | | 265.67 | | | | | | | | |
| 82 | | 1015.50 | | 292.53 | | | | | | | | |
| 83 | | 1129.37 | | 320.81 | | | | | | | | |
| 84 | | 1244.42 | | 350.61 | | | | | | | | |
| 85 | | 1361.72 | | 382.01 | | | | | | | | |
| 86 | | 1361.72 | | 382.01 | | | | | | | | |
| 87+ | | 1361.72 | | 382.01 | | | | | | | | |

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

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

Age 80+ rates are for inflation additions only

# Appendix B1

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

## LTC-VA-91

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

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

| Age | Indexed Inflation | | | | 5% Simple Inflation** | | | | 5% Compound Inflation** | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 497.64 | 28.97 | 82.80 | 20.70 | 604.36 | 53.17 | 142.02 | 35.51 | 1338.76 | 186.35 | 380.19 | 95.05 |
| 30 | 503.41 | 29.30 | 83.76 | 20.94 | 604.36 | 53.17 | 142.02 | 35.51 | 1338.76 | 186.35 | 380.19 | 95.05 |
| 31 | 503.41 | 29.30 | 83.76 | 20.94 | 649.00 | 57.10 | 152.51 | 38.13 | 1338.76 | 186.35 | 380.19 | 95.05 |
| 32 | 503.41 | 29.30 | 83.76 | 20.94 | 673.02 | 59.21 | 158.15 | 39.54 | 1338.76 | 186.35 | 380.19 | 95.05 |
| 33 | 503.41 | 29.30 | 83.76 | 20.94 | 721.90 | 63.51 | 169.64 | 42.41 | 1338.76 | 186.35 | 380.19 | 95.05 |
| 34 | 503.41 | 29.30 | 83.76 | 20.94 | 771.92 | 67.91 | 181.39 | 45.35 | 1338.76 | 186.35 | 380.19 | 95.05 |
| 35 | 503.41 | 29.30 | 83.76 | 20.94 | 797.35 | 70.15 | 187.37 | 46.84 | 1338.76 | 186.35 | 380.19 | 95.05 |
| 36 | 503.41 | 29.30 | 83.76 | 20.94 | 849.05 | 74.70 | 199.52 | 49.88 | 1338.76 | 186.35 | 380.19 | 95.05 |
| 37 | 512.54 | 29.83 | 85.28 | 21.32 | 867.65 | 76.34 | 203.89 | 50.97 | 1338.76 | 186.35 | 380.19 | 95.05 |
| 38 | 512.54 | 29.83 | 85.28 | 21.32 | 867.65 | 76.34 | 203.89 | 50.97 | 1338.76 | 186.35 | 380.19 | 95.05 |
| 39 | 548.32 | 31.91 | 91.23 | 22.81 | 867.65 | 76.34 | 203.89 | 50.97 | 1338.76 | 186.35 | 380.19 | 95.05 |
| 40 | 584.87 | 34.04 | 97.31 | 24.33 | 867.65 | 76.34 | 203.89 | 50.97 | 1338.76 | 186.35 | 380.19 | 95.05 |
| 41 | 624.26 | 36.33 | 103.87 | 25.97 | 867.65 | 76.34 | 203.89 | 50.97 | 1338.76 | 186.35 | 380.19 | 95.05 |
| 42 | 664.70 | 38.69 | 110.60 | 27.65 | 867.65 | 76.34 | 203.89 | 50.97 | 1338.76 | 186.35 | 380.19 | 95.05 |
| 43 | 677.28 | 39.42 | 112.69 | 28.17 | 867.65 | 76.34 | 203.89 | 50.97 | 1338.76 | 186.35 | 380.19 | 95.05 |
| 44 | 677.28 | 39.42 | 112.69 | 28.17 | 867.65 | 76.34 | 203.89 | 50.97 | 1338.76 | 186.35 | 380.19 | 95.05 |
| 45 | 673.17 | 48.98 | 150.69 | 37.67 | 969.43 | 101.81 | 285.90 | 71.48 | 1439.89 | 210.30 | 458.40 | 114.60 |
| 46 | 710.13 | 51.67 | 158.97 | 39.74 | 969.43 | 101.81 | 285.90 | 71.48 | 1439.89 | 210.30 | 458.40 | 114.60 |
| 47 | 747.95 | 54.42 | 167.43 | 41.86 | 969.43 | 101.81 | 285.90 | 71.48 | 1439.89 | 210.30 | 458.40 | 114.60 |
| 48 | 775.91 | 56.46 | 173.69 | 43.42 | 969.43 | 101.81 | 285.90 | 71.48 | 1439.89 | 210.30 | 458.40 | 114.60 |
| 49 | 775.91 | 56.46 | 173.69 | 43.42 | 969.43 | 101.81 | 285.90 | 71.48 | 1439.89 | 210.30 | 458.40 | 114.60 |
| 50 | 797.20 | 62.22 | 201.61 | 50.40 | 1010.14 | 112.02 | 327.40 | 81.85 | 1480.35 | 219.89 | 497.40 | 124.35 |
| 51 | 832.40 | 70.74 | 216.82 | 54.20 | 1066.73 | 125.46 | 349.99 | 87.50 | 1535.91 | 232.68 | 518.58 | 129.64 |
| 52 | 870.99 | 80.03 | 232.78 | 58.20 | 1128.92 | 140.24 | 373.67 | 93.42 | 1596.80 | 246.69 | 540.74 | 135.18 |
| 53 | 912.70 | 90.08 | 249.62 | 62.41 | 1196.43 | 156.31 | 398.66 | 99.66 | 1662.79 | 261.92 | 563.88 | 140.97 |
| 54 | 956.78 | 100.75 | 266.97 | 66.74 | 1268.99 | 173.58 | 424.73 | 106.18 | 1733.61 | 278.30 | 587.99 | 147.00 |
| 55 | 982.31 | 109.68 | 279.06 | 69.76 | 1346.36 | 192.02 | 452.10 | 113.03 | 1808.97 | 295.76 | 613.19 | 153.30 |
| 56 | 1037.50 | 122.13 | 299.48 | 74.87 | 1428.29 | 211.60 | 480.45 | 120.11 | 1888.59 | 314.31 | 639.37 | 159.84 |
| 57 | 1091.35 | 134.75 | 319.62 | 79.90 | 1514.51 | 232.24 | 510.11 | 127.53 | 1972.26 | 333.83 | 666.42 | 166.60 |
| 58 | 1142.05 | 147.67 | 338.29 | 84.57 | 1610.11 | 255.03 | 541.50 | 135.37 | 2064.62 | 355.29 | 695.10 | 173.77 |
| 59 | 1217.53 | 164.89 | 363.08 | 90.77 | 1720.22 | 280.99 | 575.50 | 143.87 | 2170.70 | 379.70 | 726.05 | 181.51 |
| 60 | 1288.91 | 182.55 | 385.46 | 96.36 | 1844.76 | 310.15 | 611.67 | 152.92 | 2290.62 | 407.08 | 759.19 | 189.80 |
| 61 | 1359.23 | 200.73 | 406.23 | 101.56 | 1983.59 | 342.52 | 650.23 | 162.56 | 2424.61 | 437.49 | 794.38 | 198.60 |
| 62 | 1455.42 | 223.43 | 433.42 | 108.36 | 2136.56 | 378.02 | 690.86 | 172.71 | 2572.77 | 471.03 | 831.64 | 207.91 |
| 63 | 1521.41 | 241.90 | 450.62 | 112.65 | 2303.57 | 416.69 | 733.55 | 183.39 | 2735.36 | 507.72 | 870.85 | 217.71 |
| 64 | 1641.39 | 269.40 | 482.55 | 120.64 | 2484.49 | 458.51 | 778.19 | 194.55 | 2912.47 | 547.61 | 912.02 | 228.01 |
| 65 | 1732.36 | 292.53 | 504.88 | 126.22 | 2679.17 | 503.43 | 824.58 | 206.14 | 3104.31 | 590.76 | 954.93 | 238.73 |
| 66 | 1867.30 | 323.41 | 538.79 | 134.70 | 2887.52 | 551.47 | 872.70 | 218.17 | 3311.05 | 637.25 | 999.79 | 249.95 |
| 67 | 2026.51 | 359.06 | 578.58 | 144.64 | 3109.41 | 602.60 | 922.45 | 230.61 | 3532.86 | 687.11 | 1046.28 | 261.57 |
| 68 | 2204.56 | 399.81 | 618.92 | 154.73 | 3371.53 | 662.51 | 977.09 | 244.27 | 3795.90 | 745.63 | 1097.88 | 274.47 |
| 69 | 2371.70 | 440.44 | 649.72 | 162.43 | 3689.28 | 734.20 | 1038.68 | 259.67 | 4104.25 | 813.40 | 1153.52 | 288.38 |
| 70 | 2558.86 | 485.28 | 682.39 | 170.60 | 3952.22 | 794.96 | 1079.62 | 269.90 | 4274.93 | 853.43 | 1166.27 | 291.57 |
| 71 | 2794.73 | 539.00 | 726.34 | 181.58 | 4223.13 | 856.54 | 1121.00 | 280.25 | 4608.38 | 925.13 | 1222.18 | 305.54 |
| 72 | 3056.11 | 596.68 | 776.49 | 194.12 | 4386.04 | 894.85 | 1135.31 | 283.83 | 4764.16 | 960.05 | 1232.35 | 308.09 |
| 73 | 3258.22 | 640.27 | 812.64 | 203.16 | 4531.81 | 925.34 | 1147.81 | 286.95 | 4881.28 | 981.50 | 1235.43 | 308.86 |
| 74 | 3434.55 | 677.80 | 842.52 | 210.63 | 4687.14 | 955.03 | 1162.79 | 290.70 | 5003.41 | 999.81 | 1240.27 | 310.07 |
| 75 | 3634.73 | 722.58 | 876.76 | 219.19 | 4862.58 | 991.55 | 1180.92 | 295.23 | 5144.53 | 1025.43 | 1248.13 | 312.03 |
| 76 | 3883.90 | 782.65 | 919.61 | 229.90 | 5065.84 | 1040.95 | 1202.42 | 300.60 | 5315.28 | 1066.68 | 1259.91 | 314.98 |
| 77 | 4112.35 | 846.40 | 953.17 | 238.29 | 5301.87 | 1107.76 | 1227.23 | 306.81 | 5522.92 | 1129.84 | 1276.26 | 319.07 |
| 78 | 4518.59 | 954.44 | 1024.56 | 256.14 | 5800.71 | 1242.62 | 1307.62 | 326.90 | 6020.59 | 1270.32 | 1354.00 | 338.50 |
| 79 | 5091.70 | 1102.70 | 1132.08 | 283.02 | 6560.20 | 1443.43 | 1442.30 | 360.57 | 6811.10 | 1486.13 | 1492.54 | 373.13 |
| 80 | | 1267.55 | | 313.23 | | | | | | | | |
| 81 | | 1443.66 | | 346.16 | | | | | | | | |
| 82 | | 1625.67 | | 381.21 | | | | | | | | |
| 83 | | 1809.36 | | 418.12 | | | | | | | | |
| 84 | | 1995.29 | | 457.08 | | | | | | | | |
| 85 | | 2185.28 | | 498.23 | | | | | | | | |
| 86 | | 2185.28 | | 498.23 | | | | | | | | |
| 87+ | | 2185.28 | | 498.23 | | | | | | | | |

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

# Appendix B1

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

## LTC-VA-91

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

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

| Age | Indexed Inflation | | | | 5% Simple Inflation** | | | | 5% Compound Inflation** | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 477.84 | 24.18 | 58.79 | 14.70 | 568.44 | 44.57 | 102.45 | 25.61 | 1218.10 | 157.83 | 285.90 | 71.48 |
| 30 | 483.38 | 24.46 | 59.47 | 14.87 | 568.44 | 44.57 | 102.45 | 25.61 | 1218.10 | 157.83 | 285.90 | 71.48 |
| 31 | 483.38 | 24.46 | 59.47 | 14.87 | 610.42 | 47.86 | 110.01 | 27.50 | 1218.10 | 157.83 | 285.90 | 71.48 |
| 32 | 483.38 | 24.46 | 59.47 | 14.87 | 633.01 | 49.63 | 114.09 | 28.52 | 1218.10 | 157.83 | 285.90 | 71.48 |
| 33 | 483.38 | 24.46 | 59.47 | 14.87 | 679.00 | 53.23 | 122.37 | 30.59 | 1218.10 | 157.83 | 285.90 | 71.48 |
| 34 | 483.38 | 24.46 | 59.47 | 14.87 | 726.04 | 56.92 | 130.85 | 32.71 | 1218.10 | 157.83 | 285.90 | 71.48 |
| 35 | 483.38 | 24.46 | 59.47 | 14.87 | 749.95 | 58.80 | 135.16 | 33.79 | 1218.10 | 157.83 | 285.90 | 71.48 |
| 36 | 483.38 | 24.46 | 59.47 | 14.87 | 798.59 | 62.61 | 143.93 | 35.98 | 1218.10 | 157.83 | 285.90 | 71.48 |
| 37 | 492.15 | 24.90 | 60.55 | 15.14 | 816.08 | 63.98 | 147.08 | 36.77 | 1218.10 | 157.83 | 285.90 | 71.48 |
| 38 | 492.15 | 24.90 | 60.55 | 15.14 | 816.08 | 63.98 | 147.08 | 36.77 | 1218.10 | 157.83 | 285.90 | 71.48 |
| 39 | 526.50 | 26.64 | 64.78 | 16.19 | 816.08 | 63.98 | 147.08 | 36.77 | 1218.10 | 157.83 | 285.90 | 71.48 |
| 40 | 561.60 | 28.42 | 69.10 | 17.27 | 816.08 | 63.98 | 147.08 | 36.77 | 1218.10 | 157.83 | 285.90 | 71.48 |
| 41 | 599.41 | 30.33 | 73.75 | 18.44 | 816.08 | 63.98 | 147.08 | 36.77 | 1218.10 | 157.83 | 285.90 | 71.48 |
| 42 | 638.25 | 32.29 | 78.53 | 19.63 | 816.08 | 63.98 | 147.08 | 36.77 | 1218.10 | 157.83 | 285.90 | 71.48 |
| 43 | 650.33 | 32.91 | 80.01 | 20.00 | 816.08 | 63.98 | 147.08 | 36.77 | 1218.10 | 157.83 | 285.90 | 71.48 |
| 44 | 650.33 | 32.91 | 80.01 | 20.00 | 816.08 | 63.98 | 147.08 | 36.77 | 1218.10 | 157.83 | 285.90 | 71.48 |
| 45 | 639.46 | 40.88 | 107.62 | 26.91 | 900.10 | 85.30 | 207.26 | 51.81 | 1302.83 | 178.17 | 343.80 | 85.95 |
| 46 | 674.56 | 43.12 | 113.53 | 28.38 | 900.10 | 85.30 | 207.26 | 51.81 | 1302.83 | 178.17 | 343.80 | 85.95 |
| 47 | 710.49 | 45.42 | 119.58 | 29.89 | 900.10 | 85.30 | 207.26 | 51.81 | 1302.83 | 178.17 | 343.80 | 85.95 |
| 48 | 737.05 | 47.12 | 124.05 | 31.01 | 900.10 | 85.30 | 207.26 | 51.81 | 1302.83 | 178.17 | 343.80 | 85.95 |
| 49 | 737.05 | 47.12 | 124.05 | 31.01 | 900.10 | 85.30 | 207.26 | 51.81 | 1302.83 | 178.17 | 343.80 | 85.95 |
| 50 | 754.27 | 51.92 | 144.91 | 36.23 | 933.69 | 93.85 | 238.65 | 59.66 | 1336.72 | 186.32 | 373.67 | 93.42 |
| 51 | 783.71 | 59.07 | 156.31 | 39.08 | 981.43 | 105.20 | 255.92 | 63.98 | 1383.70 | 197.16 | 389.86 | 97.46 |
| 52 | 816.05 | 66.89 | 168.37 | 42.09 | 1033.95 | 117.70 | 274.17 | 68.54 | 1435.33 | 209.05 | 407.02 | 101.76 |
| 53 | 851.08 | 75.33 | 181.08 | 45.27 | 1091.12 | 131.30 | 293.40 | 73.35 | 1491.32 | 222.00 | 425.05 | 106.26 |
| 54 | 888.13 | 84.30 | 194.23 | 48.56 | 1152.71 | 145.97 | 313.60 | 78.40 | 1551.56 | 235.94 | 443.95 | 110.99 |
| 55 | 907.90 | 91.83 | 203.53 | 50.88 | 1218.51 | 161.64 | 334.89 | 83.72 | 1615.75 | 250.82 | 463.61 | 115.90 |
| 56 | 955.01 | 102.32 | 219.08 | 54.77 | 1288.33 | 178.31 | 357.05 | 89.26 | 1683.73 | 266.62 | 484.14 | 121.04 |
| 57 | 1000.80 | 112.98 | 234.38 | 58.59 | 1361.95 | 195.93 | 380.19 | 95.05 | 1755.28 | 283.32 | 505.44 | 126.36 |
| 58 | 1043.12 | 123.86 | 248.79 | 62.20 | 1443.39 | 215.32 | 404.85 | 101.21 | 1834.01 | 301.60 | 528.14 | 132.03 |
| 59 | 1107.10 | 138.32 | 267.87 | 66.97 | 1536.73 | 237.32 | 431.68 | 107.92 | 1923.87 | 322.24 | 552.69 | 138.17 |
| 60 | 1166.50 | 153.09 | 285.29 | 71.32 | 1642.01 | 261.92 | 460.57 | 115.14 | 2025.16 | 345.35 | 579.19 | 144.80 |
| 61 | 1224.34 | 168.34 | 301.80 | 75.45 | 1759.22 | 289.19 | 491.31 | 122.83 | 2138.14 | 370.96 | 607.44 | 151.86 |
| 62 | 1304.97 | 187.29 | 323.26 | 80.82 | 1888.38 | 319.09 | 524.01 | 131.00 | 2263.11 | 399.17 | 637.52 | 159.38 |
| 63 | 1358.26 | 202.77 | 337.38 | 84.34 | 2029.51 | 351.68 | 558.34 | 139.58 | 2400.36 | 430.05 | 669.35 | 167.34 |
| 64 | 1459.51 | 225.78 | 362.53 | 90.63 | 2182.59 | 386.92 | 594.51 | 148.63 | 2550.15 | 463.67 | 702.92 | 175.73 |
| 65 | 1534.87 | 245.16 | 380.66 | 95.16 | 2347.67 | 424.86 | 632.20 | 158.05 | 2712.79 | 500.14 | 738.00 | 184.50 |
| 66 | 1649.12 | 271.10 | 407.65 | 101.91 | 2524.71 | 465.52 | 671.42 | 167.85 | 2888.55 | 539.49 | 774.83 | 193.71 |
| 67 | 1784.69 | 301.06 | 439.19 | 109.80 | 2713.77 | 508.88 | 712.15 | 178.04 | 3077.72 | 581.83 | 813.17 | 203.29 |
| 68 | 1934.50 | 335.07 | 471.57 | 117.89 | 2935.29 | 559.29 | 757.12 | 189.28 | 3300.10 | 631.09 | 855.97 | 213.99 |
| 69 | 2071.43 | 368.63 | 497.44 | 124.36 | 3200.93 | 618.95 | 808.28 | 202.07 | 3557.34 | 687.40 | 902.56 | 225.64 |
| 70 | 2224.22 | 405.48 | 525.21 | 131.30 | 3416.52 | 668.98 | 843.62 | 210.90 | 3692.88 | 719.88 | 915.90 | 228.97 |
| 71 | 2419.00 | 449.74 | 561.82 | 140.45 | 3638.49 | 719.58 | 879.59 | 219.90 | 3968.44 | 778.95 | 963.24 | 240.81 |
| 72 | 2636.43 | 497.43 | 603.43 | 150.86 | 3768.40 | 750.82 | 894.03 | 223.51 | 4091.71 | 807.17 | 974.32 | 243.58 |
| 73 | 2800.06 | 532.43 | 634.19 | 158.55 | 3879.96 | 773.73 | 906.70 | 226.68 | 4177.86 | 821.63 | 979.37 | 244.84 |
| 74 | 2937.12 | 561.20 | 660.22 | 165.06 | 3993.94 | 793.96 | 921.34 | 230.34 | 4262.34 | 830.90 | 985.65 | 246.41 |
| 75 | 3093.11 | 596.03 | 689.82 | 172.45 | 4124.10 | 820.35 | 938.70 | 234.67 | 4362.25 | 847.13 | 994.58 | 248.64 |
| 76 | 3291.68 | 644.69 | 726.75 | 181.69 | 4280.97 | 859.92 | 959.32 | 239.83 | 4490.87 | 880.14 | 1007.27 | 251.82 |
| 77 | 3475.65 | 698.45 | 756.99 | 189.25 | 4471.92 | 918.01 | 983.49 | 245.87 | 4657.90 | 937.44 | 1024.47 | 256.12 |
| 78 | 3805.31 | 787.73 | 817.39 | 204.35 | 4878.43 | 1031.11 | 1052.63 | 263.16 | 5063.35 | 1057.36 | 1091.60 | 272.90 |
| 79 | 4263.66 | 906.30 | 906.53 | 226.63 | 5486.19 | 1192.27 | 1165.37 | 291.34 | 5696.12 | 1231.16 | 1207.82 | 301.95 |
| 80 | | 1035.46 | | 251.51 | | | | | | | | |
| 81 | | 1171.57 | | 278.54 | | | | | | | | |
| 82 | | 1311.06 | | 307.21 | | | | | | | | |
| 83 | | 1450.94 | | 337.23 | | | | | | | | |
| 84 | | 1591.56 | | 368.71 | | | | | | | | |
| 85 | | 1734.13 | | 401.75 | | | | | | | | |
| 86 | | 1734.13 | | 401.75 | | | | | | | | |
| 87+ | | 1734.13 | | 401.75 | | | | | | | | |

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

# Appendix C1

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

## LTC-VA-91

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

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

| Age | Indexed Inflation with Shared Cost | | | | 5% Simple Inflation with Shared Cost** | | | | 5% Compound Inflation with Shared Cost** | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 260.24 | 7.73 | 43.03 | 10.76 | 286.07 | 13.84 | 69.29 | 17.32 | 486.52 | 43.12 | 156.97 | 39.24 |
| 30 | 260.24 | 7.73 | 43.03 | 10.76 | 286.07 | 13.84 | 69.29 | 17.32 | 486.52 | 43.12 | 156.97 | 39.24 |
| 31 | 260.24 | 7.73 | 43.03 | 10.76 | 286.07 | 13.84 | 69.29 | 17.32 | 486.52 | 43.12 | 156.97 | 39.24 |
| 32 | 260.24 | 7.73 | 43.03 | 10.76 | 286.07 | 13.84 | 69.29 | 17.32 | 486.52 | 43.12 | 156.97 | 39.24 |
| 33 | 260.24 | 7.73 | 43.03 | 10.76 | 286.07 | 13.84 | 69.29 | 17.32 | 486.52 | 43.12 | 156.97 | 39.24 |
| 34 | 260.24 | 7.73 | 43.03 | 10.76 | 286.07 | 13.84 | 69.29 | 17.32 | 486.52 | 43.12 | 156.97 | 39.24 |
| 35 | 260.24 | 7.73 | 43.03 | 10.76 | 286.07 | 13.84 | 69.29 | 17.32 | 486.52 | 43.12 | 156.97 | 39.24 |
| 36 | 260.24 | 7.73 | 43.03 | 10.76 | 286.07 | 13.84 | 69.29 | 17.32 | 486.52 | 43.12 | 156.97 | 39.24 |
| 37 | 260.24 | 7.73 | 43.03 | 10.76 | 286.07 | 13.84 | 69.29 | 17.32 | 486.52 | 43.12 | 156.97 | 39.24 |
| 38 | 260.24 | 7.73 | 43.03 | 10.76 | 286.07 | 13.84 | 69.29 | 17.32 | 486.52 | 43.12 | 156.97 | 39.24 |
| 39 | 260.24 | 7.73 | 43.03 | 10.76 | 286.07 | 13.84 | 69.29 | 17.32 | 486.52 | 43.12 | 156.97 | 39.24 |
| 40 | 260.24 | 7.73 | 43.03 | 10.76 | 290.52 | 14.06 | 70.37 | 17.59 | 486.52 | 43.12 | 156.97 | 39.24 |
| 41 | 260.24 | 7.73 | 43.03 | 10.76 | 301.79 | 14.60 | 73.10 | 18.27 | 486.52 | 43.12 | 156.97 | 39.24 |
| 42 | 260.24 | 7.73 | 43.03 | 10.76 | 313.15 | 15.15 | 75.85 | 18.96 | 486.52 | 43.12 | 156.97 | 39.24 |
| 43 | 260.24 | 7.73 | 43.03 | 10.76 | 313.98 | 15.19 | 76.05 | 19.01 | 486.52 | 43.12 | 156.97 | 39.24 |
| 44 | 260.24 | 7.73 | 43.03 | 10.76 | 313.98 | 15.19 | 76.05 | 19.01 | 486.52 | 43.12 | 156.97 | 39.24 |
| 45 | 267.80 | 10.29 | 62.83 | 15.71 | 317.89 | 19.38 | 102.56 | 25.64 | 506.18 | 48.46 | 191.18 | 47.80 |
| 46 | 267.80 | 10.29 | 62.83 | 15.71 | 342.08 | 20.86 | 110.36 | 27.59 | 506.18 | 48.46 | 191.18 | 47.80 |
| 47 | 267.80 | 10.29 | 62.83 | 15.71 | 357.61 | 21.80 | 115.37 | 28.84 | 506.18 | 48.46 | 191.18 | 47.80 |
| 48 | 274.55 | 10.55 | 64.41 | 16.10 | 383.18 | 23.36 | 123.62 | 30.91 | 506.18 | 48.46 | 191.18 | 47.80 |
| 49 | 276.39 | 10.62 | 64.84 | 16.21 | 399.79 | 24.37 | 128.98 | 32.25 | 506.18 | 48.46 | 191.18 | 47.80 |
| 50 | 277.96 | 11.62 | 74.92 | 18.73 | 405.88 | 26.64 | 146.57 | 36.64 | 514.04 | 50.59 | 208.26 | 52.06 |
| 51 | 284.65 | 13.28 | 80.57 | 20.14 | 421.36 | 29.99 | 157.33 | 39.33 | 526.70 | 53.55 | 217.45 | 54.36 |
| 52 | 284.62 | 14.71 | 84.30 | 21.07 | 427.76 | 32.87 | 164.62 | 41.16 | 540.64 | 56.81 | 227.07 | 56.77 |
| 53 | 292.49 | 16.62 | 90.35 | 22.59 | 443.71 | 36.62 | 175.48 | 43.87 | 555.79 | 60.35 | 237.17 | 59.29 |
| 54 | 300.94 | 18.66 | 96.68 | 24.17 | 460.00 | 40.58 | 186.44 | 46.61 | 572.10 | 64.13 | 247.57 | 61.89 |
| 55 | 309.90 | 20.80 | 103.24 | 25.81 | 476.68 | 44.72 | 197.49 | 49.37 | 589.45 | 68.16 | 258.40 | 64.60 |
| 56 | 319.33 | 23.06 | 110.02 | 27.50 | 493.57 | 49.01 | 208.59 | 52.15 | 607.78 | 72.41 | 269.64 | 67.41 |
| 57 | 329.16 | 25.41 | 117.02 | 29.26 | 520.12 | 54.41 | 223.82 | 55.96 | 627.04 | 76.89 | 281.18 | 70.30 |
| 58 | 340.45 | 28.08 | 124.57 | 31.14 | 537.41 | 59.13 | 234.83 | 58.71 | 648.59 | 81.87 | 293.45 | 73.36 |
| 59 | 354.21 | 31.29 | 132.89 | 33.22 | 564.22 | 65.29 | 249.44 | 62.36 | 673.86 | 87.62 | 306.85 | 76.71 |
| 60 | 370.37 | 35.02 | 142.02 | 35.50 | 591.78 | 71.87 | 263.88 | 65.97 | 702.77 | 94.16 | 321.28 | 80.32 |
| 61 | 388.79 | 39.23 | 151.83 | 37.96 | 628.13 | 79.89 | 281.62 | 70.41 | 735.31 | 101.45 | 336.73 | 84.18 |
| 62 | 409.38 | 43.92 | 162.31 | 40.58 | 674.59 | 89.58 | 303.30 | 75.82 | 771.41 | 109.51 | 353.14 | 88.29 |
| 63 | 432.03 | 49.05 | 173.39 | 43.35 | 707.83 | 97.81 | 318.37 | 79.59 | 811.02 | 118.30 | 370.46 | 92.61 |
| 64 | 460.75 | 55.10 | 186.66 | 46.67 | 759.78 | 108.89 | 341.17 | 85.29 | 854.08 | 127.83 | 388.62 | 97.15 |
| 65 | 486.27 | 60.96 | 198.36 | 49.59 | 803.38 | 119.03 | 359.57 | 89.89 | 900.55 | 138.08 | 407.61 | 101.90 |
| 66 | 529.67 | 69.29 | 217.15 | 54.29 | 855.18 | 130.61 | 380.99 | 95.25 | 950.39 | 149.02 | 427.39 | 106.85 |
| 67 | 572.66 | 77.85 | 235.51 | 58.88 | 916.64 | 143.89 | 405.96 | 101.49 | 1003.52 | 160.69 | 447.89 | 111.97 |
| 68 | 624.93 | 88.49 | 256.34 | 64.08 | 970.78 | 156.64 | 425.50 | 106.37 | 1067.49 | 174.63 | 470.98 | 117.75 |
| 69 | 676.75 | 100.09 | 274.94 | 68.74 | 1034.42 | 171.58 | 446.35 | 111.59 | 1113.69 | 186.21 | 483.40 | 120.85 |
| 70 | 738.15 | 113.65 | 296.08 | 74.02 | 1098.67 | 186.85 | 465.76 | 116.44 | 1168.05 | 199.23 | 497.88 | 124.47 |
| 71 | 818.94 | 130.48 | 324.24 | 81.06 | 1211.00 | 210.31 | 504.37 | 126.09 | 1280.81 | 222.15 | 536.18 | 134.05 |
| 72 | 909.42 | 148.86 | 355.96 | 88.99 | 1262.95 | 222.98 | 517.72 | 129.43 | 1334.10 | 234.42 | 549.47 | 137.37 |
| 73 | 1009.89 | 168.81 | 391.60 | 97.90 | 1313.19 | 234.24 | 530.93 | 132.73 | 1378.61 | 243.53 | 559.76 | 139.94 |
| 74 | 1114.28 | 189.90 | 428.38 | 107.09 | 1368.37 | 245.92 | 545.95 | 136.49 | 1427.15 | 252.41 | 571.64 | 142.91 |
| 75 | 1177.70 | 205.01 | 448.50 | 112.13 | 1430.38 | 259.81 | 562.80 | 140.70 | 1482.61 | 263.80 | 585.30 | 146.33 |
| 76 | 1246.92 | 222.55 | 469.68 | 117.42 | 1500.53 | 277.39 | 581.28 | 145.32 | 1547.20 | 279.97 | 600.96 | 150.24 |
| 77 | 1321.04 | 242.85 | 491.19 | 122.80 | 1579.65 | 299.82 | 601.17 | 150.29 | 1622.45 | 302.74 | 618.65 | 154.66 |
| 78 | 1442.33 | 274.16 | 528.39 | 132.10 | 1719.58 | 337.28 | 642.16 | 160.54 | 1762.52 | 342.19 | 659.06 | 164.77 |
| 79 | 1609.99 | 316.34 | 581.05 | 145.26 | 1917.95 | 388.69 | 703.54 | 175.88 | 1964.60 | 396.36 | 721.35 | 180.34 |
| 80 | | 363.74 | | 159.92 | | | | | | | | |
| 81 | | 414.88 | | 175.87 | | | | | | | | |
| 82 | | 468.36 | | 192.89 | | | | | | | | |
| 83 | | 523.01 | | 210.94 | | | | | | | | |
| 84 | | 578.93 | | 230.11 | | | | | | | | |
| 85 | | 636.65 | | 250.45 | | | | | | | | |
| 86 | | 636.65 | | 250.45 | | | | | | | | |
| 87+ | | 636.65 | | 250.45 | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

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

## LTC-VA-91

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

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

| Age | Indexed Inflation with Shared Cost | | | | 5% Simple Inflation with Shared Cost** | | | | 5% Compound Inflation with Shared Cost** | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 253.28 | 6.05 | 29.15 | 7.29 | 273.91 | 10.92 | 47.64 | 11.91 | 451.13 | 34.76 | 111.70 | 27.93 |
| 30 | 253.28 | 6.05 | 29.15 | 7.29 | 273.91 | 10.92 | 47.64 | 11.91 | 451.13 | 34.76 | 111.70 | 27.93 |
| 31 | 253.28 | 6.05 | 29.15 | 7.29 | 273.91 | 10.92 | 47.64 | 11.91 | 451.13 | 34.76 | 111.70 | 27.93 |
| 32 | 253.28 | 6.05 | 29.15 | 7.29 | 273.91 | 10.92 | 47.64 | 11.91 | 451.13 | 34.76 | 111.70 | 27.93 |
| 33 | 253.28 | 6.05 | 29.15 | 7.29 | 273.91 | 10.92 | 47.64 | 11.91 | 451.13 | 34.76 | 111.70 | 27.93 |
| 34 | 253.28 | 6.05 | 29.15 | 7.29 | 273.91 | 10.92 | 47.64 | 11.91 | 451.13 | 34.76 | 111.70 | 27.93 |
| 35 | 253.28 | 6.05 | 29.15 | 7.29 | 273.91 | 10.92 | 47.64 | 11.91 | 451.13 | 34.76 | 111.70 | 27.93 |
| 36 | 253.28 | 6.05 | 29.15 | 7.29 | 273.91 | 10.92 | 47.64 | 11.91 | 451.13 | 34.76 | 111.70 | 27.93 |
| 37 | 253.28 | 6.05 | 29.15 | 7.29 | 273.91 | 10.92 | 47.64 | 11.91 | 451.13 | 34.76 | 111.70 | 27.93 |
| 38 | 253.28 | 6.05 | 29.15 | 7.29 | 273.91 | 10.92 | 47.64 | 11.91 | 451.13 | 34.76 | 111.70 | 27.93 |
| 39 | 253.28 | 6.05 | 29.15 | 7.29 | 273.91 | 10.92 | 47.64 | 11.91 | 451.13 | 34.76 | 111.70 | 27.93 |
| 40 | 253.28 | 6.05 | 29.15 | 7.29 | 278.17 | 11.09 | 48.38 | 12.10 | 451.13 | 34.76 | 111.70 | 27.93 |
| 41 | 253.28 | 6.05 | 29.15 | 7.29 | 288.96 | 11.52 | 50.26 | 12.56 | 451.13 | 34.76 | 111.70 | 27.93 |
| 42 | 253.28 | 6.05 | 29.15 | 7.29 | 299.84 | 11.95 | 52.15 | 13.04 | 451.13 | 34.76 | 111.70 | 27.93 |
| 43 | 253.28 | 6.05 | 29.15 | 7.29 | 300.64 | 11.98 | 52.29 | 13.07 | 451.13 | 34.76 | 111.70 | 27.93 |
| 44 | 253.28 | 6.05 | 29.15 | 7.29 | 300.64 | 11.98 | 52.29 | 13.07 | 451.13 | 34.76 | 111.70 | 27.93 |
| 45 | 258.32 | 8.01 | 42.76 | 10.69 | 300.64 | 15.27 | 70.83 | 17.71 | 465.78 | 38.97 | 135.75 | 33.94 |
| 46 | 258.32 | 8.01 | 42.76 | 10.69 | 323.51 | 16.43 | 76.22 | 19.05 | 465.78 | 38.97 | 135.75 | 33.94 |
| 47 | 258.32 | 8.01 | 42.76 | 10.69 | 338.20 | 17.18 | 79.68 | 19.92 | 465.78 | 38.97 | 135.75 | 33.94 |
| 48 | 264.83 | 8.21 | 43.84 | 10.96 | 362.38 | 18.41 | 85.37 | 21.34 | 465.78 | 38.97 | 135.75 | 33.94 |
| 49 | 266.60 | 8.27 | 44.13 | 11.03 | 378.09 | 19.21 | 89.07 | 22.27 | 465.78 | 38.97 | 135.75 | 33.94 |
| 50 | 267.19 | 9.03 | 51.22 | 12.80 | 382.07 | 20.97 | 101.75 | 25.44 | 471.64 | 40.67 | 148.08 | 37.02 |
| 51 | 272.50 | 10.36 | 55.24 | 13.81 | 394.84 | 23.68 | 109.52 | 27.38 | 481.88 | 43.08 | 154.75 | 38.69 |
| 52 | 271.34 | 11.51 | 57.99 | 14.50 | 399.01 | 26.02 | 114.90 | 28.73 | 493.19 | 45.74 | 161.78 | 40.45 |
| 53 | 277.67 | 13.05 | 62.33 | 15.58 | 412.00 | 29.07 | 122.79 | 30.70 | 505.53 | 48.61 | 169.18 | 42.29 |
| 54 | 284.49 | 14.70 | 66.85 | 16.71 | 425.22 | 32.29 | 130.81 | 32.70 | 518.85 | 51.70 | 176.81 | 44.20 |
| 55 | 291.74 | 16.44 | 71.55 | 17.89 | 438.73 | 35.68 | 138.96 | 34.74 | 533.07 | 54.99 | 184.81 | 46.20 |
| 56 | 299.40 | 18.26 | 76.43 | 19.11 | 452.38 | 39.19 | 147.15 | 36.79 | 548.13 | 58.50 | 193.11 | 48.28 |
| 57 | 307.41 | 20.17 | 81.45 | 20.36 | 474.80 | 43.60 | 158.26 | 39.56 | 563.97 | 62.16 | 201.64 | 50.41 |
| 58 | 316.61 | 22.34 | 86.87 | 21.72 | 488.57 | 47.48 | 166.48 | 41.62 | 581.72 | 66.25 | 210.78 | 52.70 |
| 59 | 327.87 | 24.94 | 92.98 | 23.24 | 510.71 | 52.52 | 177.36 | 44.34 | 602.52 | 70.96 | 220.76 | 55.19 |
| 60 | 341.09 | 27.96 | 99.67 | 24.92 | 533.22 | 57.91 | 188.12 | 47.03 | 626.36 | 76.31 | 231.64 | 57.91 |
| 61 | 356.18 | 31.38 | 106.90 | 26.72 | 563.39 | 64.46 | 201.43 | 50.36 | 653.17 | 82.27 | 243.25 | 60.81 |
| 62 | 373.07 | 35.18 | 114.63 | 28.66 | 602.34 | 72.36 | 217.58 | 54.40 | 682.95 | 88.87 | 255.69 | 63.92 |
| 63 | 391.67 | 39.34 | 122.85 | 30.71 | 629.27 | 79.09 | 229.14 | 57.28 | 715.64 | 96.06 | 268.86 | 67.21 |
| 64 | 415.60 | 44.24 | 132.71 | 33.18 | 672.65 | 88.15 | 246.37 | 61.59 | 751.23 | 103.86 | 282.74 | 70.69 |
| 65 | 436.52 | 48.99 | 141.49 | 35.37 | 708.48 | 96.45 | 260.48 | 65.12 | 789.69 | 112.24 | 297.29 | 74.32 |
| 66 | 473.33 | 55.74 | 155.35 | 38.84 | 751.40 | 105.91 | 276.87 | 69.22 | 830.96 | 121.22 | 312.50 | 78.13 |
| 67 | 509.59 | 62.68 | 168.98 | 42.24 | 802.69 | 116.78 | 295.91 | 73.98 | 875.05 | 130.78 | 328.32 | 82.08 |
| 68 | 553.34 | 71.27 | 184.56 | 46.14 | 846.90 | 127.18 | 311.24 | 77.81 | 927.92 | 142.17 | 346.23 | 86.56 |
| 69 | 595.66 | 80.61 | 198.82 | 49.70 | 898.49 | 139.31 | 327.75 | 81.94 | 964.48 | 151.56 | 356.54 | 89.13 |
| 70 | 645.78 | 91.53 | 215.13 | 53.78 | 950.11 | 151.67 | 343.27 | 85.82 | 1007.71 | 162.11 | 368.46 | 92.11 |
| 71 | 712.47 | 105.05 | 236.64 | 59.16 | 1043.03 | 170.68 | 373.17 | 93.29 | 1101.07 | 180.68 | 398.14 | 99.53 |
| 72 | 787.39 | 119.86 | 260.84 | 65.21 | 1083.99 | 180.94 | 384.33 | 96.08 | 1143.32 | 190.60 | 409.19 | 102.30 |
| 73 | 870.35 | 135.88 | 287.99 | 72.00 | 1123.34 | 189.96 | 395.28 | 98.82 | 1177.90 | 197.83 | 417.91 | 104.48 |
| 74 | 955.63 | 152.74 | 316.11 | 79.03 | 1166.36 | 199.21 | 407.58 | 101.89 | 1215.38 | 204.72 | 427.70 | 106.93 |
| 75 | 1005.11 | 164.76 | 332.10 | 83.03 | 1214.80 | 210.25 | 421.25 | 105.31 | 1258.38 | 213.66 | 438.95 | 109.74 |
| 76 | 1059.29 | 178.79 | 349.01 | 87.25 | 1269.94 | 224.38 | 436.37 | 109.09 | 1308.89 | 226.64 | 451.97 | 112.99 |
| 77 | 1117.55 | 195.14 | 366.34 | 91.59 | 1332.60 | 242.62 | 452.92 | 113.23 | 1368.37 | 245.27 | 466.81 | 116.70 |
| 78 | 1214.80 | 220.25 | 395.59 | 98.90 | 1445.59 | 272.93 | 485.58 | 121.40 | 1481.55 | 277.32 | 499.10 | 124.77 |
| 79 | 1349.47 | 253.78 | 436.41 | 109.10 | 1606.01 | 314.16 | 533.77 | 133.44 | 1645.17 | 320.86 | 548.10 | 137.02 |
| 80 | | 291.25 | | 120.46 | | | | | | | | |
| 81 | | 331.54 | | 132.79 | | | | | | | | |
| 82 | | 373.59 | | 145.91 | | | | | | | | |
| 83 | | 416.45 | | 159.75 | | | | | | | | |
| 84 | | 460.18 | | 174.38 | | | | | | | | |
| 85 | | 505.21 | | 189.84 | | | | | | | | |
| 86 | | 505.21 | | 189.84 | | | | | | | | |
| 87+ | | 505.21 | | 189.84 | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

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

## LTC-VA-91

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

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

| Age | Indexed Inflation with Shared Cost | | | | 5% Simple Inflation with Shared Cost** | | | | 5% Compound Inflation with Shared Cost** | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 267.65 | 9.51 | 46.51 | 11.63 | 299.89 | 17.15 | 75.44 | 18.86 | 533.58 | 54.23 | 173.03 | 43.26 |
| 30 | 267.65 | 9.51 | 46.51 | 11.63 | 299.89 | 17.15 | 75.44 | 18.86 | 533.58 | 54.23 | 173.03 | 43.26 |
| 31 | 267.65 | 9.51 | 46.51 | 11.63 | 299.89 | 17.15 | 75.44 | 18.86 | 533.58 | 54.23 | 173.03 | 43.26 |
| 32 | 267.65 | 9.51 | 46.51 | 11.63 | 299.89 | 17.15 | 75.44 | 18.86 | 533.58 | 54.23 | 173.03 | 43.26 |
| 33 | 267.65 | 9.51 | 46.51 | 11.63 | 299.89 | 17.15 | 75.44 | 18.86 | 533.58 | 54.23 | 173.03 | 43.26 |
| 34 | 267.65 | 9.51 | 46.51 | 11.63 | 299.89 | 17.15 | 75.44 | 18.86 | 533.58 | 54.23 | 173.03 | 43.26 |
| 35 | 267.65 | 9.51 | 46.51 | 11.63 | 299.89 | 17.15 | 75.44 | 18.86 | 533.58 | 54.23 | 173.03 | 43.26 |
| 36 | 267.65 | 9.51 | 46.51 | 11.63 | 299.89 | 17.15 | 75.44 | 18.86 | 533.58 | 54.23 | 173.03 | 43.26 |
| 37 | 267.65 | 9.51 | 46.51 | 11.63 | 299.89 | 17.15 | 75.44 | 18.86 | 533.58 | 54.23 | 173.03 | 43.26 |
| 38 | 267.65 | 9.51 | 46.51 | 11.63 | 299.89 | 17.15 | 75.44 | 18.86 | 533.58 | 54.23 | 173.03 | 43.26 |
| 39 | 267.65 | 9.51 | 46.51 | 11.63 | 316.58 | 18.11 | 79.64 | 19.91 | 533.58 | 54.23 | 173.03 | 43.26 |
| 40 | 267.65 | 9.51 | 46.51 | 11.63 | 326.47 | 18.67 | 82.13 | 20.53 | 533.58 | 54.23 | 173.03 | 43.26 |
| 41 | 267.65 | 9.51 | 46.51 | 11.63 | 337.78 | 19.32 | 84.97 | 21.24 | 533.58 | 54.23 | 173.03 | 43.26 |
| 42 | 267.65 | 9.51 | 46.51 | 11.63 | 354.50 | 20.28 | 89.18 | 22.29 | 533.58 | 54.23 | 173.03 | 43.26 |
| 43 | 267.65 | 9.51 | 46.51 | 11.63 | 354.50 | 20.28 | 89.18 | 22.29 | 533.58 | 54.23 | 173.03 | 43.26 |
| 44 | 267.65 | 9.51 | 46.51 | 11.63 | 354.50 | 20.28 | 89.18 | 22.29 | 533.58 | 54.23 | 173.03 | 43.26 |
| 45 | 277.70 | 12.67 | 67.62 | 16.90 | 359.01 | 25.54 | 118.55 | 29.64 | 559.15 | 60.86 | 210.06 | 52.51 |
| 46 | 281.66 | 12.85 | 68.58 | 17.15 | 374.51 | 26.65 | 123.67 | 30.92 | 559.15 | 60.86 | 210.06 | 52.51 |
| 47 | 297.05 | 13.55 | 72.33 | 18.08 | 399.73 | 28.44 | 132.00 | 33.00 | 559.15 | 60.86 | 210.06 | 52.51 |
| 48 | 299.05 | 13.64 | 72.82 | 18.20 | 425.74 | 30.29 | 140.59 | 35.15 | 559.15 | 60.86 | 210.06 | 52.51 |
| 49 | 314.74 | 14.36 | 76.64 | 19.16 | 426.93 | 30.38 | 140.98 | 35.25 | 559.15 | 60.86 | 210.06 | 52.51 |
| 50 | 314.17 | 15.54 | 87.60 | 21.90 | 438.15 | 33.40 | 161.30 | 40.33 | 569.37 | 63.50 | 228.64 | 57.16 |
| 51 | 319.70 | 17.58 | 93.16 | 23.29 | 454.99 | 37.44 | 172.24 | 43.06 | 585.37 | 67.23 | 238.68 | 59.67 |
| 52 | 325.08 | 19.72 | 98.65 | 24.66 | 473.49 | 41.86 | 183.73 | 45.93 | 602.99 | 71.33 | 249.20 | 62.30 |
| 53 | 318.18 | 21.14 | 100.25 | 25.06 | 493.59 | 46.65 | 195.69 | 48.92 | 622.11 | 75.77 | 260.20 | 65.05 |
| 54 | 323.82 | 23.36 | 105.59 | 26.40 | 515.17 | 51.81 | 208.20 | 52.05 | 642.65 | 80.53 | 271.62 | 67.91 |
| 55 | 330.36 | 25.71 | 111.19 | 27.80 | 536.57 | 57.11 | 220.53 | 55.13 | 664.49 | 85.60 | 283.47 | 70.87 |
| 56 | 346.48 | 28.88 | 120.05 | 30.01 | 562.44 | 63.07 | 234.65 | 58.66 | 687.58 | 90.96 | 295.79 | 73.95 |
| 57 | 363.11 | 32.21 | 129.28 | 32.32 | 587.94 | 69.15 | 248.60 | 62.15 | 711.78 | 96.60 | 308.48 | 77.12 |
| 58 | 390.41 | 36.83 | 142.40 | 35.60 | 616.49 | 75.92 | 263.39 | 65.85 | 738.86 | 102.87 | 322.00 | 80.50 |
| 59 | 405.85 | 40.81 | 151.01 | 37.75 | 644.73 | 83.08 | 277.28 | 69.32 | 770.62 | 110.12 | 336.67 | 84.17 |
| 60 | 431.81 | 46.22 | 163.29 | 40.82 | 673.41 | 90.64 | 290.47 | 72.62 | 806.96 | 118.36 | 352.54 | 88.14 |
| 61 | 457.38 | 51.97 | 175.11 | 43.78 | 720.32 | 101.00 | 310.73 | 77.68 | 847.83 | 127.57 | 369.50 | 92.37 |
| 62 | 482.83 | 58.00 | 186.62 | 46.65 | 759.27 | 110.60 | 326.68 | 81.67 | 893.14 | 137.73 | 387.53 | 96.88 |
| 63 | 508.29 | 64.26 | 197.75 | 49.44 | 812.18 | 122.52 | 347.80 | 86.95 | 942.83 | 148.84 | 406.53 | 101.63 |
| 64 | 534.01 | 70.73 | 208.60 | 52.15 | 856.76 | 133.44 | 364.54 | 91.14 | 996.83 | 160.88 | 426.49 | 106.62 |
| 65 | 570.24 | 78.77 | 223.15 | 55.79 | 911.29 | 146.08 | 384.68 | 96.17 | 1055.08 | 173.82 | 447.35 | 111.84 |
| 66 | 624.10 | 89.53 | 244.31 | 61.08 | 983.34 | 161.81 | 411.37 | 102.84 | 1117.48 | 187.66 | 469.06 | 117.26 |
| 67 | 687.48 | 102.03 | 268.74 | 67.18 | 1074.35 | 181.00 | 445.03 | 111.26 | 1183.99 | 202.39 | 491.60 | 122.90 |
| 68 | 750.50 | 115.44 | 291.10 | 72.77 | 1157.04 | 199.56 | 472.23 | 118.06 | 1264.22 | 220.04 | 516.91 | 129.23 |
| 69 | 833.24 | 133.12 | 318.20 | 79.55 | 1240.98 | 219.08 | 496.14 | 124.04 | 1347.98 | 238.93 | 539.91 | 134.98 |
| 70 | 916.18 | 151.53 | 343.36 | 85.84 | 1343.63 | 242.20 | 525.08 | 131.27 | 1430.32 | 257.69 | 560.04 | 140.01 |
| 71 | 1019.16 | 173.53 | 374.90 | 93.73 | 1442.91 | 264.58 | 551.52 | 137.88 | 1542.26 | 281.60 | 590.73 | 147.68 |
| 72 | 1132.29 | 197.18 | 409.75 | 102.44 | 1510.17 | 280.59 | 565.94 | 141.48 | 1603.88 | 295.83 | 602.28 | 150.57 |
| 73 | 1241.76 | 219.89 | 443.18 | 110.79 | 1575.15 | 294.80 | 580.12 | 145.03 | 1661.69 | 307.35 | 613.22 | 153.31 |
| 74 | 1314.22 | 236.25 | 462.85 | 115.71 | 1646.72 | 309.60 | 596.34 | 149.08 | 1724.85 | 318.64 | 625.82 | 156.46 |
| 75 | 1395.30 | 255.14 | 484.60 | 121.15 | 1727.40 | 327.28 | 614.50 | 153.63 | 1797.19 | 333.15 | 640.45 | 160.11 |
| 76 | 1484.27 | 277.25 | 507.55 | 126.89 | 1819.02 | 349.73 | 634.56 | 158.64 | 1881.65 | 353.74 | 657.36 | 164.34 |
| 77 | 1580.15 | 303.01 | 530.93 | 132.73 | 1922.74 | 378.42 | 656.37 | 164.09 | 1980.36 | 382.71 | 676.61 | 169.15 |
| 78 | 1734.24 | 342.86 | 571.60 | 142.90 | 2103.57 | 426.72 | 701.73 | 175.43 | 2161.72 | 433.51 | 721.30 | 180.33 |
| 79 | 1946.19 | 396.63 | 629.32 | 157.33 | 2360.05 | 493.57 | 770.07 | 192.52 | 2423.95 | 504.16 | 790.86 | 197.72 |
| 80 | | 457.12 | | 173.46 | | | | | | | | |
| 81 | | 522.42 | | 191.02 | | | | | | | | |
| 82 | | 590.64 | | 209.75 | | | | | | | | |
| 83 | | 660.25 | | 229.59 | | | | | | | | |
| 84 | | 731.43 | | 250.68 | | | | | | | | |
| 85 | | 804.85 | | 273.03 | | | | | | | | |
| 86 | | 804.85 | | 273.03 | | | | | | | | |
| 87+ | | 804.85 | | 273.03 | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

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

## LTC-VA-91

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

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

| Age | Indexed Inflation with Shared Cost | | | | 5% Simple Inflation with Shared Cost** | | | | 5% Compound Inflation with Shared Cost** | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 259.75 | 7.60 | 32.32 | 8.08 | 286.00 | 13.82 | 53.25 | 13.31 | 492.41 | 44.50 | 126.43 | 31.61 |
| 30 | 259.75 | 7.60 | 32.32 | 8.08 | 286.00 | 13.82 | 53.25 | 13.31 | 492.41 | 44.50 | 126.43 | 31.61 |
| 31 | 259.75 | 7.60 | 32.32 | 8.08 | 286.00 | 13.82 | 53.25 | 13.31 | 492.41 | 44.50 | 126.43 | 31.61 |
| 32 | 259.75 | 7.60 | 32.32 | 8.08 | 286.00 | 13.82 | 53.25 | 13.31 | 492.41 | 44.50 | 126.43 | 31.61 |
| 33 | 259.75 | 7.60 | 32.32 | 8.08 | 286.00 | 13.82 | 53.25 | 13.31 | 492.41 | 44.50 | 126.43 | 31.61 |
| 34 | 259.75 | 7.60 | 32.32 | 8.08 | 286.00 | 13.82 | 53.25 | 13.31 | 492.41 | 44.50 | 126.43 | 31.61 |
| 35 | 259.75 | 7.60 | 32.32 | 8.08 | 286.00 | 13.82 | 53.25 | 13.31 | 492.41 | 44.50 | 126.43 | 31.61 |
| 36 | 259.75 | 7.60 | 32.32 | 8.08 | 286.00 | 13.82 | 53.25 | 13.31 | 492.41 | 44.50 | 126.43 | 31.61 |
| 37 | 259.75 | 7.60 | 32.32 | 8.08 | 286.00 | 13.82 | 53.25 | 13.31 | 492.41 | 44.50 | 126.43 | 31.61 |
| 38 | 259.75 | 7.60 | 32.32 | 8.08 | 286.00 | 13.82 | 53.25 | 13.31 | 492.41 | 44.50 | 126.43 | 31.61 |
| 39 | 259.75 | 7.60 | 32.32 | 8.08 | 301.92 | 14.59 | 56.21 | 14.05 | 492.41 | 44.50 | 126.43 | 31.61 |
| 40 | 259.75 | 7.60 | 32.32 | 8.08 | 311.35 | 15.04 | 57.97 | 14.49 | 492.41 | 44.50 | 126.43 | 31.61 |
| 41 | 259.75 | 7.60 | 32.32 | 8.08 | 322.14 | 15.57 | 59.97 | 14.99 | 492.41 | 44.50 | 126.43 | 31.61 |
| 42 | 259.75 | 7.60 | 32.32 | 8.08 | 338.08 | 16.34 | 62.94 | 15.74 | 492.41 | 44.50 | 126.43 | 31.61 |
| 43 | 259.75 | 7.60 | 32.32 | 8.08 | 338.08 | 16.34 | 62.94 | 15.74 | 492.41 | 44.50 | 126.43 | 31.61 |
| 44 | 259.75 | 7.60 | 32.32 | 8.08 | 338.08 | 16.34 | 62.94 | 15.74 | 492.41 | 44.50 | 126.43 | 31.61 |
| 45 | 266.99 | 10.09 | 47.19 | 11.80 | 338.08 | 20.56 | 84.02 | 21.01 | 512.30 | 49.87 | 153.13 | 38.28 |
| 46 | 270.80 | 10.23 | 47.86 | 11.97 | 352.67 | 21.45 | 87.65 | 21.91 | 512.30 | 49.87 | 153.13 | 38.28 |
| 47 | 285.60 | 10.79 | 50.48 | 12.62 | 376.43 | 22.90 | 93.55 | 23.39 | 512.30 | 49.87 | 153.13 | 38.28 |
| 48 | 287.51 | 10.87 | 50.82 | 12.70 | 400.92 | 24.39 | 99.64 | 24.91 | 512.30 | 49.87 | 153.13 | 38.28 |
| 49 | 302.60 | 11.44 | 53.48 | 13.37 | 402.04 | 24.45 | 99.92 | 24.98 | 512.30 | 49.87 | 153.13 | 38.28 |
| 50 | 300.97 | 12.36 | 61.44 | 15.36 | 410.68 | 26.87 | 114.83 | 28.71 | 520.26 | 52.00 | 166.89 | 41.72 |
| 51 | 304.93 | 14.03 | 65.54 | 16.39 | 424.48 | 30.20 | 122.95 | 30.74 | 533.43 | 55.08 | 174.35 | 43.59 |
| 52 | 308.71 | 15.79 | 69.60 | 17.40 | 439.70 | 33.85 | 131.54 | 32.89 | 547.98 | 58.47 | 182.22 | 45.56 |
| 53 | 300.83 | 16.97 | 70.90 | 17.73 | 456.30 | 37.82 | 140.50 | 35.13 | 563.81 | 62.15 | 190.46 | 47.62 |
| 54 | 304.83 | 18.80 | 74.87 | 18.72 | 474.15 | 42.07 | 149.88 | 37.47 | 580.83 | 66.10 | 199.12 | 49.78 |
| 55 | 309.64 | 20.72 | 79.01 | 19.75 | 491.76 | 46.47 | 159.15 | 39.79 | 599.02 | 70.33 | 208.08 | 52.02 |
| 56 | 323.43 | 23.33 | 85.53 | 21.38 | 513.41 | 51.40 | 169.78 | 42.44 | 618.24 | 74.79 | 217.39 | 54.35 |
| 57 | 337.61 | 26.08 | 92.30 | 23.08 | 534.66 | 56.47 | 180.30 | 45.07 | 638.46 | 79.48 | 227.01 | 56.75 |
| 58 | 361.48 | 29.87 | 101.90 | 25.47 | 558.45 | 62.09 | 191.54 | 47.89 | 661.08 | 84.69 | 237.29 | 59.32 |
| 59 | 374.00 | 33.13 | 108.38 | 27.10 | 581.61 | 68.04 | 202.19 | 50.55 | 687.55 | 90.72 | 248.60 | 62.15 |
| 60 | 395.93 | 37.58 | 117.53 | 29.38 | 604.89 | 74.31 | 212.50 | 53.12 | 717.83 | 97.56 | 260.80 | 65.20 |
| 61 | 417.21 | 42.30 | 126.47 | 31.62 | 644.26 | 82.88 | 228.00 | 57.00 | 751.89 | 105.19 | 273.91 | 68.48 |
| 62 | 438.17 | 47.26 | 135.21 | 33.80 | 676.27 | 90.84 | 240.47 | 60.12 | 789.68 | 113.63 | 287.91 | 71.98 |
| 63 | 458.99 | 52.41 | 143.77 | 35.94 | 720.53 | 100.71 | 256.79 | 64.20 | 831.14 | 122.83 | 302.70 | 75.68 |
| 64 | 479.93 | 57.73 | 152.14 | 38.03 | 757.25 | 109.76 | 269.99 | 67.50 | 876.26 | 132.81 | 318.34 | 79.58 |
| 65 | 510.19 | 64.35 | 163.24 | 40.81 | 802.67 | 120.25 | 285.84 | 71.46 | 924.98 | 143.55 | 334.75 | 83.69 |
| 66 | 556.07 | 73.19 | 179.21 | 44.80 | 863.39 | 133.29 | 306.55 | 76.64 | 977.27 | 155.06 | 351.82 | 87.96 |
| 67 | 610.21 | 83.46 | 197.72 | 49.43 | 940.60 | 149.21 | 332.61 | 83.15 | 1033.07 | 167.31 | 369.62 | 92.40 |
| 68 | 663.15 | 94.45 | 214.90 | 53.73 | 1009.67 | 164.57 | 354.13 | 88.53 | 1100.09 | 181.92 | 389.76 | 97.44 |
| 69 | 732.20 | 108.88 | 235.86 | 58.97 | 1078.66 | 180.61 | 373.37 | 93.34 | 1169.07 | 197.45 | 408.31 | 102.08 |
| 70 | 800.61 | 123.89 | 255.62 | 63.91 | 1163.26 | 199.55 | 396.69 | 99.17 | 1236.16 | 212.81 | 424.95 | 106.24 |
| 71 | 886.09 | 141.81 | 280.30 | 70.08 | 1244.68 | 217.91 | 418.12 | 104.53 | 1328.62 | 232.42 | 449.62 | 112.40 |
| 72 | 980.26 | 161.10 | 307.57 | 76.89 | 1298.68 | 231.00 | 430.47 | 107.62 | 1377.87 | 244.03 | 459.76 | 114.94 |
| 73 | 1070.46 | 179.50 | 333.88 | 83.47 | 1350.23 | 242.39 | 442.58 | 110.65 | 1423.32 | 253.10 | 469.26 | 117.32 |
| 74 | 1127.54 | 192.50 | 349.96 | 87.49 | 1406.39 | 253.98 | 456.20 | 114.05 | 1472.29 | 261.61 | 480.06 | 120.02 |
| 75 | 1191.50 | 207.59 | 367.75 | 91.94 | 1469.89 | 267.98 | 471.50 | 117.88 | 1528.69 | 272.85 | 492.50 | 123.13 |
| 76 | 1262.10 | 225.46 | 386.64 | 96.66 | 1542.82 | 286.19 | 488.50 | 122.12 | 1595.59 | 289.57 | 506.98 | 126.74 |
| 77 | 1338.90 | 246.58 | 406.04 | 101.51 | 1626.58 | 310.05 | 507.10 | 126.78 | 1675.26 | 313.96 | 523.62 | 130.90 |
| 78 | 1463.84 | 279.01 | 438.80 | 109.70 | 1774.31 | 349.81 | 544.16 | 136.04 | 1823.59 | 356.11 | 560.25 | 140.06 |
| 79 | 1635.03 | 322.14 | 484.72 | 121.18 | 1982.83 | 403.93 | 599.22 | 149.80 | 2037.05 | 413.43 | 616.35 | 154.09 |
| 80 | | 370.23 | | 133.96 | | | | | | | | |
| 81 | | 421.85 | | 147.86 | | | | | | | | |
| 82 | | 475.54 | | 162.66 | | | | | | | | |
| 83 | | 530.08 | | 178.28 | | | | | | | | |
| 84 | | 585.59 | | 194.79 | | | | | | | | |
| 85 | | 642.57 | | 212.21 | | | | | | | | |
| 86 | | 642.57 | | 212.21 | | | | | | | | |
| 87+ | | 642.57 | | 212.21 | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

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

## LTC-VA-91

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

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

| Age | Indexed Inflation with Shared Cost | | | | 5% Simple Inflation with Shared Cost** | | | | 5% Compound Inflation with Shared Cost** | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 277.78 | 11.97 | 48.73 | 12.18 | 318.89 | 21.68 | 80.09 | 20.02 | 599.31 | 69.74 | 187.09 | 46.77 |
| 30 | 277.78 | 11.97 | 48.73 | 12.18 | 324.25 | 22.05 | 81.44 | 20.36 | 599.31 | 69.74 | 187.09 | 46.77 |
| 31 | 277.78 | 11.97 | 48.73 | 12.18 | 335.06 | 22.78 | 84.16 | 21.04 | 599.31 | 69.74 | 187.09 | 46.77 |
| 32 | 277.78 | 11.97 | 48.73 | 12.18 | 356.68 | 24.25 | 89.59 | 22.40 | 599.31 | 69.74 | 187.09 | 46.77 |
| 33 | 277.78 | 11.97 | 48.73 | 12.18 | 367.49 | 24.99 | 92.30 | 23.08 | 599.31 | 69.74 | 187.09 | 46.77 |
| 34 | 277.78 | 11.97 | 48.73 | 12.18 | 389.10 | 26.46 | 97.73 | 24.43 | 599.31 | 69.74 | 187.09 | 46.77 |
| 35 | 277.78 | 11.97 | 48.73 | 12.18 | 410.72 | 27.93 | 103.16 | 25.79 | 599.31 | 69.74 | 187.09 | 46.77 |
| 36 | 277.78 | 11.97 | 48.73 | 12.18 | 421.53 | 28.66 | 105.88 | 26.47 | 599.31 | 69.74 | 187.09 | 46.77 |
| 37 | 277.78 | 11.97 | 48.73 | 12.18 | 424.15 | 28.84 | 106.53 | 26.63 | 599.31 | 69.74 | 187.09 | 46.77 |
| 38 | 277.78 | 11.97 | 48.73 | 12.18 | 424.15 | 28.84 | 106.53 | 26.63 | 599.31 | 69.74 | 187.09 | 46.77 |
| 39 | 284.17 | 12.24 | 49.85 | 12.46 | 424.15 | 28.84 | 106.53 | 26.63 | 599.31 | 69.74 | 187.09 | 46.77 |
| 40 | 299.96 | 12.92 | 52.62 | 13.15 | 424.15 | 28.84 | 106.53 | 26.63 | 599.31 | 69.74 | 187.09 | 46.77 |
| 41 | 317.65 | 13.68 | 55.72 | 13.93 | 424.15 | 28.84 | 106.53 | 26.63 | 599.31 | 69.74 | 187.09 | 46.77 |
| 42 | 335.54 | 14.46 | 58.86 | 14.71 | 424.15 | 28.84 | 106.53 | 26.63 | 599.31 | 69.74 | 187.09 | 46.77 |
| 43 | 344.78 | 14.85 | 60.48 | 15.12 | 424.15 | 28.84 | 106.53 | 26.63 | 599.31 | 69.74 | 187.09 | 46.77 |
| 44 | 344.78 | 14.85 | 60.48 | 15.12 | 424.15 | 28.84 | 106.53 | 26.63 | 599.31 | 69.74 | 187.09 | 46.77 |
| 45 | 348.17 | 19.05 | 84.48 | 21.12 | 460.88 | 38.43 | 149.58 | 37.39 | 633.57 | 78.25 | 226.65 | 56.66 |
| 46 | 364.86 | 19.97 | 88.53 | 22.13 | 460.88 | 38.43 | 149.58 | 37.39 | 633.57 | 78.25 | 226.65 | 56.66 |
| 47 | 381.74 | 20.89 | 92.63 | 23.16 | 460.88 | 38.43 | 149.58 | 37.39 | 633.57 | 78.25 | 226.65 | 56.66 |
| 48 | 387.50 | 21.21 | 94.03 | 23.51 | 460.88 | 38.43 | 149.58 | 37.39 | 633.57 | 78.25 | 226.65 | 56.66 |
| 49 | 387.50 | 21.21 | 94.03 | 23.51 | 460.88 | 38.43 | 149.58 | 37.39 | 633.57 | 78.25 | 226.65 | 56.66 |
| 50 | 394.72 | 23.31 | 109.18 | 27.29 | 475.58 | 42.26 | 171.10 | 42.78 | 647.27 | 81.66 | 246.49 | 61.62 |
| 51 | 408.56 | 26.69 | 117.41 | 29.35 | 497.28 | 47.45 | 182.76 | 45.69 | 668.10 | 86.47 | 257.19 | 64.30 |
| 52 | 423.82 | 30.39 | 126.13 | 31.53 | 521.12 | 53.13 | 194.97 | 48.74 | 690.97 | 91.77 | 268.44 | 67.11 |
| 53 | 440.33 | 34.37 | 135.21 | 33.80 | 547.00 | 59.31 | 207.77 | 51.94 | 715.79 | 97.51 | 280.22 | 70.05 |
| 54 | 458.02 | 38.63 | 144.71 | 36.18 | 574.79 | 65.92 | 221.12 | 55.28 | 742.41 | 103.68 | 292.42 | 73.11 |
| 55 | 476.75 | 43.14 | 154.57 | 38.64 | 604.37 | 72.97 | 235.01 | 58.75 | 770.72 | 110.26 | 305.17 | 76.29 |
| 56 | 496.41 | 47.86 | 164.73 | 41.18 | 635.63 | 80.43 | 249.44 | 62.36 | 800.62 | 117.20 | 318.34 | 79.58 |
| 57 | 516.88 | 52.77 | 175.31 | 43.83 | 668.46 | 88.27 | 264.35 | 66.09 | 831.97 | 124.51 | 331.92 | 82.98 |
| 58 | 540.34 | 58.36 | 186.67 | 46.67 | 705.16 | 96.99 | 280.22 | 70.05 | 866.99 | 132.62 | 346.41 | 86.60 |
| 59 | 568.89 | 65.08 | 199.30 | 49.82 | 748.03 | 107.06 | 297.41 | 74.35 | 907.95 | 142.02 | 362.16 | 90.54 |
| 60 | 602.30 | 72.88 | 213.07 | 53.27 | 796.92 | 118.47 | 315.93 | 78.98 | 954.75 | 152.66 | 379.12 | 94.78 |
| 61 | 640.35 | 81.72 | 227.85 | 56.96 | 851.67 | 131.17 | 335.59 | 83.90 | 1007.34 | 164.56 | 397.21 | 99.30 |
| 62 | 682.80 | 91.53 | 243.73 | 60.93 | 912.16 | 145.14 | 356.45 | 89.11 | 1065.63 | 177.70 | 416.45 | 104.11 |
| 63 | 729.42 | 102.29 | 260.44 | 65.11 | 978.21 | 160.36 | 378.34 | 94.58 | 1129.55 | 192.07 | 436.77 | 109.19 |
| 64 | 780.01 | 113.93 | 277.99 | 69.50 | 1049.68 | 176.78 | 401.30 | 100.33 | 1199.02 | 207.64 | 458.11 | 114.53 |
| 65 | 834.30 | 126.39 | 296.27 | 74.07 | 1126.42 | 194.38 | 425.17 | 106.29 | 1273.97 | 224.41 | 480.42 | 120.10 |
| 66 | 892.09 | 139.64 | 315.21 | 78.80 | 1208.29 | 213.13 | 449.94 | 112.48 | 1354.32 | 242.37 | 503.63 | 125.91 |
| 67 | 953.14 | 153.62 | 334.75 | 83.69 | 1295.14 | 233.00 | 475.49 | 118.87 | 1440.01 | 261.51 | 527.73 | 131.93 |
| 68 | 1029.65 | 171.10 | 356.99 | 89.25 | 1399.19 | 256.64 | 503.93 | 125.98 | 1543.37 | 284.41 | 554.79 | 138.70 |
| 69 | 1129.84 | 193.87 | 383.45 | 95.86 | 1527.96 | 285.60 | 536.45 | 134.11 | 1671.67 | 312.50 | 586.05 | 146.51 |
| 70 | 1245.02 | 219.90 | 412.32 | 103.08 | 1670.91 | 317.52 | 570.78 | 142.70 | 1813.61 | 343.32 | 619.02 | 154.76 |
| 71 | 1327.94 | 240.18 | 429.55 | 107.39 | 1766.26 | 340.14 | 587.71 | 146.93 | 1902.82 | 363.85 | 633.01 | 158.25 |
| 72 | 1407.03 | 259.11 | 445.87 | 111.47 | 1854.03 | 360.61 | 602.78 | 150.70 | 1983.48 | 382.05 | 644.90 | 161.22 |
| 73 | 1487.24 | 277.18 | 463.27 | 115.82 | 1937.82 | 378.41 | 617.49 | 154.37 | 2058.01 | 396.33 | 655.99 | 164.00 |
| 74 | 1578.32 | 297.12 | 483.76 | 120.94 | 2029.43 | 396.66 | 634.35 | 158.59 | 2138.62 | 409.94 | 668.72 | 167.18 |
| 75 | 1680.86 | 320.44 | 506.55 | 126.64 | 2133.41 | 418.79 | 653.30 | 163.33 | 2231.58 | 427.85 | 683.65 | 170.91 |
| 76 | 1794.98 | 348.38 | 530.74 | 132.68 | 2253.24 | 447.65 | 674.45 | 168.61 | 2341.86 | 454.21 | 701.09 | 175.27 |
| 77 | 1920.34 | 381.86 | 555.54 | 138.89 | 2391.30 | 485.45 | 697.59 | 174.40 | 2473.12 | 492.36 | 721.28 | 180.32 |
| 78 | 2118.68 | 433.55 | 598.72 | 149.68 | 2630.06 | 549.50 | 746.48 | 186.62 | 2713.36 | 559.95 | 769.44 | 192.36 |
| 79 | 2388.47 | 502.59 | 659.97 | 164.99 | 2967.99 | 638.18 | 820.70 | 205.17 | 3061.09 | 654.21 | 845.29 | 211.32 |
| 80 | | 579.84 | | 182.13 | | | | | | | | |
| 81 | | 662.80 | | 200.81 | | | | | | | | |
| 82 | | 748.99 | | 220.71 | | | | | | | | |
| 83 | | 836.40 | | 241.75 | | | | | | | | |
| 84 | | 925.28 | | 264.05 | | | | | | | | |
| 85 | | 1016.48 | | 287.64 | | | | | | | | |
| 86 | | 1016.48 | | 287.64 | | | | | | | | |
| 87+ | | 1016.48 | | 287.64 | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

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

## LTC-VA-91

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

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

| Age | Indexed Inflation with Shared Cost | | | | 5% Simple Inflation with Shared Cost** | | | | 5% Compound Inflation with Shared Cost** | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 268.70 | 9.76 | 34.40 | 8.60 | 302.77 | 17.82 | 57.36 | 14.34 | 550.55 | 58.21 | 139.06 | 34.76 |
| 30 | 268.70 | 9.76 | 34.40 | 8.60 | 307.87 | 18.12 | 58.32 | 14.58 | 550.55 | 58.21 | 139.06 | 34.76 |
| 31 | 268.70 | 9.76 | 34.40 | 8.60 | 318.13 | 18.72 | 60.27 | 15.07 | 550.55 | 58.21 | 139.06 | 34.76 |
| 32 | 268.70 | 9.76 | 34.40 | 8.60 | 338.65 | 19.93 | 64.16 | 16.04 | 550.55 | 58.21 | 139.06 | 34.76 |
| 33 | 268.70 | 9.76 | 34.40 | 8.60 | 348.92 | 20.54 | 66.10 | 16.53 | 550.55 | 58.21 | 139.06 | 34.76 |
| 34 | 268.70 | 9.76 | 34.40 | 8.60 | 369.44 | 21.74 | 69.99 | 17.50 | 550.55 | 58.21 | 139.06 | 34.76 |
| 35 | 268.70 | 9.76 | 34.40 | 8.60 | 389.97 | 22.95 | 73.88 | 18.47 | 550.55 | 58.21 | 139.06 | 34.76 |
| 36 | 268.70 | 9.76 | 34.40 | 8.60 | 400.23 | 23.56 | 75.82 | 18.96 | 550.55 | 58.21 | 139.06 | 34.76 |
| 37 | 268.70 | 9.76 | 34.40 | 8.60 | 402.71 | 23.70 | 76.29 | 19.07 | 550.55 | 58.21 | 139.06 | 34.76 |
| 38 | 268.70 | 9.76 | 34.40 | 8.60 | 402.71 | 23.70 | 76.29 | 19.07 | 550.55 | 58.21 | 139.06 | 34.76 |
| 39 | 274.89 | 9.99 | 35.19 | 8.80 | 402.71 | 23.70 | 76.29 | 19.07 | 550.55 | 58.21 | 139.06 | 34.76 |
| 40 | 290.16 | 10.54 | 37.14 | 9.29 | 402.71 | 23.70 | 76.29 | 19.07 | 550.55 | 58.21 | 139.06 | 34.76 |
| 41 | 307.27 | 11.16 | 39.33 | 9.83 | 402.71 | 23.70 | 76.29 | 19.07 | 550.55 | 58.21 | 139.06 | 34.76 |
| 42 | 324.58 | 11.79 | 41.55 | 10.39 | 402.71 | 23.70 | 76.29 | 19.07 | 550.55 | 58.21 | 139.06 | 34.76 |
| 43 | 333.52 | 12.12 | 42.69 | 10.67 | 402.71 | 23.70 | 76.29 | 19.07 | 550.55 | 58.21 | 139.06 | 34.76 |
| 44 | 333.52 | 12.12 | 42.69 | 10.67 | 402.71 | 23.70 | 76.29 | 19.07 | 550.55 | 58.21 | 139.06 | 34.76 |
| 45 | 333.52 | 15.52 | 59.85 | 14.96 | 432.04 | 31.55 | 107.55 | 26.89 | 578.22 | 65.28 | 167.98 | 41.99 |
| 46 | 349.51 | 16.26 | 62.72 | 15.68 | 432.04 | 31.55 | 107.55 | 26.89 | 578.22 | 65.28 | 167.98 | 41.99 |
| 47 | 365.68 | 17.01 | 65.62 | 16.41 | 432.04 | 31.55 | 107.55 | 26.89 | 578.22 | 65.28 | 167.98 | 41.99 |
| 48 | 371.20 | 17.27 | 66.61 | 16.65 | 432.04 | 31.55 | 107.55 | 26.89 | 578.22 | 65.28 | 167.98 | 41.99 |
| 49 | 371.20 | 17.27 | 66.61 | 16.65 | 432.04 | 31.55 | 107.55 | 26.89 | 578.22 | 65.28 | 167.98 | 41.99 |
| 50 | 376.71 | 18.98 | 77.74 | 19.43 | 443.76 | 34.69 | 123.67 | 30.92 | 589.30 | 68.10 | 182.95 | 45.74 |
| 51 | 388.15 | 21.78 | 83.87 | 20.97 | 461.86 | 39.02 | 132.44 | 33.11 | 606.72 | 72.14 | 191.06 | 47.77 |
| 52 | 400.77 | 24.84 | 90.30 | 22.58 | 481.79 | 43.78 | 141.70 | 35.43 | 625.89 | 76.59 | 199.66 | 49.91 |
| 53 | 414.50 | 28.17 | 97.09 | 24.27 | 503.47 | 48.95 | 151.44 | 37.86 | 646.76 | 81.43 | 208.62 | 52.15 |
| 54 | 429.23 | 31.71 | 104.13 | 26.03 | 526.82 | 54.51 | 161.60 | 40.40 | 669.18 | 86.62 | 218.00 | 54.50 |
| 55 | 444.87 | 35.46 | 111.52 | 27.88 | 551.72 | 60.44 | 172.24 | 43.06 | 693.08 | 92.16 | 227.79 | 56.95 |
| 56 | 461.32 | 39.41 | 119.16 | 29.79 | 578.10 | 66.73 | 183.31 | 45.83 | 718.36 | 98.04 | 237.95 | 59.49 |
| 57 | 478.47 | 43.51 | 127.09 | 31.77 | 605.84 | 73.35 | 194.79 | 48.70 | 744.92 | 104.22 | 248.48 | 62.12 |
| 58 | 498.12 | 48.17 | 135.69 | 33.92 | 636.85 | 80.70 | 207.05 | 51.76 | 774.54 | 111.07 | 259.72 | 64.93 |
| 59 | 522.01 | 53.78 | 145.25 | 36.31 | 672.97 | 89.16 | 220.46 | 55.12 | 809.08 | 118.98 | 272.04 | 68.01 |
| 60 | 549.96 | 60.27 | 155.77 | 38.94 | 714.12 | 98.73 | 234.89 | 58.72 | 848.50 | 127.91 | 285.33 | 71.33 |
| 61 | 581.80 | 67.62 | 167.19 | 41.80 | 760.20 | 109.37 | 250.40 | 62.60 | 892.77 | 137.90 | 299.64 | 74.91 |
| 62 | 617.34 | 75.80 | 179.40 | 44.85 | 811.11 | 121.10 | 266.87 | 66.72 | 941.85 | 148.92 | 314.91 | 78.73 |
| 63 | 656.42 | 84.74 | 192.38 | 48.10 | 866.77 | 133.86 | 284.19 | 71.05 | 995.72 | 160.96 | 331.02 | 82.76 |
| 64 | 698.86 | 94.42 | 206.03 | 51.51 | 927.05 | 147.62 | 302.40 | 75.60 | 1054.37 | 174.03 | 348.09 | 87.02 |
| 65 | 744.48 | 104.82 | 220.28 | 55.07 | 991.87 | 162.41 | 321.46 | 80.37 | 1117.74 | 188.13 | 365.95 | 91.49 |
| 66 | 793.10 | 115.87 | 235.13 | 58.78 | 1061.15 | 178.18 | 341.24 | 85.31 | 1185.79 | 203.25 | 384.59 | 96.15 |
| 67 | 844.57 | 127.54 | 250.40 | 62.60 | 1134.77 | 194.92 | 361.74 | 90.44 | 1258.52 | 219.39 | 404.01 | 101.00 |
| 68 | 908.65 | 142.06 | 267.95 | 66.99 | 1222.48 | 214.73 | 384.65 | 96.16 | 1345.73 | 238.59 | 425.95 | 106.49 |
| 69 | 992.03 | 160.85 | 289.06 | 72.26 | 1330.25 | 238.81 | 411.04 | 102.76 | 1453.15 | 261.96 | 451.44 | 112.86 |
| 70 | 1087.58 | 182.28 | 312.36 | 78.09 | 1449.38 | 265.26 | 439.08 | 109.77 | 1571.43 | 287.49 | 478.50 | 119.63 |
| 71 | 1154.71 | 198.94 | 326.89 | 81.72 | 1526.98 | 283.91 | 453.85 | 113.46 | 1643.78 | 304.38 | 490.91 | 122.73 |
| 72 | 1218.94 | 214.54 | 340.76 | 85.19 | 1598.42 | 300.80 | 467.10 | 116.77 | 1709.08 | 319.35 | 501.65 | 125.41 |
| 73 | 1283.30 | 229.12 | 355.48 | 88.87 | 1665.27 | 314.93 | 480.01 | 120.00 | 1767.87 | 330.30 | 511.65 | 127.91 |
| 74 | 1355.42 | 244.87 | 372.68 | 93.17 | 1736.94 | 328.84 | 494.62 | 123.66 | 1829.87 | 339.87 | 522.91 | 130.73 |
| 75 | 1436.73 | 263.45 | 391.80 | 97.95 | 1818.69 | 346.09 | 511.05 | 127.76 | 1902.01 | 353.28 | 536.10 | 134.03 |
| 76 | 1528.15 | 286.19 | 412.27 | 103.07 | 1914.70 | 369.65 | 529.49 | 132.37 | 1989.86 | 374.87 | 551.57 | 137.89 |
| 77 | 1630.09 | 314.15 | 433.46 | 108.36 | 2028.03 | 401.90 | 549.93 | 137.48 | 2097.68 | 408.19 | 569.62 | 142.40 |
| 78 | 1792.25 | 356.79 | 469.09 | 117.27 | 2224.78 | 455.54 | 590.90 | 147.72 | 2295.96 | 465.56 | 610.11 | 152.53 |
| 79 | 2010.54 | 412.45 | 518.94 | 129.74 | 2499.76 | 527.63 | 651.96 | 162.99 | 2579.27 | 542.46 | 672.67 | 168.17 |
| 80 | | 473.85 | | 143.62 | | | | | | | | |
| 81 | | 539.20 | | 158.71 | | | | | | | | |
| 82 | | 606.64 | | 174.75 | | | | | | | | |
| 83 | | 674.67 | | 191.65 | | | | | | | | |
| 84 | | 743.39 | | 209.45 | | | | | | | | |
| 85 | | 813.46 | | 228.20 | | | | | | | | |
| 86 | | 813.46 | | 228.20 | | | | | | | | |
| 87+ | | 813.46 | | 228.20 | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

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

## LTC-VA-91

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

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

| Age | Indexed Inflation with Shared Cost | | | | 5% Simple Inflation with Shared Cost** | | | | 5% Compound Inflation with Shared Cost** | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 300.73 | 17.50 | 50.04 | 12.51 | 361.04 | 31.76 | 84.84 | 21.21 | 740.95 | 103.14 | 210.42 | 52.61 |
| 30 | 300.73 | 17.50 | 50.04 | 12.51 | 361.04 | 31.76 | 84.84 | 21.21 | 740.95 | 103.14 | 210.42 | 52.61 |
| 31 | 300.73 | 17.50 | 50.04 | 12.51 | 382.29 | 33.63 | 89.83 | 22.46 | 740.95 | 103.14 | 210.42 | 52.61 |
| 32 | 300.73 | 17.50 | 50.04 | 12.51 | 393.53 | 34.62 | 92.48 | 23.12 | 740.95 | 103.14 | 210.42 | 52.61 |
| 33 | 300.73 | 17.50 | 50.04 | 12.51 | 416.02 | 36.60 | 97.76 | 24.44 | 740.95 | 103.14 | 210.42 | 52.61 |
| 34 | 300.73 | 17.50 | 50.04 | 12.51 | 438.51 | 38.58 | 103.05 | 25.76 | 740.95 | 103.14 | 210.42 | 52.61 |
| 35 | 300.73 | 17.50 | 50.04 | 12.51 | 449.75 | 39.57 | 105.69 | 26.42 | 740.95 | 103.14 | 210.42 | 52.61 |
| 36 | 300.73 | 17.50 | 50.04 | 12.51 | 472.24 | 41.55 | 110.97 | 27.74 | 740.95 | 103.14 | 210.42 | 52.61 |
| 37 | 305.11 | 17.76 | 50.77 | 12.69 | 480.21 | 42.25 | 112.85 | 28.21 | 740.95 | 103.14 | 210.42 | 52.61 |
| 38 | 305.11 | 17.76 | 50.77 | 12.69 | 480.21 | 42.25 | 112.85 | 28.21 | 740.95 | 103.14 | 210.42 | 52.61 |
| 39 | 322.06 | 18.75 | 53.59 | 13.40 | 480.21 | 42.25 | 112.85 | 28.21 | 740.95 | 103.14 | 210.42 | 52.61 |
| 40 | 339.02 | 19.73 | 56.41 | 14.10 | 480.21 | 42.25 | 112.85 | 28.21 | 740.95 | 103.14 | 210.42 | 52.61 |
| 41 | 356.89 | 20.77 | 59.38 | 14.85 | 480.21 | 42.25 | 112.85 | 28.21 | 740.95 | 103.14 | 210.42 | 52.61 |
| 42 | 374.86 | 21.82 | 62.37 | 15.59 | 480.21 | 42.25 | 112.85 | 28.21 | 740.95 | 103.14 | 210.42 | 52.61 |
| 43 | 380.37 | 22.14 | 63.29 | 15.82 | 480.21 | 42.25 | 112.85 | 28.21 | 740.95 | 103.14 | 210.42 | 52.61 |
| 44 | 380.37 | 22.14 | 63.29 | 15.82 | 480.21 | 42.25 | 112.85 | 28.21 | 740.95 | 103.14 | 210.42 | 52.61 |
| 45 | 384.49 | 27.98 | 86.07 | 21.52 | 536.54 | 56.35 | 158.24 | 39.56 | 796.92 | 116.39 | 253.71 | 63.43 |
| 46 | 400.92 | 29.17 | 89.75 | 22.44 | 536.54 | 56.35 | 158.24 | 39.56 | 796.92 | 116.39 | 253.71 | 63.43 |
| 47 | 417.42 | 30.37 | 93.44 | 23.36 | 536.54 | 56.35 | 158.24 | 39.56 | 796.92 | 116.39 | 253.71 | 63.43 |
| 48 | 429.44 | 31.25 | 96.13 | 24.03 | 536.54 | 56.35 | 158.24 | 39.56 | 796.92 | 116.39 | 253.71 | 63.43 |
| 49 | 429.44 | 31.25 | 96.13 | 24.03 | 536.54 | 56.35 | 158.24 | 39.56 | 796.92 | 116.39 | 253.71 | 63.43 |
| 50 | 441.22 | 34.43 | 111.58 | 27.90 | 559.07 | 62.00 | 181.20 | 45.30 | 819.32 | 121.70 | 275.29 | 68.82 |
| 51 | 460.70 | 39.15 | 120.00 | 30.00 | 590.39 | 69.44 | 193.71 | 48.43 | 850.07 | 128.78 | 287.01 | 71.75 |
| 52 | 482.06 | 44.29 | 128.84 | 32.21 | 624.81 | 77.61 | 206.81 | 51.70 | 883.76 | 136.53 | 299.28 | 74.82 |
| 53 | 505.14 | 49.85 | 138.16 | 34.54 | 662.18 | 86.51 | 220.64 | 55.16 | 920.29 | 144.96 | 312.08 | 78.02 |
| 54 | 529.60 | 55.77 | 147.77 | 36.94 | 702.34 | 96.07 | 235.07 | 58.77 | 959.49 | 154.03 | 325.43 | 81.36 |
| 55 | 546.44 | 61.01 | 155.23 | 38.81 | 745.16 | 106.28 | 250.22 | 62.55 | 1001.19 | 163.69 | 339.38 | 84.84 |
| 56 | 576.29 | 67.84 | 166.35 | 41.59 | 790.50 | 117.11 | 265.91 | 66.48 | 1045.26 | 173.96 | 353.87 | 88.47 |
| 57 | 605.81 | 74.80 | 177.42 | 44.36 | 838.22 | 128.54 | 282.32 | 70.58 | 1091.57 | 184.76 | 368.84 | 92.21 |
| 58 | 634.87 | 82.09 | 188.05 | 47.01 | 891.13 | 141.15 | 299.70 | 74.92 | 1142.69 | 196.64 | 384.71 | 96.18 |
| 59 | 676.02 | 91.55 | 201.60 | 50.40 | 952.08 | 155.52 | 318.52 | 79.63 | 1201.39 | 210.15 | 401.84 | 100.46 |
| 60 | 716.83 | 101.52 | 214.37 | 53.59 | 1021.00 | 171.66 | 338.54 | 84.63 | 1267.77 | 225.30 | 420.18 | 105.04 |
| 61 | 758.50 | 112.02 | 226.69 | 56.67 | 1097.84 | 189.57 | 359.88 | 89.97 | 1341.92 | 242.13 | 439.66 | 109.91 |
| 62 | 812.59 | 124.74 | 241.99 | 60.50 | 1182.50 | 209.22 | 382.36 | 95.59 | 1423.93 | 260.70 | 460.28 | 115.07 |
| 63 | 854.73 | 135.90 | 253.16 | 63.29 | 1274.93 | 230.62 | 405.99 | 101.50 | 1513.91 | 281.00 | 481.98 | 120.50 |
| 64 | 921.48 | 151.24 | 270.91 | 67.73 | 1375.06 | 253.77 | 430.70 | 107.67 | 1611.94 | 303.08 | 504.77 | 126.19 |
| 65 | 976.57 | 164.90 | 284.61 | 71.15 | 1482.81 | 278.63 | 456.37 | 114.09 | 1718.11 | 326.96 | 528.51 | 132.13 |
| 66 | 1051.92 | 182.19 | 303.52 | 75.88 | 1598.12 | 305.21 | 483.00 | 120.75 | 1832.53 | 352.69 | 553.34 | 138.34 |
| 67 | 1138.82 | 201.78 | 325.14 | 81.28 | 1720.94 | 333.52 | 510.54 | 127.63 | 1955.30 | 380.29 | 579.08 | 144.77 |
| 68 | 1238.04 | 224.52 | 347.57 | 86.89 | 1866.00 | 366.67 | 540.78 | 135.19 | 2100.88 | 412.68 | 607.63 | 151.91 |
| 69 | 1338.66 | 248.59 | 366.72 | 91.68 | 2041.87 | 406.35 | 574.87 | 143.72 | 2272.80 | 450.43 | 638.78 | 159.70 |
| 70 | 1452.37 | 275.44 | 387.31 | 96.83 | 2199.06 | 442.33 | 600.71 | 150.18 | 2390.00 | 477.13 | 652.03 | 163.01 |
| 71 | 1590.36 | 306.72 | 413.33 | 103.33 | 2362.01 | 479.07 | 626.98 | 156.75 | 2579.55 | 517.85 | 684.12 | 171.03 |
| 72 | 1740.95 | 339.91 | 442.34 | 110.58 | 2477.80 | 505.53 | 641.37 | 160.34 | 2691.42 | 542.36 | 696.19 | 174.05 |
| 73 | 1897.06 | 372.79 | 473.15 | 118.29 | 2586.17 | 528.07 | 655.02 | 163.76 | 2785.60 | 560.12 | 705.02 | 176.26 |
| 74 | 2012.32 | 397.12 | 493.64 | 123.41 | 2702.27 | 550.60 | 670.38 | 167.60 | 2884.61 | 576.42 | 715.05 | 178.76 |
| 75 | 2141.63 | 425.75 | 516.60 | 129.15 | 2832.50 | 577.59 | 687.90 | 171.98 | 2996.74 | 597.33 | 727.05 | 181.76 |
| 76 | 2286.12 | 460.68 | 541.30 | 135.32 | 2981.83 | 612.72 | 707.76 | 176.94 | 3128.65 | 627.86 | 741.60 | 185.40 |
| 77 | 2446.23 | 503.48 | 567.00 | 141.75 | 3153.82 | 658.95 | 730.02 | 182.51 | 3285.31 | 672.08 | 759.18 | 189.80 |
| 78 | 2699.32 | 570.16 | 612.05 | 153.01 | 3465.24 | 742.32 | 781.15 | 195.29 | 3596.59 | 758.86 | 808.85 | 202.21 |
| 79 | 3041.69 | 658.73 | 676.28 | 169.07 | 3918.94 | 862.28 | 861.60 | 215.40 | 4068.82 | 887.78 | 891.62 | 222.90 |
| 80 | | 757.21 | | 187.12 | | | | | | | | |
| 81 | | 862.42 | | 206.79 | | | | | | | | |
| 82 | | 971.14 | | 227.73 | | | | | | | | |
| 83 | | 1080.88 | | 249.78 | | | | | | | | |
| 84 | | 1191.95 | | 273.05 | | | | | | | | |
| 85 | | 1305.44 | | 297.63 | | | | | | | | |
| 86 | | 1305.44 | | 297.63 | | | | | | | | |
| 87+ | | 1305.44 | | 297.63 | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

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

## LTC-VA-91

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

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

| Age | Indexed Inflation with Shared Cost | | | | 5% Simple Inflation with Shared Cost** | | | | 5% Compound Inflation with Shared Cost** | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 288.76 | 14.61 | 35.53 | 8.88 | 339.58 | 26.62 | 61.20 | 15.30 | 674.17 | 87.35 | 158.24 | 39.56 |
| 30 | 288.76 | 14.61 | 35.53 | 8.88 | 339.58 | 26.62 | 61.20 | 15.30 | 674.17 | 87.35 | 158.24 | 39.56 |
| 31 | 288.76 | 14.61 | 35.53 | 8.88 | 359.57 | 28.19 | 64.80 | 16.20 | 674.17 | 87.35 | 158.24 | 39.56 |
| 32 | 288.76 | 14.61 | 35.53 | 8.88 | 370.14 | 29.02 | 66.71 | 16.68 | 674.17 | 87.35 | 158.24 | 39.56 |
| 33 | 288.76 | 14.61 | 35.53 | 8.88 | 391.29 | 30.68 | 70.52 | 17.63 | 674.17 | 87.35 | 158.24 | 39.56 |
| 34 | 288.76 | 14.61 | 35.53 | 8.88 | 412.44 | 32.34 | 74.33 | 18.58 | 674.17 | 87.35 | 158.24 | 39.56 |
| 35 | 288.76 | 14.61 | 35.53 | 8.88 | 423.02 | 33.16 | 76.24 | 19.06 | 674.17 | 87.35 | 158.24 | 39.56 |
| 36 | 288.76 | 14.61 | 35.53 | 8.88 | 444.17 | 34.82 | 80.05 | 20.01 | 674.17 | 87.35 | 158.24 | 39.56 |
| 37 | 292.97 | 14.82 | 36.05 | 9.01 | 451.67 | 35.41 | 81.40 | 20.35 | 674.17 | 87.35 | 158.24 | 39.56 |
| 38 | 292.97 | 14.82 | 36.05 | 9.01 | 451.67 | 35.41 | 81.40 | 20.35 | 674.17 | 87.35 | 158.24 | 39.56 |
| 39 | 309.25 | 15.65 | 38.05 | 9.51 | 451.67 | 35.41 | 81.40 | 20.35 | 674.17 | 87.35 | 158.24 | 39.56 |
| 40 | 325.52 | 16.47 | 40.05 | 10.01 | 451.67 | 35.41 | 81.40 | 20.35 | 674.17 | 87.35 | 158.24 | 39.56 |
| 41 | 342.69 | 17.34 | 42.16 | 10.54 | 451.67 | 35.41 | 81.40 | 20.35 | 674.17 | 87.35 | 158.24 | 39.56 |
| 42 | 359.95 | 18.21 | 44.29 | 11.07 | 451.67 | 35.41 | 81.40 | 20.35 | 674.17 | 87.35 | 158.24 | 39.56 |
| 43 | 365.24 | 18.48 | 44.94 | 11.23 | 451.67 | 35.41 | 81.40 | 20.35 | 674.17 | 87.35 | 158.24 | 39.56 |
| 44 | 365.24 | 18.48 | 44.94 | 11.23 | 451.67 | 35.41 | 81.40 | 20.35 | 674.17 | 87.35 | 158.24 | 39.56 |
| 45 | 365.24 | 23.35 | 61.47 | 15.37 | 498.17 | 47.21 | 114.71 | 28.68 | 721.06 | 98.61 | 190.28 | 47.57 |
| 46 | 380.84 | 24.35 | 64.10 | 16.02 | 498.17 | 47.21 | 114.71 | 28.68 | 721.06 | 98.61 | 190.28 | 47.57 |
| 47 | 396.51 | 25.35 | 66.74 | 16.68 | 498.17 | 47.21 | 114.71 | 28.68 | 721.06 | 98.61 | 190.28 | 47.57 |
| 48 | 407.93 | 26.08 | 68.66 | 17.16 | 498.17 | 47.21 | 114.71 | 28.68 | 721.06 | 98.61 | 190.28 | 47.57 |
| 49 | 407.93 | 26.08 | 68.66 | 17.16 | 498.17 | 47.21 | 114.71 | 28.68 | 721.06 | 98.61 | 190.28 | 47.57 |
| 50 | 417.46 | 28.74 | 80.20 | 20.05 | 516.76 | 51.94 | 132.08 | 33.02 | 739.82 | 103.12 | 206.81 | 51.70 |
| 51 | 433.75 | 32.69 | 86.51 | 21.63 | 543.18 | 58.23 | 141.64 | 35.41 | 765.82 | 109.12 | 215.77 | 53.94 |
| 52 | 451.65 | 37.02 | 93.19 | 23.30 | 572.25 | 65.14 | 151.74 | 37.94 | 794.40 | 115.70 | 225.27 | 56.32 |
| 53 | 471.04 | 41.69 | 100.22 | 25.06 | 603.89 | 72.67 | 162.38 | 40.60 | 825.39 | 122.87 | 235.25 | 58.81 |
| 54 | 491.61 | 46.66 | 107.51 | 26.88 | 637.98 | 80.79 | 173.57 | 43.39 | 858.72 | 130.58 | 245.71 | 61.43 |
| 55 | 505.04 | 51.08 | 113.22 | 28.31 | 674.40 | 89.46 | 185.35 | 46.34 | 894.25 | 138.82 | 256.59 | 64.15 |
| 56 | 530.47 | 56.84 | 121.69 | 30.42 | 713.04 | 98.69 | 197.61 | 49.40 | 931.88 | 147.56 | 267.95 | 66.99 |
| 57 | 555.55 | 62.72 | 130.11 | 32.53 | 753.78 | 108.44 | 210.42 | 52.61 | 971.48 | 156.81 | 279.74 | 69.93 |
| 58 | 579.87 | 68.85 | 138.30 | 34.58 | 798.86 | 119.17 | 224.07 | 56.02 | 1015.05 | 166.92 | 292.30 | 73.08 |
| 59 | 614.71 | 76.80 | 148.73 | 37.18 | 850.52 | 131.35 | 238.92 | 59.73 | 1064.79 | 178.35 | 305.89 | 76.47 |
| 60 | 648.75 | 85.14 | 158.67 | 39.67 | 908.79 | 144.96 | 254.91 | 63.73 | 1120.85 | 191.14 | 320.56 | 80.14 |
| 61 | 683.22 | 93.94 | 168.41 | 42.10 | 973.66 | 160.05 | 271.92 | 67.98 | 1183.37 | 205.31 | 336.19 | 84.05 |
| 62 | 728.59 | 104.57 | 180.49 | 45.12 | 1045.14 | 176.60 | 290.02 | 72.50 | 1252.54 | 220.93 | 352.84 | 88.21 |
| 63 | 763.07 | 113.92 | 189.54 | 47.38 | 1123.25 | 194.64 | 309.02 | 77.25 | 1328.50 | 238.02 | 370.46 | 92.61 |
| 64 | 819.37 | 126.75 | 203.52 | 50.88 | 1207.98 | 214.15 | 329.04 | 82.26 | 1411.41 | 256.62 | 389.04 | 97.26 |
| 65 | 865.24 | 138.20 | 214.59 | 53.65 | 1299.34 | 235.14 | 349.90 | 87.47 | 1501.42 | 276.81 | 408.46 | 102.11 |
| 66 | 929.00 | 152.72 | 229.65 | 57.41 | 1397.32 | 257.64 | 371.60 | 92.90 | 1598.70 | 298.59 | 428.84 | 107.21 |
| 67 | 1002.92 | 169.19 | 246.80 | 61.70 | 1501.96 | 281.65 | 394.15 | 98.54 | 1703.39 | 322.02 | 450.06 | 112.51 |
| 68 | 1086.38 | 188.17 | 264.83 | 66.21 | 1624.56 | 309.54 | 419.04 | 104.76 | 1826.48 | 349.28 | 473.75 | 118.44 |
| 69 | 1169.17 | 208.06 | 280.77 | 70.19 | 1771.59 | 342.56 | 447.35 | 111.84 | 1969.94 | 380.66 | 499.80 | 124.95 |
| 70 | 1262.43 | 230.14 | 298.10 | 74.52 | 1900.99 | 372.23 | 469.40 | 117.35 | 2064.59 | 402.47 | 512.05 | 128.01 |
| 71 | 1376.55 | 255.93 | 319.71 | 79.93 | 2035.02 | 402.46 | 491.96 | 122.99 | 2221.34 | 436.02 | 539.17 | 134.79 |
| 72 | 1501.88 | 283.37 | 343.75 | 85.94 | 2128.88 | 424.16 | 505.06 | 126.27 | 2311.53 | 455.99 | 550.42 | 137.61 |
| 73 | 1630.30 | 310.00 | 369.25 | 92.31 | 2214.18 | 441.54 | 517.43 | 129.36 | 2384.18 | 468.88 | 558.90 | 139.73 |
| 74 | 1720.88 | 328.81 | 386.83 | 96.71 | 2302.63 | 457.74 | 531.18 | 132.80 | 2457.36 | 479.04 | 568.26 | 142.06 |
| 75 | 1822.50 | 351.19 | 406.45 | 101.61 | 2402.33 | 477.86 | 546.80 | 136.70 | 2541.05 | 493.46 | 579.35 | 144.84 |
| 76 | 1937.53 | 379.48 | 427.78 | 106.94 | 2519.84 | 506.16 | 564.67 | 141.17 | 2643.40 | 518.06 | 592.90 | 148.22 |
| 77 | 2067.49 | 415.47 | 450.29 | 112.57 | 2660.12 | 546.08 | 585.03 | 146.26 | 2770.75 | 557.64 | 609.41 | 152.35 |
| 78 | 2273.22 | 470.58 | 488.30 | 122.07 | 2914.28 | 615.96 | 628.82 | 157.21 | 3024.75 | 631.65 | 652.10 | 163.03 |
| 79 | 2547.03 | 541.41 | 541.54 | 135.39 | 3277.35 | 712.24 | 696.17 | 174.04 | 3402.76 | 735.47 | 721.53 | 180.38 |
| 80 | | 618.56 | | 150.24 | | | | | | | | |
| 81 | | 699.88 | | 166.39 | | | | | | | | |
| 82 | | 783.20 | | 183.52 | | | | | | | | |
| 83 | | 866.77 | | 201.46 | | | | | | | | |
| 84 | | 950.77 | | 220.26 | | | | | | | | |
| 85 | | 1035.94 | | 240.00 | | | | | | | | |
| 86 | | 1035.94 | | 240.00 | | | | | | | | |
| 87+ | | 1035.94 | | 240.00 | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix B1

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

## NH-VA-91

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

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

| Age | Indexed Inflation | | 5% Simple Inflation** | | 5% Compound Inflation** | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 230.30 | 6.84 | 423.78 | 20.51 | 879.05 | 77.91 |
| 30 | 238.19 | 7.07 | 423.78 | 20.51 | 879.05 | 77.91 |
| 31 | 246.51 | 7.32 | 423.78 | 20.51 | 879.05 | 77.91 |
| 32 | 280.90 | 8.34 | 423.78 | 20.51 | 879.05 | 77.91 |
| 33 | 290.00 | 8.61 | 423.78 | 20.51 | 879.05 | 77.91 |
| 34 | 299.10 | 8.88 | 423.78 | 20.51 | 879.05 | 77.91 |
| 35 | 310.47 | 9.22 | 423.78 | 20.51 | 879.05 | 77.91 |
| 36 | 319.57 | 9.49 | 423.78 | 20.51 | 879.05 | 77.91 |
| 37 | 330.94 | 9.83 | 436.02 | 21.10 | 879.05 | 77.91 |
| 38 | 345.72 | 10.27 | 452.79 | 21.91 | 879.05 | 77.91 |
| 39 | 354.82 | 10.54 | 469.56 | 22.72 | 879.05 | 77.91 |
| 40 | 365.88 | 10.87 | 488.15 | 23.62 | 879.05 | 77.91 |
| 41 | 387.30 | 11.50 | 511.86 | 24.77 | 879.05 | 77.91 |
| 42 | 394.60 | 11.72 | 536.12 | 25.94 | 879.05 | 77.91 |
| 43 | 401.82 | 11.93 | 537.93 | 26.03 | 879.05 | 77.91 |
| 44 | 401.82 | 11.93 | 537.93 | 26.03 | 879.05 | 77.91 |
| 45 | 397.65 | 15.29 | 538.67 | 32.84 | 914.57 | 87.55 |
| 46 | 408.14 | 15.69 | 590.65 | 36.01 | 914.57 | 87.55 |
| 47 | 433.70 | 16.67 | 624.87 | 38.10 | 914.57 | 87.55 |
| 48 | 462.37 | 17.77 | 682.57 | 41.62 | 914.57 | 87.55 |
| 49 | 466.23 | 17.92 | 721.00 | 43.96 | 914.57 | 87.55 |
| 50 | 468.25 | 19.58 | 730.61 | 47.95 | 928.78 | 91.41 |
| 51 | 479.49 | 22.37 | 759.69 | 54.08 | 951.64 | 96.76 |
| 52 | 465.92 | 24.08 | 766.96 | 58.93 | 976.84 | 102.65 |
| 53 | 476.73 | 27.09 | 795.74 | 65.67 | 1004.22 | 109.03 |
| 54 | 467.06 | 28.95 | 824.73 | 72.75 | 1033.68 | 115.88 |
| 55 | 478.04 | 32.09 | 854.03 | 80.11 | 1065.02 | 123.15 |
| 56 | 507.85 | 36.68 | 883.29 | 87.70 | 1098.15 | 130.84 |
| 57 | 517.79 | 39.98 | 934.40 | 97.75 | 1132.94 | 138.93 |
| 58 | 546.19 | 45.05 | 962.84 | 105.94 | 1171.88 | 147.92 |
| 59 | 573.29 | 50.64 | 1011.37 | 117.03 | 1217.53 | 158.32 |
| 60 | 599.62 | 56.69 | 1059.73 | 128.71 | 1269.78 | 170.14 |
| 61 | 643.23 | 64.91 | 1126.53 | 143.28 | 1328.57 | 183.31 |
| 62 | 668.62 | 71.74 | 1215.03 | 161.34 | 1393.80 | 197.86 |
| 63 | 711.46 | 80.78 | 1270.97 | 175.62 | 1465.36 | 213.75 |
| 64 | 772.95 | 92.44 | 1368.66 | 196.15 | 1543.16 | 230.97 |
| 65 | 815.28 | 102.21 | 1445.18 | 214.13 | 1627.13 | 249.49 |
| 66 | 894.30 | 117.00 | 1539.10 | 235.06 | 1717.18 | 269.26 |
| 67 | 972.03 | 132.15 | 1653.93 | 259.62 | 1813.18 | 290.33 |
| 68 | 1066.29 | 150.98 | 1746.11 | 281.74 | 1928.76 | 315.53 |
| 69 | 1154.35 | 170.73 | 1852.60 | 307.29 | 1994.99 | 333.56 |
| 70 | 1258.88 | 193.83 | 1955.34 | 332.53 | 2075.55 | 354.02 |
| 71 | 1388.62 | 221.24 | 2165.19 | 376.02 | 2286.99 | 396.66 |
| 72 | 1512.67 | 247.60 | 2235.60 | 394.70 | 2361.54 | 414.95 |
| 73 | 1650.45 | 275.89 | 2301.13 | 410.46 | 2415.77 | 426.74 |
| 74 | 1795.27 | 305.96 | 2373.46 | 426.55 | 2475.42 | 437.81 |
| 75 | 1927.27 | 335.50 | 2455.54 | 446.02 | 2545.22 | 452.87 |
| 76 | 2118.40 | 378.09 | 2549.25 | 471.26 | 2628.54 | 475.65 |
| 77 | 2220.79 | 408.25 | 2655.54 | 504.02 | 2727.50 | 508.93 |
| 78 | 2350.32 | 446.75 | 2802.10 | 549.61 | 2872.08 | 557.60 |
| 79 | 2504.28 | 492.06 | 2983.30 | 604.59 | 3055.85 | 616.52 |
| 80 | | 538.83 | | | | |
| 81 | | 614.60 | | | | |
| 82 | | 693.83 | | | | |
| 83 | | 774.78 | | | | |
| 84 | | 857.63 | | | | |
| 85 | | 943.13 | | | | |
| 86 | | 943.13 | | | | |
| 87+ | | 943.13 | | | | |

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

# Appendix B1

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

## NH-VA-91

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

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

| Age | Indexed Inflation | | 5% Simple Inflation** | | 5% Compound Inflation** | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 224.14 | 5.35 | 405.77 | 16.17 | 815.10 | 62.81 |
| 30 | 231.82 | 5.53 | 405.77 | 16.17 | 815.10 | 62.81 |
| 31 | 239.92 | 5.73 | 405.77 | 16.17 | 815.10 | 62.81 |
| 32 | 273.39 | 6.53 | 405.77 | 16.17 | 815.10 | 62.81 |
| 33 | 282.24 | 6.74 | 405.77 | 16.17 | 815.10 | 62.81 |
| 34 | 291.10 | 6.95 | 405.77 | 16.17 | 815.10 | 62.81 |
| 35 | 302.16 | 7.21 | 405.77 | 16.17 | 815.10 | 62.81 |
| 36 | 311.02 | 7.42 | 405.77 | 16.17 | 815.10 | 62.81 |
| 37 | 322.09 | 7.69 | 417.48 | 16.64 | 815.10 | 62.81 |
| 38 | 336.48 | 8.03 | 433.54 | 17.28 | 815.10 | 62.81 |
| 39 | 345.33 | 8.24 | 449.60 | 17.92 | 815.10 | 62.81 |
| 40 | 356.09 | 8.50 | 467.40 | 18.63 | 815.10 | 62.81 |
| 41 | 376.94 | 9.00 | 490.11 | 19.53 | 815.10 | 62.81 |
| 42 | 384.05 | 9.17 | 513.34 | 20.46 | 815.10 | 62.81 |
| 43 | 391.07 | 9.33 | 515.07 | 20.53 | 815.10 | 62.81 |
| 44 | 391.07 | 9.33 | 515.07 | 20.53 | 815.10 | 62.81 |
| 45 | 383.57 | 11.90 | 509.43 | 25.88 | 841.58 | 70.42 |
| 46 | 393.69 | 12.21 | 558.59 | 28.38 | 841.58 | 70.42 |
| 47 | 418.35 | 12.97 | 590.95 | 30.02 | 841.58 | 70.42 |
| 48 | 446.00 | 13.83 | 645.52 | 32.79 | 841.58 | 70.42 |
| 49 | 449.73 | 13.95 | 681.86 | 34.64 | 841.58 | 70.42 |
| 50 | 450.10 | 15.22 | 687.76 | 37.75 | 852.17 | 73.49 |
| 51 | 459.02 | 17.44 | 711.88 | 42.70 | 870.66 | 77.83 |
| 52 | 444.17 | 18.85 | 715.40 | 46.65 | 891.11 | 82.64 |
| 53 | 452.58 | 21.27 | 738.87 | 52.14 | 913.41 | 87.82 |
| 54 | 441.53 | 22.82 | 762.37 | 57.90 | 937.47 | 93.42 |
| 55 | 450.03 | 25.36 | 786.03 | 63.92 | 963.16 | 99.37 |
| 56 | 476.17 | 29.04 | 809.57 | 70.13 | 990.37 | 105.69 |
| 57 | 483.57 | 31.73 | 852.99 | 78.33 | 1018.99 | 112.32 |
| 58 | 507.96 | 35.84 | 875.34 | 85.06 | 1051.06 | 119.71 |
| 59 | 530.66 | 40.36 | 915.45 | 94.14 | 1088.65 | 128.21 |
| 60 | 552.22 | 45.26 | 954.86 | 103.70 | 1131.72 | 137.87 |
| 61 | 589.27 | 51.92 | 1010.43 | 115.60 | 1180.16 | 148.65 |
| 62 | 609.32 | 57.45 | 1084.89 | 130.33 | 1233.96 | 160.58 |
| 63 | 644.99 | 64.78 | 1129.91 | 142.01 | 1293.03 | 173.56 |
| 64 | 697.21 | 74.21 | 1211.69 | 158.79 | 1357.33 | 187.65 |
| 65 | 731.87 | 82.13 | 1274.47 | 173.51 | 1426.83 | 202.80 |
| 66 | 799.18 | 94.11 | 1352.33 | 190.61 | 1501.40 | 219.02 |
| 67 | 864.97 | 106.39 | 1448.32 | 210.71 | 1581.05 | 236.29 |
| 68 | 944.14 | 121.61 | 1523.28 | 228.76 | 1676.58 | 256.87 |
| 69 | 1016.04 | 137.50 | 1609.15 | 249.51 | 1727.71 | 271.49 |
| 70 | 1101.35 | 156.10 | 1690.94 | 269.93 | 1790.65 | 288.05 |
| 71 | 1208.08 | 178.12 | 1864.87 | 305.16 | 1966.05 | 322.62 |
| 72 | 1309.69 | 199.36 | 1918.81 | 320.28 | 2023.83 | 337.38 |
| 73 | 1422.41 | 222.07 | 1968.45 | 332.87 | 2064.07 | 346.66 |
| 74 | 1539.66 | 246.08 | 2023.07 | 345.54 | 2108.10 | 355.10 |
| 75 | 1644.84 | 269.63 | 2085.46 | 360.94 | 2160.27 | 366.80 |
| 76 | 1799.63 | 303.74 | 2157.50 | 381.19 | 2223.67 | 385.05 |
| 77 | 1878.70 | 328.05 | 2240.22 | 407.86 | 2300.37 | 412.33 |
| 78 | 1979.55 | 358.90 | 2355.63 | 444.75 | 2414.24 | 451.91 |
| 79 | 2099.05 | 394.74 | 2498.09 | 488.67 | 2558.99 | 499.09 |
| 80 | | 431.45 | | | | |
| 81 | | 491.14 | | | | |
| 82 | | 553.43 | | | | |
| 83 | | 616.93 | | | | |
| 84 | | 681.71 | | | | |
| 85 | | 748.42 | | | | |
| 86 | | 748.42 | | | | |
| 87+ | | 748.42 | | | | |

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

# Appendix B1

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

## NH-VA-91

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

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

| Age | Indexed Inflation | | 5% Simple Inflation** | | 5% Compound Inflation** | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 312.99 | 11.13 | 444.26 | 25.41 | 964.08 | 97.98 |
| 30 | 327.67 | 11.65 | 444.26 | 25.41 | 964.08 | 97.98 |
| 31 | 336.71 | 11.97 | 444.26 | 25.41 | 964.08 | 97.98 |
| 32 | 351.40 | 12.49 | 444.26 | 25.41 | 964.08 | 97.98 |
| 33 | 362.70 | 12.89 | 444.26 | 25.41 | 964.08 | 97.98 |
| 34 | 374.81 | 13.32 | 444.26 | 25.41 | 964.08 | 97.98 |
| 35 | 389.48 | 13.85 | 444.26 | 25.41 | 964.08 | 97.98 |
| 36 | 396.50 | 14.09 | 463.70 | 26.52 | 964.08 | 97.98 |
| 37 | 396.50 | 14.09 | 480.26 | 27.47 | 964.08 | 97.98 |
| 38 | 396.50 | 14.09 | 496.82 | 28.42 | 964.08 | 97.98 |
| 39 | 396.50 | 14.09 | 537.03 | 30.72 | 964.08 | 97.98 |
| 40 | 411.03 | 14.61 | 558.15 | 31.93 | 964.08 | 97.98 |
| 41 | 438.13 | 15.57 | 582.61 | 33.32 | 964.08 | 97.98 |
| 42 | 441.07 | 15.68 | 619.40 | 35.43 | 964.08 | 97.98 |
| 43 | 441.88 | 15.71 | 619.40 | 35.43 | 964.08 | 97.98 |
| 44 | 441.88 | 15.71 | 619.40 | 35.43 | 964.08 | 97.98 |
| 45 | 446.05 | 20.35 | 618.10 | 43.98 | 1010.27 | 109.96 |
| 46 | 473.11 | 21.58 | 652.05 | 46.39 | 1010.27 | 109.96 |
| 47 | 505.59 | 23.06 | 708.62 | 50.42 | 1010.27 | 109.96 |
| 48 | 509.85 | 23.26 | 768.59 | 54.68 | 1010.27 | 109.96 |
| 49 | 543.76 | 24.80 | 771.38 | 54.88 | 1010.27 | 109.96 |
| 50 | 540.47 | 26.73 | 791.66 | 60.34 | 1028.74 | 114.74 |
| 51 | 548.39 | 30.16 | 822.08 | 67.65 | 1057.66 | 121.47 |
| 52 | 551.70 | 33.47 | 855.51 | 75.63 | 1089.49 | 128.88 |
| 53 | 536.54 | 35.64 | 891.82 | 84.29 | 1124.03 | 136.90 |
| 54 | 543.95 | 39.24 | 930.81 | 93.61 | 1161.16 | 145.50 |
| 55 | 551.71 | 42.93 | 968.64 | 103.10 | 1200.61 | 154.66 |
| 56 | 581.81 | 48.50 | 1016.22 | 113.95 | 1242.33 | 164.35 |
| 57 | 611.50 | 54.25 | 1062.31 | 124.95 | 1286.05 | 174.53 |
| 58 | 663.02 | 62.55 | 1113.88 | 137.17 | 1334.98 | 185.86 |
| 59 | 688.12 | 69.20 | 1162.17 | 149.76 | 1392.36 | 198.98 |
| 60 | 734.26 | 78.59 | 1209.10 | 162.74 | 1458.03 | 213.86 |
| 61 | 778.30 | 88.43 | 1296.00 | 181.73 | 1531.87 | 230.50 |
| 62 | 820.85 | 98.61 | 1362.14 | 198.41 | 1613.74 | 248.86 |
| 63 | 862.33 | 109.02 | 1458.41 | 220.01 | 1703.52 | 268.93 |
| 64 | 903.31 | 119.64 | 1533.26 | 238.80 | 1801.10 | 290.68 |
| 65 | 965.52 | 133.37 | 1629.07 | 261.14 | 1906.33 | 314.06 |
| 66 | 1064.32 | 152.69 | 1763.33 | 290.16 | 2019.08 | 339.08 |
| 67 | 1183.12 | 175.58 | 1939.86 | 326.82 | 2139.25 | 365.69 |
| 68 | 1296.92 | 199.48 | 2090.07 | 360.48 | 2284.21 | 397.57 |
| 69 | 1446.61 | 231.11 | 2232.99 | 394.21 | 2427.10 | 430.20 |
| 70 | 1591.20 | 263.18 | 2412.36 | 434.84 | 2559.93 | 461.20 |
| 71 | 1776.25 | 302.44 | 2579.84 | 473.06 | 2757.47 | 503.49 |
| 72 | 1982.21 | 345.19 | 2673.19 | 496.68 | 2839.08 | 523.67 |
| 73 | 2145.57 | 379.93 | 2760.18 | 516.58 | 2911.82 | 538.58 |
| 74 | 2279.54 | 409.78 | 2856.27 | 537.00 | 2991.79 | 552.69 |
| 75 | 2395.33 | 438.00 | 2965.45 | 561.84 | 3085.25 | 571.92 |
| 76 | 2521.63 | 471.02 | 3090.34 | 594.15 | 3196.74 | 600.96 |
| 77 | 2656.38 | 509.39 | 3232.31 | 636.16 | 3329.17 | 643.37 |
| 78 | 2826.01 | 558.71 | 3427.84 | 695.36 | 3522.60 | 706.42 |
| 79 | 3027.22 | 616.94 | 3670.97 | 767.73 | 3770.36 | 784.20 |
| 80 | | 677.17 | | | | |
| 81 | | 773.91 | | | | |
| 82 | | 874.97 | | | | |
| 83 | | 978.09 | | | | |
| 84 | | 1083.53 | | | | |
| 85 | | 1192.30 | | | | |
| 86 | | 1192.30 | | | | |
| 87+ | | 1192.30 | | | | |

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

# Appendix B1

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

## NH-VA-91

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

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

| Age | Indexed Inflation | | 5% Simple Inflation** | | 5% Compound Inflation** | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 303.75 | 8.89 | 423.68 | 20.47 | 889.70 | 80.41 |
| 30 | 318.00 | 9.31 | 423.68 | 20.47 | 889.70 | 80.41 |
| 31 | 326.78 | 9.57 | 423.68 | 20.47 | 889.70 | 80.41 |
| 32 | 341.03 | 9.98 | 423.68 | 20.47 | 889.70 | 80.41 |
| 33 | 352.00 | 10.31 | 423.68 | 20.47 | 889.70 | 80.41 |
| 34 | 363.74 | 10.65 | 423.68 | 20.47 | 889.70 | 80.41 |
| 35 | 377.99 | 11.07 | 423.68 | 20.47 | 889.70 | 80.41 |
| 36 | 384.80 | 11.27 | 442.23 | 21.37 | 889.70 | 80.41 |
| 37 | 384.80 | 11.27 | 458.02 | 22.13 | 889.70 | 80.41 |
| 38 | 384.80 | 11.27 | 473.81 | 22.90 | 889.70 | 80.41 |
| 39 | 384.80 | 11.27 | 512.16 | 24.75 | 889.70 | 80.41 |
| 40 | 398.90 | 11.68 | 532.30 | 25.72 | 889.70 | 80.41 |
| 41 | 425.20 | 12.45 | 555.63 | 26.85 | 889.70 | 80.41 |
| 42 | 428.06 | 12.53 | 590.72 | 28.54 | 889.70 | 80.41 |
| 43 | 428.84 | 12.56 | 590.72 | 28.54 | 889.70 | 80.41 |
| 44 | 428.84 | 12.56 | 590.72 | 28.54 | 889.70 | 80.41 |
| 45 | 428.84 | 16.21 | 582.07 | 35.40 | 925.63 | 90.11 |
| 46 | 454.86 | 17.19 | 614.04 | 37.35 | 925.63 | 90.11 |
| 47 | 486.09 | 18.37 | 667.30 | 40.59 | 925.63 | 90.11 |
| 48 | 490.18 | 18.53 | 723.78 | 44.02 | 925.63 | 90.11 |
| 49 | 522.79 | 19.76 | 726.41 | 44.18 | 925.63 | 90.11 |
| 50 | 517.77 | 21.27 | 742.02 | 48.56 | 940.02 | 93.96 |
| 51 | 523.06 | 24.07 | 766.95 | 54.56 | 963.81 | 99.53 |
| 52 | 523.92 | 26.80 | 794.46 | 61.16 | 990.10 | 105.64 |
| 53 | 507.28 | 28.61 | 824.44 | 68.33 | 1018.69 | 112.29 |
| 54 | 512.04 | 31.58 | 856.70 | 76.01 | 1049.46 | 119.43 |
| 55 | 517.11 | 34.61 | 887.75 | 83.89 | 1082.32 | 127.06 |
| 56 | 543.10 | 39.17 | 927.64 | 92.88 | 1117.05 | 135.13 |
| 57 | 568.56 | 43.91 | 966.04 | 102.03 | 1153.58 | 143.60 |
| 58 | 613.90 | 50.73 | 1009.02 | 112.18 | 1194.45 | 153.03 |
| 59 | 634.13 | 56.18 | 1048.40 | 122.64 | 1242.27 | 163.92 |
| 60 | 673.24 | 63.91 | 1086.06 | 133.42 | 1296.99 | 176.27 |
| 61 | 709.95 | 71.99 | 1159.16 | 149.12 | 1358.53 | 190.07 |
| 62 | 744.93 | 80.34 | 1213.23 | 162.96 | 1426.80 | 205.30 |
| 63 | 778.68 | 88.91 | 1293.84 | 180.84 | 1501.72 | 221.92 |
| 64 | 811.82 | 97.65 | 1355.17 | 196.42 | 1583.25 | 239.95 |
| 65 | 863.85 | 108.95 | 1434.90 | 214.97 | 1671.26 | 259.37 |
| 66 | 948.30 | 124.81 | 1548.24 | 239.02 | 1765.74 | 280.17 |
| 67 | 1050.14 | 143.64 | 1698.36 | 269.42 | 1866.57 | 302.31 |
| 68 | 1145.97 | 163.22 | 1823.85 | 297.27 | 1987.66 | 328.70 |
| 69 | 1271.20 | 189.03 | 1940.92 | 324.98 | 2104.96 | 355.52 |
| 70 | 1390.48 | 215.17 | 2088.52 | 358.28 | 2212.44 | 380.88 |
| 71 | 1544.33 | 247.15 | 2225.41 | 389.60 | 2375.49 | 415.55 |
| 72 | 1716.07 | 282.03 | 2298.84 | 408.90 | 2439.01 | 431.97 |
| 73 | 1849.58 | 310.14 | 2366.04 | 424.75 | 2494.12 | 443.51 |
| 74 | 1955.74 | 333.90 | 2439.41 | 440.53 | 2553.71 | 453.77 |
| 75 | 2045.46 | 356.37 | 2523.37 | 460.04 | 2624.31 | 468.40 |
| 76 | 2144.19 | 383.03 | 2621.09 | 486.21 | 2710.76 | 491.95 |
| 77 | 2250.82 | 414.53 | 2734.44 | 521.23 | 2816.28 | 527.80 |
| 78 | 2385.37 | 454.65 | 2891.30 | 570.03 | 2971.60 | 580.29 |
| 79 | 2543.23 | 501.08 | 3084.22 | 628.30 | 3168.55 | 643.08 |
| 80 | | 548.46 | | | | |
| 81 | | 624.93 | | | | |
| 82 | | 704.46 | | | | |
| 83 | | 785.26 | | | | |
| 84 | | 867.49 | | | | |
| 85 | | 951.90 | | | | |
| 86 | | 951.90 | | | | |
| 87+ | | 951.90 | | | | |

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

# Appendix B1

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

## NH-VA-91

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

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

| Age | Indexed Inflation | | 5% Simple Inflation** | | 5% Compound Inflation** | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 376.31 | 16.21 | 524.70 | 35.68 | 1082.84 | 126.01 |
| 30 | 411.50 | 17.73 | 544.99 | 37.06 | 1082.84 | 126.01 |
| 31 | 411.50 | 17.73 | 567.72 | 38.61 | 1082.84 | 126.01 |
| 32 | 411.50 | 17.73 | 614.08 | 41.76 | 1082.84 | 126.01 |
| 33 | 411.50 | 17.73 | 637.70 | 43.36 | 1082.84 | 126.01 |
| 34 | 411.50 | 17.73 | 685.83 | 46.64 | 1082.84 | 126.01 |
| 35 | 411.50 | 17.73 | 735.14 | 49.99 | 1082.84 | 126.01 |
| 36 | 422.84 | 18.22 | 760.23 | 51.70 | 1082.84 | 126.01 |
| 37 | 449.27 | 19.35 | 766.35 | 52.11 | 1082.84 | 126.01 |
| 38 | 449.27 | 19.35 | 766.35 | 52.11 | 1082.84 | 126.01 |
| 39 | 478.33 | 20.61 | 766.35 | 52.11 | 1082.84 | 126.01 |
| 40 | 511.76 | 22.05 | 766.35 | 52.11 | 1082.84 | 126.01 |
| 41 | 550.08 | 23.70 | 766.35 | 52.11 | 1082.84 | 126.01 |
| 42 | 589.77 | 25.41 | 766.35 | 52.11 | 1082.84 | 126.01 |
| 43 | 610.62 | 26.31 | 766.35 | 52.11 | 1082.84 | 126.01 |
| 44 | 610.62 | 26.31 | 766.35 | 52.11 | 1082.84 | 126.01 |
| 45 | 610.16 | 33.39 | 832.73 | 69.44 | 1144.75 | 141.38 |
| 46 | 647.82 | 35.45 | 832.73 | 69.44 | 1144.75 | 141.38 |
| 47 | 686.70 | 37.58 | 832.73 | 69.44 | 1144.75 | 141.38 |
| 48 | 700.15 | 38.32 | 832.73 | 69.44 | 1144.75 | 141.38 |
| 49 | 700.15 | 38.32 | 832.73 | 69.44 | 1144.75 | 141.38 |
| 50 | 713.18 | 42.12 | 859.28 | 76.36 | 1169.49 | 147.54 |
| 51 | 738.19 | 48.23 | 898.50 | 85.73 | 1207.13 | 156.23 |
| 52 | 765.76 | 54.91 | 941.57 | 96.00 | 1248.46 | 165.82 |
| 53 | 795.60 | 62.11 | 988.33 | 107.16 | 1293.30 | 176.19 |
| 54 | 827.57 | 69.79 | 1038.54 | 119.11 | 1341.39 | 187.33 |
| 55 | 861.40 | 77.94 | 1091.99 | 131.84 | 1392.56 | 199.22 |
| 56 | 896.92 | 86.47 | 1148.47 | 145.31 | 1446.57 | 211.77 |
| 57 | 933.91 | 95.35 | 1207.78 | 159.49 | 1503.22 | 224.96 |
| 58 | 976.30 | 105.45 | 1274.10 | 175.24 | 1566.49 | 239.63 |
| 59 | 1027.87 | 117.59 | 1351.55 | 193.44 | 1640.49 | 256.60 |
| 60 | 1088.24 | 131.68 | 1439.89 | 214.05 | 1725.06 | 275.83 |
| 61 | 1157.00 | 147.65 | 1538.82 | 236.99 | 1820.08 | 297.34 |
| 62 | 1233.69 | 165.38 | 1648.10 | 262.25 | 1925.39 | 321.07 |
| 63 | 1317.93 | 184.83 | 1767.45 | 289.73 | 2040.89 | 347.03 |
| 64 | 1409.34 | 205.85 | 1896.58 | 319.41 | 2166.40 | 375.17 |
| 65 | 1507.43 | 228.36 | 2035.24 | 351.21 | 2301.83 | 405.47 |
| 66 | 1611.84 | 252.31 | 2183.16 | 385.08 | 2447.01 | 437.92 |
| 67 | 1722.15 | 277.57 | 2340.07 | 420.98 | 2601.83 | 472.49 |
| 68 | 1860.38 | 309.15 | 2528.07 | 463.70 | 2788.59 | 513.88 |
| 69 | 2041.40 | 350.29 | 2760.75 | 516.03 | 3020.39 | 564.64 |
| 70 | 2248.18 | 397.08 | 3017.24 | 573.36 | 3274.91 | 619.95 |
| 71 | 2374.27 | 429.42 | 3157.97 | 608.15 | 3402.13 | 650.54 |
| 72 | 2490.63 | 458.66 | 3281.89 | 638.33 | 3511.02 | 676.27 |
| 73 | 2606.13 | 485.71 | 3395.69 | 663.09 | 3606.30 | 694.50 |
| 74 | 2737.62 | 515.35 | 3520.08 | 688.01 | 3709.47 | 711.05 |
| 75 | 2885.55 | 550.10 | 3662.45 | 718.94 | 3830.97 | 734.49 |
| 76 | 3049.50 | 591.87 | 3828.04 | 760.51 | 3978.59 | 771.66 |
| 77 | 3228.27 | 641.94 | 4020.00 | 816.09 | 4157.55 | 827.71 |
| 78 | 3452.46 | 706.48 | 4285.77 | 895.42 | 4421.50 | 912.45 |
| 79 | 3715.17 | 781.76 | 4616.59 | 992.66 | 4761.41 | 1017.60 |
| 80 | | 858.97 | | | | |
| 81 | | 981.87 | | | | |
| 82 | | 1109.54 | | | | |
| 83 | | 1239.04 | | | | |
| 84 | | 1370.70 | | | | |
| 85 | | 1505.81 | | | | |
| 86 | | 1505.81 | | | | |
| 87+ | | 1505.81 | | | | |

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

# Appendix B1

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

## NH-VA-91

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

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

| Age | Indexed Inflation | | 5% Simple Inflation** | | 5% Compound Inflation** | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 364.02 | 13.23 | 498.18 | 29.32 | 994.74 | 105.18 |
| 30 | 398.05 | 14.46 | 517.45 | 30.46 | 994.74 | 105.18 |
| 31 | 398.05 | 14.46 | 539.03 | 31.73 | 994.74 | 105.18 |
| 32 | 398.05 | 14.46 | 583.05 | 34.32 | 994.74 | 105.18 |
| 33 | 398.05 | 14.46 | 605.48 | 35.64 | 994.74 | 105.18 |
| 34 | 398.05 | 14.46 | 651.17 | 38.33 | 994.74 | 105.18 |
| 35 | 398.05 | 14.46 | 697.99 | 41.08 | 994.74 | 105.18 |
| 36 | 409.03 | 14.86 | 721.82 | 42.48 | 994.74 | 105.18 |
| 37 | 434.59 | 15.79 | 727.63 | 42.83 | 994.74 | 105.18 |
| 38 | 434.59 | 15.79 | 727.63 | 42.83 | 994.74 | 105.18 |
| 39 | 462.70 | 16.81 | 727.63 | 42.83 | 994.74 | 105.18 |
| 40 | 495.04 | 17.99 | 727.63 | 42.83 | 994.74 | 105.18 |
| 41 | 532.12 | 19.33 | 727.63 | 42.83 | 994.74 | 105.18 |
| 42 | 570.50 | 20.73 | 727.63 | 42.83 | 994.74 | 105.18 |
| 43 | 590.67 | 21.46 | 727.63 | 42.83 | 994.74 | 105.18 |
| 44 | 590.67 | 21.46 | 727.63 | 42.83 | 994.74 | 105.18 |
| 45 | 584.48 | 27.19 | 780.61 | 57.00 | 1044.74 | 117.94 |
| 46 | 620.56 | 28.87 | 780.61 | 57.00 | 1044.74 | 117.94 |
| 47 | 657.80 | 30.60 | 780.61 | 57.00 | 1044.74 | 117.94 |
| 48 | 670.68 | 31.20 | 780.61 | 57.00 | 1044.74 | 117.94 |
| 49 | 670.68 | 31.20 | 780.61 | 57.00 | 1044.74 | 117.94 |
| 50 | 680.65 | 34.30 | 801.79 | 62.68 | 1064.75 | 123.05 |
| 51 | 701.32 | 39.35 | 834.49 | 70.50 | 1096.22 | 130.35 |
| 52 | 724.13 | 44.89 | 870.50 | 79.11 | 1130.88 | 138.39 |
| 53 | 748.92 | 50.89 | 909.69 | 88.45 | 1168.57 | 147.13 |
| 54 | 775.53 | 57.30 | 951.86 | 98.50 | 1209.09 | 156.50 |
| 55 | 803.80 | 64.06 | 996.86 | 109.20 | 1252.26 | 166.52 |
| 56 | 833.51 | 71.20 | 1044.52 | 120.57 | 1297.94 | 177.14 |
| 57 | 864.50 | 78.62 | 1094.65 | 132.52 | 1345.93 | 188.30 |
| 58 | 900.02 | 87.04 | 1150.67 | 145.80 | 1399.45 | 200.69 |
| 59 | 943.17 | 97.17 | 1215.93 | 161.09 | 1461.86 | 214.97 |
| 60 | 993.68 | 108.90 | 1290.28 | 178.39 | 1533.09 | 231.10 |
| 61 | 1051.20 | 122.18 | 1373.55 | 197.62 | 1613.07 | 249.16 |
| 62 | 1115.42 | 136.95 | 1465.52 | 218.80 | 1701.76 | 269.07 |
| 63 | 1186.03 | 153.11 | 1566.08 | 241.86 | 1799.09 | 290.82 |
| 64 | 1262.72 | 170.60 | 1675.01 | 266.73 | 1905.05 | 314.44 |
| 65 | 1345.14 | 189.39 | 1792.13 | 293.45 | 2019.54 | 339.92 |
| 66 | 1432.99 | 209.35 | 1917.30 | 321.94 | 2142.51 | 367.24 |
| 67 | 1525.97 | 230.45 | 2050.31 | 352.19 | 2273.92 | 396.40 |
| 68 | 1641.77 | 256.68 | 2208.80 | 387.98 | 2431.48 | 431.08 |
| 69 | 1792.41 | 290.63 | 2403.51 | 431.49 | 2625.57 | 473.31 |
| 70 | 1963.89 | 329.15 | 2617.20 | 478.99 | 2837.61 | 519.13 |
| 71 | 2064.55 | 355.69 | 2730.15 | 507.61 | 2938.98 | 544.22 |
| 72 | 2157.68 | 379.76 | 2829.42 | 532.46 | 3025.29 | 565.30 |
| 73 | 2248.75 | 401.50 | 2918.09 | 551.86 | 3097.87 | 578.80 |
| 74 | 2351.00 | 424.73 | 3012.76 | 570.37 | 3173.94 | 589.51 |
| 75 | 2466.44 | 452.27 | 3122.16 | 594.13 | 3265.20 | 606.47 |
| 76 | 2596.18 | 486.21 | 3252.88 | 628.00 | 3380.59 | 636.86 |
| 77 | 2740.34 | 528.11 | 3409.30 | 675.64 | 3526.40 | 686.21 |
| 78 | 2920.52 | 581.39 | 3625.34 | 742.31 | 3741.33 | 758.64 |
| 79 | 3127.32 | 641.55 | 3888.28 | 820.71 | 4011.95 | 843.77 |
| 80 | | 701.96 | | | | |
| 81 | | 798.77 | | | | |
| 82 | | 898.67 | | | | |
| 83 | | 999.45 | | | | |
| 84 | | 1101.26 | | | | |
| 85 | | 1205.06 | | | | |
| 86 | | 1205.06 | | | | |
| 87+ | | 1205.06 | | | | |

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

# Appendix B1

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

## NH-VA-91

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

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

| Age | Indexed Inflation | | 5% Simple Inflation** | | 5% Compound Inflation** | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 440.39 | 25.63 | 564.65 | 49.68 | 1338.76 | 186.35 |
| 30 | 445.49 | 25.93 | 602.30 | 52.99 | 1338.76 | 186.35 |
| 31 | 445.49 | 25.93 | 649.00 | 57.10 | 1338.76 | 186.35 |
| 32 | 445.49 | 25.93 | 673.02 | 59.21 | 1338.76 | 186.35 |
| 33 | 445.49 | 25.93 | 721.90 | 63.51 | 1338.76 | 186.35 |
| 34 | 445.49 | 25.93 | 771.92 | 67.91 | 1338.76 | 186.35 |
| 35 | 454.00 | 26.42 | 797.35 | 70.15 | 1338.76 | 186.35 |
| 36 | 482.38 | 28.08 | 849.05 | 74.70 | 1338.76 | 186.35 |
| 37 | 512.54 | 29.83 | 867.65 | 76.34 | 1338.76 | 186.35 |
| 38 | 512.54 | 29.83 | 867.65 | 76.34 | 1338.76 | 186.35 |
| 39 | 548.32 | 31.91 | 867.65 | 76.34 | 1338.76 | 186.35 |
| 40 | 584.87 | 34.04 | 867.65 | 76.34 | 1338.76 | 186.35 |
| 41 | 624.26 | 36.33 | 867.65 | 76.34 | 1338.76 | 186.35 |
| 42 | 664.70 | 38.69 | 867.65 | 76.34 | 1338.76 | 186.35 |
| 43 | 677.28 | 39.42 | 867.65 | 76.34 | 1338.76 | 186.35 |
| 44 | 677.28 | 39.42 | 867.65 | 76.34 | 1338.76 | 186.35 |
| 45 | 673.17 | 48.98 | 969.43 | 101.81 | 1439.89 | 210.30 |
| 46 | 710.13 | 51.67 | 969.43 | 101.81 | 1439.89 | 210.30 |
| 47 | 747.95 | 54.42 | 969.43 | 101.81 | 1439.89 | 210.30 |
| 48 | 775.91 | 56.46 | 969.43 | 101.81 | 1439.89 | 210.30 |
| 49 | 775.91 | 56.46 | 969.43 | 101.81 | 1439.89 | 210.30 |
| 50 | 797.20 | 62.22 | 1010.14 | 112.02 | 1480.35 | 219.89 |
| 51 | 832.40 | 70.74 | 1066.73 | 125.46 | 1535.91 | 232.68 |
| 52 | 870.99 | 80.03 | 1128.92 | 140.24 | 1596.80 | 246.69 |
| 53 | 912.70 | 90.08 | 1196.43 | 156.31 | 1662.79 | 261.92 |
| 54 | 956.78 | 100.75 | 1268.99 | 173.58 | 1733.61 | 278.30 |
| 55 | 982.31 | 109.68 | 1346.36 | 192.02 | 1808.97 | 295.76 |
| 56 | 1037.50 | 122.13 | 1428.29 | 211.60 | 1888.59 | 314.31 |
| 57 | 1091.35 | 134.75 | 1514.51 | 232.24 | 1972.26 | 333.83 |
| 58 | 1142.05 | 147.67 | 1610.11 | 255.03 | 2064.62 | 355.29 |
| 59 | 1217.53 | 164.89 | 1720.22 | 280.99 | 2170.70 | 379.70 |
| 60 | 1288.91 | 182.55 | 1844.76 | 310.15 | 2290.62 | 407.08 |
| 61 | 1359.23 | 200.73 | 1983.59 | 342.52 | 2424.61 | 437.49 |
| 62 | 1455.42 | 223.43 | 2136.56 | 378.02 | 2572.77 | 471.03 |
| 63 | 1521.41 | 241.90 | 2303.57 | 416.69 | 2735.36 | 507.72 |
| 64 | 1641.39 | 269.40 | 2484.49 | 458.51 | 2912.47 | 547.61 |
| 65 | 1732.36 | 292.53 | 2679.17 | 503.43 | 3104.31 | 590.76 |
| 66 | 1867.30 | 323.41 | 2887.52 | 551.47 | 3311.05 | 637.25 |
| 67 | 2026.51 | 359.06 | 3109.41 | 602.60 | 3532.86 | 687.11 |
| 68 | 2204.56 | 399.81 | 3371.53 | 662.51 | 3795.90 | 745.63 |
| 69 | 2371.70 | 440.44 | 3689.28 | 734.20 | 4104.25 | 813.40 |
| 70 | 2558.86 | 485.28 | 3952.22 | 794.96 | 4274.93 | 853.43 |
| 71 | 2794.73 | 539.00 | 4223.13 | 856.54 | 4608.38 | 925.13 |
| 72 | 3056.11 | 596.68 | 4386.04 | 894.85 | 4764.16 | 960.05 |
| 73 | 3258.22 | 640.27 | 4531.81 | 925.34 | 4881.28 | 981.50 |
| 74 | 3434.55 | 677.80 | 4687.14 | 955.03 | 5003.41 | 999.81 |
| 75 | 3634.73 | 722.58 | 4862.58 | 991.55 | 5144.53 | 1025.43 |
| 76 | 3883.90 | 782.65 | 5065.84 | 1040.95 | 5315.28 | 1066.68 |
| 77 | 4112.35 | 846.40 | 5301.87 | 1107.76 | 5522.92 | 1129.84 |
| 78 | 4398.63 | 929.10 | 5646.71 | 1209.63 | 5860.75 | 1236.59 |
| 79 | 4731.23 | 1024.63 | 6095.76 | 1341.24 | 6328.90 | 1380.91 |
| 80 | | 1121.73 | | | | |
| 81 | | 1277.58 | | | | |
| 82 | | 1438.65 | | | | |
| 83 | | 1601.20 | | | | |
| 84 | | 1765.74 | | | | |
| 85 | | 1933.87 | | | | |
| 86 | | 1933.87 | | | | |
| 87+ | | 1933.87 | | | | |

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

# Appendix B1

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

## NH-VA-91

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

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

| Age | Indexed Inflation | | 5% Simple Inflation** | | 5% Compound Inflation** | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 422.87 | 21.40 | 531.09 | 41.64 | 1218.10 | 157.83 |
| 30 | 427.77 | 21.64 | 566.50 | 44.41 | 1218.10 | 157.83 |
| 31 | 427.77 | 21.64 | 610.42 | 47.86 | 1218.10 | 157.83 |
| 32 | 427.77 | 21.64 | 633.01 | 49.63 | 1218.10 | 157.83 |
| 33 | 427.77 | 21.64 | 679.00 | 53.23 | 1218.10 | 157.83 |
| 34 | 427.77 | 21.64 | 726.04 | 56.92 | 1218.10 | 157.83 |
| 35 | 435.94 | 22.06 | 749.95 | 58.80 | 1218.10 | 157.83 |
| 36 | 463.18 | 23.44 | 798.59 | 62.61 | 1218.10 | 157.83 |
| 37 | 492.15 | 24.90 | 816.08 | 63.98 | 1218.10 | 157.83 |
| 38 | 492.15 | 24.90 | 816.08 | 63.98 | 1218.10 | 157.83 |
| 39 | 526.50 | 26.64 | 816.08 | 63.98 | 1218.10 | 157.83 |
| 40 | 561.60 | 28.42 | 816.08 | 63.98 | 1218.10 | 157.83 |
| 41 | 599.41 | 30.33 | 816.08 | 63.98 | 1218.10 | 157.83 |
| 42 | 638.25 | 32.29 | 816.08 | 63.98 | 1218.10 | 157.83 |
| 43 | 650.33 | 32.91 | 816.08 | 63.98 | 1218.10 | 157.83 |
| 44 | 650.33 | 32.91 | 816.08 | 63.98 | 1218.10 | 157.83 |
| 45 | 639.46 | 40.88 | 900.10 | 85.30 | 1302.83 | 178.17 |
| 46 | 674.56 | 43.12 | 900.10 | 85.30 | 1302.83 | 178.17 |
| 47 | 710.49 | 45.42 | 900.10 | 85.30 | 1302.83 | 178.17 |
| 48 | 737.05 | 47.12 | 900.10 | 85.30 | 1302.83 | 178.17 |
| 49 | 737.05 | 47.12 | 900.10 | 85.30 | 1302.83 | 178.17 |
| 50 | 754.27 | 51.92 | 933.69 | 93.85 | 1336.72 | 186.32 |
| 51 | 783.71 | 59.07 | 981.43 | 105.20 | 1383.70 | 197.16 |
| 52 | 816.05 | 66.89 | 1033.95 | 117.70 | 1435.33 | 209.05 |
| 53 | 851.08 | 75.33 | 1091.12 | 131.30 | 1491.32 | 222.00 |
| 54 | 888.13 | 84.30 | 1152.71 | 145.97 | 1551.56 | 235.94 |
| 55 | 907.90 | 91.83 | 1218.51 | 161.64 | 1615.75 | 250.82 |
| 56 | 955.01 | 102.32 | 1288.33 | 178.31 | 1683.73 | 266.62 |
| 57 | 1000.80 | 112.98 | 1361.95 | 195.93 | 1755.28 | 283.32 |
| 58 | 1043.12 | 123.86 | 1443.39 | 215.32 | 1834.01 | 301.60 |
| 59 | 1107.10 | 138.32 | 1536.73 | 237.32 | 1923.87 | 322.24 |
| 60 | 1166.50 | 153.09 | 1642.01 | 261.92 | 2025.16 | 345.35 |
| 61 | 1224.34 | 168.34 | 1759.22 | 289.19 | 2138.14 | 370.96 |
| 62 | 1304.97 | 187.29 | 1888.38 | 319.09 | 2263.11 | 399.17 |
| 63 | 1358.26 | 202.77 | 2029.51 | 351.68 | 2400.36 | 430.05 |
| 64 | 1459.51 | 225.78 | 2182.59 | 386.92 | 2550.15 | 463.67 |
| 65 | 1534.87 | 245.16 | 2347.67 | 424.86 | 2712.79 | 500.14 |
| 66 | 1649.12 | 271.10 | 2524.71 | 465.52 | 2888.55 | 539.49 |
| 67 | 1784.69 | 301.06 | 2713.77 | 508.88 | 3077.72 | 581.83 |
| 68 | 1934.50 | 335.07 | 2935.29 | 559.29 | 3300.10 | 631.09 |
| 69 | 2071.43 | 368.63 | 3200.93 | 618.95 | 3557.34 | 687.40 |
| 70 | 2224.22 | 405.48 | 3416.52 | 668.98 | 3692.88 | 719.88 |
| 71 | 2419.00 | 449.74 | 3638.49 | 719.58 | 3968.44 | 778.95 |
| 72 | 2636.43 | 497.43 | 3768.40 | 750.82 | 4091.71 | 807.17 |
| 73 | 2800.06 | 532.43 | 3879.96 | 773.73 | 4177.86 | 821.63 |
| 74 | 2937.12 | 561.20 | 3993.94 | 793.96 | 4262.34 | 830.90 |
| 75 | 3093.11 | 596.03 | 4124.10 | 820.35 | 4362.25 | 847.13 |
| 76 | 3291.68 | 644.69 | 4280.97 | 859.92 | 4490.87 | 880.14 |
| 77 | 3475.65 | 698.45 | 4471.92 | 918.01 | 4657.90 | 937.44 |
| 78 | 3704.28 | 766.82 | 4748.91 | 1003.73 | 4928.92 | 1029.29 |
| 79 | 3961.81 | 842.14 | 5097.79 | 1107.86 | 5292.86 | 1144.00 |
| 80 | | 916.33 | | | | |
| 81 | | 1036.79 | | | | |
| 82 | | 1160.23 | | | | |
| 83 | | 1284.02 | | | | |
| 84 | | 1408.46 | | | | |
| 85 | | 1534.63 | | | | |
| 86 | | 1534.63 | | | | |
| 87+ | | 1534.63 | | | | |

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

# Appendix C1

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

## NH-VA-91

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

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

| Age | Indexed Inflation with Shared Cost | | 5% Simple Inflation with Shared Cost** | | 5% Compound Inflation with Shared Cost** | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 230.30 | 6.84 | 253.16 | 12.25 | 486.52 | 43.12 |
| 30 | 230.30 | 6.84 | 253.16 | 12.25 | 486.52 | 43.12 |
| 31 | 230.30 | 6.84 | 253.16 | 12.25 | 486.52 | 43.12 |
| 32 | 230.30 | 6.84 | 253.16 | 12.25 | 486.52 | 43.12 |
| 33 | 230.30 | 6.84 | 253.16 | 12.25 | 486.52 | 43.12 |
| 34 | 230.30 | 6.84 | 253.16 | 12.25 | 486.52 | 43.12 |
| 35 | 230.30 | 6.84 | 253.16 | 12.25 | 486.52 | 43.12 |
| 36 | 230.30 | 6.84 | 253.16 | 12.25 | 486.52 | 43.12 |
| 37 | 230.30 | 6.84 | 260.47 | 12.60 | 486.52 | 43.12 |
| 38 | 230.30 | 6.84 | 270.49 | 13.09 | 486.52 | 43.12 |
| 39 | 230.30 | 6.84 | 280.50 | 13.57 | 486.52 | 43.12 |
| 40 | 230.30 | 6.84 | 290.52 | 14.06 | 486.52 | 43.12 |
| 41 | 234.16 | 6.95 | 301.79 | 14.60 | 486.52 | 43.12 |
| 42 | 235.73 | 7.00 | 313.15 | 15.15 | 486.52 | 43.12 |
| 43 | 240.04 | 7.13 | 313.98 | 15.19 | 486.52 | 43.12 |
| 44 | 240.04 | 7.13 | 313.98 | 15.19 | 486.52 | 43.12 |
| 45 | 242.19 | 9.31 | 317.89 | 19.38 | 506.18 | 48.46 |
| 46 | 243.81 | 9.37 | 342.08 | 20.86 | 506.18 | 48.46 |
| 47 | 259.08 | 9.96 | 357.61 | 21.80 | 506.18 | 48.46 |
| 48 | 274.55 | 10.55 | 383.18 | 23.36 | 506.18 | 48.46 |
| 49 | 276.39 | 10.62 | 399.79 | 24.37 | 506.18 | 48.46 |
| 50 | 277.96 | 11.62 | 405.88 | 26.64 | 514.04 | 50.59 |
| 51 | 284.65 | 13.28 | 421.36 | 29.99 | 526.70 | 53.55 |
| 52 | 278.33 | 14.39 | 427.76 | 32.87 | 540.64 | 56.81 |
| 53 | 284.79 | 16.18 | 443.71 | 36.62 | 555.79 | 60.35 |
| 54 | 279.01 | 17.30 | 460.00 | 40.58 | 572.10 | 64.13 |
| 55 | 285.57 | 19.17 | 476.68 | 44.72 | 589.45 | 68.16 |
| 56 | 303.38 | 21.91 | 493.57 | 49.01 | 607.78 | 72.41 |
| 57 | 309.32 | 23.88 | 520.12 | 54.41 | 627.04 | 76.89 |
| 58 | 326.28 | 26.91 | 537.41 | 59.13 | 648.59 | 81.87 |
| 59 | 342.48 | 30.25 | 564.22 | 65.29 | 673.86 | 87.62 |
| 60 | 358.20 | 33.87 | 591.78 | 71.87 | 702.77 | 94.16 |
| 61 | 384.25 | 38.78 | 628.13 | 79.89 | 735.31 | 101.45 |
| 62 | 399.42 | 42.85 | 674.59 | 89.58 | 771.41 | 109.51 |
| 63 | 425.01 | 48.26 | 707.83 | 97.81 | 811.02 | 118.30 |
| 64 | 460.75 | 55.10 | 759.78 | 108.89 | 854.08 | 127.83 |
| 65 | 486.27 | 60.96 | 803.38 | 119.03 | 900.55 | 138.08 |
| 66 | 529.67 | 69.29 | 855.18 | 130.61 | 950.39 | 149.02 |
| 67 | 572.66 | 77.85 | 916.64 | 143.89 | 1003.52 | 160.69 |
| 68 | 624.93 | 88.49 | 970.78 | 156.64 | 1067.49 | 174.63 |
| 69 | 676.75 | 100.09 | 1034.42 | 171.58 | 1113.69 | 186.21 |
| 70 | 738.15 | 113.65 | 1098.67 | 186.85 | 1168.05 | 199.23 |
| 71 | 818.94 | 130.48 | 1211.00 | 210.31 | 1280.81 | 222.15 |
| 72 | 909.42 | 148.86 | 1262.95 | 222.98 | 1334.10 | 234.42 |
| 73 | 1009.89 | 168.81 | 1313.19 | 234.24 | 1378.61 | 243.53 |
| 74 | 1114.28 | 189.90 | 1368.37 | 245.92 | 1427.15 | 252.41 |
| 75 | 1177.70 | 205.01 | 1430.38 | 259.81 | 1482.61 | 263.80 |
| 76 | 1246.92 | 222.55 | 1500.53 | 277.39 | 1547.20 | 279.97 |
| 77 | 1321.04 | 242.85 | 1579.65 | 299.82 | 1622.45 | 302.74 |
| 78 | 1404.04 | 266.88 | 1673.93 | 328.33 | 1715.73 | 333.10 |
| 79 | 1496.01 | 293.95 | 1782.17 | 361.17 | 1825.51 | 368.30 |
| 80 | | 321.89 | | | | |
| 81 | | 367.15 | | | | |
| 82 | | 414.48 | | | | |
| 83 | | 462.84 | | | | |
| 84 | | 512.33 | | | | |
| 85 | | 563.41 | | | | |
| 86 | | 563.41 | | | | |
| 87+ | | 563.41 | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

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

## NH-VA-91

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

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

| Age | Indexed Inflation with Shared Cost | | 5% Simple Inflation with Shared Cost** | | 5% Compound Inflation with Shared Cost** | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 224.14 | 5.35 | 242.40 | 9.66 | 451.13 | 34.76 |
| 30 | 224.14 | 5.35 | 242.40 | 9.66 | 451.13 | 34.76 |
| 31 | 224.14 | 5.35 | 242.40 | 9.66 | 451.13 | 34.76 |
| 32 | 224.14 | 5.35 | 242.40 | 9.66 | 451.13 | 34.76 |
| 33 | 224.14 | 5.35 | 242.40 | 9.66 | 451.13 | 34.76 |
| 34 | 224.14 | 5.35 | 242.40 | 9.66 | 451.13 | 34.76 |
| 35 | 224.14 | 5.35 | 242.40 | 9.66 | 451.13 | 34.76 |
| 36 | 224.14 | 5.35 | 242.40 | 9.66 | 451.13 | 34.76 |
| 37 | 224.14 | 5.35 | 249.40 | 9.94 | 451.13 | 34.76 |
| 38 | 224.14 | 5.35 | 258.99 | 10.32 | 451.13 | 34.76 |
| 39 | 224.14 | 5.35 | 268.58 | 10.70 | 451.13 | 34.76 |
| 40 | 224.14 | 5.35 | 278.17 | 11.09 | 451.13 | 34.76 |
| 41 | 227.90 | 5.44 | 288.96 | 11.52 | 451.13 | 34.76 |
| 42 | 229.42 | 5.48 | 299.84 | 11.95 | 451.13 | 34.76 |
| 43 | 233.62 | 5.58 | 300.64 | 11.98 | 451.13 | 34.76 |
| 44 | 233.62 | 5.58 | 300.64 | 11.98 | 451.13 | 34.76 |
| 45 | 233.62 | 7.25 | 300.64 | 15.27 | 465.78 | 38.97 |
| 46 | 235.18 | 7.29 | 323.51 | 16.43 | 465.78 | 38.97 |
| 47 | 249.91 | 7.75 | 338.20 | 17.18 | 465.78 | 38.97 |
| 48 | 264.83 | 8.21 | 362.38 | 18.41 | 465.78 | 38.97 |
| 49 | 266.60 | 8.27 | 378.09 | 19.21 | 465.78 | 38.97 |
| 50 | 267.19 | 9.03 | 382.07 | 20.97 | 471.64 | 40.67 |
| 51 | 272.50 | 10.36 | 394.84 | 23.68 | 481.88 | 43.08 |
| 52 | 265.34 | 11.26 | 399.01 | 26.02 | 493.19 | 45.74 |
| 53 | 270.37 | 12.71 | 412.00 | 29.07 | 505.53 | 48.61 |
| 54 | 263.76 | 13.63 | 425.22 | 32.29 | 518.85 | 51.70 |
| 55 | 268.84 | 15.15 | 438.73 | 35.68 | 533.07 | 54.99 |
| 56 | 284.46 | 17.35 | 452.38 | 39.19 | 548.13 | 58.50 |
| 57 | 288.88 | 18.95 | 474.80 | 43.60 | 563.97 | 62.16 |
| 58 | 303.44 | 21.41 | 488.57 | 47.48 | 581.72 | 66.25 |
| 59 | 317.01 | 24.11 | 510.71 | 52.52 | 602.52 | 70.96 |
| 60 | 329.89 | 27.04 | 533.22 | 57.91 | 626.36 | 76.31 |
| 61 | 352.02 | 31.01 | 563.39 | 64.46 | 653.17 | 82.27 |
| 62 | 363.99 | 34.32 | 602.34 | 72.36 | 682.95 | 88.87 |
| 63 | 385.31 | 38.70 | 629.27 | 79.09 | 715.64 | 96.06 |
| 64 | 415.60 | 44.24 | 672.65 | 88.15 | 751.23 | 103.86 |
| 65 | 436.52 | 48.99 | 708.48 | 96.45 | 789.69 | 112.24 |
| 66 | 473.33 | 55.74 | 751.40 | 105.91 | 830.96 | 121.22 |
| 67 | 509.59 | 62.68 | 802.69 | 116.78 | 875.05 | 130.78 |
| 68 | 553.34 | 71.27 | 846.90 | 127.18 | 927.92 | 142.17 |
| 69 | 595.66 | 80.61 | 898.49 | 139.31 | 964.48 | 151.56 |
| 70 | 645.78 | 91.53 | 950.11 | 151.67 | 1007.71 | 162.11 |
| 71 | 712.47 | 105.05 | 1043.03 | 170.68 | 1101.07 | 180.68 |
| 72 | 787.39 | 119.86 | 1083.99 | 180.94 | 1143.32 | 190.60 |
| 73 | 870.35 | 135.88 | 1123.34 | 189.96 | 1177.90 | 197.83 |
| 74 | 955.63 | 152.74 | 1166.36 | 199.21 | 1215.38 | 204.72 |
| 75 | 1005.11 | 164.76 | 1214.80 | 210.25 | 1258.38 | 213.66 |
| 76 | 1059.29 | 178.79 | 1269.94 | 224.38 | 1308.89 | 226.64 |
| 77 | 1117.55 | 195.14 | 1332.60 | 242.62 | 1368.37 | 245.27 |
| 78 | 1182.54 | 214.40 | 1407.21 | 265.68 | 1442.22 | 269.96 |
| 79 | 1253.93 | 235.81 | 1492.31 | 291.92 | 1528.70 | 298.15 |
| 80 | | 257.74 | | | | |
| 81 | | 293.40 | | | | |
| 82 | | 330.61 | | | | |
| 83 | | 368.54 | | | | |
| 84 | | 407.24 | | | | |
| 85 | | 447.09 | | | | |
| 86 | | 447.09 | | | | |
| 87+ | | 447.09 | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

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

## NH-VA-91

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

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

| Age | Indexed Inflation with Shared Cost | | 5% Simple Inflation with Shared Cost** | | 5% Compound Inflation with Shared Cost** | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 236.86 | 8.42 | 265.39 | 15.18 | 533.58 | 54.23 |
| 30 | 236.86 | 8.42 | 265.39 | 15.18 | 533.58 | 54.23 |
| 31 | 236.86 | 8.42 | 265.39 | 15.18 | 533.58 | 54.23 |
| 32 | 236.86 | 8.42 | 265.39 | 15.18 | 533.58 | 54.23 |
| 33 | 236.86 | 8.42 | 265.39 | 15.18 | 533.58 | 54.23 |
| 34 | 236.86 | 8.42 | 265.39 | 15.18 | 533.58 | 54.23 |
| 35 | 236.86 | 8.42 | 265.39 | 15.18 | 533.58 | 54.23 |
| 36 | 236.86 | 8.42 | 277.01 | 15.84 | 533.58 | 54.23 |
| 37 | 236.86 | 8.42 | 286.90 | 16.41 | 533.58 | 54.23 |
| 38 | 236.86 | 8.42 | 296.79 | 16.98 | 533.58 | 54.23 |
| 39 | 236.86 | 8.42 | 316.58 | 18.11 | 533.58 | 54.23 |
| 40 | 245.54 | 8.73 | 326.47 | 18.67 | 533.58 | 54.23 |
| 41 | 261.73 | 9.30 | 337.78 | 19.32 | 533.58 | 54.23 |
| 42 | 263.49 | 9.37 | 354.50 | 20.28 | 533.58 | 54.23 |
| 43 | 263.97 | 9.38 | 354.50 | 20.28 | 533.58 | 54.23 |
| 44 | 263.97 | 9.38 | 354.50 | 20.28 | 533.58 | 54.23 |
| 45 | 266.46 | 12.15 | 359.01 | 25.54 | 559.15 | 60.86 |
| 46 | 281.66 | 12.85 | 374.51 | 26.65 | 559.15 | 60.86 |
| 47 | 297.05 | 13.55 | 399.73 | 28.44 | 559.15 | 60.86 |
| 48 | 299.05 | 13.64 | 425.74 | 30.29 | 559.15 | 60.86 |
| 49 | 314.74 | 14.36 | 426.93 | 30.38 | 559.15 | 60.86 |
| 50 | 314.17 | 15.54 | 438.15 | 33.40 | 569.37 | 63.50 |
| 51 | 319.70 | 17.58 | 454.99 | 37.44 | 585.37 | 67.23 |
| 52 | 325.08 | 19.72 | 473.49 | 41.86 | 602.99 | 71.33 |
| 53 | 318.18 | 21.14 | 493.59 | 46.65 | 622.11 | 75.77 |
| 54 | 323.82 | 23.36 | 515.17 | 51.81 | 642.65 | 80.53 |
| 55 | 329.58 | 25.65 | 536.57 | 57.11 | 664.49 | 85.60 |
| 56 | 346.48 | 28.88 | 562.44 | 63.07 | 687.58 | 90.96 |
| 57 | 363.11 | 32.21 | 587.94 | 69.15 | 711.78 | 96.60 |
| 58 | 390.41 | 36.83 | 616.49 | 75.92 | 738.86 | 102.87 |
| 59 | 405.85 | 40.81 | 644.73 | 83.08 | 770.62 | 110.12 |
| 60 | 431.81 | 46.22 | 673.41 | 90.64 | 806.96 | 118.36 |
| 61 | 457.38 | 51.97 | 720.32 | 101.00 | 847.83 | 127.57 |
| 62 | 482.83 | 58.00 | 759.27 | 110.60 | 893.14 | 137.73 |
| 63 | 508.29 | 64.26 | 812.18 | 122.52 | 942.83 | 148.84 |
| 64 | 534.01 | 70.73 | 856.76 | 133.44 | 996.83 | 160.88 |
| 65 | 570.24 | 78.77 | 911.29 | 146.08 | 1055.08 | 173.82 |
| 66 | 624.10 | 89.53 | 983.34 | 161.81 | 1117.48 | 187.66 |
| 67 | 687.48 | 102.03 | 1074.35 | 181.00 | 1183.99 | 202.39 |
| 68 | 750.50 | 115.44 | 1157.04 | 199.56 | 1264.22 | 220.04 |
| 69 | 833.24 | 133.12 | 1240.98 | 219.08 | 1347.98 | 238.93 |
| 70 | 916.18 | 151.53 | 1343.63 | 242.20 | 1430.32 | 257.69 |
| 71 | 1019.16 | 173.53 | 1442.91 | 264.58 | 1542.26 | 281.60 |
| 72 | 1132.29 | 197.18 | 1510.17 | 280.59 | 1603.88 | 295.83 |
| 73 | 1241.76 | 219.89 | 1575.15 | 294.80 | 1661.69 | 307.35 |
| 74 | 1314.22 | 236.25 | 1646.72 | 309.60 | 1724.85 | 318.64 |
| 75 | 1395.30 | 255.14 | 1727.40 | 327.28 | 1797.19 | 333.15 |
| 76 | 1484.27 | 277.25 | 1819.02 | 349.73 | 1881.65 | 353.74 |
| 77 | 1580.15 | 303.01 | 1922.74 | 378.42 | 1980.36 | 382.71 |
| 78 | 1688.20 | 333.76 | 2047.73 | 415.39 | 2104.33 | 422.00 |
| 79 | 1808.40 | 368.55 | 2192.97 | 458.63 | 2252.34 | 468.47 |
| 80 | | 404.53 | | | | |
| 81 | | 462.32 | | | | |
| 82 | | 522.69 | | | | |
| 83 | | 584.29 | | | | |
| 84 | | 647.28 | | | | |
| 85 | | 712.26 | | | | |
| 86 | | 712.26 | | | | |
| 87+ | | 712.26 | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

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

## NH-VA-91

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

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

| Age | Indexed Inflation with Shared Cost | | 5% Simple Inflation with Shared Cost** | | 5% Compound Inflation with Shared Cost** | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 229.87 | 6.73 | 253.10 | 12.23 | 492.41 | 44.50 |
| 30 | 229.87 | 6.73 | 253.10 | 12.23 | 492.41 | 44.50 |
| 31 | 229.87 | 6.73 | 253.10 | 12.23 | 492.41 | 44.50 |
| 32 | 229.87 | 6.73 | 253.10 | 12.23 | 492.41 | 44.50 |
| 33 | 229.87 | 6.73 | 253.10 | 12.23 | 492.41 | 44.50 |
| 34 | 229.87 | 6.73 | 253.10 | 12.23 | 492.41 | 44.50 |
| 35 | 229.87 | 6.73 | 253.10 | 12.23 | 492.41 | 44.50 |
| 36 | 229.87 | 6.73 | 264.18 | 12.77 | 492.41 | 44.50 |
| 37 | 229.87 | 6.73 | 273.61 | 13.22 | 492.41 | 44.50 |
| 38 | 229.87 | 6.73 | 283.05 | 13.68 | 492.41 | 44.50 |
| 39 | 229.87 | 6.73 | 301.92 | 14.59 | 492.41 | 44.50 |
| 40 | 238.30 | 6.98 | 311.35 | 15.04 | 492.41 | 44.50 |
| 41 | 254.01 | 7.44 | 322.14 | 15.57 | 492.41 | 44.50 |
| 42 | 255.71 | 7.49 | 338.08 | 16.34 | 492.41 | 44.50 |
| 43 | 256.18 | 7.50 | 338.08 | 16.34 | 492.41 | 44.50 |
| 44 | 256.18 | 7.50 | 338.08 | 16.34 | 492.41 | 44.50 |
| 45 | 256.18 | 9.68 | 338.08 | 20.56 | 512.30 | 49.87 |
| 46 | 270.80 | 10.23 | 352.67 | 21.45 | 512.30 | 49.87 |
| 47 | 285.60 | 10.79 | 376.43 | 22.90 | 512.30 | 49.87 |
| 48 | 287.51 | 10.87 | 400.92 | 24.39 | 512.30 | 49.87 |
| 49 | 302.60 | 11.44 | 402.04 | 24.45 | 512.30 | 49.87 |
| 50 | 300.97 | 12.36 | 410.68 | 26.87 | 520.26 | 52.00 |
| 51 | 304.93 | 14.03 | 424.48 | 30.20 | 533.43 | 55.08 |
| 52 | 308.71 | 15.79 | 439.70 | 33.85 | 547.98 | 58.47 |
| 53 | 300.83 | 16.97 | 456.30 | 37.82 | 563.81 | 62.15 |
| 54 | 304.83 | 18.80 | 474.15 | 42.07 | 580.83 | 66.10 |
| 55 | 308.91 | 20.68 | 491.76 | 46.47 | 599.02 | 70.33 |
| 56 | 323.43 | 23.33 | 513.41 | 51.40 | 618.24 | 74.79 |
| 57 | 337.61 | 26.08 | 534.66 | 56.47 | 638.46 | 79.48 |
| 58 | 361.48 | 29.87 | 558.45 | 62.09 | 661.08 | 84.69 |
| 59 | 374.00 | 33.13 | 581.61 | 68.04 | 687.55 | 90.72 |
| 60 | 395.93 | 37.58 | 604.89 | 74.31 | 717.83 | 97.56 |
| 61 | 417.21 | 42.30 | 644.26 | 82.88 | 751.89 | 105.19 |
| 62 | 438.17 | 47.26 | 676.27 | 90.84 | 789.68 | 113.63 |
| 63 | 458.99 | 52.41 | 720.53 | 100.71 | 831.14 | 122.83 |
| 64 | 479.93 | 57.73 | 757.25 | 109.76 | 876.26 | 132.81 |
| 65 | 510.19 | 64.35 | 802.67 | 120.25 | 924.98 | 143.55 |
| 66 | 556.07 | 73.19 | 863.39 | 133.29 | 977.27 | 155.06 |
| 67 | 610.21 | 83.46 | 940.60 | 149.21 | 1033.07 | 167.31 |
| 68 | 663.15 | 94.45 | 1009.67 | 164.57 | 1100.09 | 181.92 |
| 69 | 732.20 | 108.88 | 1078.66 | 180.61 | 1169.07 | 197.45 |
| 70 | 800.61 | 123.89 | 1163.26 | 199.55 | 1236.16 | 212.81 |
| 71 | 886.09 | 141.81 | 1244.68 | 217.91 | 1328.62 | 232.42 |
| 72 | 980.26 | 161.10 | 1298.68 | 231.00 | 1377.87 | 244.03 |
| 73 | 1070.46 | 179.50 | 1350.23 | 242.39 | 1423.32 | 253.10 |
| 74 | 1127.54 | 192.50 | 1406.39 | 253.98 | 1472.29 | 261.61 |
| 75 | 1191.50 | 207.59 | 1469.89 | 267.98 | 1528.69 | 272.85 |
| 76 | 1262.10 | 225.46 | 1542.82 | 286.19 | 1595.59 | 289.57 |
| 77 | 1338.90 | 246.58 | 1626.58 | 310.05 | 1675.26 | 313.96 |
| 78 | 1424.97 | 271.60 | 1727.21 | 340.53 | 1775.18 | 346.65 |
| 79 | 1519.28 | 299.33 | 1842.46 | 375.33 | 1892.84 | 384.16 |
| 80 | | 327.64 | | | | |
| 81 | | 373.32 | | | | |
| 82 | | 420.83 | | | | |
| 83 | | 469.10 | | | | |
| 84 | | 518.22 | | | | |
| 85 | | 568.65 | | | | |
| 86 | | 568.65 | | | | |
| 87+ | | 568.65 | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

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

## NH-VA-91

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

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

| Age | Indexed Inflation with Shared Cost | | 5% Simple Inflation with Shared Cost** | | 5% Compound Inflation with Shared Cost** | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 245.82 | 10.59 | 313.44 | 21.31 | 599.31 | 69.74 |
| 30 | 245.82 | 10.59 | 324.25 | 22.05 | 599.31 | 69.74 |
| 31 | 245.82 | 10.59 | 335.06 | 22.78 | 599.31 | 69.74 |
| 32 | 245.82 | 10.59 | 356.68 | 24.25 | 599.31 | 69.74 |
| 33 | 245.82 | 10.59 | 367.49 | 24.99 | 599.31 | 69.74 |
| 34 | 245.82 | 10.59 | 389.10 | 26.46 | 599.31 | 69.74 |
| 35 | 245.82 | 10.59 | 410.72 | 27.93 | 599.31 | 69.74 |
| 36 | 252.60 | 10.88 | 421.53 | 28.66 | 599.31 | 69.74 |
| 37 | 268.38 | 11.56 | 424.15 | 28.84 | 599.31 | 69.74 |
| 38 | 268.38 | 11.56 | 424.15 | 28.84 | 599.31 | 69.74 |
| 39 | 284.17 | 12.24 | 424.15 | 28.84 | 599.31 | 69.74 |
| 40 | 299.96 | 12.92 | 424.15 | 28.84 | 599.31 | 69.74 |
| 41 | 317.65 | 13.68 | 424.15 | 28.84 | 599.31 | 69.74 |
| 42 | 335.54 | 14.46 | 424.15 | 28.84 | 599.31 | 69.74 |
| 43 | 344.78 | 14.85 | 424.15 | 28.84 | 599.31 | 69.74 |
| 44 | 344.78 | 14.85 | 424.15 | 28.84 | 599.31 | 69.74 |
| 45 | 348.17 | 19.05 | 460.88 | 38.43 | 633.57 | 78.25 |
| 46 | 364.86 | 19.97 | 460.88 | 38.43 | 633.57 | 78.25 |
| 47 | 381.74 | 20.89 | 460.88 | 38.43 | 633.57 | 78.25 |
| 48 | 387.50 | 21.21 | 460.88 | 38.43 | 633.57 | 78.25 |
| 49 | 387.50 | 21.21 | 460.88 | 38.43 | 633.57 | 78.25 |
| 50 | 394.72 | 23.31 | 475.58 | 42.26 | 647.27 | 81.66 |
| 51 | 408.56 | 26.69 | 497.28 | 47.45 | 668.10 | 86.47 |
| 52 | 423.82 | 30.39 | 521.12 | 53.13 | 690.97 | 91.77 |
| 53 | 440.33 | 34.37 | 547.00 | 59.31 | 715.79 | 97.51 |
| 54 | 458.02 | 38.63 | 574.79 | 65.92 | 742.41 | 103.68 |
| 55 | 476.75 | 43.14 | 604.37 | 72.97 | 770.72 | 110.26 |
| 56 | 496.41 | 47.86 | 635.63 | 80.43 | 800.62 | 117.20 |
| 57 | 516.88 | 52.77 | 668.46 | 88.27 | 831.97 | 124.51 |
| 58 | 540.34 | 58.36 | 705.16 | 96.99 | 866.99 | 132.62 |
| 59 | 568.89 | 65.08 | 748.03 | 107.06 | 907.95 | 142.02 |
| 60 | 602.30 | 72.88 | 796.92 | 118.47 | 954.75 | 152.66 |
| 61 | 640.35 | 81.72 | 851.67 | 131.17 | 1007.34 | 164.56 |
| 62 | 682.80 | 91.53 | 912.16 | 145.14 | 1065.63 | 177.70 |
| 63 | 729.42 | 102.29 | 978.21 | 160.36 | 1129.55 | 192.07 |
| 64 | 780.01 | 113.93 | 1049.68 | 176.78 | 1199.02 | 207.64 |
| 65 | 834.30 | 126.39 | 1126.42 | 194.38 | 1273.97 | 224.41 |
| 66 | 892.09 | 139.64 | 1208.29 | 213.13 | 1354.32 | 242.37 |
| 67 | 953.14 | 153.62 | 1295.14 | 233.00 | 1440.01 | 261.51 |
| 68 | 1029.65 | 171.10 | 1399.19 | 256.64 | 1543.37 | 284.41 |
| 69 | 1129.84 | 193.87 | 1527.96 | 285.60 | 1671.67 | 312.50 |
| 70 | 1245.02 | 219.90 | 1670.91 | 317.52 | 1813.61 | 343.32 |
| 71 | 1327.94 | 240.18 | 1766.26 | 340.14 | 1902.82 | 363.85 |
| 72 | 1407.03 | 259.11 | 1854.03 | 360.61 | 1983.48 | 382.05 |
| 73 | 1487.24 | 277.18 | 1937.82 | 378.41 | 2058.01 | 396.33 |
| 74 | 1578.32 | 297.12 | 2029.43 | 396.66 | 2138.62 | 409.94 |
| 75 | 1680.86 | 320.44 | 2133.41 | 418.79 | 2231.58 | 427.85 |
| 76 | 1794.98 | 348.38 | 2253.24 | 447.65 | 2341.86 | 454.21 |
| 77 | 1920.34 | 381.86 | 2391.30 | 485.45 | 2473.12 | 492.36 |
| 78 | 2062.43 | 422.04 | 2560.24 | 534.91 | 2641.32 | 545.08 |
| 79 | 2219.37 | 467.01 | 2757.87 | 593.00 | 2844.38 | 607.90 |
| 80 | | 513.13 | | | | |
| 81 | | 586.55 | | | | |
| 82 | | 662.82 | | | | |
| 83 | | 740.18 | | | | |
| 84 | | 818.83 | | | | |
| 85 | | 899.54 | | | | |
| 86 | | 899.54 | | | | |
| 87+ | | 899.54 | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

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

## NH-VA-91

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

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

| Age | Indexed Inflation with Shared Cost | | 5% Simple Inflation with Shared Cost** | | 5% Compound Inflation with Shared Cost** | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 237.79 | 8.64 | 297.61 | 17.52 | 550.55 | 58.21 |
| 30 | 237.79 | 8.64 | 307.87 | 18.12 | 550.55 | 58.21 |
| 31 | 237.79 | 8.64 | 318.13 | 18.72 | 550.55 | 58.21 |
| 32 | 237.79 | 8.64 | 338.65 | 19.93 | 550.55 | 58.21 |
| 33 | 237.79 | 8.64 | 348.92 | 20.54 | 550.55 | 58.21 |
| 34 | 237.79 | 8.64 | 369.44 | 21.74 | 550.55 | 58.21 |
| 35 | 237.79 | 8.64 | 389.97 | 22.95 | 550.55 | 58.21 |
| 36 | 244.35 | 8.88 | 400.23 | 23.56 | 550.55 | 58.21 |
| 37 | 259.62 | 9.43 | 402.71 | 23.70 | 550.55 | 58.21 |
| 38 | 259.62 | 9.43 | 402.71 | 23.70 | 550.55 | 58.21 |
| 39 | 274.89 | 9.99 | 402.71 | 23.70 | 550.55 | 58.21 |
| 40 | 290.16 | 10.54 | 402.71 | 23.70 | 550.55 | 58.21 |
| 41 | 307.27 | 11.16 | 402.71 | 23.70 | 550.55 | 58.21 |
| 42 | 324.58 | 11.79 | 402.71 | 23.70 | 550.55 | 58.21 |
| 43 | 333.52 | 12.12 | 402.71 | 23.70 | 550.55 | 58.21 |
| 44 | 333.52 | 12.12 | 402.71 | 23.70 | 550.55 | 58.21 |
| 45 | 333.52 | 15.52 | 432.04 | 31.55 | 578.22 | 65.28 |
| 46 | 349.51 | 16.26 | 432.04 | 31.55 | 578.22 | 65.28 |
| 47 | 365.68 | 17.01 | 432.04 | 31.55 | 578.22 | 65.28 |
| 48 | 371.20 | 17.27 | 432.04 | 31.55 | 578.22 | 65.28 |
| 49 | 371.20 | 17.27 | 432.04 | 31.55 | 578.22 | 65.28 |
| 50 | 376.71 | 18.98 | 443.76 | 34.69 | 589.30 | 68.10 |
| 51 | 388.15 | 21.78 | 461.86 | 39.02 | 606.72 | 72.14 |
| 52 | 400.77 | 24.84 | 481.79 | 43.78 | 625.89 | 76.59 |
| 53 | 414.50 | 28.17 | 503.47 | 48.95 | 646.76 | 81.43 |
| 54 | 429.23 | 31.71 | 526.82 | 54.51 | 669.18 | 86.62 |
| 55 | 444.87 | 35.46 | 551.72 | 60.44 | 693.08 | 92.16 |
| 56 | 461.32 | 39.41 | 578.10 | 66.73 | 718.36 | 98.04 |
| 57 | 478.47 | 43.51 | 605.84 | 73.35 | 744.92 | 104.22 |
| 58 | 498.12 | 48.17 | 636.85 | 80.70 | 774.54 | 111.07 |
| 59 | 522.01 | 53.78 | 672.97 | 89.16 | 809.08 | 118.98 |
| 60 | 549.96 | 60.27 | 714.12 | 98.73 | 848.50 | 127.91 |
| 61 | 581.80 | 67.62 | 760.20 | 109.37 | 892.77 | 137.90 |
| 62 | 617.34 | 75.80 | 811.11 | 121.10 | 941.85 | 148.92 |
| 63 | 656.42 | 84.74 | 866.77 | 133.86 | 995.72 | 160.96 |
| 64 | 698.86 | 94.42 | 927.05 | 147.62 | 1054.37 | 174.03 |
| 65 | 744.48 | 104.82 | 991.87 | 162.41 | 1117.74 | 188.13 |
| 66 | 793.10 | 115.87 | 1061.15 | 178.18 | 1185.79 | 203.25 |
| 67 | 844.57 | 127.54 | 1134.77 | 194.92 | 1258.52 | 219.39 |
| 68 | 908.65 | 142.06 | 1222.48 | 214.73 | 1345.73 | 238.59 |
| 69 | 992.03 | 160.85 | 1330.25 | 238.81 | 1453.15 | 261.96 |
| 70 | 1087.58 | 182.28 | 1449.38 | 265.26 | 1571.43 | 287.49 |
| 71 | 1154.71 | 198.94 | 1526.98 | 283.91 | 1643.78 | 304.38 |
| 72 | 1218.94 | 214.54 | 1598.42 | 300.80 | 1709.08 | 319.35 |
| 73 | 1283.30 | 229.12 | 1665.27 | 314.93 | 1767.87 | 330.30 |
| 74 | 1355.42 | 244.87 | 1736.94 | 328.84 | 1829.87 | 339.87 |
| 75 | 1436.73 | 263.45 | 1818.69 | 346.09 | 1902.01 | 353.28 |
| 76 | 1528.15 | 286.19 | 1914.70 | 369.65 | 1989.86 | 374.87 |
| 77 | 1630.09 | 314.15 | 2028.03 | 401.90 | 2097.68 | 408.19 |
| 78 | 1744.67 | 347.31 | 2165.71 | 443.44 | 2235.00 | 453.20 |
| 79 | 1868.20 | 383.25 | 2322.79 | 490.28 | 2396.67 | 504.05 |
| 80 | | 419.34 | | | | |
| 81 | | 477.17 | | | | |
| 82 | | 536.85 | | | | |
| 83 | | 597.05 | | | | |
| 84 | | 657.87 | | | | |
| 85 | | 719.88 | | | | |
| 86 | | 719.88 | | | | |
| 87+ | | 719.88 | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

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

## NH-VA-91

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

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

| Age | Indexed Inflation with Shared Cost | | 5% Simple Inflation with Shared Cost** | | 5% Compound Inflation with Shared Cost** | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 266.13 | 15.49 | 337.31 | 29.68 | 740.95 | 103.14 |
| 30 | 266.13 | 15.49 | 359.80 | 31.66 | 740.95 | 103.14 |
| 31 | 266.13 | 15.49 | 382.29 | 33.63 | 740.95 | 103.14 |
| 32 | 266.13 | 15.49 | 393.53 | 34.62 | 740.95 | 103.14 |
| 33 | 266.13 | 15.49 | 416.02 | 36.60 | 740.95 | 103.14 |
| 34 | 266.13 | 15.49 | 438.51 | 38.58 | 740.95 | 103.14 |
| 35 | 271.21 | 15.79 | 449.75 | 39.57 | 740.95 | 103.14 |
| 36 | 288.16 | 16.77 | 472.24 | 41.55 | 740.95 | 103.14 |
| 37 | 305.11 | 17.76 | 480.21 | 42.25 | 740.95 | 103.14 |
| 38 | 305.11 | 17.76 | 480.21 | 42.25 | 740.95 | 103.14 |
| 39 | 322.06 | 18.75 | 480.21 | 42.25 | 740.95 | 103.14 |
| 40 | 339.02 | 19.73 | 480.21 | 42.25 | 740.95 | 103.14 |
| 41 | 356.89 | 20.77 | 480.21 | 42.25 | 740.95 | 103.14 |
| 42 | 374.86 | 21.82 | 480.21 | 42.25 | 740.95 | 103.14 |
| 43 | 380.37 | 22.14 | 480.21 | 42.25 | 740.95 | 103.14 |
| 44 | 380.37 | 22.14 | 480.21 | 42.25 | 740.95 | 103.14 |
| 45 | 384.49 | 27.98 | 536.54 | 56.35 | 796.92 | 116.39 |
| 46 | 400.92 | 29.17 | 536.54 | 56.35 | 796.92 | 116.39 |
| 47 | 417.42 | 30.37 | 536.54 | 56.35 | 796.92 | 116.39 |
| 48 | 429.44 | 31.25 | 536.54 | 56.35 | 796.92 | 116.39 |
| 49 | 429.44 | 31.25 | 536.54 | 56.35 | 796.92 | 116.39 |
| 50 | 441.22 | 34.43 | 559.07 | 62.00 | 819.32 | 121.70 |
| 51 | 460.70 | 39.15 | 590.39 | 69.44 | 850.07 | 128.78 |
| 52 | 482.06 | 44.29 | 624.81 | 77.61 | 883.76 | 136.53 |
| 53 | 505.14 | 49.85 | 662.18 | 86.51 | 920.29 | 144.96 |
| 54 | 529.60 | 55.77 | 702.34 | 96.07 | 959.49 | 154.03 |
| 55 | 546.44 | 61.01 | 745.16 | 106.28 | 1001.19 | 163.69 |
| 56 | 576.29 | 67.84 | 790.50 | 117.11 | 1045.26 | 173.96 |
| 57 | 605.81 | 74.80 | 838.22 | 128.54 | 1091.57 | 184.76 |
| 58 | 634.87 | 82.09 | 891.13 | 141.15 | 1142.69 | 196.64 |
| 59 | 676.02 | 91.55 | 952.08 | 155.52 | 1201.39 | 210.15 |
| 60 | 716.83 | 101.52 | 1021.00 | 171.66 | 1267.77 | 225.30 |
| 61 | 758.50 | 112.02 | 1097.84 | 189.57 | 1341.92 | 242.13 |
| 62 | 812.59 | 124.74 | 1182.50 | 209.22 | 1423.93 | 260.70 |
| 63 | 854.73 | 135.90 | 1274.93 | 230.62 | 1513.91 | 281.00 |
| 64 | 921.48 | 151.24 | 1375.06 | 253.77 | 1611.94 | 303.08 |
| 65 | 976.57 | 164.90 | 1482.81 | 278.63 | 1718.11 | 326.96 |
| 66 | 1051.92 | 182.19 | 1598.12 | 305.21 | 1832.53 | 352.69 |
| 67 | 1138.82 | 201.78 | 1720.94 | 333.52 | 1955.30 | 380.29 |
| 68 | 1238.04 | 224.52 | 1866.00 | 366.67 | 2100.88 | 412.68 |
| 69 | 1338.66 | 248.59 | 2041.87 | 406.35 | 2272.80 | 450.43 |
| 70 | 1452.37 | 275.44 | 2199.06 | 442.33 | 2390.00 | 477.13 |
| 71 | 1590.36 | 306.72 | 2362.01 | 479.07 | 2579.55 | 517.85 |
| 72 | 1740.95 | 339.91 | 2477.80 | 505.53 | 2691.42 | 542.36 |
| 73 | 1897.06 | 372.79 | 2586.17 | 528.07 | 2785.60 | 560.12 |
| 74 | 2012.32 | 397.12 | 2702.27 | 550.60 | 2884.61 | 576.42 |
| 75 | 2141.63 | 425.75 | 2832.50 | 577.59 | 2996.74 | 597.33 |
| 76 | 2286.12 | 460.68 | 2981.83 | 612.72 | 3128.65 | 627.86 |
| 77 | 2446.23 | 503.48 | 3153.82 | 658.95 | 3285.31 | 672.08 |
| 78 | 2627.66 | 555.03 | 3373.24 | 722.61 | 3501.10 | 738.72 |
| 79 | 2826.35 | 612.10 | 3641.49 | 801.23 | 3780.77 | 824.93 |
| 80 | | 670.10 | | | | |
| 81 | | 763.20 | | | | |
| 82 | | 859.42 | | | | |
| 83 | | 956.53 | | | | |
| 84 | | 1054.82 | | | | |
| 85 | | 1155.26 | | | | |
| 86 | | 1155.26 | | | | |
| 87+ | | 1155.26 | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

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

## NH-VA-91

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

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

| Age | Indexed Inflation with Shared Cost | | 5% Simple Inflation with Shared Cost** | | 5% Compound Inflation with Shared Cost** | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 255.54 | 12.93 | 317.26 | 24.87 | 674.17 | 87.35 |
| 30 | 255.54 | 12.93 | 338.42 | 26.53 | 674.17 | 87.35 |
| 31 | 255.54 | 12.93 | 359.57 | 28.19 | 674.17 | 87.35 |
| 32 | 255.54 | 12.93 | 370.14 | 29.02 | 674.17 | 87.35 |
| 33 | 255.54 | 12.93 | 391.29 | 30.68 | 674.17 | 87.35 |
| 34 | 255.54 | 12.93 | 412.44 | 32.34 | 674.17 | 87.35 |
| 35 | 260.42 | 13.18 | 423.02 | 33.16 | 674.17 | 87.35 |
| 36 | 276.70 | 14.00 | 444.17 | 34.82 | 674.17 | 87.35 |
| 37 | 292.97 | 14.82 | 451.67 | 35.41 | 674.17 | 87.35 |
| 38 | 292.97 | 14.82 | 451.67 | 35.41 | 674.17 | 87.35 |
| 39 | 309.25 | 15.65 | 451.67 | 35.41 | 674.17 | 87.35 |
| 40 | 325.52 | 16.47 | 451.67 | 35.41 | 674.17 | 87.35 |
| 41 | 342.69 | 17.34 | 451.67 | 35.41 | 674.17 | 87.35 |
| 42 | 359.95 | 18.21 | 451.67 | 35.41 | 674.17 | 87.35 |
| 43 | 365.24 | 18.48 | 451.67 | 35.41 | 674.17 | 87.35 |
| 44 | 365.24 | 18.48 | 451.67 | 35.41 | 674.17 | 87.35 |
| 45 | 365.24 | 23.35 | 498.17 | 47.21 | 721.06 | 98.61 |
| 46 | 380.84 | 24.35 | 498.17 | 47.21 | 721.06 | 98.61 |
| 47 | 396.51 | 25.35 | 498.17 | 47.21 | 721.06 | 98.61 |
| 48 | 407.93 | 26.08 | 498.17 | 47.21 | 721.06 | 98.61 |
| 49 | 407.93 | 26.08 | 498.17 | 47.21 | 721.06 | 98.61 |
| 50 | 417.46 | 28.74 | 516.76 | 51.94 | 739.82 | 103.12 |
| 51 | 433.75 | 32.69 | 543.18 | 58.23 | 765.82 | 109.12 |
| 52 | 451.65 | 37.02 | 572.25 | 65.14 | 794.40 | 115.70 |
| 53 | 471.04 | 41.69 | 603.89 | 72.67 | 825.39 | 122.87 |
| 54 | 491.61 | 46.66 | 637.98 | 80.79 | 858.72 | 130.58 |
| 55 | 505.04 | 51.08 | 674.40 | 89.46 | 894.25 | 138.82 |
| 56 | 530.47 | 56.84 | 713.04 | 98.69 | 931.88 | 147.56 |
| 57 | 555.55 | 62.72 | 753.78 | 108.44 | 971.48 | 156.81 |
| 58 | 579.87 | 68.85 | 798.86 | 119.17 | 1015.05 | 166.92 |
| 59 | 614.71 | 76.80 | 850.52 | 131.35 | 1064.79 | 178.35 |
| 60 | 648.75 | 85.14 | 908.79 | 144.96 | 1120.85 | 191.14 |
| 61 | 683.22 | 93.94 | 973.66 | 160.05 | 1183.37 | 205.31 |
| 62 | 728.59 | 104.57 | 1045.14 | 176.60 | 1252.54 | 220.93 |
| 63 | 763.07 | 113.92 | 1123.25 | 194.64 | 1328.50 | 238.02 |
| 64 | 819.37 | 126.75 | 1207.98 | 214.15 | 1411.41 | 256.62 |
| 65 | 865.24 | 138.20 | 1299.34 | 235.14 | 1501.42 | 276.81 |
| 66 | 929.00 | 152.72 | 1397.32 | 257.64 | 1598.70 | 298.59 |
| 67 | 1002.92 | 169.19 | 1501.96 | 281.65 | 1703.39 | 322.02 |
| 68 | 1086.38 | 188.17 | 1624.56 | 309.54 | 1826.48 | 349.28 |
| 69 | 1169.17 | 208.06 | 1771.59 | 342.56 | 1969.94 | 380.66 |
| 70 | 1262.43 | 230.14 | 1900.99 | 372.23 | 2064.59 | 402.47 |
| 71 | 1376.55 | 255.93 | 2035.02 | 402.46 | 2221.34 | 436.02 |
| 72 | 1501.88 | 283.37 | 2128.88 | 424.16 | 2311.53 | 455.99 |
| 73 | 1630.30 | 310.00 | 2214.18 | 441.54 | 2384.18 | 468.88 |
| 74 | 1720.88 | 328.81 | 2302.63 | 457.74 | 2457.36 | 479.04 |
| 75 | 1822.50 | 351.19 | 2402.33 | 477.86 | 2541.05 | 493.46 |
| 76 | 1937.53 | 379.48 | 2519.84 | 506.16 | 2643.40 | 518.06 |
| 77 | 2067.49 | 415.47 | 2660.12 | 546.08 | 2770.75 | 557.64 |
| 78 | 2212.87 | 458.08 | 2836.91 | 599.61 | 2944.45 | 614.88 |
| 79 | 2366.71 | 503.08 | 3045.33 | 661.82 | 3161.85 | 683.40 |
| 80 | | 547.40 | | | | |
| 81 | | 619.36 | | | | |
| 82 | | 693.10 | | | | |
| 83 | | 767.05 | | | | |
| 84 | | 841.39 | | | | |
| 85 | | 916.76 | | | | |
| 86 | | 916.76 | | | | |
| 87+ | | 916.76 | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix B1

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

## LTC-94 VA

***Premiums to be used only with those***

***that have not previously elected an inflation decrease option***

### Standard rates per unit of Maximum Daily Benefit*

### Benefit Period: 2 Years

### Elimination Period: 20 Days

| Age | Indexed Inflation | | | | 5% Simple Inflation | | | | 5% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 259.90 | 7.91 | 45.20 | 11.30 | 505.05 | 30.27 | 136.19 | 34.05 | 901.59 | 84.18 | 304.15 | 76.04 |
| 30 | 266.04 | 8.10 | 46.27 | 11.57 | 505.05 | 30.27 | 136.19 | 34.05 | 901.59 | 84.18 | 304.15 | 76.04 |
| 31 | 275.33 | 8.38 | 47.88 | 11.97 | 505.05 | 30.27 | 136.19 | 34.05 | 901.59 | 84.18 | 304.15 | 76.04 |
| 32 | 313.74 | 9.55 | 54.56 | 13.64 | 505.05 | 30.27 | 136.19 | 34.05 | 901.59 | 84.18 | 304.15 | 76.04 |
| 33 | 323.90 | 9.86 | 56.33 | 14.08 | 505.05 | 30.27 | 136.19 | 34.05 | 901.59 | 84.18 | 304.15 | 76.04 |
| 34 | 334.06 | 10.17 | 58.10 | 14.52 | 505.05 | 30.27 | 136.19 | 34.05 | 901.59 | 84.18 | 304.15 | 76.04 |
| 35 | 346.76 | 10.55 | 60.31 | 15.08 | 505.05 | 30.27 | 136.19 | 34.05 | 901.59 | 84.18 | 304.15 | 76.04 |
| 36 | 356.93 | 10.86 | 62.07 | 15.52 | 506.38 | 30.35 | 136.55 | 34.14 | 901.59 | 84.18 | 304.15 | 76.04 |
| 37 | 369.63 | 11.25 | 64.28 | 16.07 | 559.59 | 33.53 | 150.90 | 37.73 | 901.59 | 84.18 | 304.15 | 76.04 |
| 38 | 386.14 | 11.75 | 67.15 | 16.79 | 586.83 | 35.17 | 158.25 | 39.56 | 901.59 | 84.18 | 304.15 | 76.04 |
| 39 | 396.30 | 12.06 | 68.92 | 17.23 | 614.49 | 36.82 | 165.71 | 41.43 | 901.59 | 84.18 | 304.15 | 76.04 |
| 40 | 408.65 | 12.44 | 71.07 | 17.77 | 642.58 | 38.51 | 173.28 | 43.32 | 901.59 | 84.18 | 304.15 | 76.04 |
| 41 | 425.44 | 12.95 | 73.99 | 18.50 | 674.67 | 40.43 | 181.93 | 45.48 | 901.59 | 84.18 | 304.15 | 76.04 |
| 42 | 435.07 | 13.24 | 75.66 | 18.92 | 707.56 | 42.40 | 190.80 | 47.70 | 901.59 | 84.18 | 304.15 | 76.04 |
| 43 | 435.07 | 13.24 | 75.66 | 18.92 | 725.08 | 43.45 | 195.53 | 48.88 | 901.59 | 84.18 | 304.15 | 76.04 |
| 44 | 435.07 | 13.24 | 75.66 | 18.92 | 725.08 | 43.45 | 195.53 | 48.88 | 901.59 | 84.18 | 304.15 | 76.04 |
| 45 | 433.24 | 16.45 | 102.37 | 25.59 | 736.83 | 52.26 | 250.84 | 62.71 | 939.61 | 92.33 | 358.46 | 89.62 |
| 46 | 448.31 | 17.02 | 105.93 | 26.48 | 765.81 | 54.31 | 260.70 | 65.18 | 939.61 | 92.33 | 358.46 | 89.62 |
| 47 | 448.31 | 17.02 | 105.93 | 26.48 | 765.81 | 54.31 | 260.70 | 65.18 | 939.61 | 92.33 | 358.46 | 89.62 |
| 48 | 453.94 | 17.24 | 107.26 | 26.82 | 765.81 | 54.31 | 260.70 | 65.18 | 939.61 | 92.33 | 358.46 | 89.62 |
| 49 | 457.73 | 17.38 | 108.16 | 27.04 | 765.81 | 54.31 | 260.70 | 65.18 | 939.61 | 92.33 | 358.46 | 89.62 |
| 50 | 467.96 | 19.50 | 124.79 | 31.20 | 782.11 | 57.03 | 282.43 | 70.61 | 953.19 | 97.76 | 391.05 | 97.76 |
| 51 | 476.51 | 21.39 | 132.26 | 33.06 | 806.55 | 65.18 | 304.15 | 76.04 | 977.63 | 103.19 | 401.92 | 100.48 |
| 52 | 476.68 | 24.59 | 143.76 | 35.94 | 833.70 | 70.61 | 325.88 | 81.47 | 1004.79 | 108.63 | 423.64 | 105.91 |
| 53 | 489.92 | 28.37 | 151.33 | 37.83 | 860.86 | 76.04 | 347.60 | 86.90 | 1031.94 | 116.77 | 445.37 | 111.34 |
| 54 | 503.16 | 32.16 | 158.89 | 39.72 | 890.73 | 84.18 | 358.46 | 89.62 | 1064.53 | 122.20 | 456.23 | 114.06 |
| 55 | 518.30 | 34.05 | 174.03 | 43.51 | 923.32 | 92.33 | 380.19 | 95.05 | 1097.12 | 130.35 | 477.95 | 119.49 |
| 56 | 535.32 | 37.83 | 181.59 | 45.40 | 955.91 | 100.48 | 401.92 | 100.48 | 1132.42 | 138.50 | 499.68 | 124.92 |
| 57 | 550.45 | 41.61 | 196.73 | 49.18 | 991.21 | 108.63 | 423.64 | 105.91 | 1167.73 | 146.64 | 521.40 | 130.35 |
| 58 | 569.37 | 47.29 | 211.86 | 52.96 | 1031.94 | 116.77 | 456.23 | 114.06 | 1208.46 | 157.51 | 543.13 | 135.78 |
| 59 | 592.07 | 52.96 | 219.42 | 54.86 | 1078.11 | 127.64 | 477.95 | 119.49 | 1257.34 | 168.37 | 575.72 | 143.93 |
| 60 | 620.44 | 58.64 | 234.56 | 58.64 | 1132.42 | 141.21 | 499.68 | 124.92 | 1311.66 | 179.23 | 597.44 | 149.36 |
| 61 | 650.71 | 66.21 | 257.26 | 64.31 | 1194.88 | 154.79 | 532.27 | 133.07 | 1374.12 | 192.81 | 630.03 | 157.51 |
| 62 | 684.76 | 73.77 | 272.39 | 68.10 | 1260.06 | 171.09 | 564.85 | 141.21 | 1444.72 | 209.10 | 662.62 | 165.65 |
| 63 | 722.59 | 81.34 | 287.52 | 71.88 | 1336.10 | 187.38 | 597.44 | 149.36 | 1518.04 | 225.40 | 695.20 | 173.80 |
| 64 | 771.94 | 91.72 | 313.36 | 78.34 | 1414.85 | 206.39 | 630.03 | 157.51 | 1602.23 | 244.41 | 727.79 | 181.95 |
| 65 | 817.53 | 103.15 | 336.18 | 84.05 | 1501.75 | 225.40 | 673.48 | 168.37 | 1689.13 | 263.42 | 760.38 | 190.10 |
| 66 | 894.96 | 116.56 | 363.52 | 90.88 | 1591.37 | 244.41 | 706.07 | 176.52 | 1784.18 | 285.14 | 803.83 | 200.96 |
| 67 | 979.16 | 132.87 | 400.66 | 100.16 | 1689.13 | 266.13 | 749.52 | 187.38 | 1884.66 | 306.87 | 836.42 | 209.10 |
| 68 | 1067.25 | 150.08 | 441.91 | 110.48 | 1805.90 | 293.29 | 792.97 | 198.24 | 2004.15 | 334.02 | 879.87 | 219.97 |
| 69 | 1151.97 | 170.20 | 464.94 | 116.23 | 1955.26 | 325.88 | 847.28 | 211.82 | 2153.51 | 366.61 | 934.18 | 233.55 |
| 70 | 1261.71 | 193.63 | 508.02 | 127.00 | 2120.85 | 362.96 | 899.26 | 224.82 | 2321.29 | 403.58 | 985.94 | 246.48 |
| 71 | 1385.71 | 219.79 | 544.24 | 136.06 | 2208.82 | 386.28 | 922.93 | 230.73 | 2403.26 | 422.58 | 1005.89 | 251.47 |
| 72 | 1507.97 | 247.14 | 586.43 | 146.61 | 2287.37 | 406.42 | 941.71 | 235.43 | 2475.71 | 441.12 | 1021.01 | 255.25 |
| 73 | 1650.94 | 276.21 | 640.98 | 160.24 | 2363.27 | 425.81 | 955.72 | 238.93 | 2543.06 | 454.20 | 1031.42 | 257.85 |
| 74 | 1795.96 | 305.96 | 687.37 | 171.84 | 2448.79 | 444.21 | 974.11 | 243.53 | 2620.16 | 469.01 | 1046.26 | 261.57 |
| 75 | 1929.60 | 335.94 | 737.43 | 184.36 | 2545.02 | 465.66 | 1004.28 | 251.07 | 2705.96 | 487.12 | 1072.94 | 268.24 |
| 76 | 2118.19 | 377.16 | 799.16 | 199.79 | 2650.29 | 493.36 | 1027.50 | 256.87 | 2805.23 | 513.75 | 1092.73 | 273.18 |
| 77 | 2221.32 | 407.92 | 827.44 | 206.86 | 2766.49 | 529.71 | 1051.69 | 262.92 | 2915.36 | 550.98 | 1113.56 | 278.39 |
| 78 | 2413.67 | 459.66 | 885.26 | 221.32 | 2996.28 | 592.07 | 1119.82 | 279.96 | 3145.71 | 618.55 | 1180.35 | 295.09 |
| 79 | 2695.51 | 529.64 | 976.06 | 244.01 | 3327.30 | 679.08 | 1225.75 | 306.44 | 3482.42 | 709.35 | 1286.28 | 321.57 |
| 80 | 3009.52 | 609.09 | 1074.42 | 268.61 | 3694.27 | 773.66 | 1339.24 | 334.81 | 3853.17 | 809.60 | 1399.78 | 349.94 |
| 81 | 3350.00 | 694.21 | 1180.35 | 295.09 | 4087.72 | 875.81 | 1460.31 | 365.08 | 4250.40 | 913.64 | 1520.84 | 380.21 |
| 82 | 3711.30 | 783.12 | 1293.85 | 323.46 | 4503.87 | 979.84 | 1588.93 | 397.23 | 4666.55 | 1019.57 | 1649.47 | 412.37 |
| 83 | 4087.72 | 875.81 | 1414.91 | 353.73 | 4931.37 | 1083.88 | 1725.13 | 431.28 | 5094.05 | 1125.50 | 1785.66 | 446.41 |
| 84 | 4483.07 | 968.49 | 1543.54 | 385.88 | 5372.11 | 1189.81 | 1868.89 | 467.22 | 5532.90 | 1231.42 | 1929.42 | 482.36 |
| 85+ | | 1271.15 | 1974.82 | 493.70 | | | | | | | | |

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

Age 85+ rates are for inflation additions only

# Appendix B1

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

## LTC-94 VA

***Premiums to be used only with those***

***that have not previously elected an inflation decrease option***

### Standard rates per unit of Maximum Daily Benefit*

### Benefit Period: 2 Years

### Elimination Period: 100 Days

| Age | Indexed Inflation | | | | 5% Simple Inflation | | | | 5% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 253.12 | 5.65 | 31.64 | 7.91 | 480.46 | 24.59 | 98.36 | 24.59 | 833.70 | 67.89 | 217.25 | 54.31 |
| 30 | 259.10 | 5.78 | 32.39 | 8.10 | 480.46 | 24.59 | 98.36 | 24.59 | 833.70 | 67.89 | 217.25 | 54.31 |
| 31 | 268.15 | 5.99 | 33.52 | 8.38 | 480.46 | 24.59 | 98.36 | 24.59 | 833.70 | 67.89 | 217.25 | 54.31 |
| 32 | 305.56 | 6.82 | 38.19 | 9.55 | 480.46 | 24.59 | 98.36 | 24.59 | 833.70 | 67.89 | 217.25 | 54.31 |
| 33 | 315.45 | 7.04 | 39.43 | 9.86 | 480.46 | 24.59 | 98.36 | 24.59 | 833.70 | 67.89 | 217.25 | 54.31 |
| 34 | 325.35 | 7.26 | 40.67 | 10.17 | 480.46 | 24.59 | 98.36 | 24.59 | 833.70 | 67.89 | 217.25 | 54.31 |
| 35 | 337.72 | 7.54 | 42.21 | 10.55 | 480.46 | 24.59 | 98.36 | 24.59 | 833.70 | 67.89 | 217.25 | 54.31 |
| 36 | 347.62 | 7.76 | 43.45 | 10.86 | 481.73 | 24.66 | 98.62 | 24.66 | 833.70 | 67.89 | 217.25 | 54.31 |
| 37 | 359.99 | 8.04 | 45.00 | 11.25 | 532.34 | 27.25 | 108.98 | 27.25 | 833.70 | 67.89 | 217.25 | 54.31 |
| 38 | 376.07 | 8.39 | 47.01 | 11.75 | 558.26 | 28.57 | 114.29 | 28.57 | 833.70 | 67.89 | 217.25 | 54.31 |
| 39 | 385.96 | 8.62 | 48.25 | 12.06 | 584.57 | 29.92 | 119.68 | 29.92 | 833.70 | 67.89 | 217.25 | 54.31 |
| 40 | 397.99 | 8.88 | 49.75 | 12.44 | 611.29 | 31.29 | 125.15 | 31.29 | 833.70 | 67.89 | 217.25 | 54.31 |
| 41 | 414.34 | 9.25 | 51.79 | 12.95 | 641.82 | 32.85 | 131.40 | 32.85 | 833.70 | 67.89 | 217.25 | 54.31 |
| 42 | 423.72 | 9.46 | 52.96 | 13.24 | 673.11 | 34.45 | 137.80 | 34.45 | 833.70 | 67.89 | 217.25 | 54.31 |
| 43 | 423.72 | 9.46 | 52.96 | 13.24 | 689.77 | 35.30 | 141.21 | 35.30 | 833.70 | 67.89 | 217.25 | 54.31 |
| 44 | 423.72 | 9.46 | 52.96 | 13.24 | 689.77 | 35.30 | 141.21 | 35.30 | 833.70 | 67.89 | 217.25 | 54.31 |
| 45 | 418.62 | 12.80 | 73.12 | 18.28 | 692.41 | 41.81 | 177.68 | 44.42 | 863.57 | 76.04 | 260.70 | 65.18 |
| 46 | 433.17 | 13.24 | 75.66 | 18.92 | 719.65 | 43.45 | 184.66 | 46.17 | 863.57 | 76.04 | 260.70 | 65.18 |
| 47 | 433.17 | 13.24 | 75.66 | 18.92 | 719.65 | 43.45 | 184.66 | 46.17 | 863.57 | 76.04 | 260.70 | 65.18 |
| 48 | 438.62 | 13.41 | 76.61 | 19.15 | 719.65 | 43.45 | 184.66 | 46.17 | 863.57 | 76.04 | 260.70 | 65.18 |
| 49 | 442.28 | 13.52 | 77.25 | 19.31 | 719.65 | 43.45 | 184.66 | 46.17 | 863.57 | 76.04 | 260.70 | 65.18 |
| 50 | 448.46 | 15.60 | 85.79 | 21.45 | 733.22 | 46.17 | 206.39 | 51.60 | 874.44 | 78.75 | 271.56 | 67.89 |
| 51 | 457.06 | 17.50 | 93.36 | 23.34 | 752.23 | 51.60 | 217.25 | 54.31 | 893.45 | 84.18 | 293.29 | 73.32 |
| 52 | 453.98 | 18.92 | 98.36 | 24.59 | 773.96 | 57.03 | 228.11 | 57.03 | 915.17 | 89.62 | 304.15 | 76.04 |
| 53 | 465.33 | 22.70 | 105.93 | 26.48 | 795.68 | 62.46 | 238.98 | 59.74 | 939.61 | 95.05 | 315.01 | 78.75 |
| 54 | 476.68 | 24.59 | 113.50 | 28.37 | 820.12 | 67.89 | 260.70 | 65.18 | 964.05 | 100.48 | 325.88 | 81.47 |
| 55 | 488.03 | 28.37 | 121.06 | 30.27 | 847.28 | 73.32 | 271.56 | 67.89 | 991.21 | 105.91 | 347.60 | 86.90 |
| 56 | 501.27 | 30.27 | 128.63 | 32.16 | 874.44 | 81.47 | 282.43 | 70.61 | 1018.37 | 111.34 | 358.46 | 89.62 |
| 57 | 514.51 | 34.05 | 136.19 | 34.05 | 904.31 | 86.90 | 304.15 | 76.04 | 1048.24 | 119.49 | 380.19 | 95.05 |
| 58 | 529.64 | 37.83 | 143.76 | 35.94 | 936.90 | 95.05 | 325.88 | 81.47 | 1083.54 | 127.64 | 391.05 | 97.76 |
| 59 | 548.56 | 41.61 | 158.89 | 39.72 | 974.92 | 103.19 | 336.74 | 84.18 | 1121.56 | 135.78 | 412.78 | 103.19 |
| 60 | 571.26 | 47.29 | 166.46 | 41.61 | 1018.37 | 114.06 | 358.46 | 89.62 | 1167.73 | 146.64 | 434.50 | 108.63 |
| 61 | 595.85 | 52.96 | 181.59 | 45.40 | 1069.96 | 124.92 | 380.19 | 95.05 | 1219.32 | 157.51 | 456.23 | 114.06 |
| 62 | 624.22 | 58.64 | 189.16 | 47.29 | 1124.28 | 138.50 | 401.92 | 100.48 | 1276.35 | 171.09 | 477.95 | 119.49 |
| 63 | 656.38 | 66.21 | 204.29 | 51.07 | 1186.74 | 152.08 | 434.50 | 108.63 | 1338.81 | 184.66 | 499.68 | 124.92 |
| 64 | 697.42 | 74.52 | 221.65 | 55.41 | 1251.91 | 165.65 | 456.23 | 114.06 | 1406.70 | 198.24 | 532.27 | 133.07 |
| 65 | 733.48 | 82.13 | 236.85 | 59.21 | 1322.52 | 181.95 | 488.82 | 122.20 | 1480.03 | 214.54 | 553.99 | 138.50 |
| 66 | 798.16 | 94.83 | 260.78 | 65.20 | 1398.56 | 198.24 | 510.54 | 127.64 | 1558.78 | 233.55 | 586.58 | 146.64 |
| 67 | 870.82 | 106.30 | 286.19 | 71.55 | 1480.03 | 217.25 | 543.13 | 135.78 | 1642.96 | 249.84 | 619.17 | 154.79 |
| 68 | 944.27 | 120.90 | 316.84 | 79.21 | 1575.07 | 238.98 | 575.72 | 143.93 | 1740.73 | 271.56 | 651.75 | 162.94 |
| 69 | 1014.98 | 136.99 | 340.40 | 85.10 | 1697.28 | 266.13 | 619.17 | 154.79 | 1865.65 | 298.72 | 695.20 | 173.80 |
| 70 | 1103.48 | 156.15 | 366.44 | 91.61 | 1833.74 | 295.24 | 660.90 | 165.23 | 2004.38 | 327.74 | 736.74 | 184.19 |
| 71 | 1205.70 | 177.92 | 401.90 | 100.47 | 1902.90 | 313.69 | 684.42 | 171.11 | 2066.23 | 344.80 | 746.64 | 186.66 |
| 72 | 1304.81 | 198.97 | 435.63 | 108.91 | 1962.72 | 329.60 | 693.89 | 173.47 | 2121.33 | 359.34 | 763.28 | 190.82 |
| 73 | 1423.23 | 221.39 | 472.30 | 118.08 | 2022.62 | 345.38 | 709.69 | 177.42 | 2174.02 | 371.41 | 775.93 | 193.98 |
| 74 | 1540.30 | 245.19 | 511.34 | 127.83 | 2088.01 | 360.78 | 730.58 | 182.64 | 2232.32 | 381.07 | 793.72 | 198.43 |
| 75 | 1646.92 | 270.39 | 540.78 | 135.19 | 2160.91 | 377.68 | 755.35 | 188.84 | 2298.25 | 394.84 | 806.85 | 201.71 |
| 76 | 1800.16 | 303.76 | 595.30 | 148.82 | 2244.59 | 399.58 | 774.70 | 193.67 | 2375.07 | 417.93 | 823.63 | 205.91 |
| 77 | 1879.13 | 328.65 | 618.64 | 154.66 | 2335.38 | 429.18 | 796.50 | 199.13 | 2462.97 | 448.52 | 842.90 | 210.73 |
| 78 | 2033.46 | 368.86 | 665.84 | 166.46 | 2519.60 | 480.46 | 847.43 | 211.86 | 2648.22 | 505.05 | 900.40 | 225.10 |
| 79 | 2258.56 | 425.61 | 733.94 | 183.48 | 2788.20 | 550.45 | 930.66 | 232.67 | 2920.61 | 576.93 | 983.63 | 245.91 |
| 80 | 2510.14 | 488.03 | 809.60 | 202.40 | 3085.18 | 626.12 | 1021.46 | 255.36 | 3219.48 | 656.38 | 1066.86 | 266.71 |
| 81 | 2780.64 | 554.24 | 892.83 | 223.21 | 3401.08 | 707.45 | 1119.82 | 279.96 | 3539.16 | 739.61 | 1165.22 | 291.30 |
| 82 | 3070.05 | 626.12 | 976.06 | 244.01 | 3734.00 | 788.79 | 1218.18 | 304.55 | 3873.97 | 822.84 | 1271.15 | 317.79 |
| 83 | 3368.92 | 698.00 | 1066.86 | 266.71 | 4076.37 | 872.02 | 1324.11 | 331.03 | 4216.35 | 906.07 | 1369.51 | 342.38 |
| 84 | 3681.03 | 769.88 | 1165.22 | 291.30 | 4428.21 | 955.25 | 1430.04 | 357.51 | 4566.30 | 989.30 | 1483.01 | 370.75 |
| 85+ | | 1006.33 | 1498.14 | 374.53 | | | | | | | | |

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

Age 85+ rates are for inflation additions only

# Appendix B1

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

## LTC-94 VA

***Premiums to be used only with those***

***that have not previously elected an inflation decrease option***

### Standard rates per unit of Maximum Daily Benefit*

### Benefit Period: 3 Years

### Elimination Period: 20 Days

| Age | Indexed Inflation | | | | 5% Simple Inflation | | | | 5% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 342.92 | 11.58 | 63.66 | 15.92 | 537.21 | 37.83 | 151.33 | 37.83 | 993.93 | 105.91 | 336.74 | 84.18 |
| 30 | 359.01 | 12.12 | 66.65 | 16.66 | 537.21 | 37.83 | 151.33 | 37.83 | 993.93 | 105.91 | 336.74 | 84.18 |
| 31 | 368.92 | 12.45 | 68.49 | 17.12 | 537.21 | 37.83 | 151.33 | 37.83 | 993.93 | 105.91 | 336.74 | 84.18 |
| 32 | 385.01 | 13.00 | 71.48 | 17.87 | 537.21 | 37.83 | 151.33 | 37.83 | 993.93 | 105.91 | 336.74 | 84.18 |
| 33 | 397.39 | 13.41 | 73.78 | 18.44 | 537.21 | 37.83 | 151.33 | 37.83 | 993.93 | 105.91 | 336.74 | 84.18 |
| 34 | 411.01 | 13.87 | 76.31 | 19.08 | 537.21 | 37.83 | 151.33 | 37.83 | 993.93 | 105.91 | 336.74 | 84.18 |
| 35 | 426.73 | 14.40 | 79.22 | 19.81 | 553.42 | 38.97 | 155.89 | 38.97 | 993.93 | 105.91 | 336.74 | 84.18 |
| 36 | 442.81 | 14.95 | 82.21 | 20.55 | 607.21 | 42.76 | 171.05 | 42.76 | 993.93 | 105.91 | 336.74 | 84.18 |
| 37 | 448.31 | 15.13 | 83.23 | 20.81 | 634.71 | 44.70 | 178.79 | 44.70 | 993.93 | 105.91 | 336.74 | 84.18 |
| 38 | 448.31 | 15.13 | 83.23 | 20.81 | 662.61 | 46.66 | 186.65 | 46.66 | 993.93 | 105.91 | 336.74 | 84.18 |
| 39 | 448.31 | 15.13 | 83.23 | 20.81 | 719.61 | 50.68 | 202.71 | 50.68 | 993.93 | 105.91 | 336.74 | 84.18 |
| 40 | 448.31 | 15.13 | 83.23 | 20.81 | 748.71 | 52.73 | 210.90 | 52.73 | 993.93 | 105.91 | 336.74 | 84.18 |
| 41 | 448.31 | 15.13 | 83.23 | 20.81 | 771.24 | 54.31 | 217.25 | 54.31 | 993.93 | 105.91 | 336.74 | 84.18 |
| 42 | 448.31 | 15.13 | 83.23 | 20.81 | 771.24 | 54.31 | 217.25 | 54.31 | 993.93 | 105.91 | 336.74 | 84.18 |
| 43 | 448.31 | 15.13 | 83.23 | 20.81 | 771.24 | 54.31 | 217.25 | 54.31 | 993.93 | 105.91 | 336.74 | 84.18 |
| 44 | 448.31 | 15.13 | 83.23 | 20.81 | 771.24 | 54.31 | 217.25 | 54.31 | 993.93 | 105.91 | 336.74 | 84.18 |
| 45 | 465.33 | 20.81 | 121.06 | 30.27 | 822.84 | 67.89 | 282.43 | 70.61 | 1042.81 | 116.77 | 401.92 | 100.48 |
| 46 | 465.33 | 20.81 | 121.06 | 30.27 | 822.84 | 67.89 | 282.43 | 70.61 | 1042.81 | 116.77 | 401.92 | 100.48 |
| 47 | 496.51 | 22.20 | 129.17 | 32.29 | 822.84 | 67.89 | 282.43 | 70.61 | 1042.81 | 116.77 | 401.92 | 100.48 |
| 48 | 500.68 | 22.39 | 130.26 | 32.56 | 822.84 | 67.89 | 282.43 | 70.61 | 1042.81 | 116.77 | 401.92 | 100.48 |
| 49 | 533.90 | 23.87 | 138.90 | 34.72 | 822.84 | 67.89 | 282.43 | 70.61 | 1042.81 | 116.77 | 401.92 | 100.48 |
| 50 | 540.72 | 26.06 | 147.67 | 36.92 | 841.85 | 73.32 | 315.01 | 78.75 | 1061.82 | 122.20 | 423.64 | 105.91 |
| 51 | 554.06 | 30.18 | 163.85 | 40.96 | 874.44 | 78.75 | 336.74 | 84.18 | 1094.40 | 130.35 | 445.37 | 111.34 |
| 52 | 553.63 | 33.43 | 167.13 | 41.78 | 907.03 | 86.90 | 358.46 | 89.62 | 1126.99 | 138.50 | 467.09 | 116.77 |
| 53 | 535.77 | 35.33 | 172.70 | 43.18 | 942.33 | 95.05 | 369.33 | 92.33 | 1162.30 | 146.64 | 488.82 | 122.20 |
| 54 | 552.70 | 39.06 | 179.68 | 44.92 | 980.35 | 105.91 | 391.05 | 97.76 | 1203.03 | 154.79 | 510.54 | 127.64 |
| 55 | 559.69 | 44.09 | 191.67 | 47.92 | 1021.08 | 114.06 | 423.64 | 105.91 | 1243.76 | 165.65 | 532.27 | 133.07 |
| 56 | 580.91 | 47.93 | 199.39 | 49.85 | 1061.82 | 124.92 | 445.37 | 111.34 | 1287.22 | 173.80 | 553.99 | 138.50 |
| 57 | 606.24 | 54.23 | 216.93 | 54.23 | 1107.98 | 135.78 | 467.09 | 116.77 | 1333.38 | 184.66 | 575.72 | 143.93 |
| 58 | 665.80 | 63.31 | 245.08 | 61.27 | 1156.86 | 146.64 | 488.82 | 122.20 | 1384.98 | 198.24 | 597.44 | 149.36 |
| 59 | 684.18 | 68.22 | 256.82 | 64.20 | 1216.61 | 160.22 | 521.40 | 130.35 | 1444.72 | 211.82 | 630.03 | 157.51 |
| 60 | 741.55 | 78.49 | 280.92 | 70.23 | 1284.50 | 176.52 | 553.99 | 138.50 | 1515.33 | 228.11 | 662.62 | 165.65 |
| 61 | 781.81 | 88.70 | 297.05 | 74.26 | 1360.54 | 195.53 | 586.58 | 146.64 | 1594.08 | 244.41 | 695.20 | 173.80 |
| 62 | 823.65 | 98.59 | 320.42 | 80.11 | 1444.72 | 214.54 | 619.17 | 154.79 | 1680.98 | 263.42 | 727.79 | 181.95 |
| 63 | 862.83 | 109.37 | 332.17 | 83.04 | 1537.05 | 236.26 | 651.75 | 162.94 | 1776.03 | 285.14 | 760.38 | 190.10 |
| 64 | 906.10 | 120.01 | 352.04 | 88.01 | 1637.53 | 257.99 | 695.20 | 173.80 | 1879.23 | 309.58 | 803.83 | 200.96 |
| 65 | 973.95 | 135.38 | 379.88 | 94.97 | 1743.44 | 282.43 | 738.66 | 184.66 | 1990.57 | 334.02 | 836.42 | 209.10 |
| 66 | 1062.19 | 153.52 | 414.92 | 103.73 | 1857.50 | 309.58 | 771.24 | 192.81 | 2110.06 | 361.18 | 879.87 | 219.97 |
| 67 | 1186.19 | 176.30 | 461.42 | 115.35 | 1979.70 | 336.74 | 814.69 | 203.67 | 2234.97 | 388.34 | 923.32 | 230.83 |
| 68 | 1292.72 | 198.88 | 503.83 | 125.96 | 2126.35 | 369.33 | 869.01 | 217.25 | 2387.05 | 420.92 | 966.77 | 241.69 |
| 69 | 1453.63 | 232.03 | 555.06 | 138.77 | 2313.73 | 410.06 | 923.32 | 230.83 | 2577.15 | 464.38 | 1031.94 | 257.99 |
| 70 | 1588.07 | 262.79 | 598.07 | 149.52 | 2521.73 | 457.76 | 985.94 | 246.48 | 2789.88 | 509.22 | 1094.28 | 273.57 |
| 71 | 1776.09 | 302.17 | 655.08 | 163.77 | 2639.18 | 487.39 | 1005.89 | 251.47 | 2898.43 | 536.65 | 1109.60 | 277.40 |
| 72 | 1982.64 | 346.14 | 715.82 | 178.96 | 2743.35 | 512.98 | 1030.93 | 257.73 | 2993.65 | 560.07 | 1120.14 | 280.03 |
| 73 | 2144.01 | 379.86 | 764.38 | 191.10 | 2845.86 | 537.00 | 1050.34 | 262.59 | 3087.16 | 577.22 | 1135.51 | 283.88 |
| 74 | 2279.68 | 410.39 | 802.73 | 200.68 | 2958.39 | 559.21 | 1073.32 | 268.33 | 3188.39 | 593.03 | 1154.49 | 288.62 |
| 75 | 2394.81 | 437.76 | 832.60 | 208.15 | 3085.79 | 587.97 | 1098.69 | 274.67 | 3304.67 | 618.02 | 1175.95 | 293.99 |
| 76 | 2521.85 | 470.94 | 864.40 | 216.10 | 3227.24 | 623.84 | 1125.35 | 281.34 | 3439.26 | 652.38 | 1198.75 | 299.69 |
| 77 | 2656.30 | 508.45 | 889.30 | 222.32 | 3385.14 | 670.84 | 1152.22 | 288.06 | 3592.00 | 701.77 | 1229.55 | 307.39 |
| 78 | 2903.59 | 573.15 | 953.36 | 238.34 | 3684.82 | 752.85 | 1233.32 | 308.33 | 3894.78 | 790.68 | 1301.41 | 325.35 |
| 79 | 3257.32 | 663.95 | 1051.72 | 262.93 | 4116.10 | 866.35 | 1346.81 | 336.70 | 4333.63 | 911.75 | 1414.91 | 353.73 |
| 80 | 3654.55 | 766.09 | 1165.22 | 291.30 | 4594.67 | 991.19 | 1475.44 | 368.86 | 4819.77 | 1042.27 | 1543.54 | 385.88 |
| 81 | 4087.72 | 873.91 | 1278.71 | 319.68 | 5109.18 | 1123.60 | 1611.63 | 402.91 | 5341.85 | 1180.35 | 1687.30 | 421.82 |
| 82 | 4543.60 | 989.30 | 1407.34 | 351.84 | 5650.18 | 1261.69 | 1755.39 | 438.85 | 5888.52 | 1320.33 | 1831.06 | 457.76 |
| 83 | 5022.17 | 1104.69 | 1535.97 | 383.99 | 6208.19 | 1397.88 | 1906.72 | 476.68 | 6448.43 | 1458.42 | 1982.39 | 495.60 |
| 84 | 5519.66 | 1223.86 | 1679.73 | 419.93 | 6781.35 | 1535.97 | 2065.62 | 516.40 | 7023.47 | 1598.39 | 2141.28 | 535.32 |
| 85+ | | 1607.85 | 2156.41 | 539.10 | | | | | | | | |

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

Age 85+ rates are for inflation additions only

# Appendix B1

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

## LTC-94 VA

***Premiums to be used only with those***

***that have not previously elected an inflation decrease option***

### Standard rates per unit of Maximum Daily Benefit*

### Benefit Period: 3 Years

### Elimination Period: 100 Days

| Age | Indexed Inflation | | | | 5% Simple Inflation | | | | 5% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 332.79 | 10.13 | 46.30 | 11.58 | 506.95 | 30.27 | 105.93 | 26.48 | 917.89 | 86.90 | 249.84 | 62.46 |
| 30 | 348.41 | 10.60 | 48.47 | 12.12 | 506.95 | 30.27 | 105.93 | 26.48 | 917.89 | 86.90 | 249.84 | 62.46 |
| 31 | 358.02 | 10.90 | 49.81 | 12.45 | 506.95 | 30.27 | 105.93 | 26.48 | 917.89 | 86.90 | 249.84 | 62.46 |
| 32 | 373.64 | 11.37 | 51.98 | 13.00 | 506.95 | 30.27 | 105.93 | 26.48 | 917.89 | 86.90 | 249.84 | 62.46 |
| 33 | 385.65 | 11.74 | 53.66 | 13.41 | 506.95 | 30.27 | 105.93 | 26.48 | 917.89 | 86.90 | 249.84 | 62.46 |
| 34 | 398.87 | 12.14 | 55.49 | 13.87 | 506.95 | 30.27 | 105.93 | 26.48 | 917.89 | 86.90 | 249.84 | 62.46 |
| 35 | 414.13 | 12.60 | 57.62 | 14.40 | 522.24 | 31.18 | 109.12 | 27.28 | 917.89 | 86.90 | 249.84 | 62.46 |
| 36 | 429.73 | 13.08 | 59.79 | 14.95 | 573.00 | 34.21 | 119.73 | 29.93 | 917.89 | 86.90 | 249.84 | 62.46 |
| 37 | 435.07 | 13.24 | 60.53 | 15.13 | 598.95 | 35.76 | 125.15 | 31.29 | 917.89 | 86.90 | 249.84 | 62.46 |
| 38 | 435.07 | 13.24 | 60.53 | 15.13 | 625.28 | 37.33 | 130.65 | 32.66 | 917.89 | 86.90 | 249.84 | 62.46 |
| 39 | 435.07 | 13.24 | 60.53 | 15.13 | 679.07 | 40.54 | 141.89 | 35.47 | 917.89 | 86.90 | 249.84 | 62.46 |
| 40 | 435.07 | 13.24 | 60.53 | 15.13 | 706.53 | 42.18 | 147.63 | 36.91 | 917.89 | 86.90 | 249.84 | 62.46 |
| 41 | 435.07 | 13.24 | 60.53 | 15.13 | 727.79 | 43.45 | 152.08 | 38.02 | 917.89 | 86.90 | 249.84 | 62.46 |
| 42 | 435.07 | 13.24 | 60.53 | 15.13 | 727.79 | 43.45 | 152.08 | 38.02 | 917.89 | 86.90 | 249.84 | 62.46 |
| 43 | 435.07 | 13.24 | 60.53 | 15.13 | 727.79 | 43.45 | 152.08 | 38.02 | 917.89 | 86.90 | 249.84 | 62.46 |
| 44 | 435.07 | 13.24 | 60.53 | 15.13 | 727.79 | 43.45 | 152.08 | 38.02 | 917.89 | 86.90 | 249.84 | 62.46 |
| 45 | 446.41 | 17.02 | 83.23 | 20.81 | 768.53 | 54.31 | 206.39 | 51.60 | 955.91 | 97.76 | 293.29 | 73.32 |
| 46 | 446.41 | 17.02 | 83.23 | 20.81 | 768.53 | 54.31 | 206.39 | 51.60 | 955.91 | 97.76 | 293.29 | 73.32 |
| 47 | 476.32 | 18.16 | 88.81 | 22.20 | 768.53 | 54.31 | 206.39 | 51.60 | 955.91 | 97.76 | 293.29 | 73.32 |
| 48 | 480.32 | 18.32 | 89.55 | 22.39 | 768.53 | 54.31 | 206.39 | 51.60 | 955.91 | 97.76 | 293.29 | 73.32 |
| 49 | 512.19 | 19.53 | 95.49 | 23.87 | 768.53 | 54.31 | 206.39 | 51.60 | 955.91 | 97.76 | 293.29 | 73.32 |
| 50 | 519.00 | 21.72 | 104.24 | 26.06 | 784.82 | 59.74 | 228.11 | 57.03 | 969.48 | 100.48 | 315.01 | 78.75 |
| 51 | 528.19 | 23.71 | 112.11 | 28.03 | 809.26 | 65.18 | 238.98 | 59.74 | 993.93 | 105.91 | 325.88 | 81.47 |
| 52 | 524.38 | 27.16 | 116.99 | 29.25 | 836.42 | 70.61 | 249.84 | 62.46 | 1023.80 | 114.06 | 336.74 | 84.18 |
| 53 | 506.34 | 29.44 | 117.75 | 29.44 | 866.29 | 78.75 | 271.56 | 67.89 | 1053.67 | 119.49 | 358.46 | 89.62 |
| 54 | 519.50 | 31.25 | 124.99 | 31.25 | 898.88 | 86.90 | 282.43 | 70.61 | 1086.26 | 127.64 | 369.33 | 92.33 |
| 55 | 525.19 | 34.50 | 130.34 | 32.58 | 931.47 | 95.05 | 304.15 | 76.04 | 1118.85 | 135.78 | 391.05 | 97.76 |
| 56 | 542.56 | 38.34 | 145.71 | 36.43 | 966.77 | 103.19 | 325.88 | 81.47 | 1156.86 | 143.93 | 401.92 | 100.48 |
| 57 | 563.63 | 44.55 | 154.95 | 38.74 | 1004.79 | 111.34 | 336.74 | 84.18 | 1194.88 | 152.08 | 423.64 | 105.91 |
| 58 | 616.78 | 51.06 | 171.55 | 42.89 | 1045.52 | 122.20 | 358.46 | 89.62 | 1238.33 | 162.94 | 445.37 | 111.34 |
| 59 | 630.01 | 56.18 | 184.59 | 46.15 | 1094.40 | 133.07 | 380.19 | 95.05 | 1287.22 | 173.80 | 467.09 | 116.77 |
| 60 | 679.58 | 64.03 | 198.30 | 49.57 | 1151.43 | 146.64 | 401.92 | 100.48 | 1346.96 | 187.38 | 488.82 | 122.20 |
| 61 | 711.68 | 72.20 | 214.53 | 53.63 | 1213.89 | 160.22 | 434.50 | 108.63 | 1412.13 | 203.67 | 510.54 | 127.64 |
| 62 | 747.65 | 80.11 | 230.05 | 57.51 | 1284.50 | 176.52 | 456.23 | 114.06 | 1485.46 | 219.97 | 543.13 | 135.78 |
| 63 | 779.79 | 89.12 | 243.05 | 60.76 | 1363.25 | 192.81 | 488.82 | 122.20 | 1566.93 | 236.26 | 564.85 | 141.21 |
| 64 | 814.09 | 98.01 | 256.03 | 64.01 | 1447.44 | 211.82 | 510.54 | 127.64 | 1653.83 | 255.27 | 597.44 | 149.36 |
| 65 | 870.89 | 109.11 | 274.81 | 68.70 | 1537.05 | 233.55 | 543.13 | 135.78 | 1746.16 | 277.00 | 630.03 | 157.51 |
| 66 | 946.01 | 124.48 | 307.04 | 76.76 | 1632.10 | 255.27 | 575.72 | 143.93 | 1843.92 | 298.72 | 662.62 | 165.65 |
| 67 | 1053.42 | 143.65 | 339.53 | 84.88 | 1732.58 | 277.00 | 608.30 | 152.08 | 1949.83 | 320.45 | 695.20 | 173.80 |
| 68 | 1142.46 | 163.52 | 371.24 | 92.81 | 1857.50 | 304.15 | 651.75 | 162.94 | 2077.47 | 350.32 | 738.66 | 184.66 |
| 69 | 1276.19 | 188.81 | 409.47 | 102.37 | 2012.29 | 339.46 | 695.20 | 173.80 | 2234.97 | 385.62 | 782.11 | 195.53 |
| 70 | 1388.71 | 215.22 | 444.02 | 111.01 | 2183.15 | 379.21 | 747.58 | 186.89 | 2413.38 | 422.54 | 834.26 | 208.56 |
| 71 | 1545.43 | 246.81 | 489.00 | 122.25 | 2276.23 | 401.84 | 767.38 | 191.85 | 2496.59 | 443.32 | 850.34 | 212.59 |
| 72 | 1716.56 | 282.56 | 536.87 | 134.22 | 2361.71 | 423.77 | 783.11 | 195.78 | 2574.83 | 463.42 | 862.41 | 215.60 |
| 73 | 1848.04 | 309.95 | 577.95 | 144.49 | 2441.34 | 442.37 | 804.32 | 201.08 | 2647.15 | 477.86 | 870.56 | 217.64 |
| 74 | 1954.97 | 333.72 | 604.31 | 151.08 | 2527.71 | 459.99 | 820.77 | 205.19 | 2726.14 | 489.31 | 892.93 | 223.23 |
| 75 | 2045.03 | 356.22 | 635.18 | 158.80 | 2628.71 | 482.82 | 841.19 | 210.30 | 2815.40 | 506.43 | 909.86 | 227.46 |
| 76 | 2144.69 | 383.27 | 660.53 | 165.13 | 2739.99 | 511.71 | 872.56 | 218.14 | 2921.43 | 536.17 | 929.64 | 232.41 |
| 77 | 2250.31 | 413.72 | 680.51 | 170.13 | 2867.02 | 550.98 | 897.03 | 224.26 | 3044.88 | 578.04 | 958.90 | 239.72 |
| 78 | 2449.61 | 467.22 | 733.94 | 183.48 | 3111.66 | 620.44 | 960.93 | 240.23 | 3293.26 | 652.60 | 1013.89 | 253.47 |
| 79 | 2737.13 | 539.10 | 809.60 | 202.40 | 3463.50 | 711.24 | 1051.72 | 262.93 | 3650.77 | 750.96 | 1112.25 | 278.06 |
| 80 | 3054.92 | 620.44 | 900.40 | 225.10 | 3849.38 | 811.49 | 1150.09 | 287.52 | 4042.33 | 855.00 | 1210.62 | 302.65 |
| 81 | 3401.08 | 705.56 | 991.19 | 247.80 | 4261.75 | 917.42 | 1263.58 | 315.90 | 4462.26 | 964.71 | 1324.11 | 331.03 |
| 82 | 3764.26 | 796.36 | 1089.56 | 272.39 | 4694.92 | 1025.24 | 1377.08 | 344.27 | 4899.22 | 1074.42 | 1445.17 | 361.29 |
| 83 | 4142.58 | 887.16 | 1195.48 | 298.87 | 5139.45 | 1133.06 | 1498.14 | 374.53 | 5345.63 | 1184.13 | 1566.24 | 391.56 |
| 84 | 4536.03 | 979.84 | 1301.41 | 325.35 | 5595.32 | 1242.77 | 1626.77 | 406.69 | 5801.50 | 1293.85 | 1687.30 | 421.82 |
| 85+ | | 1276.82 | 1672.16 | 418.04 | | | | | | | | |

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

Age 85+ rates are for inflation additions only

# Appendix B1

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

## LTC-94 VA

***Premiums to be used only with those***

***that have not previously elected an inflation decrease option***

### Standard rates per unit of Maximum Daily Benefit*

### Benefit Period: 5 Years

### Elimination Period: 20 Days

| Age | Indexed Inflation | | | | 5% Simple Inflation | | | | 5% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 417.86 | 18.68 | 81.53 | 20.38 | 666.45 | 54.45 | 182.95 | 45.74 | 1126.99 | 135.78 | 369.33 | 92.33 |
| 30 | 465.33 | 20.81 | 90.80 | 22.70 | 695.65 | 56.83 | 190.96 | 47.74 | 1126.99 | 135.78 | 369.33 | 92.33 |
| 31 | 465.33 | 20.81 | 90.80 | 22.70 | 725.27 | 59.25 | 199.09 | 49.77 | 1126.99 | 135.78 | 369.33 | 92.33 |
| 32 | 465.33 | 20.81 | 90.80 | 22.70 | 785.74 | 64.19 | 215.69 | 53.92 | 1126.99 | 135.78 | 369.33 | 92.33 |
| 33 | 465.33 | 20.81 | 90.80 | 22.70 | 816.60 | 66.72 | 224.16 | 56.04 | 1126.99 | 135.78 | 369.33 | 92.33 |
| 34 | 465.33 | 20.81 | 90.80 | 22.70 | 830.99 | 67.89 | 228.11 | 57.03 | 1126.99 | 135.78 | 369.33 | 92.33 |
| 35 | 465.33 | 20.81 | 90.80 | 22.70 | 830.99 | 67.89 | 228.11 | 57.03 | 1126.99 | 135.78 | 369.33 | 92.33 |
| 36 | 465.33 | 20.81 | 90.80 | 22.70 | 830.99 | 67.89 | 228.11 | 57.03 | 1126.99 | 135.78 | 369.33 | 92.33 |
| 37 | 465.33 | 20.81 | 90.80 | 22.70 | 830.99 | 67.89 | 228.11 | 57.03 | 1126.99 | 135.78 | 369.33 | 92.33 |
| 38 | 465.33 | 20.81 | 90.80 | 22.70 | 830.99 | 67.89 | 228.11 | 57.03 | 1126.99 | 135.78 | 369.33 | 92.33 |
| 39 | 467.96 | 20.93 | 91.31 | 22.83 | 830.99 | 67.89 | 228.11 | 57.03 | 1126.99 | 135.78 | 369.33 | 92.33 |
| 40 | 500.58 | 22.38 | 97.67 | 24.42 | 830.99 | 67.89 | 228.11 | 57.03 | 1126.99 | 135.78 | 369.33 | 92.33 |
| 41 | 537.96 | 24.06 | 104.97 | 26.24 | 830.99 | 67.89 | 228.11 | 57.03 | 1126.99 | 135.78 | 369.33 | 92.33 |
| 42 | 576.66 | 25.79 | 112.52 | 28.13 | 830.99 | 67.89 | 228.11 | 57.03 | 1126.99 | 135.78 | 369.33 | 92.33 |
| 43 | 598.97 | 26.78 | 116.87 | 29.22 | 830.99 | 67.89 | 228.11 | 57.03 | 1126.99 | 135.78 | 369.33 | 92.33 |
| 44 | 598.97 | 26.78 | 116.87 | 29.22 | 830.99 | 67.89 | 228.11 | 57.03 | 1126.99 | 135.78 | 369.33 | 92.33 |
| 45 | 599.15 | 32.51 | 148.63 | 37.16 | 898.88 | 86.90 | 304.15 | 76.04 | 1192.17 | 152.08 | 434.50 | 108.63 |
| 46 | 636.05 | 34.51 | 157.78 | 39.44 | 898.88 | 86.90 | 304.15 | 76.04 | 1192.17 | 152.08 | 434.50 | 108.63 |
| 47 | 674.12 | 36.58 | 167.22 | 41.81 | 898.88 | 86.90 | 304.15 | 76.04 | 1192.17 | 152.08 | 434.50 | 108.63 |
| 48 | 700.64 | 38.02 | 173.80 | 43.45 | 898.88 | 86.90 | 304.15 | 76.04 | 1192.17 | 152.08 | 434.50 | 108.63 |
| 49 | 700.64 | 38.02 | 173.80 | 43.45 | 898.88 | 86.90 | 304.15 | 76.04 | 1192.17 | 152.08 | 434.50 | 108.63 |
| 50 | 714.21 | 43.45 | 195.53 | 48.88 | 928.75 | 92.33 | 336.74 | 84.18 | 1219.32 | 160.22 | 467.09 | 116.77 |
| 51 | 738.66 | 48.88 | 217.25 | 54.31 | 966.77 | 103.19 | 358.46 | 89.62 | 1257.34 | 168.37 | 477.95 | 119.49 |
| 52 | 765.81 | 54.31 | 228.11 | 57.03 | 1010.22 | 111.34 | 380.19 | 95.05 | 1300.79 | 179.23 | 499.68 | 124.92 |
| 53 | 795.68 | 62.46 | 238.98 | 59.74 | 1056.39 | 122.20 | 401.92 | 100.48 | 1349.68 | 190.10 | 521.40 | 130.35 |
| 54 | 828.27 | 70.61 | 260.70 | 65.18 | 1105.27 | 135.78 | 423.64 | 105.91 | 1401.27 | 200.96 | 543.13 | 135.78 |
| 55 | 860.86 | 78.75 | 282.43 | 70.61 | 1156.86 | 146.64 | 445.37 | 111.34 | 1455.59 | 214.54 | 575.72 | 143.93 |
| 56 | 896.16 | 86.90 | 293.29 | 73.32 | 1211.18 | 160.22 | 467.09 | 116.77 | 1509.90 | 228.11 | 597.44 | 149.36 |
| 57 | 934.18 | 95.05 | 315.01 | 78.75 | 1268.21 | 173.80 | 499.68 | 124.92 | 1569.64 | 241.69 | 619.17 | 154.79 |
| 58 | 977.63 | 105.91 | 336.74 | 84.18 | 1333.38 | 190.10 | 521.40 | 130.35 | 1637.53 | 255.27 | 651.75 | 162.94 |
| 59 | 1029.23 | 116.77 | 358.46 | 89.62 | 1406.70 | 206.39 | 553.99 | 138.50 | 1716.29 | 274.28 | 684.34 | 171.09 |
| 60 | 1088.97 | 130.35 | 380.19 | 95.05 | 1496.32 | 228.11 | 586.58 | 146.64 | 1808.62 | 296.01 | 716.93 | 179.23 |
| 61 | 1156.86 | 146.64 | 412.78 | 103.19 | 1594.08 | 249.84 | 619.17 | 154.79 | 1909.10 | 317.73 | 749.52 | 187.38 |
| 62 | 1232.90 | 165.65 | 445.37 | 111.34 | 1702.71 | 274.28 | 662.62 | 165.65 | 2023.15 | 344.89 | 782.11 | 195.53 |
| 63 | 1317.09 | 184.66 | 467.09 | 116.77 | 1822.20 | 301.44 | 695.20 | 173.80 | 2148.07 | 372.04 | 825.56 | 206.39 |
| 64 | 1409.42 | 206.39 | 499.68 | 124.92 | 1949.83 | 331.31 | 738.66 | 184.66 | 2281.14 | 401.92 | 869.01 | 217.25 |
| 65 | 1507.18 | 228.11 | 532.27 | 133.07 | 2088.33 | 363.90 | 782.11 | 195.53 | 2425.07 | 434.50 | 912.46 | 228.11 |
| 66 | 1613.09 | 252.55 | 564.85 | 141.21 | 2234.97 | 396.48 | 825.56 | 206.39 | 2579.86 | 469.81 | 955.91 | 238.98 |
| 67 | 1721.72 | 277.00 | 608.30 | 152.08 | 2389.77 | 431.79 | 879.87 | 219.97 | 2742.80 | 505.11 | 999.36 | 249.84 |
| 68 | 1860.22 | 309.58 | 640.89 | 160.22 | 2579.86 | 475.24 | 923.32 | 230.83 | 2938.33 | 548.56 | 1053.67 | 263.42 |
| 69 | 2042.16 | 350.32 | 695.20 | 173.80 | 2818.84 | 529.55 | 988.49 | 247.12 | 3188.17 | 602.87 | 1107.98 | 277.00 |
| 70 | 2248.16 | 398.17 | 747.58 | 186.89 | 3087.83 | 590.48 | 1050.94 | 262.74 | 3464.33 | 663.61 | 1180.96 | 295.24 |
| 71 | 2374.74 | 430.36 | 767.38 | 191.85 | 3245.83 | 629.98 | 1078.49 | 269.62 | 3611.37 | 699.98 | 1192.56 | 298.14 |
| 72 | 2490.58 | 458.46 | 793.02 | 198.25 | 3385.20 | 661.68 | 1100.31 | 275.08 | 3742.06 | 728.59 | 1209.35 | 302.34 |
| 73 | 2606.93 | 484.96 | 813.78 | 203.44 | 3520.07 | 690.77 | 1116.58 | 279.15 | 3865.45 | 749.91 | 1230.13 | 307.53 |
| 74 | 2737.42 | 516.37 | 838.81 | 209.70 | 3670.93 | 719.30 | 1145.48 | 286.37 | 4002.40 | 771.17 | 1244.69 | 311.17 |
| 75 | 2886.22 | 549.35 | 866.94 | 216.73 | 3838.99 | 755.35 | 1175.95 | 293.99 | 4158.73 | 800.42 | 1270.37 | 317.59 |
| 76 | 3049.87 | 591.22 | 905.18 | 226.29 | 4032.52 | 805.28 | 1206.90 | 301.73 | 4342.40 | 846.05 | 1296.60 | 324.15 |
| 77 | 3228.54 | 641.84 | 935.70 | 233.92 | 4251.24 | 868.03 | 1237.29 | 309.32 | 4558.63 | 916.37 | 1330.08 | 332.52 |
| 78 | 3546.73 | 726.37 | 998.76 | 249.69 | 4655.20 | 979.84 | 1316.55 | 329.14 | 4972.99 | 1040.37 | 1407.34 | 351.84 |
| 79 | 3998.82 | 841.76 | 1104.69 | 276.17 | 5228.35 | 1131.17 | 1445.17 | 361.29 | 5565.05 | 1203.05 | 1535.97 | 383.99 |
| 80 | 4501.98 | 970.39 | 1218.18 | 304.55 | 5863.93 | 1299.52 | 1588.93 | 397.23 | 6217.65 | 1380.86 | 1679.73 | 419.93 |
| 81 | 5048.65 | 1110.36 | 1346.81 | 336.70 | 6546.79 | 1475.44 | 1740.26 | 435.07 | 6917.54 | 1564.34 | 1831.06 | 457.76 |
| 82 | 5623.69 | 1254.12 | 1475.44 | 368.86 | 7261.81 | 1657.03 | 1899.16 | 474.79 | 7647.69 | 1751.61 | 1997.52 | 499.38 |
| 83 | 6221.44 | 1399.78 | 1619.20 | 404.80 | 7995.75 | 1838.62 | 2065.62 | 516.40 | 8392.98 | 1936.99 | 2163.98 | 540.99 |
| 84 | 6839.99 | 1549.21 | 1770.53 | 442.63 | 8746.71 | 2020.22 | 2239.64 | 559.91 | 9153.40 | 2122.36 | 2338.00 | 584.50 |
| 85+ | | 2024.00 | 2269.91 | 567.48 | | | | | | | | |

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

Age 85+ rates are for inflation additions only

# Appendix B1

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

## LTC-94 VA

***Premiums to be used only with those***

***that have not previously elected an inflation decrease option***

### Standard rates per unit of Maximum Daily Benefit*

### Benefit Period: 5 Years

### Elimination Period: 100 Days

| Age | Indexed Inflation | | | | 5% Simple Inflation | | | | 5% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 404.27 | 15.29 | 54.36 | 13.59 | 627.25 | 45.74 | 139.39 | 34.85 | 1034.66 | 114.06 | 271.56 | 67.89 |
| 30 | 450.20 | 17.02 | 60.53 | 15.13 | 654.73 | 47.74 | 145.50 | 36.37 | 1034.66 | 114.06 | 271.56 | 67.89 |
| 31 | 450.20 | 17.02 | 60.53 | 15.13 | 682.61 | 49.77 | 151.69 | 37.92 | 1034.66 | 114.06 | 271.56 | 67.89 |
| 32 | 450.20 | 17.02 | 60.53 | 15.13 | 739.52 | 53.92 | 164.34 | 41.08 | 1034.66 | 114.06 | 271.56 | 67.89 |
| 33 | 450.20 | 17.02 | 60.53 | 15.13 | 768.56 | 56.04 | 170.79 | 42.70 | 1034.66 | 114.06 | 271.56 | 67.89 |
| 34 | 450.20 | 17.02 | 60.53 | 15.13 | 782.11 | 57.03 | 173.80 | 43.45 | 1034.66 | 114.06 | 271.56 | 67.89 |
| 35 | 450.20 | 17.02 | 60.53 | 15.13 | 782.11 | 57.03 | 173.80 | 43.45 | 1034.66 | 114.06 | 271.56 | 67.89 |
| 36 | 450.20 | 17.02 | 60.53 | 15.13 | 782.11 | 57.03 | 173.80 | 43.45 | 1034.66 | 114.06 | 271.56 | 67.89 |
| 37 | 450.20 | 17.02 | 60.53 | 15.13 | 782.11 | 57.03 | 173.80 | 43.45 | 1034.66 | 114.06 | 271.56 | 67.89 |
| 38 | 450.20 | 17.02 | 60.53 | 15.13 | 782.11 | 57.03 | 173.80 | 43.45 | 1034.66 | 114.06 | 271.56 | 67.89 |
| 39 | 452.75 | 17.12 | 60.87 | 15.22 | 782.11 | 57.03 | 173.80 | 43.45 | 1034.66 | 114.06 | 271.56 | 67.89 |
| 40 | 484.30 | 18.31 | 65.12 | 16.28 | 782.11 | 57.03 | 173.80 | 43.45 | 1034.66 | 114.06 | 271.56 | 67.89 |
| 41 | 520.47 | 19.68 | 69.98 | 17.49 | 782.11 | 57.03 | 173.80 | 43.45 | 1034.66 | 114.06 | 271.56 | 67.89 |
| 42 | 557.90 | 21.10 | 75.01 | 18.75 | 782.11 | 57.03 | 173.80 | 43.45 | 1034.66 | 114.06 | 271.56 | 67.89 |
| 43 | 579.49 | 21.91 | 77.92 | 19.48 | 782.11 | 57.03 | 173.80 | 43.45 | 1034.66 | 114.06 | 271.56 | 67.89 |
| 44 | 579.49 | 21.91 | 77.92 | 19.48 | 782.11 | 57.03 | 173.80 | 43.45 | 1034.66 | 114.06 | 271.56 | 67.89 |
| 45 | 573.61 | 25.55 | 111.47 | 27.87 | 839.13 | 70.61 | 228.11 | 57.03 | 1086.26 | 127.64 | 325.88 | 81.47 |
| 46 | 608.93 | 27.12 | 118.33 | 29.58 | 839.13 | 70.61 | 228.11 | 57.03 | 1086.26 | 127.64 | 325.88 | 81.47 |
| 47 | 645.38 | 28.74 | 125.42 | 31.35 | 839.13 | 70.61 | 228.11 | 57.03 | 1086.26 | 127.64 | 325.88 | 81.47 |
| 48 | 670.76 | 29.87 | 130.35 | 32.59 | 839.13 | 70.61 | 228.11 | 57.03 | 1086.26 | 127.64 | 325.88 | 81.47 |
| 49 | 670.76 | 29.87 | 130.35 | 32.59 | 839.13 | 70.61 | 228.11 | 57.03 | 1086.26 | 127.64 | 325.88 | 81.47 |
| 50 | 681.63 | 35.30 | 141.21 | 35.30 | 860.86 | 76.04 | 238.98 | 59.74 | 1107.98 | 133.07 | 347.60 | 86.90 |
| 51 | 700.64 | 38.02 | 152.08 | 38.02 | 893.45 | 84.18 | 260.70 | 65.18 | 1140.57 | 141.21 | 358.46 | 89.62 |
| 52 | 725.08 | 46.17 | 162.94 | 40.73 | 928.75 | 92.33 | 271.56 | 67.89 | 1178.59 | 149.36 | 380.19 | 95.05 |
| 53 | 749.52 | 51.60 | 173.80 | 43.45 | 966.77 | 103.19 | 293.29 | 73.32 | 1219.32 | 160.22 | 391.05 | 97.76 |
| 54 | 776.67 | 57.03 | 184.66 | 46.17 | 1007.50 | 111.34 | 315.01 | 78.75 | 1262.77 | 168.37 | 412.78 | 103.19 |
| 55 | 803.83 | 65.18 | 206.39 | 51.60 | 1053.67 | 122.20 | 325.88 | 81.47 | 1306.22 | 179.23 | 434.50 | 108.63 |
| 56 | 833.70 | 70.61 | 217.25 | 54.31 | 1099.84 | 133.07 | 347.60 | 86.90 | 1355.11 | 190.10 | 445.37 | 111.34 |
| 57 | 863.57 | 78.75 | 228.11 | 57.03 | 1146.00 | 143.93 | 369.33 | 92.33 | 1406.70 | 203.67 | 467.09 | 116.77 |
| 58 | 898.88 | 86.90 | 249.84 | 62.46 | 1200.31 | 157.51 | 391.05 | 97.76 | 1463.73 | 214.54 | 488.82 | 122.20 |
| 59 | 942.33 | 97.76 | 260.70 | 65.18 | 1265.49 | 173.80 | 412.78 | 103.19 | 1528.91 | 230.83 | 510.54 | 127.64 |
| 60 | 993.93 | 108.63 | 282.43 | 70.61 | 1338.81 | 190.10 | 434.50 | 108.63 | 1607.66 | 247.12 | 543.13 | 135.78 |
| 61 | 1050.95 | 122.20 | 304.15 | 76.04 | 1420.28 | 209.10 | 467.09 | 116.77 | 1694.56 | 268.85 | 564.85 | 141.21 |
| 62 | 1116.13 | 135.78 | 325.88 | 81.47 | 1512.61 | 230.83 | 499.68 | 124.92 | 1789.61 | 290.57 | 597.44 | 149.36 |
| 63 | 1186.74 | 152.08 | 347.60 | 86.90 | 1613.09 | 252.55 | 532.27 | 133.07 | 1895.52 | 312.30 | 630.03 | 157.51 |
| 64 | 1262.77 | 171.09 | 369.33 | 92.33 | 1721.72 | 277.00 | 564.85 | 141.21 | 2006.86 | 339.46 | 662.62 | 165.65 |
| 65 | 1344.24 | 190.10 | 401.92 | 100.48 | 1838.49 | 304.15 | 597.44 | 149.36 | 2129.06 | 366.61 | 695.20 | 173.80 |
| 66 | 1433.86 | 209.10 | 423.64 | 105.91 | 1963.41 | 334.02 | 630.03 | 157.51 | 2259.42 | 393.77 | 727.79 | 181.95 |
| 67 | 1526.19 | 230.83 | 456.23 | 114.06 | 2093.76 | 363.90 | 662.62 | 165.65 | 2397.91 | 426.36 | 771.24 | 192.81 |
| 68 | 1642.96 | 257.99 | 488.82 | 122.20 | 2253.98 | 399.20 | 706.07 | 176.52 | 2566.28 | 461.66 | 814.69 | 203.67 |
| 69 | 1792.32 | 290.57 | 521.40 | 130.35 | 2454.94 | 445.37 | 760.38 | 190.10 | 2772.67 | 507.83 | 858.14 | 214.54 |
| 70 | 1963.75 | 330.45 | 563.39 | 140.85 | 2681.53 | 495.68 | 812.59 | 203.15 | 3003.86 | 557.98 | 910.10 | 227.52 |
| 71 | 2063.64 | 355.17 | 580.72 | 145.18 | 2807.69 | 526.28 | 829.60 | 207.40 | 3123.98 | 585.91 | 933.30 | 233.33 |
| 72 | 2158.50 | 379.16 | 604.68 | 151.17 | 2921.78 | 555.11 | 852.50 | 213.12 | 3231.55 | 612.11 | 951.62 | 237.91 |
| 73 | 2249.72 | 402.16 | 624.53 | 156.13 | 3028.02 | 577.22 | 870.56 | 217.64 | 3326.09 | 629.26 | 965.18 | 241.30 |
| 74 | 2351.83 | 423.92 | 649.40 | 162.35 | 3145.55 | 597.54 | 892.93 | 223.23 | 3431.92 | 640.38 | 983.12 | 245.78 |
| 75 | 2465.63 | 452.78 | 669.52 | 167.38 | 3276.77 | 626.60 | 918.44 | 229.61 | 3553.59 | 663.08 | 1004.28 | 251.07 |
| 76 | 2595.24 | 485.21 | 701.31 | 175.33 | 3431.10 | 666.65 | 954.10 | 238.53 | 3700.21 | 701.31 | 1027.50 | 256.87 |
| 77 | 2739.43 | 527.78 | 726.91 | 181.73 | 3611.33 | 721.11 | 982.10 | 245.52 | 3878.12 | 765.57 | 1059.43 | 264.86 |
| 78 | 3000.06 | 597.74 | 786.90 | 196.73 | 3945.85 | 815.27 | 1051.72 | 262.93 | 4220.13 | 872.02 | 1127.39 | 281.85 |
| 79 | 3365.14 | 690.43 | 870.13 | 217.53 | 4411.19 | 940.12 | 1150.09 | 287.52 | 4702.49 | 1004.43 | 1233.32 | 308.33 |
| 80 | 3769.94 | 792.58 | 960.93 | 240.23 | 4923.81 | 1072.53 | 1271.15 | 317.79 | 5228.35 | 1146.30 | 1346.81 | 336.70 |
| 81 | 4203.11 | 902.29 | 1059.29 | 264.82 | 5468.58 | 1212.51 | 1392.21 | 348.05 | 5786.37 | 1290.06 | 1475.44 | 368.86 |
| 82 | 4658.98 | 1015.78 | 1172.79 | 293.20 | 6034.17 | 1354.38 | 1520.84 | 380.21 | 6365.20 | 1435.72 | 1604.07 | 401.02 |
| 83 | 5128.10 | 1129.28 | 1286.28 | 321.57 | 6612.99 | 1494.36 | 1657.03 | 414.26 | 6951.59 | 1579.48 | 1740.26 | 435.07 |
| 84 | 5610.45 | 1244.67 | 1399.78 | 349.94 | 7201.28 | 1636.22 | 1800.79 | 450.20 | 7545.55 | 1723.24 | 1884.02 | 471.01 |
| 85+ | | 1607.85 | 1800.79 | 450.20 | | | | | | | | |

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

Age 85+ rates are for inflation additions only

# Appendix B1

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

## LTC-94 VA

***Premiums to be used only with those***

***that have not previously elected an inflation decrease option***

### Standard rates per unit of Maximum Daily Benefit*

### Benefit Period: Lifetime

### Elimination Period: 20 Days

| Age | Indexed Inflation | | | | 5% Simple Inflation | | | | 5% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 482.35 | 27.20 | 87.04 | 21.76 | 712.88 | 74.09 | 184.23 | 46.06 | 1436.58 | 209.10 | 423.64 | 105.91 |
| 30 | 503.16 | 28.37 | 90.80 | 22.70 | 773.02 | 80.34 | 199.77 | 49.94 | 1436.58 | 209.10 | 423.64 | 105.91 |
| 31 | 503.16 | 28.37 | 90.80 | 22.70 | 834.74 | 86.76 | 215.72 | 53.93 | 1436.58 | 209.10 | 423.64 | 105.91 |
| 32 | 503.16 | 28.37 | 90.80 | 22.70 | 866.19 | 90.03 | 223.85 | 55.96 | 1436.58 | 209.10 | 423.64 | 105.91 |
| 33 | 503.16 | 28.37 | 90.80 | 22.70 | 930.27 | 96.69 | 240.41 | 60.10 | 1436.58 | 209.10 | 423.64 | 105.91 |
| 34 | 503.16 | 28.37 | 90.80 | 22.70 | 966.77 | 100.48 | 249.84 | 62.46 | 1436.58 | 209.10 | 423.64 | 105.91 |
| 35 | 503.16 | 28.37 | 90.80 | 22.70 | 966.77 | 100.48 | 249.84 | 62.46 | 1436.58 | 209.10 | 423.64 | 105.91 |
| 36 | 503.16 | 28.37 | 90.80 | 22.70 | 966.77 | 100.48 | 249.84 | 62.46 | 1436.58 | 209.10 | 423.64 | 105.91 |
| 37 | 503.16 | 28.37 | 90.80 | 22.70 | 966.77 | 100.48 | 249.84 | 62.46 | 1436.58 | 209.10 | 423.64 | 105.91 |
| 38 | 503.16 | 28.37 | 90.80 | 22.70 | 966.77 | 100.48 | 249.84 | 62.46 | 1436.58 | 209.10 | 423.64 | 105.91 |
| 39 | 527.41 | 29.74 | 95.17 | 23.79 | 966.77 | 100.48 | 249.84 | 62.46 | 1436.58 | 209.10 | 423.64 | 105.91 |
| 40 | 562.40 | 31.71 | 101.48 | 25.37 | 966.77 | 100.48 | 249.84 | 62.46 | 1436.58 | 209.10 | 423.64 | 105.91 |
| 41 | 600.08 | 33.84 | 108.29 | 27.07 | 966.77 | 100.48 | 249.84 | 62.46 | 1436.58 | 209.10 | 423.64 | 105.91 |
| 42 | 638.77 | 36.02 | 115.27 | 28.82 | 966.77 | 100.48 | 249.84 | 62.46 | 1436.58 | 209.10 | 423.64 | 105.91 |
| 43 | 668.24 | 37.68 | 120.58 | 30.15 | 966.77 | 100.48 | 249.84 | 62.46 | 1436.58 | 209.10 | 423.64 | 105.91 |
| 44 | 668.24 | 37.68 | 120.58 | 30.15 | 966.77 | 100.48 | 249.84 | 62.46 | 1436.58 | 209.10 | 423.64 | 105.91 |
| 45 | 668.05 | 49.05 | 158.84 | 39.71 | 1075.39 | 127.64 | 325.88 | 81.47 | 1545.20 | 236.26 | 499.68 | 124.92 |
| 46 | 704.69 | 51.74 | 167.55 | 41.89 | 1075.39 | 127.64 | 325.88 | 81.47 | 1545.20 | 236.26 | 499.68 | 124.92 |
| 47 | 742.18 | 54.50 | 176.46 | 44.12 | 1075.39 | 127.64 | 325.88 | 81.47 | 1545.20 | 236.26 | 499.68 | 124.92 |
| 48 | 776.67 | 57.03 | 184.66 | 46.17 | 1075.39 | 127.64 | 325.88 | 81.47 | 1545.20 | 236.26 | 499.68 | 124.92 |
| 49 | 776.67 | 57.03 | 184.66 | 46.17 | 1075.39 | 127.64 | 325.88 | 81.47 | 1545.20 | 236.26 | 499.68 | 124.92 |
| 50 | 798.40 | 62.46 | 206.39 | 51.60 | 1118.85 | 138.50 | 358.46 | 89.62 | 1588.65 | 244.41 | 532.27 | 133.07 |
| 51 | 833.70 | 70.61 | 217.25 | 54.31 | 1175.87 | 152.08 | 380.19 | 95.05 | 1651.11 | 260.70 | 553.99 | 138.50 |
| 52 | 871.72 | 78.75 | 228.11 | 57.03 | 1241.05 | 165.65 | 412.78 | 103.19 | 1716.29 | 274.28 | 575.72 | 143.93 |
| 53 | 912.46 | 89.62 | 249.84 | 62.46 | 1306.22 | 181.95 | 434.50 | 108.63 | 1789.61 | 290.57 | 597.44 | 149.36 |
| 54 | 957.15 | 100.32 | 271.15 | 67.79 | 1379.55 | 200.96 | 456.23 | 114.06 | 1868.36 | 309.58 | 630.03 | 157.51 |
| 55 | 980.51 | 108.65 | 275.60 | 68.90 | 1455.59 | 217.25 | 488.82 | 122.20 | 1949.83 | 328.59 | 651.75 | 162.94 |
| 56 | 1049.29 | 124.40 | 302.89 | 75.72 | 1534.34 | 236.26 | 510.54 | 127.64 | 2036.73 | 347.60 | 684.34 | 171.09 |
| 57 | 1090.76 | 134.00 | 321.60 | 80.40 | 1618.52 | 257.99 | 543.13 | 135.78 | 2126.35 | 369.33 | 706.07 | 176.52 |
| 58 | 1142.66 | 146.49 | 340.93 | 85.23 | 1710.86 | 279.71 | 564.85 | 141.21 | 2226.83 | 393.77 | 738.66 | 184.66 |
| 59 | 1215.61 | 165.64 | 363.35 | 90.84 | 1819.48 | 304.15 | 608.30 | 152.08 | 2346.32 | 420.92 | 771.24 | 192.81 |
| 60 | 1282.10 | 182.40 | 380.66 | 95.17 | 1947.12 | 334.02 | 640.89 | 160.22 | 2484.81 | 450.80 | 814.69 | 203.67 |
| 61 | 1358.30 | 201.52 | 408.27 | 102.07 | 2085.61 | 366.61 | 673.48 | 168.37 | 2636.89 | 486.10 | 847.28 | 211.82 |
| 62 | 1451.78 | 224.15 | 427.45 | 106.86 | 2243.12 | 401.92 | 716.93 | 179.23 | 2805.26 | 524.12 | 890.73 | 222.68 |
| 63 | 1523.70 | 241.66 | 447.70 | 111.92 | 2411.49 | 442.65 | 760.38 | 190.10 | 2989.92 | 567.57 | 934.18 | 233.55 |
| 64 | 1631.82 | 268.59 | 476.37 | 119.09 | 2596.16 | 483.38 | 803.83 | 200.96 | 3190.88 | 611.02 | 988.49 | 247.12 |
| 65 | 1732.27 | 292.88 | 500.66 | 125.16 | 2791.68 | 529.55 | 858.14 | 214.54 | 3405.42 | 659.90 | 1031.94 | 257.99 |
| 66 | 1861.88 | 322.83 | 540.55 | 135.14 | 3000.79 | 578.43 | 901.59 | 225.40 | 3630.82 | 711.50 | 1086.26 | 271.56 |
| 67 | 2025.85 | 357.95 | 578.81 | 144.70 | 3220.75 | 630.03 | 955.91 | 238.98 | 3872.51 | 765.81 | 1129.71 | 282.43 |
| 68 | 2205.45 | 399.83 | 621.40 | 155.35 | 3489.60 | 689.77 | 1010.22 | 252.55 | 4163.08 | 830.99 | 1194.88 | 298.72 |
| 69 | 2371.67 | 440.49 | 647.05 | 161.76 | 3829.06 | 768.53 | 1075.39 | 268.85 | 4529.69 | 912.46 | 1260.06 | 315.01 |
| 70 | 2562.13 | 485.71 | 680.00 | 170.00 | 4209.20 | 853.22 | 1148.46 | 287.11 | 4935.11 | 999.48 | 1332.64 | 333.16 |
| 71 | 2786.71 | 537.74 | 726.55 | 181.64 | 4430.60 | 907.38 | 1171.82 | 292.95 | 5153.92 | 1049.97 | 1358.48 | 339.62 |
| 72 | 3055.36 | 596.28 | 772.78 | 193.20 | 4634.21 | 951.62 | 1199.44 | 299.86 | 5350.40 | 1092.88 | 1377.87 | 344.47 |
| 73 | 3258.80 | 640.16 | 816.44 | 204.11 | 4825.90 | 991.20 | 1220.67 | 305.17 | 5533.23 | 1123.68 | 1391.00 | 347.75 |
| 74 | 3437.81 | 677.35 | 843.91 | 210.98 | 5037.39 | 1030.48 | 1244.69 | 311.17 | 5734.14 | 1149.99 | 1416.06 | 354.02 |
| 75 | 3636.48 | 723.90 | 874.62 | 218.66 | 5276.74 | 1079.38 | 1278.95 | 319.74 | 5967.71 | 1190.97 | 1442.04 | 360.51 |
| 76 | 3883.69 | 782.85 | 921.48 | 230.37 | 5549.30 | 1145.74 | 1312.91 | 328.23 | 6240.41 | 1255.83 | 1467.85 | 366.96 |
| 77 | 4112.04 | 846.77 | 951.16 | 237.79 | 5859.71 | 1235.35 | 1353.28 | 338.32 | 6563.42 | 1359.08 | 1507.94 | 376.99 |
| 78 | 4519.01 | 955.25 | 1021.46 | 255.36 | 6433.29 | 1392.21 | 1445.17 | 361.29 | 7182.36 | 1543.54 | 1604.07 | 401.02 |
| 79 | 5092.16 | 1102.80 | 1134.95 | 283.74 | 7250.46 | 1609.74 | 1588.93 | 397.23 | 8071.41 | 1791.33 | 1755.39 | 438.85 |
| 80 | 5729.62 | 1267.36 | 1256.02 | 314.00 | 8162.21 | 1851.87 | 1747.83 | 436.96 | 9062.60 | 2061.83 | 1921.85 | 480.46 |
| 81 | 6416.27 | 1443.28 | 1384.64 | 346.16 | 9143.94 | 2109.12 | 1921.85 | 480.46 | 10129.46 | 2347.46 | 2103.45 | 525.86 |
| 82 | 7138.86 | 1624.87 | 1528.40 | 382.10 | 10172.96 | 2372.05 | 2103.45 | 525.86 | 11241.71 | 2634.98 | 2300.17 | 575.04 |
| 83 | 7884.14 | 1810.25 | 1672.16 | 418.04 | 11228.47 | 2634.98 | 2292.61 | 573.15 | 12376.67 | 2920.61 | 2496.90 | 624.22 |
| 84 | 8654.02 | 1995.63 | 1831.06 | 457.76 | 12310.46 | 2899.81 | 2489.33 | 622.33 | 13538.10 | 3204.35 | 2701.19 | 675.30 |
| 85+ | | 2583.91 | 2353.14 | 588.28 | | | | | | | | |

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

Age 85+ rates are for inflation additions only

# Appendix B1

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

## LTC-94 VA

***Premiums to be used only with those***

***that have not previously elected an inflation decrease option***

### Standard rates per unit of Maximum Daily Benefit*

### Benefit Period: Lifetime

### Elimination Period: 100 Days

| Age | Indexed Inflation | | | | 5% Simple Inflation | | | | 5% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 464.22 | 23.57 | 65.28 | 16.32 | 664.82 | 62.08 | 136.17 | 34.04 | 1306.22 | 179.23 | 325.88 | 81.47 |
| 30 | 484.25 | 24.59 | 68.10 | 17.02 | 720.91 | 67.31 | 147.66 | 36.91 | 1306.22 | 179.23 | 325.88 | 81.47 |
| 31 | 484.25 | 24.59 | 68.10 | 17.02 | 778.46 | 72.69 | 159.44 | 39.86 | 1306.22 | 179.23 | 325.88 | 81.47 |
| 32 | 484.25 | 24.59 | 68.10 | 17.02 | 807.80 | 75.43 | 165.45 | 41.36 | 1306.22 | 179.23 | 325.88 | 81.47 |
| 33 | 484.25 | 24.59 | 68.10 | 17.02 | 867.56 | 81.01 | 177.69 | 44.42 | 1306.22 | 179.23 | 325.88 | 81.47 |
| 34 | 484.25 | 24.59 | 68.10 | 17.02 | 901.59 | 84.18 | 184.66 | 46.17 | 1306.22 | 179.23 | 325.88 | 81.47 |
| 35 | 484.25 | 24.59 | 68.10 | 17.02 | 901.59 | 84.18 | 184.66 | 46.17 | 1306.22 | 179.23 | 325.88 | 81.47 |
| 36 | 484.25 | 24.59 | 68.10 | 17.02 | 901.59 | 84.18 | 184.66 | 46.17 | 1306.22 | 179.23 | 325.88 | 81.47 |
| 37 | 484.25 | 24.59 | 68.10 | 17.02 | 901.59 | 84.18 | 184.66 | 46.17 | 1306.22 | 179.23 | 325.88 | 81.47 |
| 38 | 484.25 | 24.59 | 68.10 | 17.02 | 901.59 | 84.18 | 184.66 | 46.17 | 1306.22 | 179.23 | 325.88 | 81.47 |
| 39 | 507.58 | 25.78 | 71.38 | 17.84 | 901.59 | 84.18 | 184.66 | 46.17 | 1306.22 | 179.23 | 325.88 | 81.47 |
| 40 | 541.25 | 27.49 | 76.11 | 19.03 | 901.59 | 84.18 | 184.66 | 46.17 | 1306.22 | 179.23 | 325.88 | 81.47 |
| 41 | 577.52 | 29.33 | 81.21 | 20.30 | 901.59 | 84.18 | 184.66 | 46.17 | 1306.22 | 179.23 | 325.88 | 81.47 |
| 42 | 614.75 | 31.22 | 86.45 | 21.61 | 901.59 | 84.18 | 184.66 | 46.17 | 1306.22 | 179.23 | 325.88 | 81.47 |
| 43 | 643.12 | 32.66 | 90.44 | 22.61 | 901.59 | 84.18 | 184.66 | 46.17 | 1306.22 | 179.23 | 325.88 | 81.47 |
| 44 | 643.12 | 32.66 | 90.44 | 22.61 | 901.59 | 84.18 | 184.66 | 46.17 | 1306.22 | 179.23 | 325.88 | 81.47 |
| 45 | 633.01 | 39.71 | 112.12 | 28.03 | 991.21 | 108.63 | 238.98 | 59.74 | 1398.56 | 200.96 | 380.19 | 95.05 |
| 46 | 667.73 | 41.89 | 118.27 | 29.57 | 991.21 | 108.63 | 238.98 | 59.74 | 1398.56 | 200.96 | 380.19 | 95.05 |
| 47 | 703.25 | 44.12 | 124.56 | 31.14 | 991.21 | 108.63 | 238.98 | 59.74 | 1398.56 | 200.96 | 380.19 | 95.05 |
| 48 | 735.94 | 46.17 | 130.35 | 32.59 | 991.21 | 108.63 | 238.98 | 59.74 | 1398.56 | 200.96 | 380.19 | 95.05 |
| 49 | 735.94 | 46.17 | 130.35 | 32.59 | 991.21 | 108.63 | 238.98 | 59.74 | 1398.56 | 200.96 | 380.19 | 95.05 |
| 50 | 754.95 | 51.60 | 141.21 | 35.30 | 1029.23 | 116.77 | 271.56 | 67.89 | 1433.86 | 209.10 | 401.92 | 100.48 |
| 51 | 784.82 | 59.74 | 152.08 | 38.02 | 1078.11 | 127.64 | 282.43 | 70.61 | 1485.46 | 219.97 | 423.64 | 105.91 |
| 52 | 817.41 | 67.89 | 173.80 | 43.45 | 1129.71 | 141.21 | 304.15 | 76.04 | 1542.49 | 233.55 | 434.50 | 108.63 |
| 53 | 850.00 | 76.04 | 184.66 | 46.17 | 1186.74 | 154.79 | 325.88 | 81.47 | 1604.95 | 249.84 | 456.23 | 114.06 |
| 54 | 886.65 | 84.06 | 195.23 | 48.81 | 1249.20 | 168.37 | 336.74 | 84.18 | 1670.12 | 263.42 | 477.95 | 119.49 |
| 55 | 906.31 | 92.75 | 201.40 | 50.35 | 1314.37 | 184.66 | 358.46 | 89.62 | 1740.73 | 279.71 | 499.68 | 124.92 |
| 56 | 965.45 | 102.77 | 216.35 | 54.09 | 1382.26 | 200.96 | 380.19 | 95.05 | 1814.05 | 296.01 | 521.40 | 130.35 |
| 57 | 999.64 | 112.56 | 235.84 | 58.96 | 1452.87 | 217.25 | 401.92 | 100.48 | 1892.80 | 315.01 | 543.13 | 135.78 |
| 58 | 1044.11 | 125.19 | 245.05 | 61.26 | 1531.62 | 236.26 | 423.64 | 105.91 | 1979.70 | 336.74 | 564.85 | 141.21 |
| 59 | 1103.40 | 138.93 | 267.17 | 66.79 | 1623.96 | 257.99 | 456.23 | 114.06 | 2080.18 | 358.46 | 597.44 | 149.36 |
| 60 | 1160.50 | 153.32 | 285.50 | 71.37 | 1729.87 | 282.43 | 488.82 | 122.20 | 2196.96 | 385.62 | 619.17 | 154.79 |
| 61 | 1224.82 | 167.50 | 303.59 | 75.90 | 1849.35 | 309.58 | 510.54 | 127.64 | 2327.31 | 415.49 | 651.75 | 162.94 |
| 62 | 1300.61 | 187.66 | 323.20 | 80.80 | 1982.42 | 342.17 | 543.13 | 135.78 | 2471.24 | 448.08 | 695.20 | 173.80 |
| 63 | 1358.36 | 203.50 | 335.77 | 83.94 | 2126.35 | 374.76 | 586.58 | 146.64 | 2626.03 | 483.38 | 727.79 | 181.95 |
| 64 | 1449.38 | 225.52 | 364.88 | 91.22 | 2281.14 | 410.06 | 619.17 | 154.79 | 2797.11 | 521.40 | 760.38 | 190.10 |
| 65 | 1534.51 | 245.32 | 380.50 | 95.12 | 2446.80 | 448.08 | 651.75 | 162.94 | 2979.06 | 562.14 | 803.83 | 200.96 |
| 66 | 1644.16 | 270.27 | 410.42 | 102.60 | 2626.03 | 488.82 | 695.20 | 173.80 | 3171.87 | 605.59 | 847.28 | 211.82 |
| 67 | 1784.68 | 302.10 | 436.65 | 109.16 | 2813.41 | 532.27 | 738.66 | 184.66 | 3378.26 | 651.75 | 890.73 | 222.68 |
| 68 | 1935.50 | 336.17 | 468.59 | 117.15 | 3038.81 | 583.86 | 782.11 | 195.53 | 3625.38 | 706.07 | 934.18 | 233.55 |
| 69 | 2073.03 | 368.32 | 497.73 | 124.43 | 3323.95 | 649.04 | 836.42 | 209.10 | 3932.25 | 773.96 | 999.36 | 249.84 |
| 70 | 2226.99 | 405.57 | 524.57 | 131.14 | 3640.39 | 720.49 | 899.26 | 224.82 | 4271.50 | 847.80 | 1061.78 | 265.44 |
| 71 | 2411.48 | 449.31 | 564.03 | 141.01 | 3821.36 | 762.20 | 922.93 | 230.73 | 4448.75 | 889.23 | 1078.49 | 269.62 |
| 72 | 2635.57 | 498.49 | 601.05 | 150.26 | 3987.40 | 800.45 | 951.62 | 237.91 | 4606.95 | 924.36 | 1100.31 | 275.08 |
| 73 | 2801.87 | 533.47 | 630.89 | 157.72 | 4137.50 | 830.34 | 965.18 | 241.30 | 4750.20 | 943.89 | 1116.58 | 279.15 |
| 74 | 2940.35 | 561.86 | 657.36 | 164.34 | 4300.04 | 859.11 | 992.14 | 248.04 | 4899.84 | 958.32 | 1136.46 | 284.11 |
| 75 | 3095.15 | 596.53 | 687.81 | 171.95 | 4484.91 | 894.84 | 1021.44 | 255.36 | 5075.02 | 982.82 | 1158.78 | 289.69 |
| 76 | 3292.47 | 644.22 | 725.77 | 181.44 | 4701.20 | 950.03 | 1051.96 | 262.99 | 5290.38 | 1039.73 | 1190.59 | 297.65 |
| 77 | 3476.00 | 697.91 | 757.84 | 189.46 | 4954.94 | 1028.49 | 1090.36 | 272.59 | 5558.12 | 1136.76 | 1221.82 | 305.46 |
| 78 | 3805.88 | 786.90 | 817.17 | 204.29 | 5425.08 | 1161.44 | 1172.79 | 293.20 | 6066.33 | 1299.52 | 1308.98 | 327.24 |
| 79 | 4263.64 | 906.07 | 907.96 | 226.99 | 6079.57 | 1337.35 | 1293.85 | 323.46 | 6779.45 | 1500.03 | 1437.61 | 359.40 |
| 80 | 4766.80 | 1034.70 | 1006.33 | 251.58 | 6796.48 | 1526.51 | 1422.47 | 355.62 | 7558.79 | 1710.00 | 1573.80 | 393.45 |
| 81 | 5302.12 | 1170.89 | 1112.25 | 278.06 | 7558.79 | 1723.24 | 1566.24 | 391.56 | 8383.52 | 1925.64 | 1725.13 | 431.28 |
| 82 | 5862.03 | 1310.87 | 1225.75 | 306.44 | 8351.36 | 1923.75 | 1717.56 | 429.39 | 9236.63 | 2141.28 | 1891.59 | 472.90 |
| 83 | 6437.08 | 1450.85 | 1346.81 | 336.70 | 9157.18 | 2122.36 | 1876.46 | 469.11 | 10099.19 | 2355.03 | 2050.48 | 512.62 |
| 84 | 7023.47 | 1590.83 | 1475.44 | 368.86 | 9976.24 | 2320.98 | 2035.35 | 508.84 | 10971.22 | 2566.89 | 2216.94 | 554.24 |
| 85+ | | 2029.67 | 1891.59 | 472.90 | | | | | | | | |

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

Age 85+ rates are for inflation additions only

# Appendix B2

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

## LTC-94 VA

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

### Standard rates per unit of Maximum Daily Benefit*

### Benefit Period: 2 Years

### Elimination Period: 20 Days

| Age | 4.5% Simple Inflation | | | | 4.5% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 505.05 | 30.27 | 136.19 | 34.05 | 677.84 | 63.29 | 228.67 | 57.17 |
| 30 | 505.05 | 30.27 | 136.19 | 34.05 | 677.84 | 63.29 | 228.67 | 57.17 |
| 31 | 505.05 | 30.27 | 136.19 | 34.05 | 677.84 | 63.29 | 228.67 | 57.17 |
| 32 | 505.05 | 30.27 | 136.19 | 34.05 | 677.84 | 63.29 | 228.67 | 57.17 |
| 33 | 505.05 | 30.27 | 136.19 | 34.05 | 677.84 | 63.29 | 228.67 | 57.17 |
| 34 | 505.05 | 30.27 | 136.19 | 34.05 | 677.84 | 63.29 | 228.67 | 57.17 |
| 35 | 505.05 | 30.27 | 136.19 | 34.05 | 677.84 | 63.29 | 228.67 | 57.17 |
| 36 | 505.31 | 30.28 | 136.26 | 34.07 | 677.84 | 63.29 | 228.67 | 57.17 |
| 37 | 515.45 | 30.89 | 139.00 | 34.75 | 677.84 | 63.29 | 228.67 | 57.17 |
| 38 | 520.52 | 31.19 | 140.37 | 35.09 | 677.84 | 63.29 | 228.67 | 57.17 |
| 39 | 525.59 | 31.50 | 141.73 | 35.43 | 677.84 | 63.29 | 228.67 | 57.17 |
| 40 | 530.66 | 31.80 | 143.10 | 35.77 | 677.84 | 63.29 | 228.67 | 57.17 |
| 41 | 536.36 | 32.14 | 144.64 | 36.16 | 677.84 | 63.29 | 228.67 | 57.17 |
| 42 | 542.11 | 32.49 | 146.19 | 36.55 | 677.84 | 63.29 | 228.67 | 57.17 |
| 43 | 545.13 | 32.67 | 147.00 | 36.75 | 677.84 | 63.29 | 228.67 | 57.17 |
| 44 | 545.13 | 32.67 | 147.00 | 36.75 | 677.84 | 63.29 | 228.67 | 57.17 |
| 45 | 570.75 | 40.48 | 194.30 | 48.57 | 706.43 | 69.42 | 269.50 | 67.38 |
| 46 | 575.76 | 40.83 | 196.00 | 49.00 | 706.43 | 69.42 | 269.50 | 67.38 |
| 47 | 575.76 | 40.83 | 196.00 | 49.00 | 706.43 | 69.42 | 269.50 | 67.38 |
| 48 | 575.76 | 40.83 | 196.00 | 49.00 | 706.43 | 69.42 | 269.50 | 67.38 |
| 49 | 575.76 | 40.83 | 196.00 | 49.00 | 706.43 | 69.42 | 269.50 | 67.38 |
| 50 | 588.01 | 42.88 | 212.34 | 53.08 | 716.64 | 73.50 | 294.01 | 73.50 |
| 51 | 606.39 | 49.00 | 228.67 | 57.17 | 735.01 | 77.58 | 302.17 | 75.54 |
| 52 | 626.80 | 53.08 | 245.00 | 61.25 | 755.43 | 81.67 | 318.51 | 79.63 |
| 53 | 647.22 | 57.17 | 261.34 | 65.33 | 775.85 | 87.79 | 334.84 | 83.71 |
| 54 | 669.68 | 63.29 | 269.50 | 67.38 | 800.35 | 91.88 | 343.01 | 85.75 |
| 55 | 694.18 | 69.42 | 285.84 | 71.46 | 824.85 | 98.00 | 359.34 | 89.83 |
| 56 | 718.68 | 75.54 | 302.17 | 75.54 | 851.39 | 104.13 | 375.67 | 93.92 |
| 57 | 745.22 | 81.67 | 318.51 | 79.63 | 877.93 | 110.25 | 392.01 | 98.00 |
| 58 | 775.85 | 87.79 | 343.01 | 85.75 | 908.56 | 118.42 | 408.34 | 102.09 |
| 59 | 810.56 | 95.96 | 359.34 | 89.83 | 945.31 | 126.59 | 432.84 | 108.21 |
| 60 | 851.39 | 106.17 | 375.67 | 93.92 | 986.14 | 134.75 | 449.17 | 112.29 |
| 61 | 898.35 | 116.38 | 400.17 | 100.04 | 1033.10 | 144.96 | 473.67 | 118.42 |
| 62 | 947.35 | 128.63 | 424.67 | 106.17 | 1086.19 | 157.21 | 498.18 | 124.54 |
| 63 | 1004.52 | 140.88 | 449.17 | 112.29 | 1141.31 | 169.46 | 522.68 | 130.67 |
| 64 | 1063.73 | 155.17 | 473.67 | 118.42 | 1204.60 | 183.75 | 547.18 | 136.79 |
| 65 | 1129.06 | 169.46 | 506.34 | 126.59 | 1269.94 | 198.05 | 571.68 | 142.92 |
| 66 | 1196.44 | 183.75 | 530.84 | 132.71 | 1341.40 | 214.38 | 604.34 | 151.09 |
| 67 | 1269.94 | 200.09 | 563.51 | 140.88 | 1416.94 | 230.71 | 628.84 | 157.21 |
| 68 | 1357.73 | 220.50 | 596.18 | 149.04 | 1506.78 | 251.13 | 661.51 | 165.38 |
| 69 | 1470.03 | 245.00 | 637.01 | 159.25 | 1619.07 | 275.63 | 702.35 | 175.59 |
| 70 | 1597.71 | 273.43 | 677.44 | 169.36 | 1748.70 | 304.03 | 742.74 | 185.68 |
| 71 | 1721.36 | 301.04 | 719.25 | 179.81 | 1872.88 | 329.32 | 783.90 | 195.98 |
| 72 | 1846.23 | 328.04 | 760.09 | 190.02 | 1998.25 | 356.04 | 824.10 | 206.03 |
| 73 | 1978.15 | 356.42 | 799.97 | 199.99 | 2128.64 | 380.18 | 863.34 | 215.83 |
| 74 | 2128.57 | 386.12 | 846.72 | 211.68 | 2277.53 | 407.68 | 909.44 | 227.36 |
| 75 | 2300.70 | 420.95 | 907.87 | 226.97 | 2446.19 | 440.35 | 969.94 | 242.49 |
| 76 | 2495.69 | 464.58 | 967.56 | 241.89 | 2641.59 | 483.78 | 1028.99 | 257.25 |
| 77 | 2718.38 | 520.50 | 1033.40 | 258.35 | 2864.65 | 541.40 | 1094.19 | 273.55 |
| 78 | 2996.28 | 592.07 | 1119.82 | 279.96 | 3145.71 | 618.55 | 1180.35 | 295.09 |
| 79 | 3327.30 | 679.08 | 1225.75 | 306.44 | 3482.42 | 709.35 | 1286.28 | 321.57 |
| 80 | 3694.27 | 773.66 | 1339.24 | 334.81 | 3853.17 | 809.60 | 1399.78 | 349.94 |
| 81 | 4087.72 | 875.81 | 1460.31 | 365.08 | 4250.40 | 913.64 | 1520.84 | 380.21 |
| 82 | 4503.87 | 979.84 | 1588.93 | 397.23 | 4666.55 | 1019.57 | 1649.47 | 412.37 |
| 83 | 4931.37 | 1083.88 | 1725.13 | 431.28 | 5094.05 | 1125.50 | 1785.66 | 446.41 |
| 84 | 5372.11 | 1189.81 | 1868.89 | 467.22 | 5532.90 | 1231.42 | 1929.42 | 482.36 |
| 85+ | | | | | | | | |

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

# Appendix B2

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

## LTC-94 VA

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

### Standard rates per unit of Maximum Daily Benefit*

### Benefit Period: 2 Years

### Elimination Period: 100 Days

| Age | 4.5% Simple Inflation | | | | 4.5% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 480.46 | 24.59 | 98.36 | 24.59 | 626.80 | 51.04 | 163.34 | 40.83 |
| 30 | 480.46 | 24.59 | 98.36 | 24.59 | 626.80 | 51.04 | 163.34 | 40.83 |
| 31 | 480.46 | 24.59 | 98.36 | 24.59 | 626.80 | 51.04 | 163.34 | 40.83 |
| 32 | 480.46 | 24.59 | 98.36 | 24.59 | 626.80 | 51.04 | 163.34 | 40.83 |
| 33 | 480.46 | 24.59 | 98.36 | 24.59 | 626.80 | 51.04 | 163.34 | 40.83 |
| 34 | 480.46 | 24.59 | 98.36 | 24.59 | 626.80 | 51.04 | 163.34 | 40.83 |
| 35 | 480.46 | 24.59 | 98.36 | 24.59 | 626.80 | 51.04 | 163.34 | 40.83 |
| 36 | 480.71 | 24.60 | 98.41 | 24.60 | 626.80 | 51.04 | 163.34 | 40.83 |
| 37 | 490.35 | 25.10 | 100.39 | 25.10 | 626.80 | 51.04 | 163.34 | 40.83 |
| 38 | 495.18 | 25.34 | 101.38 | 25.34 | 626.80 | 51.04 | 163.34 | 40.83 |
| 39 | 500.00 | 25.59 | 102.36 | 25.59 | 626.80 | 51.04 | 163.34 | 40.83 |
| 40 | 504.82 | 25.84 | 103.35 | 25.84 | 626.80 | 51.04 | 163.34 | 40.83 |
| 41 | 510.25 | 26.12 | 104.46 | 26.12 | 626.80 | 51.04 | 163.34 | 40.83 |
| 42 | 515.72 | 26.39 | 105.58 | 26.39 | 626.80 | 51.04 | 163.34 | 40.83 |
| 43 | 518.59 | 26.54 | 106.17 | 26.54 | 626.80 | 51.04 | 163.34 | 40.83 |
| 44 | 518.59 | 26.54 | 106.17 | 26.54 | 626.80 | 51.04 | 163.34 | 40.83 |
| 45 | 536.34 | 32.38 | 137.63 | 34.41 | 649.26 | 57.17 | 196.00 | 49.00 |
| 46 | 541.05 | 32.67 | 138.84 | 34.71 | 649.26 | 57.17 | 196.00 | 49.00 |
| 47 | 541.05 | 32.67 | 138.84 | 34.71 | 649.26 | 57.17 | 196.00 | 49.00 |
| 48 | 541.05 | 32.67 | 138.84 | 34.71 | 649.26 | 57.17 | 196.00 | 49.00 |
| 49 | 541.05 | 32.67 | 138.84 | 34.71 | 649.26 | 57.17 | 196.00 | 49.00 |
| 50 | 551.26 | 34.71 | 155.17 | 38.79 | 657.43 | 59.21 | 204.17 | 51.04 |
| 51 | 565.55 | 38.79 | 163.34 | 40.83 | 671.72 | 63.29 | 220.50 | 55.13 |
| 52 | 581.88 | 42.88 | 171.50 | 42.88 | 688.05 | 67.38 | 228.67 | 57.17 |
| 53 | 598.22 | 46.96 | 179.67 | 44.92 | 706.43 | 71.46 | 236.84 | 59.21 |
| 54 | 616.59 | 51.04 | 196.00 | 49.00 | 724.80 | 75.54 | 245.00 | 61.25 |
| 55 | 637.01 | 55.13 | 204.17 | 51.04 | 745.22 | 79.63 | 261.34 | 65.33 |
| 56 | 657.43 | 61.25 | 212.34 | 53.08 | 765.64 | 83.71 | 269.50 | 67.38 |
| 57 | 679.89 | 65.33 | 228.67 | 57.17 | 788.10 | 89.83 | 285.84 | 71.46 |
| 58 | 704.39 | 71.46 | 245.00 | 61.25 | 814.64 | 95.96 | 294.01 | 73.50 |
| 59 | 732.97 | 77.58 | 253.17 | 63.29 | 843.22 | 102.09 | 310.34 | 77.58 |
| 60 | 765.64 | 85.75 | 269.50 | 67.38 | 877.93 | 110.25 | 326.67 | 81.67 |
| 61 | 804.43 | 93.92 | 285.84 | 71.46 | 916.72 | 118.42 | 343.01 | 85.75 |
| 62 | 845.26 | 104.13 | 302.17 | 75.54 | 959.60 | 128.63 | 359.34 | 89.83 |
| 63 | 892.22 | 114.34 | 326.67 | 81.67 | 1006.56 | 138.84 | 375.67 | 93.92 |
| 64 | 941.22 | 124.54 | 343.01 | 85.75 | 1057.60 | 149.04 | 400.17 | 100.04 |
| 65 | 994.31 | 136.79 | 367.51 | 91.88 | 1112.73 | 161.29 | 416.51 | 104.13 |
| 66 | 1051.48 | 149.04 | 383.84 | 95.96 | 1171.94 | 175.59 | 441.01 | 110.25 |
| 67 | 1112.73 | 163.34 | 408.34 | 102.09 | 1235.23 | 187.84 | 465.51 | 116.38 |
| 68 | 1184.19 | 179.67 | 432.84 | 108.21 | 1308.73 | 204.17 | 490.01 | 122.50 |
| 69 | 1276.06 | 200.09 | 465.51 | 116.38 | 1402.65 | 224.59 | 522.68 | 130.67 |
| 70 | 1381.41 | 222.41 | 497.88 | 124.47 | 1509.97 | 246.90 | 555.01 | 138.75 |
| 71 | 1482.95 | 244.47 | 533.38 | 133.34 | 1610.24 | 268.71 | 581.87 | 145.47 |
| 72 | 1584.20 | 266.03 | 560.07 | 140.02 | 1712.21 | 290.04 | 616.08 | 154.02 |
| 73 | 1693.01 | 289.10 | 594.04 | 148.51 | 1819.74 | 310.88 | 649.48 | 162.37 |
| 74 | 1814.96 | 313.60 | 635.04 | 158.76 | 1940.40 | 331.24 | 689.92 | 172.48 |
| 75 | 1953.46 | 341.42 | 682.84 | 170.71 | 2077.61 | 356.94 | 729.40 | 182.35 |
| 76 | 2113.66 | 376.27 | 729.51 | 182.38 | 2236.52 | 393.55 | 775.58 | 193.90 |
| 77 | 2294.76 | 421.72 | 782.65 | 195.66 | 2420.14 | 440.72 | 828.24 | 207.06 |
| 78 | 2519.60 | 480.46 | 847.43 | 211.86 | 2648.22 | 505.05 | 900.40 | 225.10 |
| 79 | 2788.20 | 550.45 | 930.66 | 232.67 | 2920.61 | 576.93 | 983.63 | 245.91 |
| 80 | 3085.18 | 626.12 | 1021.46 | 255.36 | 3219.48 | 656.38 | 1066.86 | 266.71 |
| 81 | 3401.08 | 707.45 | 1119.82 | 279.96 | 3539.16 | 739.61 | 1165.22 | 291.30 |
| 82 | 3734.00 | 788.79 | 1218.18 | 304.55 | 3873.97 | 822.84 | 1271.15 | 317.79 |
| 83 | 4076.37 | 872.02 | 1324.11 | 331.03 | 4216.35 | 906.07 | 1369.51 | 342.38 |
| 84 | 4428.21 | 955.25 | 1430.04 | 357.51 | 4566.30 | 989.30 | 1483.01 | 370.75 |
| 85+ | | | | | | | | |

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

# Appendix B2

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

## LTC-94 VA

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

### Standard rates per unit of Maximum Daily Benefit*

### Benefit Period: 3 Years

### Elimination Period: 20 Days

| Age | 4.5% Simple Inflation | | | | 4.5% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 537.21 | 37.83 | 151.33 | 37.83 | 747.26 | 79.63 | 253.17 | 63.29 |
| 30 | 537.21 | 37.83 | 151.33 | 37.83 | 747.26 | 79.63 | 253.17 | 63.29 |
| 31 | 537.21 | 37.83 | 151.33 | 37.83 | 747.26 | 79.63 | 253.17 | 63.29 |
| 32 | 537.21 | 37.83 | 151.33 | 37.83 | 747.26 | 79.63 | 253.17 | 63.29 |
| 33 | 537.21 | 37.83 | 151.33 | 37.83 | 747.26 | 79.63 | 253.17 | 63.29 |
| 34 | 537.21 | 37.83 | 151.33 | 37.83 | 747.26 | 79.63 | 253.17 | 63.29 |
| 35 | 540.34 | 38.05 | 152.21 | 38.05 | 747.26 | 79.63 | 253.17 | 63.29 |
| 36 | 550.51 | 38.77 | 155.07 | 38.77 | 747.26 | 79.63 | 253.17 | 63.29 |
| 37 | 555.60 | 39.13 | 156.51 | 39.13 | 747.26 | 79.63 | 253.17 | 63.29 |
| 38 | 560.69 | 39.49 | 157.94 | 39.49 | 747.26 | 79.63 | 253.17 | 63.29 |
| 39 | 570.86 | 40.20 | 160.81 | 40.20 | 747.26 | 79.63 | 253.17 | 63.29 |
| 40 | 575.95 | 40.56 | 162.24 | 40.56 | 747.26 | 79.63 | 253.17 | 63.29 |
| 41 | 579.84 | 40.83 | 163.34 | 40.83 | 747.26 | 79.63 | 253.17 | 63.29 |
| 42 | 579.84 | 40.83 | 163.34 | 40.83 | 747.26 | 79.63 | 253.17 | 63.29 |
| 43 | 579.84 | 40.83 | 163.34 | 40.83 | 747.26 | 79.63 | 253.17 | 63.29 |
| 44 | 579.84 | 40.83 | 163.34 | 40.83 | 747.26 | 79.63 | 253.17 | 63.29 |
| 45 | 618.64 | 51.04 | 212.34 | 53.08 | 784.01 | 87.79 | 302.17 | 75.54 |
| 46 | 618.64 | 51.04 | 212.34 | 53.08 | 784.01 | 87.79 | 302.17 | 75.54 |
| 47 | 618.64 | 51.04 | 212.34 | 53.08 | 784.01 | 87.79 | 302.17 | 75.54 |
| 48 | 618.64 | 51.04 | 212.34 | 53.08 | 784.01 | 87.79 | 302.17 | 75.54 |
| 49 | 618.64 | 51.04 | 212.34 | 53.08 | 784.01 | 87.79 | 302.17 | 75.54 |
| 50 | 632.93 | 55.13 | 236.84 | 59.21 | 798.31 | 91.88 | 318.51 | 79.63 |
| 51 | 657.43 | 59.21 | 253.17 | 63.29 | 822.81 | 98.00 | 334.84 | 83.71 |
| 52 | 681.93 | 65.33 | 269.50 | 67.38 | 847.31 | 104.13 | 351.17 | 87.79 |
| 53 | 708.47 | 71.46 | 277.67 | 69.42 | 873.85 | 110.25 | 367.51 | 91.88 |
| 54 | 737.05 | 79.63 | 294.01 | 73.50 | 904.47 | 116.38 | 383.84 | 95.96 |
| 55 | 767.68 | 85.75 | 318.51 | 79.63 | 935.10 | 124.54 | 400.17 | 100.04 |
| 56 | 798.31 | 93.92 | 334.84 | 83.71 | 967.77 | 130.67 | 416.51 | 104.13 |
| 57 | 833.01 | 102.09 | 351.17 | 87.79 | 1002.48 | 138.84 | 432.84 | 108.21 |
| 58 | 869.76 | 110.25 | 367.51 | 91.88 | 1041.27 | 149.04 | 449.17 | 112.29 |
| 59 | 914.68 | 120.46 | 392.01 | 98.00 | 1086.19 | 159.25 | 473.67 | 118.42 |
| 60 | 965.72 | 132.71 | 416.51 | 104.13 | 1139.27 | 171.50 | 498.18 | 124.54 |
| 61 | 1022.89 | 147.00 | 441.01 | 110.25 | 1198.48 | 183.75 | 522.68 | 130.67 |
| 62 | 1086.19 | 161.29 | 465.51 | 116.38 | 1263.81 | 198.05 | 547.18 | 136.79 |
| 63 | 1155.60 | 177.63 | 490.01 | 122.50 | 1335.27 | 214.38 | 571.68 | 142.92 |
| 64 | 1231.15 | 193.96 | 522.68 | 130.67 | 1412.86 | 232.75 | 604.34 | 151.09 |
| 65 | 1310.77 | 212.34 | 555.34 | 138.84 | 1496.57 | 251.13 | 628.84 | 157.21 |
| 66 | 1396.52 | 232.75 | 579.84 | 144.96 | 1586.40 | 271.55 | 661.51 | 165.38 |
| 67 | 1488.40 | 253.17 | 612.51 | 153.13 | 1680.32 | 291.96 | 694.18 | 173.54 |
| 68 | 1598.65 | 277.67 | 653.34 | 163.34 | 1794.66 | 316.46 | 726.85 | 181.71 |
| 69 | 1739.53 | 308.30 | 694.18 | 173.54 | 1937.57 | 349.13 | 775.85 | 193.96 |
| 70 | 1899.70 | 344.84 | 742.74 | 185.68 | 2101.71 | 383.61 | 824.36 | 206.09 |
| 71 | 2056.74 | 379.83 | 783.90 | 195.98 | 2258.78 | 418.22 | 864.72 | 216.18 |
| 72 | 2214.28 | 414.05 | 832.10 | 208.03 | 2416.30 | 452.06 | 904.11 | 226.03 |
| 73 | 2382.09 | 449.49 | 879.18 | 219.79 | 2584.07 | 483.15 | 950.46 | 237.62 |
| 74 | 2571.53 | 486.08 | 932.96 | 233.24 | 2771.45 | 515.48 | 1003.52 | 250.88 |
| 75 | 2789.55 | 531.53 | 993.22 | 248.30 | 2987.42 | 558.69 | 1063.06 | 265.76 |
| 76 | 3038.98 | 587.45 | 1059.71 | 264.93 | 3238.64 | 614.32 | 1128.82 | 282.20 |
| 77 | 3326.27 | 659.17 | 1132.18 | 283.05 | 3529.53 | 689.57 | 1208.17 | 302.04 |
| 78 | 3684.82 | 752.85 | 1233.32 | 308.33 | 3894.78 | 790.68 | 1301.41 | 325.35 |
| 79 | 4116.10 | 866.35 | 1346.81 | 336.70 | 4333.63 | 911.75 | 1414.91 | 353.73 |
| 80 | 4594.67 | 991.19 | 1475.44 | 368.86 | 4819.77 | 1042.27 | 1543.54 | 385.88 |
| 81 | 5109.18 | 1123.60 | 1611.63 | 402.91 | 5341.85 | 1180.35 | 1687.30 | 421.82 |
| 82 | 5650.18 | 1261.69 | 1755.39 | 438.85 | 5888.52 | 1320.33 | 1831.06 | 457.76 |
| 83 | 6208.19 | 1397.88 | 1906.72 | 476.68 | 6448.43 | 1458.42 | 1982.39 | 495.60 |
| 84 | 6781.35 | 1535.97 | 2065.62 | 516.40 | 7023.47 | 1598.39 | 2141.28 | 535.32 |
| 85+ | | | | | | | | |

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

# Appendix B2

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

## LTC-94 VA

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

### Standard rates per unit of Maximum Daily Benefit*

### Benefit Period: 3 Years

### Elimination Period: 100 Days

| Age | 4.5% Simple Inflation | | | | 4.5% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 506.95 | 30.27 | 105.93 | 26.48 | 690.10 | 65.33 | 187.84 | 46.96 |
| 30 | 506.95 | 30.27 | 105.93 | 26.48 | 690.10 | 65.33 | 187.84 | 46.96 |
| 31 | 506.95 | 30.27 | 105.93 | 26.48 | 690.10 | 65.33 | 187.84 | 46.96 |
| 32 | 506.95 | 30.27 | 105.93 | 26.48 | 690.10 | 65.33 | 187.84 | 46.96 |
| 33 | 506.95 | 30.27 | 105.93 | 26.48 | 690.10 | 65.33 | 187.84 | 46.96 |
| 34 | 506.95 | 30.27 | 105.93 | 26.48 | 690.10 | 65.33 | 187.84 | 46.96 |
| 35 | 509.90 | 30.44 | 106.55 | 26.64 | 690.10 | 65.33 | 187.84 | 46.96 |
| 36 | 519.50 | 31.01 | 108.55 | 27.14 | 690.10 | 65.33 | 187.84 | 46.96 |
| 37 | 524.30 | 31.30 | 109.56 | 27.39 | 690.10 | 65.33 | 187.84 | 46.96 |
| 38 | 529.10 | 31.59 | 110.56 | 27.64 | 690.10 | 65.33 | 187.84 | 46.96 |
| 39 | 538.70 | 32.16 | 112.56 | 28.14 | 690.10 | 65.33 | 187.84 | 46.96 |
| 40 | 543.50 | 32.45 | 113.57 | 28.39 | 690.10 | 65.33 | 187.84 | 46.96 |
| 41 | 547.18 | 32.67 | 114.34 | 28.58 | 690.10 | 65.33 | 187.84 | 46.96 |
| 42 | 547.18 | 32.67 | 114.34 | 28.58 | 690.10 | 65.33 | 187.84 | 46.96 |
| 43 | 547.18 | 32.67 | 114.34 | 28.58 | 690.10 | 65.33 | 187.84 | 46.96 |
| 44 | 547.18 | 32.67 | 114.34 | 28.58 | 690.10 | 65.33 | 187.84 | 46.96 |
| 45 | 577.80 | 40.83 | 155.17 | 38.79 | 718.68 | 73.50 | 220.50 | 55.13 |
| 46 | 577.80 | 40.83 | 155.17 | 38.79 | 718.68 | 73.50 | 220.50 | 55.13 |
| 47 | 577.80 | 40.83 | 155.17 | 38.79 | 718.68 | 73.50 | 220.50 | 55.13 |
| 48 | 577.80 | 40.83 | 155.17 | 38.79 | 718.68 | 73.50 | 220.50 | 55.13 |
| 49 | 577.80 | 40.83 | 155.17 | 38.79 | 718.68 | 73.50 | 220.50 | 55.13 |
| 50 | 590.05 | 44.92 | 171.50 | 42.88 | 728.89 | 75.54 | 236.84 | 59.21 |
| 51 | 608.43 | 49.00 | 179.67 | 44.92 | 747.26 | 79.63 | 245.00 | 61.25 |
| 52 | 628.84 | 53.08 | 187.84 | 46.96 | 769.72 | 85.75 | 253.17 | 63.29 |
| 53 | 651.30 | 59.21 | 204.17 | 51.04 | 792.18 | 89.83 | 269.50 | 67.38 |
| 54 | 675.80 | 65.33 | 212.34 | 53.08 | 816.68 | 95.96 | 277.67 | 69.42 |
| 55 | 700.30 | 71.46 | 228.67 | 57.17 | 841.18 | 102.09 | 294.01 | 73.50 |
| 56 | 726.85 | 77.58 | 245.00 | 61.25 | 869.76 | 108.21 | 302.17 | 75.54 |
| 57 | 755.43 | 83.71 | 253.17 | 63.29 | 898.35 | 114.34 | 318.51 | 79.63 |
| 58 | 786.06 | 91.88 | 269.50 | 67.38 | 931.02 | 122.50 | 334.84 | 83.71 |
| 59 | 822.81 | 100.04 | 285.84 | 71.46 | 967.77 | 130.67 | 351.17 | 87.79 |
| 60 | 865.68 | 110.25 | 302.17 | 75.54 | 1012.68 | 140.88 | 367.51 | 91.88 |
| 61 | 912.64 | 120.46 | 326.67 | 81.67 | 1061.68 | 153.13 | 383.84 | 95.96 |
| 62 | 965.72 | 132.71 | 343.01 | 85.75 | 1116.81 | 165.38 | 408.34 | 102.09 |
| 63 | 1024.93 | 144.96 | 367.51 | 91.88 | 1178.06 | 177.63 | 424.67 | 106.17 |
| 64 | 1088.23 | 159.25 | 383.84 | 95.96 | 1243.40 | 191.92 | 449.17 | 112.29 |
| 65 | 1155.60 | 175.59 | 408.34 | 102.09 | 1312.81 | 208.25 | 473.67 | 118.42 |
| 66 | 1227.06 | 191.92 | 432.84 | 108.21 | 1386.32 | 224.59 | 498.18 | 124.54 |
| 67 | 1302.61 | 208.25 | 457.34 | 114.34 | 1465.94 | 240.92 | 522.68 | 130.67 |
| 68 | 1396.52 | 228.67 | 490.01 | 122.50 | 1561.90 | 263.38 | 555.34 | 138.84 |
| 69 | 1512.90 | 255.21 | 522.68 | 130.67 | 1680.32 | 289.92 | 588.01 | 147.00 |
| 70 | 1644.64 | 285.67 | 563.18 | 140.79 | 1818.08 | 318.32 | 628.47 | 157.12 |
| 71 | 1773.89 | 313.16 | 598.03 | 149.51 | 1945.62 | 345.48 | 662.68 | 165.67 |
| 72 | 1906.24 | 342.04 | 632.08 | 158.02 | 2078.26 | 374.05 | 696.09 | 174.02 |
| 73 | 2043.49 | 370.28 | 673.24 | 168.31 | 2215.76 | 399.99 | 728.69 | 182.17 |
| 74 | 2197.17 | 399.84 | 713.44 | 178.36 | 2369.65 | 425.32 | 776.16 | 194.04 |
| 75 | 2376.36 | 436.47 | 760.43 | 190.11 | 2545.13 | 457.81 | 822.51 | 205.63 |
| 76 | 2580.16 | 481.86 | 821.66 | 205.41 | 2751.02 | 504.90 | 875.41 | 218.85 |
| 77 | 2817.16 | 541.40 | 881.43 | 220.36 | 2991.93 | 567.99 | 942.22 | 235.56 |
| 78 | 3111.66 | 620.44 | 960.93 | 240.23 | 3293.26 | 652.60 | 1013.89 | 253.47 |
| 79 | 3463.50 | 711.24 | 1051.72 | 262.93 | 3650.77 | 750.96 | 1112.25 | 278.06 |
| 80 | 3849.38 | 811.49 | 1150.09 | 287.52 | 4042.33 | 855.00 | 1210.62 | 302.65 |
| 81 | 4261.75 | 917.42 | 1263.58 | 315.90 | 4462.26 | 964.71 | 1324.11 | 331.03 |
| 82 | 4694.92 | 1025.24 | 1377.08 | 344.27 | 4899.22 | 1074.42 | 1445.17 | 361.29 |
| 83 | 5139.45 | 1133.06 | 1498.14 | 374.53 | 5345.63 | 1184.13 | 1566.24 | 391.56 |
| 84 | 5595.32 | 1242.77 | 1626.77 | 406.69 | 5801.50 | 1293.85 | 1687.30 | 421.82 |
| 85+ | | | | | | | | |

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

# Appendix B2

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

## LTC-94 VA

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

### Standard rates per unit of Maximum Daily Benefit*

### Benefit Period: 5 Years

### Elimination Period: 20 Days

| Age | 4.5% Simple Inflation | | | | 4.5% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 595.43 | 48.65 | 163.45 | 40.86 | 847.31 | 102.09 | 277.67 | 69.42 |
| 30 | 600.80 | 49.08 | 164.92 | 41.23 | 847.31 | 102.09 | 277.67 | 69.42 |
| 31 | 606.17 | 49.52 | 166.40 | 41.60 | 847.31 | 102.09 | 277.67 | 69.42 |
| 32 | 616.91 | 50.40 | 169.35 | 42.34 | 847.31 | 102.09 | 277.67 | 69.42 |
| 33 | 622.28 | 50.84 | 170.82 | 42.71 | 847.31 | 102.09 | 277.67 | 69.42 |
| 34 | 624.76 | 51.04 | 171.50 | 42.88 | 847.31 | 102.09 | 277.67 | 69.42 |
| 35 | 624.76 | 51.04 | 171.50 | 42.88 | 847.31 | 102.09 | 277.67 | 69.42 |
| 36 | 624.76 | 51.04 | 171.50 | 42.88 | 847.31 | 102.09 | 277.67 | 69.42 |
| 37 | 624.76 | 51.04 | 171.50 | 42.88 | 847.31 | 102.09 | 277.67 | 69.42 |
| 38 | 624.76 | 51.04 | 171.50 | 42.88 | 847.31 | 102.09 | 277.67 | 69.42 |
| 39 | 624.76 | 51.04 | 171.50 | 42.88 | 847.31 | 102.09 | 277.67 | 69.42 |
| 40 | 624.76 | 51.04 | 171.50 | 42.88 | 847.31 | 102.09 | 277.67 | 69.42 |
| 41 | 624.76 | 51.04 | 171.50 | 42.88 | 847.31 | 102.09 | 277.67 | 69.42 |
| 42 | 624.76 | 51.04 | 171.50 | 42.88 | 847.31 | 102.09 | 277.67 | 69.42 |
| 43 | 624.76 | 51.04 | 171.50 | 42.88 | 847.31 | 102.09 | 277.67 | 69.42 |
| 44 | 624.76 | 51.04 | 171.50 | 42.88 | 847.31 | 102.09 | 277.67 | 69.42 |
| 45 | 675.80 | 65.33 | 228.67 | 57.17 | 896.31 | 114.34 | 326.67 | 81.67 |
| 46 | 675.80 | 65.33 | 228.67 | 57.17 | 896.31 | 114.34 | 326.67 | 81.67 |
| 47 | 675.80 | 65.33 | 228.67 | 57.17 | 896.31 | 114.34 | 326.67 | 81.67 |
| 48 | 675.80 | 65.33 | 228.67 | 57.17 | 896.31 | 114.34 | 326.67 | 81.67 |
| 49 | 675.80 | 65.33 | 228.67 | 57.17 | 896.31 | 114.34 | 326.67 | 81.67 |
| 50 | 698.26 | 69.42 | 253.17 | 63.29 | 916.72 | 120.46 | 351.17 | 87.79 |
| 51 | 726.85 | 77.58 | 269.50 | 67.38 | 945.31 | 126.59 | 359.34 | 89.83 |
| 52 | 759.51 | 83.71 | 285.84 | 71.46 | 977.98 | 134.75 | 375.67 | 93.92 |
| 53 | 794.22 | 91.88 | 302.17 | 75.54 | 1014.73 | 142.92 | 392.01 | 98.00 |
| 54 | 830.97 | 102.09 | 318.51 | 79.63 | 1053.52 | 151.09 | 408.34 | 102.09 |
| 55 | 869.76 | 110.25 | 334.84 | 83.71 | 1094.35 | 161.29 | 432.84 | 108.21 |
| 56 | 910.60 | 120.46 | 351.17 | 87.79 | 1135.19 | 171.50 | 449.17 | 112.29 |
| 57 | 953.47 | 130.67 | 375.67 | 93.92 | 1180.10 | 181.71 | 465.51 | 116.38 |
| 58 | 1002.48 | 142.92 | 392.01 | 98.00 | 1231.15 | 191.92 | 490.01 | 122.50 |
| 59 | 1057.60 | 155.17 | 416.51 | 104.13 | 1290.36 | 206.21 | 514.51 | 128.63 |
| 60 | 1124.98 | 171.50 | 441.01 | 110.25 | 1359.77 | 222.55 | 539.01 | 134.75 |
| 61 | 1198.48 | 187.84 | 465.51 | 116.38 | 1435.32 | 238.88 | 563.51 | 140.88 |
| 62 | 1280.15 | 206.21 | 498.18 | 124.54 | 1521.07 | 259.30 | 588.01 | 147.00 |
| 63 | 1369.98 | 226.63 | 522.68 | 130.67 | 1614.99 | 279.71 | 620.68 | 155.17 |
| 64 | 1465.94 | 249.09 | 555.34 | 138.84 | 1715.03 | 302.17 | 653.34 | 163.34 |
| 65 | 1570.07 | 273.59 | 588.01 | 147.00 | 1823.24 | 326.67 | 686.01 | 171.50 |
| 66 | 1680.32 | 298.09 | 620.68 | 155.17 | 1939.62 | 353.21 | 718.68 | 179.67 |
| 67 | 1796.70 | 324.63 | 661.51 | 165.38 | 2062.12 | 379.76 | 751.35 | 187.84 |
| 68 | 1939.62 | 357.30 | 694.18 | 173.54 | 2209.12 | 412.42 | 792.18 | 198.05 |
| 69 | 2119.29 | 398.13 | 743.18 | 185.79 | 2396.96 | 453.26 | 833.01 | 208.25 |
| 70 | 2326.16 | 444.83 | 791.71 | 197.93 | 2609.79 | 499.92 | 889.66 | 222.41 |
| 71 | 2529.51 | 490.95 | 840.47 | 210.12 | 2814.38 | 545.50 | 929.37 | 232.34 |
| 72 | 2732.34 | 534.07 | 888.11 | 222.03 | 3020.38 | 588.07 | 976.12 | 244.03 |
| 73 | 2946.43 | 578.20 | 934.62 | 233.66 | 3235.53 | 627.70 | 1029.67 | 257.42 |
| 74 | 3190.89 | 625.24 | 995.68 | 248.92 | 3479.01 | 670.32 | 1081.92 | 270.48 |
| 75 | 3470.45 | 682.84 | 1063.06 | 265.76 | 3759.49 | 723.58 | 1148.41 | 287.10 |
| 76 | 3797.29 | 758.31 | 1136.50 | 284.12 | 4089.09 | 796.70 | 1220.97 | 305.24 |
| 77 | 4177.30 | 852.94 | 1215.77 | 303.94 | 4479.35 | 900.43 | 1306.95 | 326.74 |
| 78 | 4655.20 | 979.84 | 1316.55 | 329.14 | 4972.99 | 1040.37 | 1407.34 | 351.84 |
| 79 | 5228.35 | 1131.17 | 1445.17 | 361.29 | 5565.05 | 1203.05 | 1535.97 | 383.99 |
| 80 | 5863.93 | 1299.52 | 1588.93 | 397.23 | 6217.65 | 1380.86 | 1679.73 | 419.93 |
| 81 | 6546.79 | 1475.44 | 1740.26 | 435.07 | 6917.54 | 1564.34 | 1831.06 | 457.76 |
| 82 | 7261.81 | 1657.03 | 1899.16 | 474.79 | 7647.69 | 1751.61 | 1997.52 | 499.38 |
| 83 | 7995.75 | 1838.62 | 2065.62 | 516.40 | 8392.98 | 1936.99 | 2163.98 | 540.99 |
| 84 | 8746.71 | 2020.22 | 2239.64 | 559.91 | 9153.40 | 2122.36 | 2338.00 | 584.50 |
| 85+ | | | | | | | | |

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

# Appendix B2

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

## LTC-94 VA

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

### Standard rates per unit of Maximum Daily Benefit*

### Benefit Period: 5 Years

### Elimination Period: 100 Days

| Age | 4.5% Simple Inflation | | | | 4.5% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 560.40 | 40.86 | 124.53 | 31.13 | 777.89 | 85.75 | 204.17 | 51.04 |
| 30 | 565.46 | 41.23 | 125.66 | 31.41 | 777.89 | 85.75 | 204.17 | 51.04 |
| 31 | 570.51 | 41.60 | 126.78 | 31.70 | 777.89 | 85.75 | 204.17 | 51.04 |
| 32 | 580.62 | 42.34 | 129.03 | 32.26 | 777.89 | 85.75 | 204.17 | 51.04 |
| 33 | 585.68 | 42.71 | 130.15 | 32.54 | 777.89 | 85.75 | 204.17 | 51.04 |
| 34 | 588.01 | 42.88 | 130.67 | 32.67 | 777.89 | 85.75 | 204.17 | 51.04 |
| 35 | 588.01 | 42.88 | 130.67 | 32.67 | 777.89 | 85.75 | 204.17 | 51.04 |
| 36 | 588.01 | 42.88 | 130.67 | 32.67 | 777.89 | 85.75 | 204.17 | 51.04 |
| 37 | 588.01 | 42.88 | 130.67 | 32.67 | 777.89 | 85.75 | 204.17 | 51.04 |
| 38 | 588.01 | 42.88 | 130.67 | 32.67 | 777.89 | 85.75 | 204.17 | 51.04 |
| 39 | 588.01 | 42.88 | 130.67 | 32.67 | 777.89 | 85.75 | 204.17 | 51.04 |
| 40 | 588.01 | 42.88 | 130.67 | 32.67 | 777.89 | 85.75 | 204.17 | 51.04 |
| 41 | 588.01 | 42.88 | 130.67 | 32.67 | 777.89 | 85.75 | 204.17 | 51.04 |
| 42 | 588.01 | 42.88 | 130.67 | 32.67 | 777.89 | 85.75 | 204.17 | 51.04 |
| 43 | 588.01 | 42.88 | 130.67 | 32.67 | 777.89 | 85.75 | 204.17 | 51.04 |
| 44 | 588.01 | 42.88 | 130.67 | 32.67 | 777.89 | 85.75 | 204.17 | 51.04 |
| 45 | 630.89 | 53.08 | 171.50 | 42.88 | 816.68 | 95.96 | 245.00 | 61.25 |
| 46 | 630.89 | 53.08 | 171.50 | 42.88 | 816.68 | 95.96 | 245.00 | 61.25 |
| 47 | 630.89 | 53.08 | 171.50 | 42.88 | 816.68 | 95.96 | 245.00 | 61.25 |
| 48 | 630.89 | 53.08 | 171.50 | 42.88 | 816.68 | 95.96 | 245.00 | 61.25 |
| 49 | 630.89 | 53.08 | 171.50 | 42.88 | 816.68 | 95.96 | 245.00 | 61.25 |
| 50 | 647.22 | 57.17 | 179.67 | 44.92 | 833.01 | 100.04 | 261.34 | 65.33 |
| 51 | 671.72 | 63.29 | 196.00 | 49.00 | 857.51 | 106.17 | 269.50 | 67.38 |
| 52 | 698.26 | 69.42 | 204.17 | 51.04 | 886.10 | 112.29 | 285.84 | 71.46 |
| 53 | 726.85 | 77.58 | 220.50 | 55.13 | 916.72 | 120.46 | 294.01 | 73.50 |
| 54 | 757.47 | 83.71 | 236.84 | 59.21 | 949.39 | 126.59 | 310.34 | 77.58 |
| 55 | 792.18 | 91.88 | 245.00 | 61.25 | 982.06 | 134.75 | 326.67 | 81.67 |
| 56 | 826.89 | 100.04 | 261.34 | 65.33 | 1018.81 | 142.92 | 334.84 | 83.71 |
| 57 | 861.60 | 108.21 | 277.67 | 69.42 | 1057.60 | 153.13 | 351.17 | 87.79 |
| 58 | 902.43 | 118.42 | 294.01 | 73.50 | 1100.48 | 161.29 | 367.51 | 91.88 |
| 59 | 951.43 | 130.67 | 310.34 | 77.58 | 1149.48 | 173.54 | 383.84 | 95.96 |
| 60 | 1006.56 | 142.92 | 326.67 | 81.67 | 1208.69 | 185.79 | 408.34 | 102.09 |
| 61 | 1067.81 | 157.21 | 351.17 | 87.79 | 1274.02 | 202.13 | 424.67 | 106.17 |
| 62 | 1137.23 | 173.54 | 375.67 | 93.92 | 1345.48 | 218.46 | 449.17 | 112.29 |
| 63 | 1212.77 | 189.88 | 400.17 | 100.04 | 1425.11 | 234.80 | 473.67 | 118.42 |
| 64 | 1294.44 | 208.25 | 424.67 | 106.17 | 1508.82 | 255.21 | 498.18 | 124.54 |
| 65 | 1382.23 | 228.67 | 449.17 | 112.29 | 1600.69 | 275.63 | 522.68 | 130.67 |
| 66 | 1476.15 | 251.13 | 473.67 | 118.42 | 1698.70 | 296.05 | 547.18 | 136.79 |
| 67 | 1574.15 | 273.59 | 498.18 | 124.54 | 1802.82 | 320.55 | 579.84 | 144.96 |
| 68 | 1694.61 | 300.13 | 530.84 | 132.71 | 1929.41 | 347.09 | 612.51 | 153.13 |
| 69 | 1845.70 | 334.84 | 571.68 | 142.92 | 2084.58 | 381.80 | 645.18 | 161.29 |
| 70 | 2020.09 | 373.41 | 612.15 | 153.04 | 2262.91 | 420.34 | 685.61 | 171.40 |
| 71 | 2188.06 | 410.14 | 646.52 | 161.63 | 2434.55 | 456.60 | 727.33 | 181.83 |
| 72 | 2358.29 | 448.06 | 688.09 | 172.02 | 2608.33 | 494.06 | 768.10 | 192.02 |
| 73 | 2534.56 | 483.15 | 728.69 | 182.17 | 2784.06 | 526.71 | 807.89 | 201.97 |
| 74 | 2734.21 | 519.40 | 776.16 | 194.04 | 2983.13 | 556.64 | 854.56 | 213.64 |
| 75 | 2962.20 | 566.45 | 830.27 | 207.57 | 3212.45 | 599.42 | 907.87 | 226.97 |
| 76 | 3230.96 | 627.76 | 898.45 | 224.61 | 3484.36 | 660.40 | 967.56 | 241.89 |
| 77 | 3548.52 | 708.56 | 965.02 | 241.25 | 3810.67 | 752.26 | 1041.00 | 260.25 |
| 78 | 3945.85 | 815.27 | 1051.72 | 262.93 | 4220.13 | 872.02 | 1127.39 | 281.85 |
| 79 | 4411.19 | 940.12 | 1150.09 | 287.52 | 4702.49 | 1004.43 | 1233.32 | 308.33 |
| 80 | 4923.81 | 1072.53 | 1271.15 | 317.79 | 5228.35 | 1146.30 | 1346.81 | 336.70 |
| 81 | 5468.58 | 1212.51 | 1392.21 | 348.05 | 5786.37 | 1290.06 | 1475.44 | 368.86 |
| 82 | 6034.17 | 1354.38 | 1520.84 | 380.21 | 6365.20 | 1435.72 | 1604.07 | 401.02 |
| 83 | 6612.99 | 1494.36 | 1657.03 | 414.26 | 6951.59 | 1579.48 | 1740.26 | 435.07 |
| 84 | 7201.28 | 1636.22 | 1800.79 | 450.20 | 7545.55 | 1723.24 | 1884.02 | 471.01 |
| 85+ | | | | | | | | |

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

# Appendix B2

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

## LTC-94 VA

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

**Standard rates per unit of Maximum Daily Benefit***

**Benefit Period: Lifetime**

**Elimination Period: 20 Days**

| Age | 4.5% Simple Inflation | | | | 4.5% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 680.99 | 70.78 | 175.99 | 44.00 | 1080.06 | 157.21 | 318.51 | 79.63 |
| 30 | 692.29 | 71.95 | 178.91 | 44.73 | 1080.06 | 157.21 | 318.51 | 79.63 |
| 31 | 703.58 | 73.13 | 181.83 | 45.46 | 1080.06 | 157.21 | 318.51 | 79.63 |
| 32 | 709.23 | 73.71 | 183.29 | 45.82 | 1080.06 | 157.21 | 318.51 | 79.63 |
| 33 | 720.53 | 74.89 | 186.21 | 46.55 | 1080.06 | 157.21 | 318.51 | 79.63 |
| 34 | 726.85 | 75.54 | 187.84 | 46.96 | 1080.06 | 157.21 | 318.51 | 79.63 |
| 35 | 726.85 | 75.54 | 187.84 | 46.96 | 1080.06 | 157.21 | 318.51 | 79.63 |
| 36 | 726.85 | 75.54 | 187.84 | 46.96 | 1080.06 | 157.21 | 318.51 | 79.63 |
| 37 | 726.85 | 75.54 | 187.84 | 46.96 | 1080.06 | 157.21 | 318.51 | 79.63 |
| 38 | 726.85 | 75.54 | 187.84 | 46.96 | 1080.06 | 157.21 | 318.51 | 79.63 |
| 39 | 726.85 | 75.54 | 187.84 | 46.96 | 1080.06 | 157.21 | 318.51 | 79.63 |
| 40 | 726.85 | 75.54 | 187.84 | 46.96 | 1080.06 | 157.21 | 318.51 | 79.63 |
| 41 | 726.85 | 75.54 | 187.84 | 46.96 | 1080.06 | 157.21 | 318.51 | 79.63 |
| 42 | 726.85 | 75.54 | 187.84 | 46.96 | 1080.06 | 157.21 | 318.51 | 79.63 |
| 43 | 726.85 | 75.54 | 187.84 | 46.96 | 1080.06 | 157.21 | 318.51 | 79.63 |
| 44 | 726.85 | 75.54 | 187.84 | 46.96 | 1080.06 | 157.21 | 318.51 | 79.63 |
| 45 | 808.51 | 95.96 | 245.00 | 61.25 | 1161.73 | 177.63 | 375.67 | 93.92 |
| 46 | 808.51 | 95.96 | 245.00 | 61.25 | 1161.73 | 177.63 | 375.67 | 93.92 |
| 47 | 808.51 | 95.96 | 245.00 | 61.25 | 1161.73 | 177.63 | 375.67 | 93.92 |
| 48 | 808.51 | 95.96 | 245.00 | 61.25 | 1161.73 | 177.63 | 375.67 | 93.92 |
| 49 | 808.51 | 95.96 | 245.00 | 61.25 | 1161.73 | 177.63 | 375.67 | 93.92 |
| 50 | 841.18 | 104.13 | 269.50 | 67.38 | 1194.40 | 183.75 | 400.17 | 100.04 |
| 51 | 884.06 | 114.34 | 285.84 | 71.46 | 1241.35 | 196.00 | 416.51 | 104.13 |
| 52 | 933.06 | 124.54 | 310.34 | 77.58 | 1290.36 | 206.21 | 432.84 | 108.21 |
| 53 | 982.06 | 136.79 | 326.67 | 81.67 | 1345.48 | 218.46 | 449.17 | 112.29 |
| 54 | 1037.18 | 151.09 | 343.01 | 85.75 | 1404.69 | 232.75 | 473.67 | 118.42 |
| 55 | 1094.35 | 163.34 | 367.51 | 91.88 | 1465.94 | 247.05 | 490.01 | 122.50 |
| 56 | 1153.56 | 177.63 | 383.84 | 95.96 | 1531.28 | 261.34 | 514.51 | 128.63 |
| 57 | 1216.85 | 193.96 | 408.34 | 102.09 | 1598.65 | 277.67 | 530.84 | 132.71 |
| 58 | 1286.27 | 210.30 | 424.67 | 106.17 | 1674.20 | 296.05 | 555.34 | 138.84 |
| 59 | 1367.94 | 228.67 | 457.34 | 114.34 | 1764.03 | 316.46 | 579.84 | 144.96 |
| 60 | 1463.90 | 251.13 | 481.84 | 120.46 | 1868.16 | 338.92 | 612.51 | 153.13 |
| 61 | 1568.03 | 275.63 | 506.34 | 126.59 | 1982.49 | 365.46 | 637.01 | 159.25 |
| 62 | 1686.45 | 302.17 | 539.01 | 134.75 | 2109.08 | 394.05 | 669.68 | 167.42 |
| 63 | 1813.03 | 332.80 | 571.68 | 142.92 | 2247.91 | 426.72 | 702.35 | 175.59 |
| 64 | 1951.87 | 363.42 | 604.34 | 151.09 | 2399.00 | 459.38 | 743.18 | 185.79 |
| 65 | 2098.87 | 398.13 | 645.18 | 161.29 | 2560.29 | 496.13 | 775.85 | 193.96 |
| 66 | 2256.08 | 434.88 | 677.84 | 169.46 | 2729.76 | 534.93 | 816.68 | 204.17 |
| 67 | 2421.46 | 473.67 | 718.68 | 179.67 | 2911.47 | 575.76 | 849.35 | 212.34 |
| 68 | 2623.59 | 518.59 | 759.51 | 189.88 | 3129.93 | 624.76 | 898.35 | 224.59 |
| 69 | 2878.80 | 577.80 | 808.51 | 202.13 | 3405.56 | 686.01 | 947.35 | 236.84 |
| 70 | 3170.93 | 642.76 | 865.17 | 216.29 | 3717.78 | 752.94 | 1003.92 | 250.98 |
| 71 | 3452.82 | 707.13 | 913.21 | 228.30 | 4016.50 | 818.25 | 1058.67 | 264.67 |
| 72 | 3740.47 | 768.10 | 968.12 | 242.03 | 4318.54 | 882.11 | 1112.14 | 278.03 |
| 73 | 4039.46 | 829.67 | 1021.75 | 255.44 | 4631.52 | 940.56 | 1164.31 | 291.08 |
| 74 | 4378.65 | 895.72 | 1081.92 | 270.48 | 4984.29 | 999.60 | 1230.88 | 307.72 |
| 75 | 4770.17 | 975.76 | 1156.17 | 289.04 | 5394.81 | 1076.63 | 1303.60 | 325.90 |
| 76 | 5225.59 | 1078.91 | 1236.33 | 309.08 | 5876.39 | 1182.57 | 1382.23 | 345.56 |
| 77 | 5757.80 | 1213.87 | 1329.75 | 332.44 | 6449.27 | 1335.45 | 1481.72 | 370.43 |
| 78 | 6433.29 | 1392.21 | 1445.17 | 361.29 | 7182.36 | 1543.54 | 1604.07 | 401.02 |
| 79 | 7250.46 | 1609.74 | 1588.93 | 397.23 | 8071.41 | 1791.33 | 1755.39 | 438.85 |
| 80 | 8162.21 | 1851.87 | 1747.83 | 436.96 | 9062.60 | 2061.83 | 1921.85 | 480.46 |
| 81 | 9143.94 | 2109.12 | 1921.85 | 480.46 | 10129.46 | 2347.46 | 2103.45 | 525.86 |
| 82 | 10172.96 | 2372.05 | 2103.45 | 525.86 | 11241.71 | 2634.98 | 2300.17 | 575.04 |
| 83 | 11228.47 | 2634.98 | 2292.61 | 573.15 | 12376.67 | 2920.61 | 2496.90 | 624.22 |
| 84 | 12310.46 | 2899.81 | 2489.33 | 622.33 | 13538.10 | 3204.35 | 2701.19 | 675.30 |
| 85+ | | | | | | | | |

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

# Appendix B2

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

## LTC-94 VA

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

**Standard rates per unit of Maximum Daily Benefit***

**Benefit Period: Lifetime**

**Elimination Period: 100 Days**

| Age | 4.5% Simple Inflation | | | | 4.5% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 635.08 | 59.30 | 130.08 | 32.52 | 982.06 | 134.75 | 245.00 | 61.25 |
| 30 | 645.62 | 60.28 | 132.23 | 33.06 | 982.06 | 134.75 | 245.00 | 61.25 |
| 31 | 656.15 | 61.27 | 134.39 | 33.60 | 982.06 | 134.75 | 245.00 | 61.25 |
| 32 | 661.42 | 61.76 | 135.47 | 33.87 | 982.06 | 134.75 | 245.00 | 61.25 |
| 33 | 671.96 | 62.74 | 137.63 | 34.41 | 982.06 | 134.75 | 245.00 | 61.25 |
| 34 | 677.84 | 63.29 | 138.84 | 34.71 | 982.06 | 134.75 | 245.00 | 61.25 |
| 35 | 677.84 | 63.29 | 138.84 | 34.71 | 982.06 | 134.75 | 245.00 | 61.25 |
| 36 | 677.84 | 63.29 | 138.84 | 34.71 | 982.06 | 134.75 | 245.00 | 61.25 |
| 37 | 677.84 | 63.29 | 138.84 | 34.71 | 982.06 | 134.75 | 245.00 | 61.25 |
| 38 | 677.84 | 63.29 | 138.84 | 34.71 | 982.06 | 134.75 | 245.00 | 61.25 |
| 39 | 677.84 | 63.29 | 138.84 | 34.71 | 982.06 | 134.75 | 245.00 | 61.25 |
| 40 | 677.84 | 63.29 | 138.84 | 34.71 | 982.06 | 134.75 | 245.00 | 61.25 |
| 41 | 677.84 | 63.29 | 138.84 | 34.71 | 982.06 | 134.75 | 245.00 | 61.25 |
| 42 | 677.84 | 63.29 | 138.84 | 34.71 | 982.06 | 134.75 | 245.00 | 61.25 |
| 43 | 677.84 | 63.29 | 138.84 | 34.71 | 982.06 | 134.75 | 245.00 | 61.25 |
| 44 | 677.84 | 63.29 | 138.84 | 34.71 | 982.06 | 134.75 | 245.00 | 61.25 |
| 45 | 745.22 | 81.67 | 179.67 | 44.92 | 1051.48 | 151.09 | 285.84 | 71.46 |
| 46 | 745.22 | 81.67 | 179.67 | 44.92 | 1051.48 | 151.09 | 285.84 | 71.46 |
| 47 | 745.22 | 81.67 | 179.67 | 44.92 | 1051.48 | 151.09 | 285.84 | 71.46 |
| 48 | 745.22 | 81.67 | 179.67 | 44.92 | 1051.48 | 151.09 | 285.84 | 71.46 |
| 49 | 745.22 | 81.67 | 179.67 | 44.92 | 1051.48 | 151.09 | 285.84 | 71.46 |
| 50 | 773.80 | 87.79 | 204.17 | 51.04 | 1078.02 | 157.21 | 302.17 | 75.54 |
| 51 | 810.56 | 95.96 | 212.34 | 53.08 | 1116.81 | 165.38 | 318.51 | 79.63 |
| 52 | 849.35 | 106.17 | 228.67 | 57.17 | 1159.69 | 175.59 | 326.67 | 81.67 |
| 53 | 892.22 | 116.38 | 245.00 | 61.25 | 1206.65 | 187.84 | 343.01 | 85.75 |
| 54 | 939.18 | 126.59 | 253.17 | 63.29 | 1255.65 | 198.05 | 359.34 | 89.83 |
| 55 | 988.18 | 138.84 | 269.50 | 67.38 | 1308.73 | 210.30 | 375.67 | 93.92 |
| 56 | 1039.23 | 151.09 | 285.84 | 71.46 | 1363.86 | 222.55 | 392.01 | 98.00 |
| 57 | 1092.31 | 163.34 | 302.17 | 75.54 | 1423.07 | 236.84 | 408.34 | 102.09 |
| 58 | 1151.52 | 177.63 | 318.51 | 79.63 | 1488.40 | 253.17 | 424.67 | 106.17 |
| 59 | 1220.94 | 193.96 | 343.01 | 85.75 | 1563.94 | 269.50 | 449.17 | 112.29 |
| 60 | 1300.56 | 212.34 | 367.51 | 91.88 | 1651.74 | 289.92 | 465.51 | 116.38 |
| 61 | 1390.40 | 232.75 | 383.84 | 95.96 | 1749.74 | 312.38 | 490.01 | 122.50 |
| 62 | 1490.44 | 257.25 | 408.34 | 102.09 | 1857.95 | 336.88 | 522.68 | 130.67 |
| 63 | 1598.65 | 281.75 | 441.01 | 110.25 | 1974.33 | 363.42 | 547.18 | 136.79 |
| 64 | 1715.03 | 308.30 | 465.51 | 116.38 | 2102.95 | 392.01 | 571.68 | 142.92 |
| 65 | 1839.57 | 336.88 | 490.01 | 122.50 | 2239.75 | 422.63 | 604.34 | 151.09 |
| 66 | 1974.33 | 367.51 | 522.68 | 130.67 | 2384.71 | 455.30 | 637.01 | 159.25 |
| 67 | 2115.20 | 400.17 | 555.34 | 138.84 | 2539.88 | 490.01 | 669.68 | 167.42 |
| 68 | 2284.66 | 438.97 | 588.01 | 147.00 | 2725.67 | 530.84 | 702.35 | 175.59 |
| 69 | 2499.04 | 487.97 | 628.84 | 157.21 | 2956.38 | 581.88 | 751.35 | 187.84 |
| 70 | 2742.42 | 542.77 | 677.44 | 169.36 | 3217.86 | 638.67 | 799.87 | 199.97 |
| 71 | 2978.03 | 593.99 | 719.25 | 179.81 | 3466.96 | 692.99 | 840.47 | 210.12 |
| 72 | 3218.40 | 646.08 | 768.10 | 192.02 | 3718.46 | 746.09 | 888.11 | 222.03 |
| 73 | 3463.24 | 695.02 | 807.89 | 201.97 | 3976.10 | 790.07 | 934.62 | 233.66 |
| 74 | 3737.73 | 746.76 | 862.40 | 215.60 | 4259.09 | 833.00 | 987.84 | 246.96 |
| 75 | 4054.35 | 808.93 | 923.38 | 230.85 | 4587.82 | 888.47 | 1047.54 | 261.88 |
| 76 | 4426.97 | 894.61 | 990.60 | 247.65 | 4981.78 | 979.08 | 1121.14 | 280.28 |
| 77 | 4868.77 | 1010.61 | 1071.40 | 267.85 | 5461.46 | 1116.99 | 1200.57 | 300.14 |
| 78 | 5425.08 | 1161.44 | 1172.79 | 293.20 | 6066.33 | 1299.52 | 1308.98 | 327.24 |
| 79 | 6079.57 | 1337.35 | 1293.85 | 323.46 | 6779.45 | 1500.03 | 1437.61 | 359.40 |
| 80 | 6796.48 | 1526.51 | 1422.47 | 355.62 | 7558.79 | 1710.00 | 1573.80 | 393.45 |
| 81 | 7558.79 | 1723.24 | 1566.24 | 391.56 | 8383.52 | 1925.64 | 1725.13 | 431.28 |
| 82 | 8351.36 | 1923.75 | 1717.56 | 429.39 | 9236.63 | 2141.28 | 1891.59 | 472.90 |
| 83 | 9157.18 | 2122.36 | 1876.46 | 469.11 | 10099.19 | 2355.03 | 2050.48 | 512.62 |
| 84 | 9976.24 | 2320.98 | 2035.35 | 508.84 | 10971.22 | 2566.89 | 2216.94 | 554.24 |
| 85+ | | | | | | | | |

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

# Appendix C1

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

## LTC-94 VA

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

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

| Age | Indexed Inflation with Shared Cost | | | | 1.6% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | | | 1.6% Compound Inflation or 5.0% Compound Inflation with Shared Cost | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 259.90 | 7.91 | 45.20 | 11.30 | 301.71 | 18.08 | 81.36 | 20.34 | 499.00 | 46.59 | 168.34 | 42.08 |
| 30 | 259.90 | 7.91 | 45.20 | 11.30 | 301.71 | 18.08 | 81.36 | 20.34 | 499.00 | 46.59 | 168.34 | 42.08 |
| 31 | 259.90 | 7.91 | 45.20 | 11.30 | 301.71 | 18.08 | 81.36 | 20.34 | 499.00 | 46.59 | 168.34 | 42.08 |
| 32 | 259.90 | 7.91 | 45.20 | 11.30 | 301.71 | 18.08 | 81.36 | 20.34 | 499.00 | 46.59 | 168.34 | 42.08 |
| 33 | 259.90 | 7.91 | 45.20 | 11.30 | 301.71 | 18.08 | 81.36 | 20.34 | 499.00 | 46.59 | 168.34 | 42.08 |
| 34 | 259.90 | 7.91 | 45.20 | 11.30 | 301.71 | 18.08 | 81.36 | 20.34 | 499.00 | 46.59 | 168.34 | 42.08 |
| 35 | 259.90 | 7.91 | 45.20 | 11.30 | 301.71 | 18.08 | 81.36 | 20.34 | 499.00 | 46.59 | 168.34 | 42.08 |
| 36 | 259.90 | 7.91 | 45.20 | 11.30 | 302.35 | 18.12 | 81.53 | 20.38 | 499.00 | 46.59 | 168.34 | 42.08 |
| 37 | 259.90 | 7.91 | 45.20 | 11.30 | 327.55 | 19.63 | 88.33 | 22.08 | 499.00 | 46.59 | 168.34 | 42.08 |
| 38 | 259.90 | 7.91 | 45.20 | 11.30 | 340.14 | 20.38 | 91.72 | 22.93 | 499.00 | 46.59 | 168.34 | 42.08 |
| 39 | 259.90 | 7.91 | 45.20 | 11.30 | 352.74 | 21.14 | 95.12 | 23.78 | 499.00 | 46.59 | 168.34 | 42.08 |
| 40 | 259.90 | 7.91 | 45.20 | 11.30 | 365.34 | 21.89 | 98.52 | 24.63 | 499.00 | 46.59 | 168.34 | 42.08 |
| 41 | 259.90 | 7.91 | 45.20 | 11.30 | 379.51 | 22.74 | 102.34 | 25.58 | 499.00 | 46.59 | 168.34 | 42.08 |
| 42 | 259.90 | 7.91 | 45.20 | 11.30 | 393.79 | 23.60 | 106.19 | 26.55 | 499.00 | 46.59 | 168.34 | 42.08 |
| 43 | 259.90 | 7.91 | 45.20 | 11.30 | 401.30 | 24.05 | 108.22 | 27.05 | 499.00 | 46.59 | 168.34 | 42.08 |
| 44 | 259.90 | 7.91 | 45.20 | 11.30 | 401.30 | 24.05 | 108.22 | 27.05 | 499.00 | 46.59 | 168.34 | 42.08 |
| 45 | 267.81 | 10.17 | 63.28 | 15.82 | 411.39 | 29.18 | 140.05 | 35.01 | 520.04 | 51.10 | 198.40 | 49.60 |
| 46 | 267.81 | 10.17 | 63.28 | 15.82 | 423.85 | 30.06 | 144.29 | 36.07 | 520.04 | 51.10 | 198.40 | 49.60 |
| 47 | 267.81 | 10.17 | 63.28 | 15.82 | 423.85 | 30.06 | 144.29 | 36.07 | 520.04 | 51.10 | 198.40 | 49.60 |
| 48 | 270.52 | 10.27 | 63.92 | 15.98 | 423.85 | 30.06 | 144.29 | 36.07 | 520.04 | 51.10 | 198.40 | 49.60 |
| 49 | 272.33 | 10.34 | 64.35 | 16.09 | 423.85 | 30.06 | 144.29 | 36.07 | 520.04 | 51.10 | 198.40 | 49.60 |
| 50 | 277.90 | 11.58 | 74.11 | 18.53 | 432.86 | 31.56 | 156.31 | 39.08 | 527.55 | 54.11 | 216.43 | 54.11 |
| 51 | 283.12 | 12.71 | 78.58 | 19.64 | 446.39 | 36.07 | 168.34 | 42.08 | 541.08 | 57.11 | 222.44 | 55.61 |
| 52 | 284.76 | 14.69 | 85.88 | 21.47 | 461.42 | 39.08 | 180.36 | 45.09 | 556.11 | 60.12 | 234.47 | 58.62 |
| 53 | 292.67 | 16.95 | 90.40 | 22.60 | 476.45 | 42.08 | 192.38 | 48.10 | 571.14 | 64.63 | 246.49 | 61.62 |
| 54 | 300.58 | 19.21 | 94.92 | 23.73 | 492.98 | 46.59 | 198.40 | 49.60 | 589.18 | 67.64 | 252.50 | 63.13 |
| 55 | 309.62 | 20.34 | 103.96 | 25.99 | 511.02 | 51.10 | 210.42 | 52.61 | 607.21 | 72.14 | 264.53 | 66.13 |
| 56 | 319.79 | 22.60 | 108.48 | 27.12 | 529.06 | 55.61 | 222.44 | 55.61 | 626.75 | 76.65 | 276.55 | 69.14 |
| 57 | 328.83 | 24.86 | 117.52 | 29.38 | 548.60 | 60.12 | 234.47 | 58.62 | 646.29 | 81.16 | 288.58 | 72.14 |
| 58 | 340.13 | 28.25 | 126.56 | 31.64 | 571.14 | 64.63 | 252.50 | 63.13 | 668.84 | 87.17 | 300.60 | 75.15 |
| 59 | 353.69 | 31.64 | 131.08 | 32.77 | 596.69 | 70.64 | 264.53 | 66.13 | 695.89 | 93.19 | 318.64 | 79.66 |
| 60 | 370.64 | 35.03 | 140.12 | 35.03 | 626.75 | 78.16 | 276.55 | 69.14 | 725.95 | 99.20 | 330.66 | 82.67 |
| 61 | 388.72 | 39.55 | 153.68 | 38.42 | 661.32 | 85.67 | 294.59 | 73.65 | 760.52 | 106.71 | 348.70 | 87.17 |
| 62 | 409.06 | 44.07 | 162.72 | 40.68 | 697.39 | 94.69 | 312.62 | 78.16 | 799.60 | 115.73 | 366.73 | 91.68 |
| 63 | 431.66 | 48.59 | 171.76 | 42.94 | 739.48 | 103.71 | 330.66 | 82.67 | 840.18 | 124.75 | 384.77 | 96.19 |
| 64 | 460.24 | 54.68 | 186.83 | 46.71 | 783.06 | 114.23 | 348.70 | 87.17 | 886.77 | 135.27 | 402.80 | 100.70 |
| 65 | 487.45 | 61.50 | 200.45 | 50.11 | 831.16 | 124.75 | 372.74 | 93.19 | 934.87 | 145.79 | 420.84 | 105.21 |
| 66 | 530.10 | 69.04 | 215.32 | 53.83 | 880.76 | 135.27 | 390.78 | 97.70 | 987.47 | 157.82 | 444.89 | 111.22 |
| 67 | 576.04 | 78.17 | 235.71 | 58.93 | 934.87 | 147.29 | 414.83 | 103.71 | 1043.08 | 169.84 | 462.92 | 115.73 |
| 68 | 625.39 | 87.95 | 258.95 | 64.74 | 999.50 | 162.32 | 438.88 | 109.72 | 1109.21 | 184.87 | 486.97 | 121.74 |
| 69 | 675.61 | 99.82 | 272.68 | 68.17 | 1082.16 | 180.36 | 468.94 | 117.23 | 1191.88 | 202.91 | 517.03 | 129.26 |
| 70 | 739.51 | 113.49 | 297.76 | 74.44 | 1174.50 | 201.00 | 498.00 | 124.50 | 1285.50 | 223.50 | 546.00 | 136.50 |
| 71 | 817.69 | 129.69 | 321.15 | 80.29 | 1235.40 | 216.05 | 516.20 | 129.05 | 1344.15 | 236.35 | 562.60 | 140.65 |
| 72 | 907.24 | 148.69 | 352.82 | 88.20 | 1292.20 | 229.60 | 532.00 | 133.00 | 1398.60 | 249.20 | 576.80 | 144.20 |
| 73 | 1010.05 | 168.99 | 392.15 | 98.04 | 1348.65 | 243.00 | 545.40 | 136.35 | 1451.25 | 259.20 | 588.60 | 147.15 |
| 74 | 1114.10 | 189.80 | 426.40 | 106.60 | 1411.80 | 256.10 | 561.60 | 140.40 | 1510.60 | 270.40 | 603.20 | 150.80 |
| 75 | 1177.50 | 205.00 | 450.00 | 112.50 | 1482.50 | 271.25 | 585.00 | 146.25 | 1576.25 | 283.75 | 625.00 | 156.25 |
| 76 | 1246.80 | 222.00 | 470.40 | 117.60 | 1560.00 | 290.40 | 604.80 | 151.20 | 1651.20 | 302.40 | 643.20 | 160.80 |
| 77 | 1321.35 | 242.65 | 492.20 | 123.05 | 1645.65 | 315.10 | 625.60 | 156.40 | 1734.20 | 327.75 | 662.40 | 165.60 |
| 78 | 1441.88 | 274.59 | 528.84 | 132.21 | 1789.92 | 353.69 | 668.96 | 167.24 | 1879.19 | 369.51 | 705.12 | 176.28 |
| 79 | 1610.25 | 316.40 | 583.08 | 145.77 | 1987.67 | 405.67 | 732.24 | 183.06 | 2080.33 | 423.75 | 768.40 | 192.10 |
| 80 | 1797.83 | 363.86 | 641.84 | 160.46 | 2206.89 | 462.17 | 800.04 | 200.01 | 2301.81 | 483.64 | 836.20 | 209.05 |
| 81 | 2001.23 | 414.71 | 705.12 | 176.28 | 2441.93 | 523.19 | 872.36 | 218.09 | 2539.11 | 545.79 | 908.52 | 227.13 |
| 82 | 2217.06 | 467.82 | 772.92 | 193.23 | 2690.53 | 585.34 | 949.20 | 237.30 | 2787.71 | 609.07 | 985.36 | 246.34 |
| 83 | 2441.93 | 523.19 | 845.24 | 211.31 | 2945.91 | 647.49 | 1030.56 | 257.64 | 3043.09 | 672.35 | 1066.72 | 266.68 |
| 84 | 2678.10 | 578.56 | 922.08 | 230.52 | 3209.20 | 710.77 | 1116.44 | 279.11 | 3305.25 | 735.63 | 1152.60 | 288.15 |
| 85+ | | 759.36 | 1179.72 | 294.93 | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

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

## LTC-94 VA

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

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

| Age | Indexed Inflation with Shared Cost | | | | 1.6% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | | | 1.6% Compound Inflation or 5.0% Compound Inflation with Shared Cost | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 253.12 | 5.65 | 31.64 | 7.91 | 287.02 | 14.69 | 58.76 | 14.69 | 461.42 | 37.58 | 120.24 | 30.06 |
| 30 | 253.12 | 5.65 | 31.64 | 7.91 | 287.02 | 14.69 | 58.76 | 14.69 | 461.42 | 37.58 | 120.24 | 30.06 |
| 31 | 253.12 | 5.65 | 31.64 | 7.91 | 287.02 | 14.69 | 58.76 | 14.69 | 461.42 | 37.58 | 120.24 | 30.06 |
| 32 | 253.12 | 5.65 | 31.64 | 7.91 | 287.02 | 14.69 | 58.76 | 14.69 | 461.42 | 37.58 | 120.24 | 30.06 |
| 33 | 253.12 | 5.65 | 31.64 | 7.91 | 287.02 | 14.69 | 58.76 | 14.69 | 461.42 | 37.58 | 120.24 | 30.06 |
| 34 | 253.12 | 5.65 | 31.64 | 7.91 | 287.02 | 14.69 | 58.76 | 14.69 | 461.42 | 37.58 | 120.24 | 30.06 |
| 35 | 253.12 | 5.65 | 31.64 | 7.91 | 287.02 | 14.69 | 58.76 | 14.69 | 461.42 | 37.58 | 120.24 | 30.06 |
| 36 | 253.12 | 5.65 | 31.64 | 7.91 | 287.63 | 14.72 | 58.88 | 14.72 | 461.42 | 37.58 | 120.24 | 30.06 |
| 37 | 253.12 | 5.65 | 31.64 | 7.91 | 311.60 | 15.95 | 63.79 | 15.95 | 461.42 | 37.58 | 120.24 | 30.06 |
| 38 | 253.12 | 5.65 | 31.64 | 7.91 | 323.58 | 16.56 | 66.25 | 16.56 | 461.42 | 37.58 | 120.24 | 30.06 |
| 39 | 253.12 | 5.65 | 31.64 | 7.91 | 335.57 | 17.17 | 68.70 | 17.17 | 461.42 | 37.58 | 120.24 | 30.06 |
| 40 | 253.12 | 5.65 | 31.64 | 7.91 | 347.55 | 17.79 | 71.15 | 17.79 | 461.42 | 37.58 | 120.24 | 30.06 |
| 41 | 253.12 | 5.65 | 31.64 | 7.91 | 361.03 | 18.48 | 73.91 | 18.48 | 461.42 | 37.58 | 120.24 | 30.06 |
| 42 | 253.12 | 5.65 | 31.64 | 7.91 | 374.62 | 19.17 | 76.69 | 19.17 | 461.42 | 37.58 | 120.24 | 30.06 |
| 43 | 253.12 | 5.65 | 31.64 | 7.91 | 381.76 | 19.54 | 78.16 | 19.54 | 461.42 | 37.58 | 120.24 | 30.06 |
| 44 | 253.12 | 5.65 | 31.64 | 7.91 | 381.76 | 19.54 | 78.16 | 19.54 | 461.42 | 37.58 | 120.24 | 30.06 |
| 45 | 258.77 | 7.91 | 45.20 | 11.30 | 386.59 | 23.34 | 99.20 | 24.80 | 477.95 | 42.08 | 144.29 | 36.07 |
| 46 | 258.77 | 7.91 | 45.20 | 11.30 | 398.30 | 24.05 | 102.20 | 25.55 | 477.95 | 42.08 | 144.29 | 36.07 |
| 47 | 258.77 | 7.91 | 45.20 | 11.30 | 398.30 | 24.05 | 102.20 | 25.55 | 477.95 | 42.08 | 144.29 | 36.07 |
| 48 | 261.39 | 7.99 | 45.66 | 11.41 | 398.30 | 24.05 | 102.20 | 25.55 | 477.95 | 42.08 | 144.29 | 36.07 |
| 49 | 263.14 | 8.04 | 45.96 | 11.49 | 398.30 | 24.05 | 102.20 | 25.55 | 477.95 | 42.08 | 144.29 | 36.07 |
| 50 | 266.32 | 9.26 | 50.95 | 12.74 | 405.81 | 25.55 | 114.23 | 28.56 | 483.97 | 43.59 | 150.30 | 37.58 |
| 51 | 271.56 | 10.40 | 55.47 | 13.87 | 416.33 | 28.56 | 120.24 | 30.06 | 494.49 | 46.59 | 162.32 | 40.58 |
| 52 | 271.20 | 11.30 | 58.76 | 14.69 | 428.36 | 31.56 | 126.25 | 31.56 | 506.51 | 49.60 | 168.34 | 42.08 |
| 53 | 277.98 | 13.56 | 63.28 | 15.82 | 440.38 | 34.57 | 132.26 | 33.07 | 520.04 | 52.61 | 174.35 | 43.59 |
| 54 | 284.76 | 14.69 | 67.80 | 16.95 | 453.91 | 37.58 | 144.29 | 36.07 | 533.57 | 55.61 | 180.36 | 45.09 |
| 55 | 291.54 | 16.95 | 72.32 | 18.08 | 468.94 | 40.58 | 150.30 | 37.58 | 548.60 | 58.62 | 192.38 | 48.10 |
| 56 | 299.45 | 18.08 | 76.84 | 19.21 | 483.97 | 45.09 | 156.31 | 39.08 | 563.63 | 61.62 | 198.40 | 49.60 |
| 57 | 307.36 | 20.34 | 81.36 | 20.34 | 500.50 | 48.10 | 168.34 | 42.08 | 580.16 | 66.13 | 210.42 | 52.61 |
| 58 | 316.40 | 22.60 | 85.88 | 21.47 | 518.54 | 52.61 | 180.36 | 45.09 | 599.70 | 70.64 | 216.43 | 54.11 |
| 59 | 327.70 | 24.86 | 94.92 | 23.73 | 539.58 | 57.11 | 186.37 | 46.59 | 620.74 | 75.15 | 228.46 | 57.11 |
| 60 | 341.26 | 28.25 | 99.44 | 24.86 | 563.63 | 63.13 | 198.40 | 49.60 | 646.29 | 81.16 | 240.48 | 60.12 |
| 61 | 355.95 | 31.64 | 108.48 | 27.12 | 592.18 | 69.14 | 210.42 | 52.61 | 674.85 | 87.17 | 252.50 | 63.13 |
| 62 | 372.90 | 35.03 | 113.00 | 28.25 | 622.24 | 76.65 | 222.44 | 55.61 | 706.41 | 94.69 | 264.53 | 66.13 |
| 63 | 392.11 | 39.55 | 122.04 | 30.51 | 656.81 | 84.17 | 240.48 | 60.12 | 740.98 | 102.20 | 276.55 | 69.14 |
| 64 | 415.81 | 44.43 | 132.15 | 33.04 | 692.88 | 91.68 | 252.50 | 63.13 | 778.55 | 109.72 | 294.59 | 73.65 |
| 65 | 437.34 | 48.97 | 141.22 | 35.31 | 731.96 | 100.70 | 270.54 | 67.64 | 819.14 | 118.74 | 306.61 | 76.65 |
| 66 | 472.76 | 56.17 | 154.47 | 38.62 | 774.05 | 109.72 | 282.56 | 70.64 | 862.72 | 129.26 | 324.65 | 81.16 |
| 67 | 512.30 | 62.53 | 168.36 | 42.09 | 819.14 | 120.24 | 300.60 | 75.15 | 909.32 | 138.28 | 342.68 | 85.67 |
| 68 | 553.32 | 70.84 | 185.66 | 46.42 | 871.74 | 132.26 | 318.64 | 79.66 | 963.42 | 150.30 | 360.72 | 90.18 |
| 69 | 595.27 | 80.34 | 199.64 | 49.91 | 939.38 | 147.29 | 342.68 | 85.67 | 1032.56 | 165.33 | 384.77 | 96.19 |
| 70 | 646.77 | 91.52 | 214.78 | 53.69 | 1015.50 | 163.50 | 366.00 | 91.50 | 1110.00 | 181.50 | 408.00 | 102.00 |
| 71 | 711.47 | 104.99 | 237.16 | 59.29 | 1064.30 | 175.45 | 382.80 | 95.70 | 1155.65 | 192.85 | 417.60 | 104.40 |
| 72 | 785.02 | 119.71 | 262.09 | 65.52 | 1108.80 | 186.20 | 392.00 | 98.00 | 1198.40 | 203.00 | 431.20 | 107.80 |
| 73 | 870.74 | 135.45 | 288.96 | 72.24 | 1154.25 | 197.10 | 405.00 | 101.25 | 1240.65 | 211.95 | 442.80 | 110.70 |
| 74 | 955.50 | 152.10 | 317.20 | 79.30 | 1203.80 | 208.00 | 421.20 | 105.30 | 1287.00 | 219.70 | 457.60 | 114.40 |
| 75 | 1005.00 | 165.00 | 330.00 | 82.50 | 1258.75 | 220.00 | 440.00 | 110.00 | 1338.75 | 230.00 | 470.00 | 117.50 |
| 76 | 1059.60 | 178.80 | 350.40 | 87.60 | 1321.20 | 235.20 | 456.00 | 114.00 | 1398.00 | 246.00 | 484.80 | 121.20 |
| 77 | 1117.80 | 195.50 | 368.00 | 92.00 | 1389.20 | 255.30 | 473.80 | 118.45 | 1465.10 | 266.80 | 501.40 | 125.35 |
| 78 | 1214.75 | 220.35 | 397.76 | 99.44 | 1505.16 | 287.02 | 506.24 | 126.56 | 1582.00 | 301.71 | 537.88 | 134.47 |
| 79 | 1349.22 | 254.25 | 438.44 | 109.61 | 1665.62 | 328.83 | 555.96 | 138.99 | 1744.72 | 344.65 | 587.60 | 146.90 |
| 80 | 1499.51 | 291.54 | 483.64 | 120.91 | 1843.03 | 374.03 | 610.20 | 152.55 | 1923.26 | 392.11 | 637.32 | 159.33 |
| 81 | 1661.10 | 331.09 | 533.36 | 133.34 | 2031.74 | 422.62 | 668.96 | 167.24 | 2114.23 | 441.83 | 696.08 | 174.02 |
| 82 | 1833.99 | 374.03 | 583.08 | 145.77 | 2230.62 | 471.21 | 727.72 | 181.93 | 2314.24 | 491.55 | 759.36 | 189.84 |
| 83 | 2012.53 | 416.97 | 637.32 | 159.33 | 2435.15 | 520.93 | 791.00 | 197.75 | 2518.77 | 541.27 | 818.12 | 204.53 |
| 84 | 2198.98 | 459.91 | 696.08 | 174.02 | 2645.33 | 570.65 | 854.28 | 213.57 | 2727.82 | 590.99 | 885.92 | 221.48 |
| 85+ | | 601.16 | 894.96 | 223.74 | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

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

## LTC-94 VA

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

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

| Age | Indexed Inflation with Shared Cost | | | | 1.6% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | | | 1.6% Compound Inflation or 5.0% Compound Inflation with Shared Cost | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 267.81 | 9.04 | 49.72 | 12.43 | 320.92 | 22.60 | 90.40 | 22.60 | 550.10 | 58.62 | 186.37 | 46.59 |
| 30 | 267.81 | 9.04 | 49.72 | 12.43 | 320.92 | 22.60 | 90.40 | 22.60 | 550.10 | 58.62 | 186.37 | 46.59 |
| 31 | 267.81 | 9.04 | 49.72 | 12.43 | 320.92 | 22.60 | 90.40 | 22.60 | 550.10 | 58.62 | 186.37 | 46.59 |
| 32 | 267.81 | 9.04 | 49.72 | 12.43 | 320.92 | 22.60 | 90.40 | 22.60 | 550.10 | 58.62 | 186.37 | 46.59 |
| 33 | 267.81 | 9.04 | 49.72 | 12.43 | 320.92 | 22.60 | 90.40 | 22.60 | 550.10 | 58.62 | 186.37 | 46.59 |
| 34 | 267.81 | 9.04 | 49.72 | 12.43 | 320.92 | 22.60 | 90.40 | 22.60 | 550.10 | 58.62 | 186.37 | 46.59 |
| 35 | 267.81 | 9.04 | 49.72 | 12.43 | 328.69 | 23.15 | 92.59 | 23.15 | 550.10 | 58.62 | 186.37 | 46.59 |
| 36 | 267.81 | 9.04 | 49.72 | 12.43 | 353.97 | 24.93 | 99.71 | 24.93 | 550.10 | 58.62 | 186.37 | 46.59 |
| 37 | 267.81 | 9.04 | 49.72 | 12.43 | 366.61 | 25.82 | 103.27 | 25.82 | 550.10 | 58.62 | 186.37 | 46.59 |
| 38 | 267.81 | 9.04 | 49.72 | 12.43 | 379.26 | 26.71 | 106.83 | 26.71 | 550.10 | 58.62 | 186.37 | 46.59 |
| 39 | 267.81 | 9.04 | 49.72 | 12.43 | 404.54 | 28.49 | 113.95 | 28.49 | 550.10 | 58.62 | 186.37 | 46.59 |
| 40 | 267.81 | 9.04 | 49.72 | 12.43 | 417.18 | 29.38 | 117.52 | 29.38 | 550.10 | 58.62 | 186.37 | 46.59 |
| 41 | 267.81 | 9.04 | 49.72 | 12.43 | 426.85 | 30.06 | 120.24 | 30.06 | 550.10 | 58.62 | 186.37 | 46.59 |
| 42 | 267.81 | 9.04 | 49.72 | 12.43 | 426.85 | 30.06 | 120.24 | 30.06 | 550.10 | 58.62 | 186.37 | 46.59 |
| 43 | 267.81 | 9.04 | 49.72 | 12.43 | 426.85 | 30.06 | 120.24 | 30.06 | 550.10 | 58.62 | 186.37 | 46.59 |
| 44 | 267.81 | 9.04 | 49.72 | 12.43 | 426.85 | 30.06 | 120.24 | 30.06 | 550.10 | 58.62 | 186.37 | 46.59 |
| 45 | 277.98 | 12.43 | 72.32 | 18.08 | 455.41 | 37.58 | 156.31 | 39.08 | 577.15 | 64.63 | 222.44 | 55.61 |
| 46 | 277.98 | 12.43 | 72.32 | 18.08 | 455.41 | 37.58 | 156.31 | 39.08 | 577.15 | 64.63 | 222.44 | 55.61 |
| 47 | 292.84 | 13.09 | 76.19 | 19.05 | 455.41 | 37.58 | 156.31 | 39.08 | 577.15 | 64.63 | 222.44 | 55.61 |
| 48 | 294.81 | 13.18 | 76.70 | 19.17 | 455.41 | 37.58 | 156.31 | 39.08 | 577.15 | 64.63 | 222.44 | 55.61 |
| 49 | 310.27 | 13.87 | 80.72 | 20.18 | 455.41 | 37.58 | 156.31 | 39.08 | 577.15 | 64.63 | 222.44 | 55.61 |
| 50 | 314.20 | 15.14 | 85.81 | 21.45 | 465.93 | 40.58 | 174.35 | 43.59 | 587.67 | 67.64 | 234.47 | 58.62 |
| 51 | 322.44 | 17.56 | 95.35 | 23.84 | 483.97 | 43.59 | 186.37 | 46.59 | 605.71 | 72.14 | 246.49 | 61.62 |
| 52 | 326.25 | 19.70 | 98.49 | 24.62 | 502.00 | 48.10 | 198.40 | 49.60 | 623.75 | 76.65 | 258.52 | 64.63 |
| 53 | 317.76 | 20.95 | 102.43 | 25.61 | 521.54 | 52.61 | 204.41 | 51.10 | 643.28 | 81.16 | 270.54 | 67.64 |
| 54 | 328.12 | 23.19 | 106.67 | 26.67 | 542.58 | 58.62 | 216.43 | 54.11 | 665.83 | 85.67 | 282.56 | 70.64 |
| 55 | 333.49 | 26.27 | 114.21 | 28.55 | 565.13 | 63.13 | 234.47 | 58.62 | 688.37 | 91.68 | 294.59 | 73.65 |
| 56 | 346.12 | 28.56 | 118.80 | 29.70 | 587.67 | 69.14 | 246.49 | 61.62 | 712.42 | 96.19 | 306.61 | 76.65 |
| 57 | 360.49 | 32.25 | 128.99 | 32.25 | 613.22 | 75.15 | 258.52 | 64.63 | 737.97 | 102.20 | 318.64 | 79.66 |
| 58 | 391.76 | 37.25 | 144.21 | 36.05 | 640.28 | 81.16 | 270.54 | 67.64 | 766.53 | 109.72 | 330.66 | 82.67 |
| 59 | 404.01 | 40.28 | 151.65 | 37.91 | 673.34 | 88.68 | 288.58 | 72.14 | 799.60 | 117.23 | 348.70 | 87.17 |
| 60 | 435.33 | 46.08 | 164.92 | 41.23 | 710.92 | 97.70 | 306.61 | 76.65 | 838.67 | 126.25 | 366.73 | 91.68 |
| 61 | 459.10 | 52.09 | 174.43 | 43.61 | 753.00 | 108.22 | 324.65 | 81.16 | 882.26 | 135.27 | 384.77 | 96.19 |
| 62 | 484.08 | 57.94 | 188.32 | 47.08 | 799.60 | 118.74 | 342.68 | 85.67 | 930.36 | 145.79 | 402.80 | 100.70 |
| 63 | 508.54 | 64.46 | 195.78 | 48.94 | 850.70 | 130.76 | 360.72 | 90.18 | 982.96 | 157.82 | 420.84 | 105.21 |
| 64 | 535.38 | 70.91 | 208.01 | 52.00 | 906.31 | 142.79 | 384.77 | 96.19 | 1040.08 | 171.34 | 444.89 | 111.22 |
| 65 | 574.30 | 79.83 | 224.00 | 56.00 | 964.93 | 156.31 | 408.82 | 102.20 | 1101.70 | 184.87 | 462.92 | 115.73 |
| 66 | 623.02 | 90.05 | 243.37 | 60.84 | 1028.05 | 171.34 | 426.85 | 106.71 | 1167.83 | 199.90 | 486.97 | 121.74 |
| 67 | 688.95 | 102.39 | 267.99 | 67.00 | 1095.69 | 186.37 | 450.90 | 112.73 | 1236.97 | 214.93 | 511.02 | 127.76 |
| 68 | 748.46 | 115.15 | 291.71 | 72.93 | 1176.85 | 204.41 | 480.96 | 120.24 | 1321.14 | 232.97 | 535.07 | 133.77 |
| 69 | 836.50 | 133.53 | 319.42 | 79.85 | 1280.56 | 226.95 | 511.02 | 127.76 | 1426.35 | 257.01 | 571.14 | 142.79 |
| 70 | 914.67 | 151.36 | 344.47 | 86.12 | 1396.50 | 253.50 | 546.00 | 136.50 | 1545.00 | 282.00 | 606.00 | 151.50 |
| 71 | 1019.06 | 173.37 | 375.86 | 93.97 | 1476.10 | 272.60 | 562.60 | 140.65 | 1621.10 | 300.15 | 620.60 | 155.15 |
| 72 | 1132.56 | 197.73 | 408.91 | 102.23 | 1549.80 | 289.80 | 582.40 | 145.60 | 1691.20 | 316.40 | 632.80 | 158.20 |
| 73 | 1242.00 | 220.05 | 442.80 | 110.70 | 1624.05 | 306.45 | 599.40 | 149.85 | 1761.75 | 329.40 | 648.00 | 162.00 |
| 74 | 1314.30 | 236.60 | 462.80 | 115.70 | 1705.60 | 322.40 | 618.80 | 154.70 | 1838.20 | 341.90 | 665.60 | 166.40 |
| 75 | 1395.00 | 255.00 | 485.00 | 121.25 | 1797.50 | 342.50 | 640.00 | 160.00 | 1925.00 | 360.00 | 685.00 | 171.25 |
| 76 | 1484.40 | 277.20 | 508.80 | 127.20 | 1899.60 | 367.20 | 662.40 | 165.60 | 2024.40 | 384.00 | 705.60 | 176.40 |
| 77 | 1580.10 | 302.45 | 529.00 | 132.25 | 2013.65 | 399.05 | 685.40 | 171.35 | 2136.70 | 417.45 | 731.40 | 182.85 |
| 78 | 1734.55 | 342.39 | 569.52 | 142.38 | 2201.24 | 449.74 | 736.76 | 184.19 | 2326.67 | 472.34 | 777.44 | 194.36 |
| 79 | 1945.86 | 396.63 | 628.28 | 157.07 | 2458.88 | 517.54 | 804.56 | 201.14 | 2588.83 | 544.66 | 845.24 | 211.31 |
| 80 | 2183.16 | 457.65 | 696.08 | 174.02 | 2744.77 | 592.12 | 881.40 | 220.35 | 2879.24 | 622.63 | 922.08 | 230.52 |
| 81 | 2441.93 | 522.06 | 763.88 | 190.97 | 3052.13 | 671.22 | 962.76 | 240.69 | 3191.12 | 705.12 | 1007.96 | 251.99 |
| 82 | 2714.26 | 590.99 | 840.72 | 210.18 | 3375.31 | 753.71 | 1048.64 | 262.16 | 3517.69 | 788.74 | 1093.84 | 273.46 |
| 83 | 3000.15 | 659.92 | 917.56 | 229.39 | 3708.66 | 835.07 | 1139.04 | 284.76 | 3852.17 | 871.23 | 1184.24 | 296.06 |
| 84 | 3297.34 | 731.11 | 1003.44 | 250.86 | 4051.05 | 917.56 | 1233.96 | 308.49 | 4195.69 | 954.85 | 1279.16 | 319.79 |
| 85+ | | 960.50 | 1288.20 | 322.05 | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

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

## LTC-94 VA

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

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

| Age | Indexed Inflation with Shared Cost | | | | 1.6% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | | | 1.6% Compound Inflation or 5.0% Compound Inflation with Shared Cost | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 259.90 | 7.91 | 36.16 | 9.04 | 302.84 | 18.08 | 63.28 | 15.82 | 508.01 | 48.10 | 138.28 | 34.57 |
| 30 | 259.90 | 7.91 | 36.16 | 9.04 | 302.84 | 18.08 | 63.28 | 15.82 | 508.01 | 48.10 | 138.28 | 34.57 |
| 31 | 259.90 | 7.91 | 36.16 | 9.04 | 302.84 | 18.08 | 63.28 | 15.82 | 508.01 | 48.10 | 138.28 | 34.57 |
| 32 | 259.90 | 7.91 | 36.16 | 9.04 | 302.84 | 18.08 | 63.28 | 15.82 | 508.01 | 48.10 | 138.28 | 34.57 |
| 33 | 259.90 | 7.91 | 36.16 | 9.04 | 302.84 | 18.08 | 63.28 | 15.82 | 508.01 | 48.10 | 138.28 | 34.57 |
| 34 | 259.90 | 7.91 | 36.16 | 9.04 | 302.84 | 18.08 | 63.28 | 15.82 | 508.01 | 48.10 | 138.28 | 34.57 |
| 35 | 259.90 | 7.91 | 36.16 | 9.04 | 310.17 | 18.52 | 64.81 | 16.20 | 508.01 | 48.10 | 138.28 | 34.57 |
| 36 | 259.90 | 7.91 | 36.16 | 9.04 | 334.03 | 19.94 | 69.80 | 17.45 | 508.01 | 48.10 | 138.28 | 34.57 |
| 37 | 259.90 | 7.91 | 36.16 | 9.04 | 345.96 | 20.65 | 72.29 | 18.07 | 508.01 | 48.10 | 138.28 | 34.57 |
| 38 | 259.90 | 7.91 | 36.16 | 9.04 | 357.89 | 21.37 | 74.78 | 18.70 | 508.01 | 48.10 | 138.28 | 34.57 |
| 39 | 259.90 | 7.91 | 36.16 | 9.04 | 381.75 | 22.79 | 79.77 | 19.94 | 508.01 | 48.10 | 138.28 | 34.57 |
| 40 | 259.90 | 7.91 | 36.16 | 9.04 | 393.68 | 23.50 | 82.26 | 20.57 | 508.01 | 48.10 | 138.28 | 34.57 |
| 41 | 259.90 | 7.91 | 36.16 | 9.04 | 402.80 | 24.05 | 84.17 | 21.04 | 508.01 | 48.10 | 138.28 | 34.57 |
| 42 | 259.90 | 7.91 | 36.16 | 9.04 | 402.80 | 24.05 | 84.17 | 21.04 | 508.01 | 48.10 | 138.28 | 34.57 |
| 43 | 259.90 | 7.91 | 36.16 | 9.04 | 402.80 | 24.05 | 84.17 | 21.04 | 508.01 | 48.10 | 138.28 | 34.57 |
| 44 | 259.90 | 7.91 | 36.16 | 9.04 | 402.80 | 24.05 | 84.17 | 21.04 | 508.01 | 48.10 | 138.28 | 34.57 |
| 45 | 266.68 | 10.17 | 49.72 | 12.43 | 425.35 | 30.06 | 114.23 | 28.56 | 529.06 | 54.11 | 162.32 | 40.58 |
| 46 | 266.68 | 10.17 | 49.72 | 12.43 | 425.35 | 30.06 | 114.23 | 28.56 | 529.06 | 54.11 | 162.32 | 40.58 |
| 47 | 280.94 | 10.71 | 52.38 | 13.09 | 425.35 | 30.06 | 114.23 | 28.56 | 529.06 | 54.11 | 162.32 | 40.58 |
| 48 | 282.82 | 10.79 | 52.73 | 13.18 | 425.35 | 30.06 | 114.23 | 28.56 | 529.06 | 54.11 | 162.32 | 40.58 |
| 49 | 297.66 | 11.35 | 55.50 | 13.87 | 425.35 | 30.06 | 114.23 | 28.56 | 529.06 | 54.11 | 162.32 | 40.58 |
| 50 | 301.58 | 12.62 | 60.57 | 15.14 | 434.37 | 33.07 | 126.25 | 31.56 | 536.57 | 55.61 | 174.35 | 43.59 |
| 51 | 307.38 | 13.80 | 65.24 | 16.31 | 447.89 | 36.07 | 132.26 | 33.07 | 550.10 | 58.62 | 180.36 | 45.09 |
| 52 | 309.02 | 16.00 | 68.94 | 17.24 | 462.92 | 39.08 | 138.28 | 34.57 | 566.63 | 63.13 | 186.37 | 46.59 |
| 53 | 300.30 | 17.46 | 69.84 | 17.46 | 479.46 | 43.59 | 150.30 | 37.58 | 583.16 | 66.13 | 198.40 | 49.60 |
| 54 | 308.41 | 18.55 | 74.20 | 18.55 | 497.49 | 48.10 | 156.31 | 39.08 | 601.20 | 70.64 | 204.41 | 51.10 |
| 55 | 312.93 | 20.56 | 77.66 | 19.42 | 515.53 | 52.61 | 168.34 | 42.08 | 619.24 | 75.15 | 216.43 | 54.11 |
| 56 | 323.27 | 22.85 | 86.81 | 21.70 | 535.07 | 57.11 | 180.36 | 45.09 | 640.28 | 79.66 | 222.44 | 55.61 |
| 57 | 335.15 | 26.49 | 92.14 | 23.03 | 556.11 | 61.62 | 186.37 | 46.59 | 661.32 | 84.17 | 234.47 | 58.62 |
| 58 | 362.92 | 30.04 | 100.94 | 25.24 | 578.66 | 67.64 | 198.40 | 49.60 | 685.37 | 90.18 | 246.49 | 61.62 |
| 59 | 372.02 | 33.17 | 109.00 | 27.25 | 605.71 | 73.65 | 210.42 | 52.61 | 712.42 | 96.19 | 258.52 | 64.63 |
| 60 | 398.96 | 37.59 | 116.41 | 29.10 | 637.27 | 81.16 | 222.44 | 55.61 | 745.49 | 103.71 | 270.54 | 67.64 |
| 61 | 417.91 | 42.40 | 125.98 | 31.49 | 671.84 | 88.68 | 240.48 | 60.12 | 781.56 | 112.73 | 282.56 | 70.64 |
| 62 | 439.42 | 47.08 | 135.20 | 33.80 | 710.92 | 97.70 | 252.50 | 63.13 | 822.14 | 121.74 | 300.60 | 75.15 |
| 63 | 459.60 | 52.53 | 143.25 | 35.81 | 754.51 | 106.71 | 270.54 | 67.64 | 867.23 | 130.76 | 312.62 | 78.16 |
| 64 | 481.02 | 57.91 | 151.28 | 37.82 | 801.10 | 117.23 | 282.56 | 70.64 | 915.33 | 141.28 | 330.66 | 82.67 |
| 65 | 513.54 | 64.34 | 162.04 | 40.51 | 850.70 | 129.26 | 300.60 | 75.15 | 966.43 | 153.31 | 348.70 | 87.17 |
| 66 | 554.88 | 73.01 | 180.09 | 45.02 | 903.30 | 141.28 | 318.64 | 79.66 | 1020.54 | 165.33 | 366.73 | 91.68 |
| 67 | 611.84 | 83.43 | 197.20 | 49.30 | 958.91 | 153.31 | 336.67 | 84.17 | 1079.15 | 177.35 | 384.77 | 96.19 |
| 68 | 661.46 | 94.68 | 214.94 | 53.74 | 1028.05 | 168.34 | 360.72 | 90.18 | 1149.80 | 193.89 | 408.82 | 102.20 |
| 69 | 734.39 | 108.65 | 235.63 | 58.91 | 1113.72 | 187.88 | 384.77 | 96.19 | 1236.97 | 213.43 | 432.86 | 108.22 |
| 70 | 799.84 | 123.96 | 255.74 | 63.94 | 1209.00 | 210.00 | 414.00 | 103.50 | 1336.50 | 234.00 | 462.00 | 115.50 |
| 71 | 886.71 | 141.61 | 280.57 | 70.14 | 1273.10 | 224.75 | 429.20 | 107.30 | 1396.35 | 247.95 | 475.60 | 118.90 |
| 72 | 980.57 | 161.41 | 306.68 | 76.67 | 1334.20 | 239.40 | 442.40 | 110.60 | 1454.60 | 261.80 | 487.20 | 121.80 |
| 73 | 1070.55 | 179.55 | 334.80 | 83.70 | 1393.20 | 252.45 | 459.00 | 114.75 | 1510.65 | 272.70 | 496.80 | 124.20 |
| 74 | 1127.10 | 192.40 | 348.40 | 87.10 | 1457.30 | 265.20 | 473.20 | 118.30 | 1571.70 | 282.10 | 514.80 | 128.70 |
| 75 | 1191.25 | 207.50 | 370.00 | 92.50 | 1531.25 | 281.25 | 490.00 | 122.50 | 1640.00 | 295.00 | 530.00 | 132.50 |
| 76 | 1262.40 | 225.60 | 388.80 | 97.20 | 1612.80 | 301.20 | 513.60 | 128.40 | 1719.60 | 315.60 | 547.20 | 136.80 |
| 77 | 1338.60 | 246.10 | 404.80 | 101.20 | 1705.45 | 327.75 | 533.60 | 133.40 | 1811.25 | 343.85 | 570.40 | 142.60 |
| 78 | 1463.35 | 279.11 | 438.44 | 109.61 | 1858.85 | 370.64 | 574.04 | 143.51 | 1967.33 | 389.85 | 605.68 | 151.42 |
| 79 | 1635.11 | 322.05 | 483.64 | 120.91 | 2069.03 | 424.88 | 628.28 | 157.07 | 2180.90 | 448.61 | 664.44 | 166.11 |
| 80 | 1824.95 | 370.64 | 537.88 | 134.47 | 2299.55 | 484.77 | 687.04 | 171.76 | 2414.81 | 510.76 | 723.20 | 180.80 |
| 81 | 2031.74 | 421.49 | 592.12 | 148.03 | 2545.89 | 548.05 | 754.84 | 188.71 | 2665.67 | 576.30 | 791.00 | 197.75 |
| 82 | 2248.70 | 475.73 | 650.88 | 162.72 | 2804.66 | 612.46 | 822.64 | 205.66 | 2926.70 | 641.84 | 863.32 | 215.83 |
| 83 | 2474.70 | 529.97 | 714.16 | 178.54 | 3070.21 | 676.87 | 894.96 | 223.74 | 3193.38 | 707.38 | 935.64 | 233.91 |
| 84 | 2709.74 | 585.34 | 777.44 | 194.36 | 3342.54 | 742.41 | 971.80 | 242.95 | 3465.71 | 772.92 | 1007.96 | 251.99 |
| 85+ | | 762.75 | 998.92 | 249.73 | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

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

## LTC-94 VA

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

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

| Age | Indexed Inflation with Shared Cost | | | | 1.6% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | | | 1.6% Compound Inflation or 5.0% Compound Inflation with Shared Cost | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 277.98 | 12.43 | 54.24 | 13.56 | 387.03 | 31.62 | 106.24 | 26.56 | 623.75 | 75.15 | 204.41 | 51.10 |
| 30 | 277.98 | 12.43 | 54.24 | 13.56 | 400.37 | 32.71 | 109.91 | 27.48 | 623.75 | 75.15 | 204.41 | 51.10 |
| 31 | 277.98 | 12.43 | 54.24 | 13.56 | 413.72 | 33.80 | 113.57 | 28.39 | 623.75 | 75.15 | 204.41 | 51.10 |
| 32 | 277.98 | 12.43 | 54.24 | 13.56 | 440.41 | 35.98 | 120.90 | 30.22 | 623.75 | 75.15 | 204.41 | 51.10 |
| 33 | 277.98 | 12.43 | 54.24 | 13.56 | 453.76 | 37.07 | 124.56 | 31.14 | 623.75 | 75.15 | 204.41 | 51.10 |
| 34 | 277.98 | 12.43 | 54.24 | 13.56 | 459.92 | 37.58 | 126.25 | 31.56 | 623.75 | 75.15 | 204.41 | 51.10 |
| 35 | 277.98 | 12.43 | 54.24 | 13.56 | 459.92 | 37.58 | 126.25 | 31.56 | 623.75 | 75.15 | 204.41 | 51.10 |
| 36 | 277.98 | 12.43 | 54.24 | 13.56 | 459.92 | 37.58 | 126.25 | 31.56 | 623.75 | 75.15 | 204.41 | 51.10 |
| 37 | 277.98 | 12.43 | 54.24 | 13.56 | 459.92 | 37.58 | 126.25 | 31.56 | 623.75 | 75.15 | 204.41 | 51.10 |
| 38 | 277.98 | 12.43 | 54.24 | 13.56 | 459.92 | 37.58 | 126.25 | 31.56 | 623.75 | 75.15 | 204.41 | 51.10 |
| 39 | 279.25 | 12.49 | 54.49 | 13.62 | 459.92 | 37.58 | 126.25 | 31.56 | 623.75 | 75.15 | 204.41 | 51.10 |
| 40 | 294.76 | 13.18 | 57.51 | 14.38 | 459.92 | 37.58 | 126.25 | 31.56 | 623.75 | 75.15 | 204.41 | 51.10 |
| 41 | 312.14 | 13.96 | 60.91 | 15.23 | 459.92 | 37.58 | 126.25 | 31.56 | 623.75 | 75.15 | 204.41 | 51.10 |
| 42 | 329.73 | 14.74 | 64.34 | 16.08 | 459.92 | 37.58 | 126.25 | 31.56 | 623.75 | 75.15 | 204.41 | 51.10 |
| 43 | 339.69 | 15.19 | 66.28 | 16.57 | 459.92 | 37.58 | 126.25 | 31.56 | 623.75 | 75.15 | 204.41 | 51.10 |
| 44 | 339.69 | 15.19 | 66.28 | 16.57 | 459.92 | 37.58 | 126.25 | 31.56 | 623.75 | 75.15 | 204.41 | 51.10 |
| 45 | 343.28 | 18.63 | 85.15 | 21.29 | 497.49 | 48.10 | 168.34 | 42.08 | 659.82 | 84.17 | 240.48 | 60.12 |
| 46 | 359.73 | 19.52 | 89.24 | 22.31 | 497.49 | 48.10 | 168.34 | 42.08 | 659.82 | 84.17 | 240.48 | 60.12 |
| 47 | 376.38 | 20.42 | 93.37 | 23.34 | 497.49 | 48.10 | 168.34 | 42.08 | 659.82 | 84.17 | 240.48 | 60.12 |
| 48 | 387.77 | 21.04 | 96.19 | 24.05 | 497.49 | 48.10 | 168.34 | 42.08 | 659.82 | 84.17 | 240.48 | 60.12 |
| 49 | 387.77 | 21.04 | 96.19 | 24.05 | 497.49 | 48.10 | 168.34 | 42.08 | 659.82 | 84.17 | 240.48 | 60.12 |
| 50 | 395.29 | 24.05 | 108.22 | 27.05 | 514.03 | 51.10 | 186.37 | 46.59 | 674.85 | 88.68 | 258.52 | 64.63 |
| 51 | 408.82 | 27.05 | 120.24 | 30.06 | 535.07 | 57.11 | 198.40 | 49.60 | 695.89 | 93.19 | 264.53 | 66.13 |
| 52 | 423.85 | 30.06 | 126.25 | 31.56 | 559.12 | 61.62 | 210.42 | 52.61 | 719.94 | 99.20 | 276.55 | 69.14 |
| 53 | 440.38 | 34.57 | 132.26 | 33.07 | 584.67 | 67.64 | 222.44 | 55.61 | 746.99 | 105.21 | 288.58 | 72.14 |
| 54 | 458.42 | 39.08 | 144.29 | 36.07 | 611.72 | 75.15 | 234.47 | 58.62 | 775.55 | 111.22 | 300.60 | 75.15 |
| 55 | 476.45 | 43.59 | 156.31 | 39.08 | 640.28 | 81.16 | 246.49 | 61.62 | 805.61 | 118.74 | 318.64 | 79.66 |
| 56 | 495.99 | 48.10 | 162.32 | 40.58 | 670.34 | 88.68 | 258.52 | 64.63 | 835.67 | 126.25 | 330.66 | 82.67 |
| 57 | 517.03 | 52.61 | 174.35 | 43.59 | 701.90 | 96.19 | 276.55 | 69.14 | 868.73 | 133.77 | 342.68 | 85.67 |
| 58 | 541.08 | 58.62 | 186.37 | 46.59 | 737.97 | 105.21 | 288.58 | 72.14 | 906.31 | 141.28 | 360.72 | 90.18 |
| 59 | 569.64 | 64.63 | 198.40 | 49.60 | 778.55 | 114.23 | 306.61 | 76.65 | 949.90 | 151.80 | 378.76 | 94.69 |
| 60 | 602.70 | 72.14 | 210.42 | 52.61 | 828.15 | 126.25 | 324.65 | 81.16 | 1001.00 | 163.83 | 396.79 | 99.20 |
| 61 | 640.28 | 81.16 | 228.46 | 57.11 | 882.26 | 138.28 | 342.68 | 85.67 | 1056.61 | 175.85 | 414.83 | 103.71 |
| 62 | 682.36 | 91.68 | 246.49 | 61.62 | 942.38 | 151.80 | 366.73 | 91.68 | 1119.74 | 190.88 | 432.86 | 108.22 |
| 63 | 728.96 | 102.20 | 258.52 | 64.63 | 1008.51 | 166.83 | 384.77 | 96.19 | 1188.87 | 205.91 | 456.91 | 114.23 |
| 64 | 780.06 | 114.23 | 276.55 | 69.14 | 1079.15 | 183.37 | 408.82 | 102.20 | 1262.52 | 222.44 | 480.96 | 120.24 |
| 65 | 834.17 | 126.25 | 294.59 | 73.65 | 1155.81 | 201.40 | 432.86 | 108.22 | 1342.18 | 240.48 | 505.01 | 126.25 |
| 66 | 892.78 | 139.78 | 312.62 | 78.16 | 1236.97 | 219.44 | 456.91 | 114.23 | 1427.85 | 260.02 | 529.06 | 132.26 |
| 67 | 952.90 | 153.31 | 336.67 | 84.17 | 1322.64 | 238.98 | 486.97 | 121.74 | 1518.03 | 279.56 | 553.10 | 138.28 |
| 68 | 1029.56 | 171.34 | 354.71 | 88.68 | 1427.85 | 263.03 | 511.02 | 127.76 | 1626.25 | 303.61 | 583.16 | 145.79 |
| 69 | 1130.26 | 193.89 | 384.77 | 96.19 | 1560.11 | 293.09 | 547.09 | 136.77 | 1764.52 | 333.67 | 613.22 | 153.31 |
| 70 | 1245.00 | 220.50 | 414.00 | 103.50 | 1710.00 | 327.00 | 582.00 | 145.50 | 1918.50 | 367.50 | 654.00 | 163.50 |
| 71 | 1328.20 | 240.70 | 429.20 | 107.30 | 1815.40 | 352.35 | 603.20 | 150.80 | 2019.85 | 391.50 | 667.00 | 166.75 |
| 72 | 1407.00 | 259.00 | 448.00 | 112.00 | 1912.40 | 373.80 | 621.60 | 155.40 | 2114.00 | 411.60 | 683.20 | 170.80 |
| 73 | 1487.70 | 276.75 | 464.40 | 116.10 | 2008.80 | 394.20 | 637.20 | 159.30 | 2205.90 | 427.95 | 702.00 | 175.50 |
| 74 | 1578.20 | 297.70 | 483.60 | 120.90 | 2116.40 | 414.70 | 660.40 | 165.10 | 2307.50 | 444.60 | 717.60 | 179.40 |
| 75 | 1681.25 | 320.00 | 505.00 | 126.25 | 2236.25 | 440.00 | 685.00 | 171.25 | 2422.50 | 466.25 | 740.00 | 185.00 |
| 76 | 1795.20 | 348.00 | 532.80 | 133.20 | 2373.60 | 474.00 | 710.40 | 177.60 | 2556.00 | 498.00 | 763.20 | 190.80 |
| 77 | 1920.50 | 381.80 | 556.60 | 139.15 | 2528.85 | 516.35 | 736.00 | 184.00 | 2711.70 | 545.10 | 791.20 | 197.80 |
| 78 | 2118.75 | 433.92 | 596.64 | 149.16 | 2780.93 | 585.34 | 786.48 | 196.62 | 2970.77 | 621.50 | 840.72 | 210.18 |
| 79 | 2388.82 | 502.85 | 659.92 | 164.98 | 3123.32 | 675.74 | 863.32 | 215.83 | 3324.46 | 718.68 | 917.56 | 229.39 |
| 80 | 2689.40 | 579.69 | 727.72 | 181.93 | 3503.00 | 776.31 | 949.20 | 237.30 | 3714.31 | 824.90 | 1003.44 | 250.86 |
| 81 | 3015.97 | 663.31 | 804.56 | 201.14 | 3910.93 | 881.40 | 1039.60 | 259.90 | 4132.41 | 934.51 | 1093.84 | 273.46 |
| 82 | 3359.49 | 749.19 | 881.40 | 220.35 | 4338.07 | 989.88 | 1134.52 | 283.63 | 4568.59 | 1046.38 | 1193.28 | 298.32 |
| 83 | 3716.57 | 836.20 | 967.28 | 241.82 | 4776.51 | 1098.36 | 1233.96 | 308.49 | 5013.81 | 1157.12 | 1292.72 | 323.18 |
| 84 | 4086.08 | 925.47 | 1057.68 | 264.42 | 5225.12 | 1206.84 | 1337.92 | 334.48 | 5468.07 | 1267.86 | 1396.68 | 349.17 |
| 85+ | | 1209.10 | 1356.00 | 339.00 | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

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

## LTC-94 VA

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

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

| Age | Indexed Inflation with Shared Cost | | | | 1.6% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | | | 1.6% Compound Inflation or 5.0% Compound Inflation with Shared Cost | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 268.94 | 10.17 | 36.16 | 9.04 | 364.26 | 26.56 | 80.95 | 20.24 | 572.64 | 63.13 | 150.30 | 37.58 |
| 30 | 268.94 | 10.17 | 36.16 | 9.04 | 376.82 | 27.48 | 83.74 | 20.93 | 572.64 | 63.13 | 150.30 | 37.58 |
| 31 | 268.94 | 10.17 | 36.16 | 9.04 | 389.38 | 28.39 | 86.53 | 21.63 | 572.64 | 63.13 | 150.30 | 37.58 |
| 32 | 268.94 | 10.17 | 36.16 | 9.04 | 414.50 | 30.22 | 92.11 | 23.03 | 572.64 | 63.13 | 150.30 | 37.58 |
| 33 | 268.94 | 10.17 | 36.16 | 9.04 | 427.06 | 31.14 | 94.90 | 23.73 | 572.64 | 63.13 | 150.30 | 37.58 |
| 34 | 268.94 | 10.17 | 36.16 | 9.04 | 432.86 | 31.56 | 96.19 | 24.05 | 572.64 | 63.13 | 150.30 | 37.58 |
| 35 | 268.94 | 10.17 | 36.16 | 9.04 | 432.86 | 31.56 | 96.19 | 24.05 | 572.64 | 63.13 | 150.30 | 37.58 |
| 36 | 268.94 | 10.17 | 36.16 | 9.04 | 432.86 | 31.56 | 96.19 | 24.05 | 572.64 | 63.13 | 150.30 | 37.58 |
| 37 | 268.94 | 10.17 | 36.16 | 9.04 | 432.86 | 31.56 | 96.19 | 24.05 | 572.64 | 63.13 | 150.30 | 37.58 |
| 38 | 268.94 | 10.17 | 36.16 | 9.04 | 432.86 | 31.56 | 96.19 | 24.05 | 572.64 | 63.13 | 150.30 | 37.58 |
| 39 | 270.17 | 10.22 | 36.32 | 9.08 | 432.86 | 31.56 | 96.19 | 24.05 | 572.64 | 63.13 | 150.30 | 37.58 |
| 40 | 285.18 | 10.78 | 38.34 | 9.59 | 432.86 | 31.56 | 96.19 | 24.05 | 572.64 | 63.13 | 150.30 | 37.58 |
| 41 | 301.99 | 11.42 | 40.60 | 10.15 | 432.86 | 31.56 | 96.19 | 24.05 | 572.64 | 63.13 | 150.30 | 37.58 |
| 42 | 319.00 | 12.06 | 42.89 | 10.72 | 432.86 | 31.56 | 96.19 | 24.05 | 572.64 | 63.13 | 150.30 | 37.58 |
| 43 | 328.64 | 12.43 | 44.19 | 11.05 | 432.86 | 31.56 | 96.19 | 24.05 | 572.64 | 63.13 | 150.30 | 37.58 |
| 44 | 328.64 | 12.43 | 44.19 | 11.05 | 432.86 | 31.56 | 96.19 | 24.05 | 572.64 | 63.13 | 150.30 | 37.58 |
| 45 | 328.64 | 14.64 | 63.87 | 15.97 | 464.43 | 39.08 | 126.25 | 31.56 | 601.20 | 70.64 | 180.36 | 45.09 |
| 46 | 344.40 | 15.34 | 66.93 | 16.73 | 464.43 | 39.08 | 126.25 | 31.56 | 601.20 | 70.64 | 180.36 | 45.09 |
| 47 | 360.33 | 16.05 | 70.02 | 17.51 | 464.43 | 39.08 | 126.25 | 31.56 | 601.20 | 70.64 | 180.36 | 45.09 |
| 48 | 371.24 | 16.53 | 72.14 | 18.04 | 464.43 | 39.08 | 126.25 | 31.56 | 601.20 | 70.64 | 180.36 | 45.09 |
| 49 | 371.24 | 16.53 | 72.14 | 18.04 | 464.43 | 39.08 | 126.25 | 31.56 | 601.20 | 70.64 | 180.36 | 45.09 |
| 50 | 377.25 | 19.54 | 78.16 | 19.54 | 476.45 | 42.08 | 132.26 | 33.07 | 613.22 | 73.65 | 192.38 | 48.10 |
| 51 | 387.77 | 21.04 | 84.17 | 21.04 | 494.49 | 46.59 | 144.29 | 36.07 | 631.26 | 78.16 | 198.40 | 49.60 |
| 52 | 401.30 | 25.55 | 90.18 | 22.55 | 514.03 | 51.10 | 150.30 | 37.58 | 652.30 | 82.67 | 210.42 | 52.61 |
| 53 | 414.83 | 28.56 | 96.19 | 24.05 | 535.07 | 57.11 | 162.32 | 40.58 | 674.85 | 88.68 | 216.43 | 54.11 |
| 54 | 429.86 | 31.56 | 102.20 | 25.55 | 557.61 | 61.62 | 174.35 | 43.59 | 698.90 | 93.19 | 228.46 | 57.11 |
| 55 | 444.89 | 36.07 | 114.23 | 28.56 | 583.16 | 67.64 | 180.36 | 45.09 | 722.94 | 99.20 | 240.48 | 60.12 |
| 56 | 461.42 | 39.08 | 120.24 | 30.06 | 608.72 | 73.65 | 192.38 | 48.10 | 750.00 | 105.21 | 246.49 | 61.62 |
| 57 | 477.95 | 43.59 | 126.25 | 31.56 | 634.27 | 79.66 | 204.41 | 51.10 | 778.55 | 112.73 | 258.52 | 64.63 |
| 58 | 497.49 | 48.10 | 138.28 | 34.57 | 664.33 | 87.17 | 216.43 | 54.11 | 810.12 | 118.74 | 270.54 | 67.64 |
| 59 | 521.54 | 54.11 | 144.29 | 36.07 | 700.40 | 96.19 | 228.46 | 57.11 | 846.19 | 127.76 | 282.56 | 70.64 |
| 60 | 550.10 | 60.12 | 156.31 | 39.08 | 740.98 | 105.21 | 240.48 | 60.12 | 889.78 | 136.77 | 300.60 | 75.15 |
| 61 | 581.66 | 67.64 | 168.34 | 42.08 | 786.07 | 115.73 | 258.52 | 64.63 | 937.87 | 148.80 | 312.62 | 78.16 |
| 62 | 617.73 | 75.15 | 180.36 | 45.09 | 837.17 | 127.76 | 276.55 | 69.14 | 990.48 | 160.82 | 330.66 | 82.67 |
| 63 | 656.81 | 84.17 | 192.38 | 48.10 | 892.78 | 139.78 | 294.59 | 73.65 | 1049.09 | 172.85 | 348.70 | 87.17 |
| 64 | 698.90 | 94.69 | 204.41 | 51.10 | 952.90 | 153.31 | 312.62 | 78.16 | 1110.72 | 187.88 | 366.73 | 91.68 |
| 65 | 743.99 | 105.21 | 222.44 | 55.61 | 1017.53 | 168.34 | 330.66 | 82.67 | 1178.35 | 202.91 | 384.77 | 96.19 |
| 66 | 793.58 | 115.73 | 234.47 | 58.62 | 1086.67 | 184.87 | 348.70 | 87.17 | 1250.50 | 217.94 | 402.80 | 100.70 |
| 67 | 844.69 | 127.76 | 252.50 | 63.13 | 1158.81 | 201.40 | 366.73 | 91.68 | 1327.15 | 235.97 | 426.85 | 106.71 |
| 68 | 909.32 | 142.79 | 270.54 | 67.64 | 1247.49 | 220.94 | 390.78 | 97.70 | 1420.34 | 255.51 | 450.90 | 112.73 |
| 69 | 991.98 | 160.82 | 288.58 | 72.14 | 1358.71 | 246.49 | 420.84 | 105.21 | 1534.56 | 281.06 | 474.95 | 118.74 |
| 70 | 1087.50 | 183.00 | 312.00 | 78.00 | 1485.00 | 274.50 | 450.00 | 112.50 | 1663.50 | 309.00 | 504.00 | 126.00 |
| 71 | 1154.20 | 198.65 | 324.80 | 81.20 | 1570.35 | 294.35 | 464.00 | 116.00 | 1747.25 | 327.70 | 522.00 | 130.50 |
| 72 | 1219.40 | 214.20 | 341.60 | 85.40 | 1650.60 | 313.60 | 481.60 | 120.40 | 1825.60 | 345.80 | 537.60 | 134.40 |
| 73 | 1283.85 | 229.50 | 356.40 | 89.10 | 1728.00 | 329.40 | 496.80 | 124.20 | 1898.10 | 359.10 | 550.80 | 137.70 |
| 74 | 1355.90 | 244.40 | 374.40 | 93.60 | 1813.50 | 344.50 | 514.80 | 128.70 | 1978.60 | 369.20 | 566.80 | 141.70 |
| 75 | 1436.25 | 263.75 | 390.00 | 97.50 | 1908.75 | 365.00 | 535.00 | 133.75 | 2070.00 | 386.25 | 585.00 | 146.25 |
| 76 | 1527.60 | 285.60 | 412.80 | 103.20 | 2019.60 | 392.40 | 561.60 | 140.40 | 2178.00 | 412.80 | 604.80 | 151.20 |
| 77 | 1629.55 | 313.95 | 432.40 | 108.10 | 2148.20 | 428.95 | 584.20 | 146.05 | 2306.90 | 455.40 | 630.20 | 157.55 |
| 78 | 1792.18 | 357.08 | 470.08 | 117.52 | 2357.18 | 487.03 | 628.28 | 157.07 | 2521.03 | 520.93 | 673.48 | 168.37 |
| 79 | 2010.27 | 412.45 | 519.80 | 129.95 | 2635.16 | 561.61 | 687.04 | 171.76 | 2809.18 | 600.03 | 736.76 | 184.19 |
| 80 | 2252.09 | 473.47 | 574.04 | 143.51 | 2941.39 | 640.71 | 759.36 | 189.84 | 3123.32 | 684.78 | 804.56 | 201.14 |
| 81 | 2510.86 | 539.01 | 632.80 | 158.20 | 3266.83 | 724.33 | 831.68 | 207.92 | 3456.67 | 770.66 | 881.40 | 220.35 |
| 82 | 2783.19 | 606.81 | 700.60 | 175.15 | 3604.70 | 809.08 | 908.52 | 227.13 | 3802.45 | 857.67 | 958.24 | 239.56 |
| 83 | 3063.43 | 674.61 | 768.40 | 192.10 | 3950.48 | 892.70 | 989.88 | 247.47 | 4152.75 | 943.55 | 1039.60 | 259.90 |
| 84 | 3351.58 | 743.54 | 836.20 | 209.05 | 4301.91 | 977.45 | 1075.76 | 268.94 | 4507.57 | 1029.43 | 1125.48 | 281.37 |
| 85+ | | 960.50 | 1075.76 | 268.94 | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

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

## LTC-94 VA

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

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

| Age | Indexed Inflation with Shared Cost | | | | 1.6% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | | | 1.6% Compound Inflation or 5.0% Compound Inflation with Shared Cost | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 300.58 | 16.95 | 54.24 | 13.56 | 421.12 | 43.77 | 108.83 | 27.21 | 795.09 | 115.73 | 234.47 | 58.62 |
| 30 | 300.58 | 16.95 | 54.24 | 13.56 | 449.19 | 46.69 | 116.08 | 29.02 | 795.09 | 115.73 | 234.47 | 58.62 |
| 31 | 300.58 | 16.95 | 54.24 | 13.56 | 477.27 | 49.60 | 123.34 | 30.83 | 795.09 | 115.73 | 234.47 | 58.62 |
| 32 | 300.58 | 16.95 | 54.24 | 13.56 | 491.31 | 51.06 | 126.97 | 31.74 | 795.09 | 115.73 | 234.47 | 58.62 |
| 33 | 300.58 | 16.95 | 54.24 | 13.56 | 519.38 | 53.98 | 134.22 | 33.56 | 795.09 | 115.73 | 234.47 | 58.62 |
| 34 | 300.58 | 16.95 | 54.24 | 13.56 | 535.07 | 55.61 | 138.28 | 34.57 | 795.09 | 115.73 | 234.47 | 58.62 |
| 35 | 300.58 | 16.95 | 54.24 | 13.56 | 535.07 | 55.61 | 138.28 | 34.57 | 795.09 | 115.73 | 234.47 | 58.62 |
| 36 | 300.58 | 16.95 | 54.24 | 13.56 | 535.07 | 55.61 | 138.28 | 34.57 | 795.09 | 115.73 | 234.47 | 58.62 |
| 37 | 300.58 | 16.95 | 54.24 | 13.56 | 535.07 | 55.61 | 138.28 | 34.57 | 795.09 | 115.73 | 234.47 | 58.62 |
| 38 | 300.58 | 16.95 | 54.24 | 13.56 | 535.07 | 55.61 | 138.28 | 34.57 | 795.09 | 115.73 | 234.47 | 58.62 |
| 39 | 312.17 | 17.60 | 56.33 | 14.08 | 535.07 | 55.61 | 138.28 | 34.57 | 795.09 | 115.73 | 234.47 | 58.62 |
| 40 | 328.60 | 18.53 | 59.30 | 14.82 | 535.07 | 55.61 | 138.28 | 34.57 | 795.09 | 115.73 | 234.47 | 58.62 |
| 41 | 345.93 | 19.51 | 62.42 | 15.61 | 535.07 | 55.61 | 138.28 | 34.57 | 795.09 | 115.73 | 234.47 | 58.62 |
| 42 | 363.35 | 20.49 | 65.57 | 16.39 | 535.07 | 55.61 | 138.28 | 34.57 | 795.09 | 115.73 | 234.47 | 58.62 |
| 43 | 376.38 | 21.22 | 67.92 | 16.98 | 535.07 | 55.61 | 138.28 | 34.57 | 795.09 | 115.73 | 234.47 | 58.62 |
| 44 | 376.38 | 21.22 | 67.92 | 16.98 | 535.07 | 55.61 | 138.28 | 34.57 | 795.09 | 115.73 | 234.47 | 58.62 |
| 45 | 382.28 | 28.07 | 90.89 | 22.72 | 595.19 | 70.64 | 180.36 | 45.09 | 855.21 | 130.76 | 276.55 | 69.14 |
| 46 | 398.60 | 29.27 | 94.77 | 23.69 | 595.19 | 70.64 | 180.36 | 45.09 | 855.21 | 130.76 | 276.55 | 69.14 |
| 47 | 415.01 | 30.47 | 98.67 | 24.67 | 595.19 | 70.64 | 180.36 | 45.09 | 855.21 | 130.76 | 276.55 | 69.14 |
| 48 | 429.86 | 31.56 | 102.20 | 25.55 | 595.19 | 70.64 | 180.36 | 45.09 | 855.21 | 130.76 | 276.55 | 69.14 |
| 49 | 429.86 | 31.56 | 102.20 | 25.55 | 595.19 | 70.64 | 180.36 | 45.09 | 855.21 | 130.76 | 276.55 | 69.14 |
| 50 | 441.88 | 34.57 | 114.23 | 28.56 | 619.24 | 76.65 | 198.40 | 49.60 | 879.26 | 135.27 | 294.59 | 73.65 |
| 51 | 461.42 | 39.08 | 120.24 | 30.06 | 650.80 | 84.17 | 210.42 | 52.61 | 913.82 | 144.29 | 306.61 | 76.65 |
| 52 | 482.46 | 43.59 | 126.25 | 31.56 | 686.87 | 91.68 | 228.46 | 57.11 | 949.90 | 151.80 | 318.64 | 79.66 |
| 53 | 505.01 | 49.60 | 138.28 | 34.57 | 722.94 | 100.70 | 240.48 | 60.12 | 990.48 | 160.82 | 330.66 | 82.67 |
| 54 | 529.93 | 55.55 | 150.12 | 37.53 | 763.52 | 111.22 | 252.50 | 63.13 | 1034.06 | 171.34 | 348.70 | 87.17 |
| 55 | 545.70 | 60.47 | 153.39 | 38.35 | 805.61 | 120.24 | 270.54 | 67.64 | 1079.15 | 181.86 | 360.72 | 90.18 |
| 56 | 581.29 | 68.92 | 167.80 | 41.95 | 849.20 | 130.76 | 282.56 | 70.64 | 1127.25 | 192.38 | 378.76 | 94.69 |
| 57 | 605.51 | 74.39 | 178.53 | 44.63 | 895.79 | 142.79 | 300.60 | 75.15 | 1176.85 | 204.41 | 390.78 | 97.70 |
| 58 | 635.21 | 81.44 | 189.53 | 47.38 | 946.89 | 154.81 | 312.62 | 78.16 | 1232.46 | 217.94 | 408.82 | 102.20 |
| 59 | 675.30 | 92.02 | 201.85 | 50.46 | 1007.01 | 168.34 | 336.67 | 84.17 | 1298.59 | 232.97 | 426.85 | 106.71 |
| 60 | 713.95 | 101.57 | 211.98 | 52.99 | 1077.65 | 184.87 | 354.71 | 88.68 | 1375.25 | 249.50 | 450.90 | 112.73 |
| 61 | 758.09 | 112.47 | 227.86 | 56.97 | 1154.30 | 202.91 | 372.74 | 93.19 | 1459.41 | 269.04 | 468.94 | 117.23 |
| 62 | 811.01 | 125.22 | 238.79 | 59.70 | 1241.48 | 222.44 | 396.79 | 99.20 | 1552.60 | 290.08 | 492.98 | 123.25 |
| 63 | 855.83 | 135.73 | 251.46 | 62.87 | 1334.66 | 244.99 | 420.84 | 105.21 | 1654.80 | 314.13 | 517.03 | 129.26 |
| 64 | 917.35 | 150.99 | 267.80 | 66.95 | 1436.87 | 267.53 | 444.89 | 111.22 | 1766.03 | 338.18 | 547.09 | 136.77 |
| 65 | 976.44 | 165.09 | 282.21 | 70.55 | 1545.08 | 293.09 | 474.95 | 118.74 | 1884.76 | 365.23 | 571.14 | 142.79 |
| 66 | 1049.57 | 181.98 | 304.71 | 76.18 | 1660.82 | 320.14 | 499.00 | 124.75 | 2009.51 | 393.79 | 601.20 | 150.30 |
| 67 | 1138.38 | 201.14 | 325.25 | 81.31 | 1782.56 | 348.70 | 529.06 | 132.26 | 2143.28 | 423.85 | 625.25 | 156.31 |
| 68 | 1238.43 | 224.52 | 348.93 | 87.23 | 1931.36 | 381.76 | 559.12 | 139.78 | 2304.10 | 459.92 | 661.32 | 165.33 |
| 69 | 1338.59 | 248.61 | 365.20 | 91.30 | 2119.23 | 425.35 | 595.19 | 148.80 | 2507.00 | 505.01 | 697.39 | 174.35 |
| 70 | 1453.85 | 275.61 | 385.85 | 96.46 | 2331.00 | 472.50 | 636.00 | 159.00 | 2733.00 | 553.50 | 738.00 | 184.50 |
| 71 | 1586.78 | 306.20 | 413.71 | 103.43 | 2478.05 | 507.50 | 655.40 | 163.85 | 2882.60 | 587.25 | 759.80 | 189.95 |
| 72 | 1740.52 | 339.68 | 440.22 | 110.06 | 2618.00 | 537.60 | 677.60 | 169.40 | 3022.60 | 617.40 | 778.40 | 194.60 |
| 73 | 1896.75 | 372.60 | 475.20 | 118.80 | 2754.00 | 565.65 | 696.60 | 174.15 | 3157.65 | 641.25 | 793.80 | 198.45 |
| 74 | 2012.40 | 396.50 | 494.00 | 123.50 | 2904.20 | 594.10 | 717.60 | 179.40 | 3305.90 | 663.00 | 816.40 | 204.10 |
| 75 | 2141.25 | 426.25 | 515.00 | 128.75 | 3073.75 | 628.75 | 745.00 | 186.25 | 3476.25 | 693.75 | 840.00 | 210.00 |
| 76 | 2286.00 | 460.80 | 542.40 | 135.60 | 3266.40 | 674.40 | 772.80 | 193.20 | 3673.20 | 739.20 | 864.00 | 216.00 |
| 77 | 2446.05 | 503.70 | 565.80 | 141.45 | 3485.65 | 734.85 | 805.00 | 201.25 | 3904.25 | 808.45 | 897.00 | 224.25 |
| 78 | 2699.57 | 570.65 | 610.20 | 152.55 | 3843.13 | 831.68 | 863.32 | 215.83 | 4290.61 | 922.08 | 958.24 | 239.56 |
| 79 | 3041.96 | 658.79 | 678.00 | 169.50 | 4331.29 | 961.63 | 949.20 | 237.30 | 4821.71 | 1070.11 | 1048.64 | 262.16 |
| 80 | 3422.77 | 757.10 | 750.32 | 187.58 | 4875.95 | 1106.27 | 1044.12 | 261.03 | 5413.83 | 1231.70 | 1148.08 | 287.02 |
| 81 | 3832.96 | 862.19 | 827.16 | 206.79 | 5462.42 | 1259.95 | 1148.08 | 287.02 | 6051.15 | 1402.33 | 1256.56 | 314.14 |
| 82 | 4264.62 | 970.67 | 913.04 | 228.26 | 6077.14 | 1417.02 | 1256.56 | 314.14 | 6715.59 | 1574.09 | 1374.08 | 343.52 |
| 83 | 4709.84 | 1081.41 | 998.92 | 249.73 | 6707.68 | 1574.09 | 1369.56 | 342.39 | 7393.59 | 1744.72 | 1491.60 | 372.90 |
| 84 | 5169.75 | 1192.15 | 1093.84 | 273.46 | 7354.04 | 1732.29 | 1487.08 | 371.77 | 8087.41 | 1914.22 | 1613.64 | 403.41 |
| 85+ | | 1543.58 | 1405.72 | 351.43 | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

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

## LTC-94 VA

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

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

| Age | Indexed Inflation with Shared Cost | | | | 1.6% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | | | 1.6% Compound Inflation or 5.0% Compound Inflation with Shared Cost | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 289.28 | 14.69 | 40.68 | 10.17 | 392.73 | 36.67 | 80.44 | 20.11 | 722.94 | 99.20 | 180.36 | 45.09 |
| 30 | 289.28 | 14.69 | 40.68 | 10.17 | 418.91 | 39.12 | 85.80 | 21.45 | 722.94 | 99.20 | 180.36 | 45.09 |
| 31 | 289.28 | 14.69 | 40.68 | 10.17 | 445.09 | 41.56 | 91.16 | 22.79 | 722.94 | 99.20 | 180.36 | 45.09 |
| 32 | 289.28 | 14.69 | 40.68 | 10.17 | 458.18 | 42.78 | 93.84 | 23.46 | 722.94 | 99.20 | 180.36 | 45.09 |
| 33 | 289.28 | 14.69 | 40.68 | 10.17 | 484.37 | 45.23 | 99.21 | 24.80 | 722.94 | 99.20 | 180.36 | 45.09 |
| 34 | 289.28 | 14.69 | 40.68 | 10.17 | 499.00 | 46.59 | 102.20 | 25.55 | 722.94 | 99.20 | 180.36 | 45.09 |
| 35 | 289.28 | 14.69 | 40.68 | 10.17 | 499.00 | 46.59 | 102.20 | 25.55 | 722.94 | 99.20 | 180.36 | 45.09 |
| 36 | 289.28 | 14.69 | 40.68 | 10.17 | 499.00 | 46.59 | 102.20 | 25.55 | 722.94 | 99.20 | 180.36 | 45.09 |
| 37 | 289.28 | 14.69 | 40.68 | 10.17 | 499.00 | 46.59 | 102.20 | 25.55 | 722.94 | 99.20 | 180.36 | 45.09 |
| 38 | 289.28 | 14.69 | 40.68 | 10.17 | 499.00 | 46.59 | 102.20 | 25.55 | 722.94 | 99.20 | 180.36 | 45.09 |
| 39 | 300.43 | 15.26 | 42.25 | 10.56 | 499.00 | 46.59 | 102.20 | 25.55 | 722.94 | 99.20 | 180.36 | 45.09 |
| 40 | 316.25 | 16.06 | 44.47 | 11.12 | 499.00 | 46.59 | 102.20 | 25.55 | 722.94 | 99.20 | 180.36 | 45.09 |
| 41 | 332.92 | 16.91 | 46.82 | 11.70 | 499.00 | 46.59 | 102.20 | 25.55 | 722.94 | 99.20 | 180.36 | 45.09 |
| 42 | 349.69 | 17.76 | 49.17 | 12.29 | 499.00 | 46.59 | 102.20 | 25.55 | 722.94 | 99.20 | 180.36 | 45.09 |
| 43 | 362.23 | 18.39 | 50.94 | 12.73 | 499.00 | 46.59 | 102.20 | 25.55 | 722.94 | 99.20 | 180.36 | 45.09 |
| 44 | 362.23 | 18.39 | 50.94 | 12.73 | 499.00 | 46.59 | 102.20 | 25.55 | 722.94 | 99.20 | 180.36 | 45.09 |
| 45 | 362.23 | 22.72 | 64.16 | 16.04 | 548.60 | 60.12 | 132.26 | 33.07 | 774.05 | 111.22 | 210.42 | 52.61 |
| 46 | 377.70 | 23.69 | 66.90 | 16.72 | 548.60 | 60.12 | 132.26 | 33.07 | 774.05 | 111.22 | 210.42 | 52.61 |
| 47 | 393.25 | 24.67 | 69.65 | 17.41 | 548.60 | 60.12 | 132.26 | 33.07 | 774.05 | 111.22 | 210.42 | 52.61 |
| 48 | 407.31 | 25.55 | 72.14 | 18.04 | 548.60 | 60.12 | 132.26 | 33.07 | 774.05 | 111.22 | 210.42 | 52.61 |
| 49 | 407.31 | 25.55 | 72.14 | 18.04 | 548.60 | 60.12 | 132.26 | 33.07 | 774.05 | 111.22 | 210.42 | 52.61 |
| 50 | 417.83 | 28.56 | 78.16 | 19.54 | 569.64 | 64.63 | 150.30 | 37.58 | 793.58 | 115.73 | 222.44 | 55.61 |
| 51 | 434.37 | 33.07 | 84.17 | 21.04 | 596.69 | 70.64 | 156.31 | 39.08 | 822.14 | 121.74 | 234.47 | 58.62 |
| 52 | 452.40 | 37.58 | 96.19 | 24.05 | 625.25 | 78.16 | 168.34 | 42.08 | 853.70 | 129.26 | 240.48 | 60.12 |
| 53 | 470.44 | 42.08 | 102.20 | 25.55 | 656.81 | 85.67 | 180.36 | 45.09 | 888.27 | 138.28 | 252.50 | 63.13 |
| 54 | 490.90 | 46.54 | 108.09 | 27.02 | 691.38 | 93.19 | 186.37 | 46.59 | 924.35 | 145.79 | 264.53 | 66.13 |
| 55 | 504.40 | 51.62 | 112.09 | 28.02 | 727.45 | 102.20 | 198.40 | 49.60 | 963.42 | 154.81 | 276.55 | 69.14 |
| 56 | 534.85 | 56.93 | 119.85 | 29.96 | 765.03 | 111.22 | 210.42 | 52.61 | 1004.00 | 163.83 | 288.58 | 72.14 |
| 57 | 554.93 | 62.49 | 130.92 | 32.73 | 804.11 | 120.24 | 222.44 | 55.61 | 1047.59 | 174.35 | 300.60 | 75.15 |
| 58 | 580.43 | 69.59 | 136.22 | 34.06 | 847.69 | 130.76 | 234.47 | 58.62 | 1095.69 | 186.37 | 312.62 | 78.16 |
| 59 | 612.96 | 77.18 | 148.42 | 37.10 | 898.79 | 142.79 | 252.50 | 63.13 | 1151.30 | 198.40 | 330.66 | 82.67 |
| 60 | 646.23 | 85.38 | 158.98 | 39.75 | 957.41 | 156.31 | 270.54 | 67.64 | 1215.93 | 213.43 | 342.68 | 85.67 |
| 61 | 683.59 | 93.48 | 169.44 | 42.36 | 1023.54 | 171.34 | 282.56 | 70.64 | 1288.07 | 229.96 | 360.72 | 90.18 |
| 62 | 726.56 | 104.83 | 180.55 | 45.14 | 1097.19 | 189.38 | 300.60 | 75.15 | 1367.73 | 248.00 | 384.77 | 96.19 |
| 63 | 762.96 | 114.30 | 188.60 | 47.15 | 1176.85 | 207.41 | 324.65 | 81.16 | 1453.40 | 267.53 | 402.80 | 100.70 |
| 64 | 814.79 | 126.78 | 205.12 | 51.28 | 1262.52 | 226.95 | 342.68 | 85.67 | 1548.09 | 288.58 | 420.84 | 105.21 |
| 65 | 864.97 | 138.28 | 214.48 | 53.62 | 1354.20 | 248.00 | 360.72 | 90.18 | 1648.79 | 311.12 | 444.89 | 111.22 |
| 66 | 926.84 | 152.36 | 231.36 | 57.84 | 1453.40 | 270.54 | 384.77 | 96.19 | 1755.50 | 335.17 | 468.94 | 117.23 |
| 67 | 1002.86 | 169.76 | 245.37 | 61.34 | 1557.11 | 294.59 | 408.82 | 102.20 | 1869.73 | 360.72 | 492.98 | 123.25 |
| 68 | 1086.85 | 188.77 | 263.13 | 65.78 | 1681.86 | 323.15 | 432.86 | 108.22 | 2006.51 | 390.78 | 517.03 | 129.26 |
| 69 | 1170.03 | 207.88 | 280.92 | 70.23 | 1839.67 | 359.22 | 462.92 | 115.73 | 2176.34 | 428.36 | 553.10 | 138.28 |
| 70 | 1263.67 | 230.13 | 297.66 | 74.41 | 2016.00 | 399.00 | 498.00 | 124.50 | 2365.50 | 469.50 | 588.00 | 147.00 |
| 71 | 1373.13 | 255.85 | 321.17 | 80.29 | 2137.30 | 426.30 | 516.20 | 129.05 | 2488.20 | 497.35 | 603.20 | 150.80 |
| 72 | 1501.38 | 283.97 | 342.40 | 85.60 | 2252.60 | 452.20 | 537.60 | 134.40 | 2602.60 | 522.20 | 621.60 | 155.40 |
| 73 | 1630.80 | 310.50 | 367.20 | 91.80 | 2361.15 | 473.85 | 550.80 | 137.70 | 2710.80 | 538.65 | 637.20 | 159.30 |
| 74 | 1721.20 | 328.90 | 384.80 | 96.20 | 2479.10 | 495.30 | 572.00 | 143.00 | 2824.90 | 552.50 | 655.20 | 163.80 |
| 75 | 1822.50 | 351.25 | 405.00 | 101.25 | 2612.50 | 521.25 | 595.00 | 148.75 | 2956.25 | 572.50 | 675.00 | 168.75 |
| 76 | 1938.00 | 379.20 | 427.20 | 106.80 | 2767.20 | 559.20 | 619.20 | 154.80 | 3114.00 | 612.00 | 700.80 | 175.20 |
| 77 | 2067.70 | 415.15 | 450.80 | 112.70 | 2947.45 | 611.80 | 648.60 | 162.15 | 3306.25 | 676.20 | 726.80 | 181.70 |
| 78 | 2273.56 | 470.08 | 488.16 | 122.04 | 3240.84 | 693.82 | 700.60 | 175.15 | 3623.91 | 776.31 | 781.96 | 195.49 |
| 79 | 2547.02 | 541.27 | 542.40 | 135.60 | 3631.82 | 798.91 | 772.92 | 193.23 | 4049.92 | 896.09 | 858.80 | 214.70 |
| 80 | 2847.60 | 618.11 | 601.16 | 150.29 | 4060.09 | 911.91 | 849.76 | 212.44 | 4515.48 | 1021.52 | 940.16 | 235.04 |
| 81 | 3167.39 | 699.47 | 664.44 | 166.11 | 4515.48 | 1029.43 | 935.64 | 233.91 | 5008.16 | 1150.34 | 1030.56 | 257.64 |
| 82 | 3501.87 | 783.09 | 732.24 | 183.06 | 4988.95 | 1149.21 | 1026.04 | 256.51 | 5517.79 | 1279.16 | 1130.00 | 282.50 |
| 83 | 3845.39 | 866.71 | 804.56 | 201.14 | 5470.33 | 1267.86 | 1120.96 | 280.24 | 6033.07 | 1406.85 | 1224.92 | 306.23 |
| 84 | 4195.69 | 950.33 | 881.40 | 220.35 | 5959.62 | 1386.51 | 1215.88 | 303.97 | 6554.00 | 1533.41 | 1324.36 | 331.09 |
| 85+ | | 1212.49 | 1130.00 | 282.50 | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

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

## LTC-94 VA

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

**Standard rates per unit of Maximum Daily Benefit***

**Benefit Period: 2 Years**

**Elimination Period: 20 Days**

| Age | 0.8% Simple Inflation or 4.5% Simple Inflation with Shared Cost | | | | 0.8% Compound Inflation or 4.5% Compound Inflation with Shared Cost | | | |
|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 301.71 | 18.08 | 81.36 | 20.34 | 375.16 | 35.03 | 126.56 | 31.64 |
| 30 | 301.71 | 18.08 | 81.36 | 20.34 | 375.16 | 35.03 | 126.56 | 31.64 |
| 31 | 301.71 | 18.08 | 81.36 | 20.34 | 375.16 | 35.03 | 126.56 | 31.64 |
| 32 | 301.71 | 18.08 | 81.36 | 20.34 | 375.16 | 35.03 | 126.56 | 31.64 |
| 33 | 301.71 | 18.08 | 81.36 | 20.34 | 375.16 | 35.03 | 126.56 | 31.64 |
| 34 | 301.71 | 18.08 | 81.36 | 20.34 | 375.16 | 35.03 | 126.56 | 31.64 |
| 35 | 301.71 | 18.08 | 81.36 | 20.34 | 375.16 | 35.03 | 126.56 | 31.64 |
| 36 | 301.71 | 18.08 | 81.36 | 20.34 | 375.16 | 35.03 | 126.56 | 31.64 |
| 37 | 301.71 | 18.08 | 81.36 | 20.34 | 375.16 | 35.03 | 126.56 | 31.64 |
| 38 | 301.71 | 18.08 | 81.36 | 20.34 | 375.16 | 35.03 | 126.56 | 31.64 |
| 39 | 301.71 | 18.08 | 81.36 | 20.34 | 375.16 | 35.03 | 126.56 | 31.64 |
| 40 | 301.71 | 18.08 | 81.36 | 20.34 | 375.16 | 35.03 | 126.56 | 31.64 |
| 41 | 301.71 | 18.08 | 81.36 | 20.34 | 375.16 | 35.03 | 126.56 | 31.64 |
| 42 | 301.71 | 18.08 | 81.36 | 20.34 | 375.16 | 35.03 | 126.56 | 31.64 |
| 43 | 301.71 | 18.08 | 81.36 | 20.34 | 375.16 | 35.03 | 126.56 | 31.64 |
| 44 | 301.71 | 18.08 | 81.36 | 20.34 | 375.16 | 35.03 | 126.56 | 31.64 |
| 45 | 318.66 | 22.60 | 108.48 | 27.12 | 390.98 | 38.42 | 149.16 | 37.29 |
| 46 | 318.66 | 22.60 | 108.48 | 27.12 | 390.98 | 38.42 | 149.16 | 37.29 |
| 47 | 318.66 | 22.60 | 108.48 | 27.12 | 390.98 | 38.42 | 149.16 | 37.29 |
| 48 | 318.66 | 22.60 | 108.48 | 27.12 | 390.98 | 38.42 | 149.16 | 37.29 |
| 49 | 318.66 | 22.60 | 108.48 | 27.12 | 390.98 | 38.42 | 149.16 | 37.29 |
| 50 | 325.44 | 23.73 | 117.52 | 29.38 | 396.63 | 40.68 | 162.72 | 40.68 |
| 51 | 335.61 | 27.12 | 126.56 | 31.64 | 406.80 | 42.94 | 167.24 | 41.81 |
| 52 | 346.91 | 29.38 | 135.60 | 33.90 | 418.10 | 45.20 | 176.28 | 44.07 |
| 53 | 358.21 | 31.64 | 144.64 | 36.16 | 429.40 | 48.59 | 185.32 | 46.33 |
| 54 | 370.64 | 35.03 | 149.16 | 37.29 | 442.96 | 50.85 | 189.84 | 47.46 |
| 55 | 384.20 | 38.42 | 158.20 | 39.55 | 456.52 | 54.24 | 198.88 | 49.72 |
| 56 | 397.76 | 41.81 | 167.24 | 41.81 | 471.21 | 57.63 | 207.92 | 51.98 |
| 57 | 412.45 | 45.20 | 176.28 | 44.07 | 485.90 | 61.02 | 216.96 | 54.24 |
| 58 | 429.40 | 48.59 | 189.84 | 47.46 | 502.85 | 65.54 | 226.00 | 56.50 |
| 59 | 448.61 | 53.11 | 198.88 | 49.72 | 523.19 | 70.06 | 239.56 | 59.89 |
| 60 | 471.21 | 58.76 | 207.92 | 51.98 | 545.79 | 74.58 | 248.60 | 62.15 |
| 61 | 497.20 | 64.41 | 221.48 | 55.37 | 571.78 | 80.23 | 262.16 | 65.54 |
| 62 | 524.32 | 71.19 | 235.04 | 58.76 | 601.16 | 87.01 | 275.72 | 68.93 |
| 63 | 555.96 | 77.97 | 248.60 | 62.15 | 631.67 | 93.79 | 289.28 | 72.32 |
| 64 | 588.73 | 85.88 | 262.16 | 65.54 | 666.70 | 101.70 | 302.84 | 75.71 |
| 65 | 624.89 | 93.79 | 280.24 | 70.06 | 702.86 | 109.61 | 316.40 | 79.10 |
| 66 | 662.18 | 101.70 | 293.80 | 73.45 | 742.41 | 118.65 | 334.48 | 83.62 |
| 67 | 702.86 | 110.74 | 311.88 | 77.97 | 784.22 | 127.69 | 348.04 | 87.01 |
| 68 | 751.45 | 122.04 | 329.96 | 82.49 | 833.94 | 138.99 | 366.12 | 91.53 |
| 69 | 813.60 | 135.60 | 352.56 | 88.14 | 896.09 | 152.55 | 388.72 | 97.18 |
| 70 | 884.79 | 151.42 | 375.16 | 93.79 | 968.41 | 168.37 | 411.32 | 102.83 |
| 71 | 962.76 | 168.37 | 402.28 | 100.57 | 1047.51 | 184.19 | 438.44 | 109.61 |
| 72 | 1042.99 | 185.32 | 429.40 | 107.35 | 1128.87 | 201.14 | 465.56 | 116.39 |
| 73 | 1128.87 | 203.40 | 456.52 | 114.13 | 1214.75 | 216.96 | 492.68 | 123.17 |
| 74 | 1227.18 | 222.61 | 488.16 | 122.04 | 1313.06 | 235.04 | 524.32 | 131.08 |
| 75 | 1340.18 | 245.21 | 528.84 | 132.21 | 1424.93 | 256.51 | 565.00 | 141.25 |
| 76 | 1469.00 | 273.46 | 569.52 | 142.38 | 1554.88 | 284.76 | 605.68 | 151.42 |
| 77 | 1617.03 | 309.62 | 614.72 | 153.68 | 1704.04 | 322.05 | 650.88 | 162.72 |
| 78 | 1789.92 | 353.69 | 668.96 | 167.24 | 1879.19 | 369.51 | 705.12 | 176.28 |
| 79 | 1987.67 | 405.67 | 732.24 | 183.06 | 2080.33 | 423.75 | 768.40 | 192.10 |
| 80 | 2206.89 | 462.17 | 800.04 | 200.01 | 2301.81 | 483.64 | 836.20 | 209.05 |
| 81 | 2441.93 | 523.19 | 872.36 | 218.09 | 2539.11 | 545.79 | 908.52 | 227.13 |
| 82 | 2690.53 | 585.34 | 949.20 | 237.30 | 2787.71 | 609.07 | 985.36 | 246.34 |
| 83 | 2945.91 | 647.49 | 1030.56 | 257.64 | 3043.09 | 672.35 | 1066.72 | 266.68 |
| 84 | 3209.20 | 710.77 | 1116.44 | 279.11 | 3305.25 | 735.63 | 1152.60 | 288.15 |
| 85+ | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost opti

# Appendix C2

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

## LTC-94 VA

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

### Standard rates per unit of Maximum Daily Benefit*

### Benefit Period: 2 Years

### Elimination Period: 100 Days

| Age | 0.8% Simple Inflation or 4.5% Simple Inflation with Shared Cost | | | | 0.8% Compound Inflation or 4.5% Compound Inflation with Shared Cost | | | |
|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 287.02 | 14.69 | 58.76 | 14.69 | 346.91 | 28.25 | 90.40 | 22.60 |
| 30 | 287.02 | 14.69 | 58.76 | 14.69 | 346.91 | 28.25 | 90.40 | 22.60 |
| 31 | 287.02 | 14.69 | 58.76 | 14.69 | 346.91 | 28.25 | 90.40 | 22.60 |
| 32 | 287.02 | 14.69 | 58.76 | 14.69 | 346.91 | 28.25 | 90.40 | 22.60 |
| 33 | 287.02 | 14.69 | 58.76 | 14.69 | 346.91 | 28.25 | 90.40 | 22.60 |
| 34 | 287.02 | 14.69 | 58.76 | 14.69 | 346.91 | 28.25 | 90.40 | 22.60 |
| 35 | 287.02 | 14.69 | 58.76 | 14.69 | 346.91 | 28.25 | 90.40 | 22.60 |
| 36 | 287.02 | 14.69 | 58.76 | 14.69 | 346.91 | 28.25 | 90.40 | 22.60 |
| 37 | 287.02 | 14.69 | 58.76 | 14.69 | 346.91 | 28.25 | 90.40 | 22.60 |
| 38 | 287.02 | 14.69 | 58.76 | 14.69 | 346.91 | 28.25 | 90.40 | 22.60 |
| 39 | 287.02 | 14.69 | 58.76 | 14.69 | 346.91 | 28.25 | 90.40 | 22.60 |
| 40 | 287.02 | 14.69 | 58.76 | 14.69 | 346.91 | 28.25 | 90.40 | 22.60 |
| 41 | 287.02 | 14.69 | 58.76 | 14.69 | 346.91 | 28.25 | 90.40 | 22.60 |
| 42 | 287.02 | 14.69 | 58.76 | 14.69 | 346.91 | 28.25 | 90.40 | 22.60 |
| 43 | 287.02 | 14.69 | 58.76 | 14.69 | 346.91 | 28.25 | 90.40 | 22.60 |
| 44 | 287.02 | 14.69 | 58.76 | 14.69 | 346.91 | 28.25 | 90.40 | 22.60 |
| 45 | 299.45 | 18.08 | 76.84 | 19.21 | 359.34 | 31.64 | 108.48 | 27.12 |
| 46 | 299.45 | 18.08 | 76.84 | 19.21 | 359.34 | 31.64 | 108.48 | 27.12 |
| 47 | 299.45 | 18.08 | 76.84 | 19.21 | 359.34 | 31.64 | 108.48 | 27.12 |
| 48 | 299.45 | 18.08 | 76.84 | 19.21 | 359.34 | 31.64 | 108.48 | 27.12 |
| 49 | 299.45 | 18.08 | 76.84 | 19.21 | 359.34 | 31.64 | 108.48 | 27.12 |
| 50 | 305.10 | 19.21 | 85.88 | 21.47 | 363.86 | 32.77 | 113.00 | 28.25 |
| 51 | 313.01 | 21.47 | 90.40 | 22.60 | 371.77 | 35.03 | 122.04 | 30.51 |
| 52 | 322.05 | 23.73 | 94.92 | 23.73 | 380.81 | 37.29 | 126.56 | 31.64 |
| 53 | 331.09 | 25.99 | 99.44 | 24.86 | 390.98 | 39.55 | 131.08 | 32.77 |
| 54 | 341.26 | 28.25 | 108.48 | 27.12 | 401.15 | 41.81 | 135.60 | 33.90 |
| 55 | 352.56 | 30.51 | 113.00 | 28.25 | 412.45 | 44.07 | 144.64 | 36.16 |
| 56 | 363.86 | 33.90 | 117.52 | 29.38 | 423.75 | 46.33 | 149.16 | 37.29 |
| 57 | 376.29 | 36.16 | 126.56 | 31.64 | 436.18 | 49.72 | 158.20 | 39.55 |
| 58 | 389.85 | 39.55 | 135.60 | 33.90 | 450.87 | 53.11 | 162.72 | 40.68 |
| 59 | 405.67 | 42.94 | 140.12 | 35.03 | 466.69 | 56.50 | 171.76 | 42.94 |
| 60 | 423.75 | 47.46 | 149.16 | 37.29 | 485.90 | 61.02 | 180.80 | 45.20 |
| 61 | 445.22 | 51.98 | 158.20 | 39.55 | 507.37 | 65.54 | 189.84 | 47.46 |
| 62 | 467.82 | 57.63 | 167.24 | 41.81 | 531.10 | 71.19 | 198.88 | 49.72 |
| 63 | 493.81 | 63.28 | 180.80 | 45.20 | 557.09 | 76.84 | 207.92 | 51.98 |
| 64 | 520.93 | 68.93 | 189.84 | 47.46 | 585.34 | 82.49 | 221.48 | 55.37 |
| 65 | 550.31 | 75.71 | 203.40 | 50.85 | 615.85 | 89.27 | 230.52 | 57.63 |
| 66 | 581.95 | 82.49 | 212.44 | 53.11 | 648.62 | 97.18 | 244.08 | 61.02 |
| 67 | 615.85 | 90.40 | 226.00 | 56.50 | 683.65 | 103.96 | 257.64 | 64.41 |
| 68 | 655.40 | 99.44 | 239.56 | 59.89 | 724.33 | 113.00 | 271.20 | 67.80 |
| 69 | 706.25 | 110.74 | 257.64 | 64.41 | 776.31 | 124.30 | 289.28 | 72.32 |
| 70 | 765.01 | 123.17 | 275.72 | 68.93 | 836.20 | 136.73 | 307.36 | 76.84 |
| 71 | 829.42 | 136.73 | 298.32 | 74.58 | 900.61 | 150.29 | 325.44 | 81.36 |
| 72 | 894.96 | 150.29 | 316.40 | 79.10 | 967.28 | 163.85 | 348.04 | 87.01 |
| 73 | 966.15 | 164.98 | 339.00 | 84.75 | 1038.47 | 177.41 | 370.64 | 92.66 |
| 74 | 1046.38 | 180.80 | 366.12 | 91.53 | 1118.70 | 190.97 | 397.76 | 99.44 |
| 75 | 1137.91 | 198.88 | 397.76 | 99.44 | 1210.23 | 207.92 | 424.88 | 106.22 |
| 76 | 1244.13 | 221.48 | 429.40 | 107.35 | 1316.45 | 231.65 | 456.52 | 114.13 |
| 77 | 1365.04 | 250.86 | 465.56 | 116.39 | 1439.62 | 262.16 | 492.68 | 123.17 |
| 78 | 1505.16 | 287.02 | 506.24 | 126.56 | 1582.00 | 301.71 | 537.88 | 134.47 |
| 79 | 1665.62 | 328.83 | 555.96 | 138.99 | 1744.72 | 344.65 | 587.60 | 146.90 |
| 80 | 1843.03 | 374.03 | 610.20 | 152.55 | 1923.26 | 392.11 | 637.32 | 159.33 |
| 81 | 2031.74 | 422.62 | 668.96 | 167.24 | 2114.23 | 441.83 | 696.08 | 174.02 |
| 82 | 2230.62 | 471.21 | 727.72 | 181.93 | 2314.24 | 491.55 | 759.36 | 189.84 |
| 83 | 2435.15 | 520.93 | 791.00 | 197.75 | 2518.77 | 541.27 | 818.12 | 204.53 |
| 84 | 2645.33 | 570.65 | 854.28 | 213.57 | 2727.82 | 590.99 | 885.92 | 221.48 |
| 85+ | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost opti

# Appendix C2

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

## LTC-94 VA

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

**Standard rates per unit of Maximum Daily Benefit***

**Benefit Period: 3 Years**

**Elimination Period: 20 Days**

| Age | 0.8% Simple Inflation or 4.5% Simple Inflation with Shared Cost | | | | 0.8% Compound Inflation or 4.5% Compound Inflation with Shared Cost | | | |
|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 320.92 | 22.60 | 90.40 | 22.60 | 413.58 | 44.07 | 140.12 | 35.03 |
| 30 | 320.92 | 22.60 | 90.40 | 22.60 | 413.58 | 44.07 | 140.12 | 35.03 |
| 31 | 320.92 | 22.60 | 90.40 | 22.60 | 413.58 | 44.07 | 140.12 | 35.03 |
| 32 | 320.92 | 22.60 | 90.40 | 22.60 | 413.58 | 44.07 | 140.12 | 35.03 |
| 33 | 320.92 | 22.60 | 90.40 | 22.60 | 413.58 | 44.07 | 140.12 | 35.03 |
| 34 | 320.92 | 22.60 | 90.40 | 22.60 | 413.58 | 44.07 | 140.12 | 35.03 |
| 35 | 320.92 | 22.60 | 90.40 | 22.60 | 413.58 | 44.07 | 140.12 | 35.03 |
| 36 | 320.92 | 22.60 | 90.40 | 22.60 | 413.58 | 44.07 | 140.12 | 35.03 |
| 37 | 320.92 | 22.60 | 90.40 | 22.60 | 413.58 | 44.07 | 140.12 | 35.03 |
| 38 | 320.92 | 22.60 | 90.40 | 22.60 | 413.58 | 44.07 | 140.12 | 35.03 |
| 39 | 320.92 | 22.60 | 90.40 | 22.60 | 413.58 | 44.07 | 140.12 | 35.03 |
| 40 | 320.92 | 22.60 | 90.40 | 22.60 | 413.58 | 44.07 | 140.12 | 35.03 |
| 41 | 320.92 | 22.60 | 90.40 | 22.60 | 413.58 | 44.07 | 140.12 | 35.03 |
| 42 | 320.92 | 22.60 | 90.40 | 22.60 | 413.58 | 44.07 | 140.12 | 35.03 |
| 43 | 320.92 | 22.60 | 90.40 | 22.60 | 413.58 | 44.07 | 140.12 | 35.03 |
| 44 | 320.92 | 22.60 | 90.40 | 22.60 | 413.58 | 44.07 | 140.12 | 35.03 |
| 45 | 342.39 | 28.25 | 117.52 | 29.38 | 433.92 | 48.59 | 167.24 | 41.81 |
| 46 | 342.39 | 28.25 | 117.52 | 29.38 | 433.92 | 48.59 | 167.24 | 41.81 |
| 47 | 342.39 | 28.25 | 117.52 | 29.38 | 433.92 | 48.59 | 167.24 | 41.81 |
| 48 | 342.39 | 28.25 | 117.52 | 29.38 | 433.92 | 48.59 | 167.24 | 41.81 |
| 49 | 342.39 | 28.25 | 117.52 | 29.38 | 433.92 | 48.59 | 167.24 | 41.81 |
| 50 | 350.30 | 30.51 | 131.08 | 32.77 | 441.83 | 50.85 | 176.28 | 44.07 |
| 51 | 363.86 | 32.77 | 140.12 | 35.03 | 455.39 | 54.24 | 185.32 | 46.33 |
| 52 | 377.42 | 36.16 | 149.16 | 37.29 | 468.95 | 57.63 | 194.36 | 48.59 |
| 53 | 392.11 | 39.55 | 153.68 | 38.42 | 483.64 | 61.02 | 203.40 | 50.85 |
| 54 | 407.93 | 44.07 | 162.72 | 40.68 | 500.59 | 64.41 | 212.44 | 53.11 |
| 55 | 424.88 | 47.46 | 176.28 | 44.07 | 517.54 | 68.93 | 221.48 | 55.37 |
| 56 | 441.83 | 51.98 | 185.32 | 46.33 | 535.62 | 72.32 | 230.52 | 57.63 |
| 57 | 461.04 | 56.50 | 194.36 | 48.59 | 554.83 | 76.84 | 239.56 | 59.89 |
| 58 | 481.38 | 61.02 | 203.40 | 50.85 | 576.30 | 82.49 | 248.60 | 62.15 |
| 59 | 506.24 | 66.67 | 216.96 | 54.24 | 601.16 | 88.14 | 262.16 | 65.54 |
| 60 | 534.49 | 73.45 | 230.52 | 57.63 | 630.54 | 94.92 | 275.72 | 68.93 |
| 61 | 566.13 | 81.36 | 244.08 | 61.02 | 663.31 | 101.70 | 289.28 | 72.32 |
| 62 | 601.16 | 89.27 | 257.64 | 64.41 | 699.47 | 109.61 | 302.84 | 75.71 |
| 63 | 639.58 | 98.31 | 271.20 | 67.80 | 739.02 | 118.65 | 316.40 | 79.10 |
| 64 | 681.39 | 107.35 | 289.28 | 72.32 | 781.96 | 128.82 | 334.48 | 83.62 |
| 65 | 725.46 | 117.52 | 307.36 | 76.84 | 828.29 | 138.99 | 348.04 | 87.01 |
| 66 | 772.92 | 128.82 | 320.92 | 80.23 | 878.01 | 150.29 | 366.12 | 91.53 |
| 67 | 823.77 | 140.12 | 339.00 | 84.75 | 929.99 | 161.59 | 384.20 | 96.05 |
| 68 | 884.79 | 153.68 | 361.60 | 90.40 | 993.27 | 175.15 | 402.28 | 100.57 |
| 69 | 962.76 | 170.63 | 384.20 | 96.05 | 1072.37 | 193.23 | 429.40 | 107.35 |
| 70 | 1052.03 | 190.97 | 411.32 | 102.83 | 1163.90 | 212.44 | 456.52 | 114.13 |
| 71 | 1150.34 | 212.44 | 438.44 | 109.61 | 1263.34 | 233.91 | 483.64 | 120.91 |
| 72 | 1250.91 | 233.91 | 470.08 | 117.52 | 1365.04 | 255.38 | 510.76 | 127.69 |
| 73 | 1359.39 | 256.51 | 501.72 | 125.43 | 1474.65 | 275.72 | 542.40 | 135.60 |
| 74 | 1482.56 | 280.24 | 537.88 | 134.47 | 1597.82 | 297.19 | 578.56 | 144.64 |
| 75 | 1624.94 | 309.62 | 578.56 | 144.64 | 1740.20 | 325.44 | 619.24 | 154.81 |
| 76 | 1788.79 | 345.78 | 623.76 | 155.94 | 1906.31 | 361.60 | 664.44 | 166.11 |
| 77 | 1978.63 | 392.11 | 673.48 | 168.37 | 2099.54 | 410.19 | 718.68 | 179.67 |
| 78 | 2201.24 | 449.74 | 736.76 | 184.19 | 2326.67 | 472.34 | 777.44 | 194.36 |
| 79 | 2458.88 | 517.54 | 804.56 | 201.14 | 2588.83 | 544.66 | 845.24 | 211.31 |
| 80 | 2744.77 | 592.12 | 881.40 | 220.35 | 2879.24 | 622.63 | 922.08 | 230.52 |
| 81 | 3052.13 | 671.22 | 962.76 | 240.69 | 3191.12 | 705.12 | 1007.96 | 251.99 |
| 82 | 3375.31 | 753.71 | 1048.64 | 262.16 | 3517.69 | 788.74 | 1093.84 | 273.46 |
| 83 | 3708.66 | 835.07 | 1139.04 | 284.76 | 3852.17 | 871.23 | 1184.24 | 296.06 |
| 84 | 4051.05 | 917.56 | 1233.96 | 308.49 | 4195.69 | 954.85 | 1279.16 | 319.79 |
| 85+ | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost opti

# Appendix C2

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

## LTC-94 VA

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

**Standard rates per unit of Maximum Daily Benefit***

**Benefit Period: 3 Years**

**Elimination Period: 100 Days**

| Age | 0.8% Simple Inflation or 4.5% Simple Inflation with Shared Cost | | | | 0.8% Compound Inflation or 4.5% Compound Inflation with Shared Cost | | | |
|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 302.84 | 18.08 | 63.28 | 15.82 | 381.94 | 36.16 | 103.96 | 25.99 |
| 30 | 302.84 | 18.08 | 63.28 | 15.82 | 381.94 | 36.16 | 103.96 | 25.99 |
| 31 | 302.84 | 18.08 | 63.28 | 15.82 | 381.94 | 36.16 | 103.96 | 25.99 |
| 32 | 302.84 | 18.08 | 63.28 | 15.82 | 381.94 | 36.16 | 103.96 | 25.99 |
| 33 | 302.84 | 18.08 | 63.28 | 15.82 | 381.94 | 36.16 | 103.96 | 25.99 |
| 34 | 302.84 | 18.08 | 63.28 | 15.82 | 381.94 | 36.16 | 103.96 | 25.99 |
| 35 | 302.84 | 18.08 | 63.28 | 15.82 | 381.94 | 36.16 | 103.96 | 25.99 |
| 36 | 302.84 | 18.08 | 63.28 | 15.82 | 381.94 | 36.16 | 103.96 | 25.99 |
| 37 | 302.84 | 18.08 | 63.28 | 15.82 | 381.94 | 36.16 | 103.96 | 25.99 |
| 38 | 302.84 | 18.08 | 63.28 | 15.82 | 381.94 | 36.16 | 103.96 | 25.99 |
| 39 | 302.84 | 18.08 | 63.28 | 15.82 | 381.94 | 36.16 | 103.96 | 25.99 |
| 40 | 302.84 | 18.08 | 63.28 | 15.82 | 381.94 | 36.16 | 103.96 | 25.99 |
| 41 | 302.84 | 18.08 | 63.28 | 15.82 | 381.94 | 36.16 | 103.96 | 25.99 |
| 42 | 302.84 | 18.08 | 63.28 | 15.82 | 381.94 | 36.16 | 103.96 | 25.99 |
| 43 | 302.84 | 18.08 | 63.28 | 15.82 | 381.94 | 36.16 | 103.96 | 25.99 |
| 44 | 302.84 | 18.08 | 63.28 | 15.82 | 381.94 | 36.16 | 103.96 | 25.99 |
| 45 | 319.79 | 22.60 | 85.88 | 21.47 | 397.76 | 40.68 | 122.04 | 30.51 |
| 46 | 319.79 | 22.60 | 85.88 | 21.47 | 397.76 | 40.68 | 122.04 | 30.51 |
| 47 | 319.79 | 22.60 | 85.88 | 21.47 | 397.76 | 40.68 | 122.04 | 30.51 |
| 48 | 319.79 | 22.60 | 85.88 | 21.47 | 397.76 | 40.68 | 122.04 | 30.51 |
| 49 | 319.79 | 22.60 | 85.88 | 21.47 | 397.76 | 40.68 | 122.04 | 30.51 |
| 50 | 326.57 | 24.86 | 94.92 | 23.73 | 403.41 | 41.81 | 131.08 | 32.77 |
| 51 | 336.74 | 27.12 | 99.44 | 24.86 | 413.58 | 44.07 | 135.60 | 33.90 |
| 52 | 348.04 | 29.38 | 103.96 | 25.99 | 426.01 | 47.46 | 140.12 | 35.03 |
| 53 | 360.47 | 32.77 | 113.00 | 28.25 | 438.44 | 49.72 | 149.16 | 37.29 |
| 54 | 374.03 | 36.16 | 117.52 | 29.38 | 452.00 | 53.11 | 153.68 | 38.42 |
| 55 | 387.59 | 39.55 | 126.56 | 31.64 | 465.56 | 56.50 | 162.72 | 40.68 |
| 56 | 402.28 | 42.94 | 135.60 | 33.90 | 481.38 | 59.89 | 167.24 | 41.81 |
| 57 | 418.10 | 46.33 | 140.12 | 35.03 | 497.20 | 63.28 | 176.28 | 44.07 |
| 58 | 435.05 | 50.85 | 149.16 | 37.29 | 515.28 | 67.80 | 185.32 | 46.33 |
| 59 | 455.39 | 55.37 | 158.20 | 39.55 | 535.62 | 72.32 | 194.36 | 48.59 |
| 60 | 479.12 | 61.02 | 167.24 | 41.81 | 560.48 | 77.97 | 203.40 | 50.85 |
| 61 | 505.11 | 66.67 | 180.80 | 45.20 | 587.60 | 84.75 | 212.44 | 53.11 |
| 62 | 534.49 | 73.45 | 189.84 | 47.46 | 618.11 | 91.53 | 226.00 | 56.50 |
| 63 | 567.26 | 80.23 | 203.40 | 50.85 | 652.01 | 98.31 | 235.04 | 58.76 |
| 64 | 602.29 | 88.14 | 212.44 | 53.11 | 688.17 | 106.22 | 248.60 | 62.15 |
| 65 | 639.58 | 97.18 | 226.00 | 56.50 | 726.59 | 115.26 | 262.16 | 65.54 |
| 66 | 679.13 | 106.22 | 239.56 | 59.89 | 767.27 | 124.30 | 275.72 | 68.93 |
| 67 | 720.94 | 115.26 | 253.12 | 63.28 | 811.34 | 133.34 | 289.28 | 72.32 |
| 68 | 772.92 | 126.56 | 271.20 | 67.80 | 864.45 | 145.77 | 307.36 | 76.84 |
| 69 | 837.33 | 141.25 | 289.28 | 72.32 | 929.99 | 160.46 | 325.44 | 81.36 |
| 70 | 910.78 | 158.20 | 311.88 | 77.97 | 1006.83 | 176.28 | 348.04 | 87.01 |
| 71 | 992.14 | 175.15 | 334.48 | 83.62 | 1088.19 | 193.23 | 370.64 | 92.66 |
| 72 | 1076.89 | 193.23 | 357.08 | 89.27 | 1174.07 | 211.31 | 393.24 | 98.31 |
| 73 | 1166.16 | 211.31 | 384.20 | 96.05 | 1264.47 | 228.26 | 415.84 | 103.96 |
| 74 | 1266.73 | 230.52 | 411.32 | 102.83 | 1366.17 | 245.21 | 447.48 | 111.87 |
| 75 | 1384.25 | 254.25 | 442.96 | 110.74 | 1482.56 | 266.68 | 479.12 | 119.78 |
| 76 | 1518.72 | 283.63 | 483.64 | 120.91 | 1619.29 | 297.19 | 515.28 | 128.82 |
| 77 | 1675.79 | 322.05 | 524.32 | 131.08 | 1779.75 | 337.87 | 560.48 | 140.12 |
| 78 | 1858.85 | 370.64 | 574.04 | 143.51 | 1967.33 | 389.85 | 605.68 | 151.42 |
| 79 | 2069.03 | 424.88 | 628.28 | 157.07 | 2180.90 | 448.61 | 664.44 | 166.11 |
| 80 | 2299.55 | 484.77 | 687.04 | 171.76 | 2414.81 | 510.76 | 723.20 | 180.80 |
| 81 | 2545.89 | 548.05 | 754.84 | 188.71 | 2665.67 | 576.30 | 791.00 | 197.75 |
| 82 | 2804.66 | 612.46 | 822.64 | 205.66 | 2926.70 | 641.84 | 863.32 | 215.83 |
| 83 | 3070.21 | 676.87 | 894.96 | 223.74 | 3193.38 | 707.38 | 935.64 | 233.91 |
| 84 | 3342.54 | 742.41 | 971.80 | 242.95 | 3465.71 | 772.92 | 1007.96 | 251.99 |
| 85+ | | | | | | | | |

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

Age 85+ rates are for inflation additions only

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

# Appendix C2

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

## LTC-94 VA

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

**Standard rates per unit of Maximum Daily Benefit***

**Benefit Period: 5 Years**

**Elimination Period: 20 Days**

| Age | 0.8% Simple Inflation or 4.5% Simple Inflation with Shared Cost | | | | 0.8% Compound Inflation or 4.5% Compound Inflation with Shared Cost | | | |
|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 345.78 | 28.25 | 94.92 | 23.73 | 468.95 | 56.50 | 153.68 | 38.42 |
| 30 | 345.78 | 28.25 | 94.92 | 23.73 | 468.95 | 56.50 | 153.68 | 38.42 |
| 31 | 345.78 | 28.25 | 94.92 | 23.73 | 468.95 | 56.50 | 153.68 | 38.42 |
| 32 | 345.78 | 28.25 | 94.92 | 23.73 | 468.95 | 56.50 | 153.68 | 38.42 |
| 33 | 345.78 | 28.25 | 94.92 | 23.73 | 468.95 | 56.50 | 153.68 | 38.42 |
| 34 | 345.78 | 28.25 | 94.92 | 23.73 | 468.95 | 56.50 | 153.68 | 38.42 |
| 35 | 345.78 | 28.25 | 94.92 | 23.73 | 468.95 | 56.50 | 153.68 | 38.42 |
| 36 | 345.78 | 28.25 | 94.92 | 23.73 | 468.95 | 56.50 | 153.68 | 38.42 |
| 37 | 345.78 | 28.25 | 94.92 | 23.73 | 468.95 | 56.50 | 153.68 | 38.42 |
| 38 | 345.78 | 28.25 | 94.92 | 23.73 | 468.95 | 56.50 | 153.68 | 38.42 |
| 39 | 345.78 | 28.25 | 94.92 | 23.73 | 468.95 | 56.50 | 153.68 | 38.42 |
| 40 | 345.78 | 28.25 | 94.92 | 23.73 | 468.95 | 56.50 | 153.68 | 38.42 |
| 41 | 345.78 | 28.25 | 94.92 | 23.73 | 468.95 | 56.50 | 153.68 | 38.42 |
| 42 | 345.78 | 28.25 | 94.92 | 23.73 | 468.95 | 56.50 | 153.68 | 38.42 |
| 43 | 345.78 | 28.25 | 94.92 | 23.73 | 468.95 | 56.50 | 153.68 | 38.42 |
| 44 | 345.78 | 28.25 | 94.92 | 23.73 | 468.95 | 56.50 | 153.68 | 38.42 |
| 45 | 374.03 | 36.16 | 126.56 | 31.64 | 496.07 | 63.28 | 180.80 | 45.20 |
| 46 | 374.03 | 36.16 | 126.56 | 31.64 | 496.07 | 63.28 | 180.80 | 45.20 |
| 47 | 374.03 | 36.16 | 126.56 | 31.64 | 496.07 | 63.28 | 180.80 | 45.20 |
| 48 | 374.03 | 36.16 | 126.56 | 31.64 | 496.07 | 63.28 | 180.80 | 45.20 |
| 49 | 374.03 | 36.16 | 126.56 | 31.64 | 496.07 | 63.28 | 180.80 | 45.20 |
| 50 | 386.46 | 38.42 | 140.12 | 35.03 | 507.37 | 66.67 | 194.36 | 48.59 |
| 51 | 402.28 | 42.94 | 149.16 | 37.29 | 523.19 | 70.06 | 198.88 | 49.72 |
| 52 | 420.36 | 46.33 | 158.20 | 39.55 | 541.27 | 74.58 | 207.92 | 51.98 |
| 53 | 439.57 | 50.85 | 167.24 | 41.81 | 561.61 | 79.10 | 216.96 | 54.24 |
| 54 | 459.91 | 56.50 | 176.28 | 44.07 | 583.08 | 83.62 | 226.00 | 56.50 |
| 55 | 481.38 | 61.02 | 185.32 | 46.33 | 605.68 | 89.27 | 239.56 | 59.89 |
| 56 | 503.98 | 66.67 | 194.36 | 48.59 | 628.28 | 94.92 | 248.60 | 62.15 |
| 57 | 527.71 | 72.32 | 207.92 | 51.98 | 653.14 | 100.57 | 257.64 | 64.41 |
| 58 | 554.83 | 79.10 | 216.96 | 54.24 | 681.39 | 106.22 | 271.20 | 67.80 |
| 59 | 585.34 | 85.88 | 230.52 | 57.63 | 714.16 | 114.13 | 284.76 | 71.19 |
| 60 | 622.63 | 94.92 | 244.08 | 61.02 | 752.58 | 123.17 | 298.32 | 74.58 |
| 61 | 663.31 | 103.96 | 257.64 | 64.41 | 794.39 | 132.21 | 311.88 | 77.97 |
| 62 | 708.51 | 114.13 | 275.72 | 68.93 | 841.85 | 143.51 | 325.44 | 81.36 |
| 63 | 758.23 | 125.43 | 289.28 | 72.32 | 893.83 | 154.81 | 343.52 | 85.88 |
| 64 | 811.34 | 137.86 | 307.36 | 76.84 | 949.20 | 167.24 | 361.60 | 90.40 |
| 65 | 868.97 | 151.42 | 325.44 | 81.36 | 1009.09 | 180.80 | 379.68 | 94.92 |
| 66 | 929.99 | 164.98 | 343.52 | 85.88 | 1073.50 | 195.49 | 397.76 | 99.44 |
| 67 | 994.40 | 179.67 | 366.12 | 91.53 | 1141.30 | 210.18 | 415.84 | 103.96 |
| 68 | 1073.50 | 197.75 | 384.20 | 96.05 | 1222.66 | 228.26 | 438.44 | 109.61 |
| 69 | 1172.94 | 220.35 | 411.32 | 102.83 | 1326.62 | 250.86 | 461.04 | 115.26 |
| 70 | 1288.20 | 246.34 | 438.44 | 109.61 | 1445.27 | 276.85 | 492.68 | 123.17 |
| 71 | 1414.76 | 274.59 | 470.08 | 117.52 | 1574.09 | 305.10 | 519.80 | 129.95 |
| 72 | 1543.58 | 301.71 | 501.72 | 125.43 | 1706.30 | 332.22 | 551.44 | 137.86 |
| 73 | 1681.44 | 329.96 | 533.36 | 133.34 | 1846.42 | 358.21 | 587.60 | 146.90 |
| 74 | 1839.64 | 360.47 | 574.04 | 143.51 | 2005.75 | 386.46 | 623.76 | 155.94 |
| 75 | 2021.57 | 397.76 | 619.24 | 154.81 | 2189.94 | 421.49 | 668.96 | 167.24 |
| 76 | 2235.14 | 446.35 | 668.96 | 167.24 | 2406.90 | 468.95 | 718.68 | 179.67 |
| 77 | 2484.87 | 507.37 | 723.20 | 180.80 | 2664.54 | 535.62 | 777.44 | 194.36 |
| 78 | 2780.93 | 585.34 | 786.48 | 196.62 | 2970.77 | 621.50 | 840.72 | 210.18 |
| 79 | 3123.32 | 675.74 | 863.32 | 215.83 | 3324.46 | 718.68 | 917.56 | 229.39 |
| 80 | 3503.00 | 776.31 | 949.20 | 237.30 | 3714.31 | 824.90 | 1003.44 | 250.86 |
| 81 | 3910.93 | 881.40 | 1039.60 | 259.90 | 4132.41 | 934.51 | 1093.84 | 273.46 |
| 82 | 4338.07 | 989.88 | 1134.52 | 283.63 | 4568.59 | 1046.38 | 1193.28 | 298.32 |
| 83 | 4776.51 | 1098.36 | 1233.96 | 308.49 | 5013.81 | 1157.12 | 1292.72 | 323.18 |
| 84 | 5225.12 | 1206.84 | 1337.92 | 334.48 | 5468.07 | 1267.86 | 1396.68 | 349.17 |
| 85+ | | | | | | | | |

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

Age 85+ rates are for inflation additions only

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

# Appendix C2

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

## LTC-94 VA

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

**Standard rates per unit of Maximum Daily Benefit***

**Benefit Period: 5 Years**

**Elimination Period: 100 Days**

| Age | 0.8% Simple Inflation or 4.5% Simple Inflation with Shared Cost | | | | 0.8% Compound Inflation or 4.5% Compound Inflation with Shared Cost | | | |
|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 325.44 | 23.73 | 72.32 | 18.08 | 430.53 | 47.46 | 113.00 | 28.25 |
| 30 | 325.44 | 23.73 | 72.32 | 18.08 | 430.53 | 47.46 | 113.00 | 28.25 |
| 31 | 325.44 | 23.73 | 72.32 | 18.08 | 430.53 | 47.46 | 113.00 | 28.25 |
| 32 | 325.44 | 23.73 | 72.32 | 18.08 | 430.53 | 47.46 | 113.00 | 28.25 |
| 33 | 325.44 | 23.73 | 72.32 | 18.08 | 430.53 | 47.46 | 113.00 | 28.25 |
| 34 | 325.44 | 23.73 | 72.32 | 18.08 | 430.53 | 47.46 | 113.00 | 28.25 |
| 35 | 325.44 | 23.73 | 72.32 | 18.08 | 430.53 | 47.46 | 113.00 | 28.25 |
| 36 | 325.44 | 23.73 | 72.32 | 18.08 | 430.53 | 47.46 | 113.00 | 28.25 |
| 37 | 325.44 | 23.73 | 72.32 | 18.08 | 430.53 | 47.46 | 113.00 | 28.25 |
| 38 | 325.44 | 23.73 | 72.32 | 18.08 | 430.53 | 47.46 | 113.00 | 28.25 |
| 39 | 325.44 | 23.73 | 72.32 | 18.08 | 430.53 | 47.46 | 113.00 | 28.25 |
| 40 | 325.44 | 23.73 | 72.32 | 18.08 | 430.53 | 47.46 | 113.00 | 28.25 |
| 41 | 325.44 | 23.73 | 72.32 | 18.08 | 430.53 | 47.46 | 113.00 | 28.25 |
| 42 | 325.44 | 23.73 | 72.32 | 18.08 | 430.53 | 47.46 | 113.00 | 28.25 |
| 43 | 325.44 | 23.73 | 72.32 | 18.08 | 430.53 | 47.46 | 113.00 | 28.25 |
| 44 | 325.44 | 23.73 | 72.32 | 18.08 | 430.53 | 47.46 | 113.00 | 28.25 |
| 45 | 349.17 | 29.38 | 94.92 | 23.73 | 452.00 | 53.11 | 135.60 | 33.90 |
| 46 | 349.17 | 29.38 | 94.92 | 23.73 | 452.00 | 53.11 | 135.60 | 33.90 |
| 47 | 349.17 | 29.38 | 94.92 | 23.73 | 452.00 | 53.11 | 135.60 | 33.90 |
| 48 | 349.17 | 29.38 | 94.92 | 23.73 | 452.00 | 53.11 | 135.60 | 33.90 |
| 49 | 349.17 | 29.38 | 94.92 | 23.73 | 452.00 | 53.11 | 135.60 | 33.90 |
| 50 | 358.21 | 31.64 | 99.44 | 24.86 | 461.04 | 55.37 | 144.64 | 36.16 |
| 51 | 371.77 | 35.03 | 108.48 | 27.12 | 474.60 | 58.76 | 149.16 | 37.29 |
| 52 | 386.46 | 38.42 | 113.00 | 28.25 | 490.42 | 62.15 | 158.20 | 39.55 |
| 53 | 402.28 | 42.94 | 122.04 | 30.51 | 507.37 | 66.67 | 162.72 | 40.68 |
| 54 | 419.23 | 46.33 | 131.08 | 32.77 | 525.45 | 70.06 | 171.76 | 42.94 |
| 55 | 438.44 | 50.85 | 135.60 | 33.90 | 543.53 | 74.58 | 180.80 | 45.20 |
| 56 | 457.65 | 55.37 | 144.64 | 36.16 | 563.87 | 79.10 | 185.32 | 46.33 |
| 57 | 476.86 | 59.89 | 153.68 | 38.42 | 585.34 | 84.75 | 194.36 | 48.59 |
| 58 | 499.46 | 65.54 | 162.72 | 40.68 | 609.07 | 89.27 | 203.40 | 50.85 |
| 59 | 526.58 | 72.32 | 171.76 | 42.94 | 636.19 | 96.05 | 212.44 | 53.11 |
| 60 | 557.09 | 79.10 | 180.80 | 45.20 | 668.96 | 102.83 | 226.00 | 56.50 |
| 61 | 590.99 | 87.01 | 194.36 | 48.59 | 705.12 | 111.87 | 235.04 | 58.76 |
| 62 | 629.41 | 96.05 | 207.92 | 51.98 | 744.67 | 120.91 | 248.60 | 62.15 |
| 63 | 671.22 | 105.09 | 221.48 | 55.37 | 788.74 | 129.95 | 262.16 | 65.54 |
| 64 | 716.42 | 115.26 | 235.04 | 58.76 | 835.07 | 141.25 | 275.72 | 68.93 |
| 65 | 765.01 | 126.56 | 248.60 | 62.15 | 885.92 | 152.55 | 289.28 | 72.32 |
| 66 | 816.99 | 138.99 | 262.16 | 65.54 | 940.16 | 163.85 | 302.84 | 75.71 |
| 67 | 871.23 | 151.42 | 275.72 | 68.93 | 997.79 | 177.41 | 320.92 | 80.23 |
| 68 | 937.90 | 166.11 | 293.80 | 73.45 | 1067.85 | 192.10 | 339.00 | 84.75 |
| 69 | 1021.52 | 185.32 | 316.40 | 79.10 | 1153.73 | 211.31 | 357.08 | 89.27 |
| 70 | 1118.70 | 206.79 | 339.00 | 84.75 | 1253.17 | 232.78 | 379.68 | 94.92 |
| 71 | 1223.79 | 229.39 | 361.60 | 90.40 | 1361.65 | 255.38 | 406.80 | 101.70 |
| 72 | 1332.27 | 253.12 | 388.72 | 97.18 | 1473.52 | 279.11 | 433.92 | 108.48 |
| 73 | 1446.40 | 275.72 | 415.84 | 103.96 | 1588.78 | 300.58 | 461.04 | 115.26 |
| 74 | 1576.35 | 299.45 | 447.48 | 111.87 | 1719.86 | 320.92 | 492.68 | 123.17 |
| 75 | 1725.51 | 329.96 | 483.64 | 120.91 | 1871.28 | 349.17 | 528.84 | 132.21 |
| 76 | 1901.79 | 369.51 | 528.84 | 132.21 | 2050.95 | 388.72 | 569.52 | 142.38 |
| 77 | 2110.84 | 421.49 | 574.04 | 143.51 | 2266.78 | 447.48 | 619.24 | 154.81 |
| 78 | 2357.18 | 487.03 | 628.28 | 157.07 | 2521.03 | 520.93 | 673.48 | 168.37 |
| 79 | 2635.16 | 561.61 | 687.04 | 171.76 | 2809.18 | 600.03 | 736.76 | 184.19 |
| 80 | 2941.39 | 640.71 | 759.36 | 189.84 | 3123.32 | 684.78 | 804.56 | 201.14 |
| 81 | 3266.83 | 724.33 | 831.68 | 207.92 | 3456.67 | 770.66 | 881.40 | 220.35 |
| 82 | 3604.70 | 809.08 | 908.52 | 227.13 | 3802.45 | 857.67 | 958.24 | 239.56 |
| 83 | 3950.48 | 892.70 | 989.88 | 247.47 | 4152.75 | 943.55 | 1039.60 | 259.90 |
| 84 | 4301.91 | 977.45 | 1075.76 | 268.94 | 4507.57 | 1029.43 | 1125.48 | 281.37 |
| 85+ | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost opti

# Appendix C2

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

## LTC-94 VA

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

**Standard rates per unit of Maximum Daily Benefit***

**Benefit Period: Lifetime**

**Elimination Period: 20 Days**

| Age | 0.8% Simple Inflation or 4.5% Simple Inflation with Shared Cost | | | | 0.8% Compound Inflation or 4.5% Compound Inflation with Shared Cost | | | |
|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 402.28 | 41.81 | 103.96 | 25.99 | 597.77 | 87.01 | 176.28 | 44.07 |
| 30 | 402.28 | 41.81 | 103.96 | 25.99 | 597.77 | 87.01 | 176.28 | 44.07 |
| 31 | 402.28 | 41.81 | 103.96 | 25.99 | 597.77 | 87.01 | 176.28 | 44.07 |
| 32 | 402.28 | 41.81 | 103.96 | 25.99 | 597.77 | 87.01 | 176.28 | 44.07 |
| 33 | 402.28 | 41.81 | 103.96 | 25.99 | 597.77 | 87.01 | 176.28 | 44.07 |
| 34 | 402.28 | 41.81 | 103.96 | 25.99 | 597.77 | 87.01 | 176.28 | 44.07 |
| 35 | 402.28 | 41.81 | 103.96 | 25.99 | 597.77 | 87.01 | 176.28 | 44.07 |
| 36 | 402.28 | 41.81 | 103.96 | 25.99 | 597.77 | 87.01 | 176.28 | 44.07 |
| 37 | 402.28 | 41.81 | 103.96 | 25.99 | 597.77 | 87.01 | 176.28 | 44.07 |
| 38 | 402.28 | 41.81 | 103.96 | 25.99 | 597.77 | 87.01 | 176.28 | 44.07 |
| 39 | 402.28 | 41.81 | 103.96 | 25.99 | 597.77 | 87.01 | 176.28 | 44.07 |
| 40 | 402.28 | 41.81 | 103.96 | 25.99 | 597.77 | 87.01 | 176.28 | 44.07 |
| 41 | 402.28 | 41.81 | 103.96 | 25.99 | 597.77 | 87.01 | 176.28 | 44.07 |
| 42 | 402.28 | 41.81 | 103.96 | 25.99 | 597.77 | 87.01 | 176.28 | 44.07 |
| 43 | 402.28 | 41.81 | 103.96 | 25.99 | 597.77 | 87.01 | 176.28 | 44.07 |
| 44 | 402.28 | 41.81 | 103.96 | 25.99 | 597.77 | 87.01 | 176.28 | 44.07 |
| 45 | 447.48 | 53.11 | 135.60 | 33.90 | 642.97 | 98.31 | 207.92 | 51.98 |
| 46 | 447.48 | 53.11 | 135.60 | 33.90 | 642.97 | 98.31 | 207.92 | 51.98 |
| 47 | 447.48 | 53.11 | 135.60 | 33.90 | 642.97 | 98.31 | 207.92 | 51.98 |
| 48 | 447.48 | 53.11 | 135.60 | 33.90 | 642.97 | 98.31 | 207.92 | 51.98 |
| 49 | 447.48 | 53.11 | 135.60 | 33.90 | 642.97 | 98.31 | 207.92 | 51.98 |
| 50 | 465.56 | 57.63 | 149.16 | 37.29 | 661.05 | 101.70 | 221.48 | 55.37 |
| 51 | 489.29 | 63.28 | 158.20 | 39.55 | 687.04 | 108.48 | 230.52 | 57.63 |
| 52 | 516.41 | 68.93 | 171.76 | 42.94 | 714.16 | 114.13 | 239.56 | 59.89 |
| 53 | 543.53 | 75.71 | 180.80 | 45.20 | 744.67 | 120.91 | 248.60 | 62.15 |
| 54 | 574.04 | 83.62 | 189.84 | 47.46 | 777.44 | 128.82 | 262.16 | 65.54 |
| 55 | 605.68 | 90.40 | 203.40 | 50.85 | 811.34 | 136.73 | 271.20 | 67.80 |
| 56 | 638.45 | 98.31 | 212.44 | 53.11 | 847.50 | 144.64 | 284.76 | 71.19 |
| 57 | 673.48 | 107.35 | 226.00 | 56.50 | 884.79 | 153.68 | 293.80 | 73.45 |
| 58 | 711.90 | 116.39 | 235.04 | 58.76 | 926.60 | 163.85 | 307.36 | 76.84 |
| 59 | 757.10 | 126.56 | 253.12 | 63.28 | 976.32 | 175.15 | 320.92 | 80.23 |
| 60 | 810.21 | 138.99 | 266.68 | 66.67 | 1033.95 | 187.58 | 339.00 | 84.75 |
| 61 | 867.84 | 152.55 | 280.24 | 70.06 | 1097.23 | 202.27 | 352.56 | 88.14 |
| 62 | 933.38 | 167.24 | 298.32 | 74.58 | 1167.29 | 218.09 | 370.64 | 92.66 |
| 63 | 1003.44 | 184.19 | 316.40 | 79.10 | 1244.13 | 236.17 | 388.72 | 97.18 |
| 64 | 1080.28 | 201.14 | 334.48 | 83.62 | 1327.75 | 254.25 | 411.32 | 102.83 |
| 65 | 1161.64 | 220.35 | 357.08 | 89.27 | 1417.02 | 274.59 | 429.40 | 107.35 |
| 66 | 1248.65 | 240.69 | 375.16 | 93.79 | 1510.81 | 296.06 | 452.00 | 113.00 |
| 67 | 1340.18 | 262.16 | 397.76 | 99.44 | 1611.38 | 318.66 | 470.08 | 117.52 |
| 68 | 1452.05 | 287.02 | 420.36 | 105.09 | 1732.29 | 345.78 | 497.20 | 124.30 |
| 69 | 1593.30 | 319.79 | 447.48 | 111.87 | 1884.84 | 379.68 | 524.32 | 131.08 |
| 70 | 1756.02 | 355.95 | 479.12 | 119.78 | 2058.86 | 416.97 | 555.96 | 138.99 |
| 71 | 1931.17 | 395.50 | 510.76 | 127.69 | 2246.44 | 457.65 | 592.12 | 148.03 |
| 72 | 2113.10 | 433.92 | 546.92 | 136.73 | 2439.67 | 498.33 | 628.28 | 157.07 |
| 73 | 2305.20 | 473.47 | 583.08 | 145.77 | 2643.07 | 536.75 | 664.44 | 166.11 |
| 74 | 2524.42 | 516.41 | 623.76 | 155.94 | 2873.59 | 576.30 | 709.64 | 177.41 |
| 75 | 2778.67 | 568.39 | 673.48 | 168.37 | 3142.53 | 627.15 | 759.36 | 189.84 |
| 76 | 3075.86 | 635.06 | 727.72 | 181.93 | 3458.93 | 696.08 | 813.60 | 203.40 |
| 77 | 3425.03 | 722.07 | 791.00 | 197.75 | 3836.35 | 794.39 | 881.40 | 220.35 |
| 78 | 3843.13 | 831.68 | 863.32 | 215.83 | 4290.61 | 922.08 | 958.24 | 239.56 |
| 79 | 4331.29 | 961.63 | 949.20 | 237.30 | 4821.71 | 1070.11 | 1048.64 | 262.16 |
| 80 | 4875.95 | 1106.27 | 1044.12 | 261.03 | 5413.83 | 1231.70 | 1148.08 | 287.02 |
| 81 | 5462.42 | 1259.95 | 1148.08 | 287.02 | 6051.15 | 1402.33 | 1256.56 | 314.14 |
| 82 | 6077.14 | 1417.02 | 1256.56 | 314.14 | 6715.59 | 1574.09 | 1374.08 | 343.52 |
| 83 | 6707.68 | 1574.09 | 1369.56 | 342.39 | 7393.59 | 1744.72 | 1491.60 | 372.90 |
| 84 | 7354.04 | 1732.29 | 1487.08 | 371.77 | 8087.41 | 1914.22 | 1613.64 | 403.41 |
| 85+ | | | | | | | | |

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

Age 85+ rates are for inflation additions only

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

# Appendix C2

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

## LTC-94 VA

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

**Standard rates per unit of Maximum Daily Benefit***

**Benefit Period: Lifetime**

**Elimination Period: 100 Days**

| Age | 0.8% Simple Inflation or 4.5% Simple Inflation with Shared Cost | | | | 0.8% Compound Inflation or 4.5% Compound Inflation with Shared Cost | | | |
|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 375.16 | 35.03 | 76.84 | 19.21 | 543.53 | 74.58 | 135.60 | 33.90 |
| 30 | 375.16 | 35.03 | 76.84 | 19.21 | 543.53 | 74.58 | 135.60 | 33.90 |
| 31 | 375.16 | 35.03 | 76.84 | 19.21 | 543.53 | 74.58 | 135.60 | 33.90 |
| 32 | 375.16 | 35.03 | 76.84 | 19.21 | 543.53 | 74.58 | 135.60 | 33.90 |
| 33 | 375.16 | 35.03 | 76.84 | 19.21 | 543.53 | 74.58 | 135.60 | 33.90 |
| 34 | 375.16 | 35.03 | 76.84 | 19.21 | 543.53 | 74.58 | 135.60 | 33.90 |
| 35 | 375.16 | 35.03 | 76.84 | 19.21 | 543.53 | 74.58 | 135.60 | 33.90 |
| 36 | 375.16 | 35.03 | 76.84 | 19.21 | 543.53 | 74.58 | 135.60 | 33.90 |
| 37 | 375.16 | 35.03 | 76.84 | 19.21 | 543.53 | 74.58 | 135.60 | 33.90 |
| 38 | 375.16 | 35.03 | 76.84 | 19.21 | 543.53 | 74.58 | 135.60 | 33.90 |
| 39 | 375.16 | 35.03 | 76.84 | 19.21 | 543.53 | 74.58 | 135.60 | 33.90 |
| 40 | 375.16 | 35.03 | 76.84 | 19.21 | 543.53 | 74.58 | 135.60 | 33.90 |
| 41 | 375.16 | 35.03 | 76.84 | 19.21 | 543.53 | 74.58 | 135.60 | 33.90 |
| 42 | 375.16 | 35.03 | 76.84 | 19.21 | 543.53 | 74.58 | 135.60 | 33.90 |
| 43 | 375.16 | 35.03 | 76.84 | 19.21 | 543.53 | 74.58 | 135.60 | 33.90 |
| 44 | 375.16 | 35.03 | 76.84 | 19.21 | 543.53 | 74.58 | 135.60 | 33.90 |
| 45 | 412.45 | 45.20 | 99.44 | 24.86 | 581.95 | 83.62 | 158.20 | 39.55 |
| 46 | 412.45 | 45.20 | 99.44 | 24.86 | 581.95 | 83.62 | 158.20 | 39.55 |
| 47 | 412.45 | 45.20 | 99.44 | 24.86 | 581.95 | 83.62 | 158.20 | 39.55 |
| 48 | 412.45 | 45.20 | 99.44 | 24.86 | 581.95 | 83.62 | 158.20 | 39.55 |
| 49 | 412.45 | 45.20 | 99.44 | 24.86 | 581.95 | 83.62 | 158.20 | 39.55 |
| 50 | 428.27 | 48.59 | 113.00 | 28.25 | 596.64 | 87.01 | 167.24 | 41.81 |
| 51 | 448.61 | 53.11 | 117.52 | 29.38 | 618.11 | 91.53 | 176.28 | 44.07 |
| 52 | 470.08 | 58.76 | 126.56 | 31.64 | 641.84 | 97.18 | 180.80 | 45.20 |
| 53 | 493.81 | 64.41 | 135.60 | 33.90 | 667.83 | 103.96 | 189.84 | 47.46 |
| 54 | 519.80 | 70.06 | 140.12 | 35.03 | 694.95 | 109.61 | 198.88 | 49.72 |
| 55 | 546.92 | 76.84 | 149.16 | 37.29 | 724.33 | 116.39 | 207.92 | 51.98 |
| 56 | 575.17 | 83.62 | 158.20 | 39.55 | 754.84 | 123.17 | 216.96 | 54.24 |
| 57 | 604.55 | 90.40 | 167.24 | 41.81 | 787.61 | 131.08 | 226.00 | 56.50 |
| 58 | 637.32 | 98.31 | 176.28 | 44.07 | 823.77 | 140.12 | 235.04 | 58.76 |
| 59 | 675.74 | 107.35 | 189.84 | 47.46 | 865.58 | 149.16 | 248.60 | 62.15 |
| 60 | 719.81 | 117.52 | 203.40 | 50.85 | 914.17 | 160.46 | 257.64 | 64.41 |
| 61 | 769.53 | 128.82 | 212.44 | 53.11 | 968.41 | 172.89 | 271.20 | 67.80 |
| 62 | 824.90 | 142.38 | 226.00 | 56.50 | 1028.30 | 186.45 | 289.28 | 72.32 |
| 63 | 884.79 | 155.94 | 244.08 | 61.02 | 1092.71 | 201.14 | 302.84 | 75.71 |
| 64 | 949.20 | 170.63 | 257.64 | 64.41 | 1163.90 | 216.96 | 316.40 | 79.10 |
| 65 | 1018.13 | 186.45 | 271.20 | 67.80 | 1239.61 | 233.91 | 334.48 | 83.62 |
| 66 | 1092.71 | 203.40 | 289.28 | 72.32 | 1319.84 | 251.99 | 352.56 | 88.14 |
| 67 | 1170.68 | 221.48 | 307.36 | 76.84 | 1405.72 | 271.20 | 370.64 | 92.66 |
| 68 | 1264.47 | 242.95 | 325.44 | 81.36 | 1508.55 | 293.80 | 388.72 | 97.18 |
| 69 | 1383.12 | 270.07 | 348.04 | 87.01 | 1636.24 | 322.05 | 415.84 | 103.96 |
| 70 | 1518.72 | 300.58 | 375.16 | 93.79 | 1782.01 | 353.69 | 442.96 | 110.74 |
| 71 | 1665.62 | 332.22 | 402.28 | 100.57 | 1939.08 | 387.59 | 470.08 | 117.52 |
| 72 | 1818.17 | 364.99 | 433.92 | 108.48 | 2100.67 | 421.49 | 501.72 | 125.43 |
| 73 | 1976.37 | 396.63 | 461.04 | 115.26 | 2269.04 | 450.87 | 533.36 | 133.34 |
| 74 | 2154.91 | 430.53 | 497.20 | 124.30 | 2455.49 | 480.25 | 569.52 | 142.38 |
| 75 | 2361.70 | 471.21 | 537.88 | 134.47 | 2672.45 | 517.54 | 610.20 | 152.55 |
| 76 | 2605.78 | 526.58 | 583.08 | 145.77 | 2932.35 | 576.30 | 659.92 | 164.98 |
| 77 | 2896.19 | 601.16 | 637.32 | 159.33 | 3248.75 | 664.44 | 714.16 | 178.54 |
| 78 | 3240.84 | 693.82 | 700.60 | 175.15 | 3623.91 | 776.31 | 781.96 | 195.49 |
| 79 | 3631.82 | 798.91 | 772.92 | 193.23 | 4049.92 | 896.09 | 858.80 | 214.70 |
| 80 | 4060.09 | 911.91 | 849.76 | 212.44 | 4515.48 | 1021.52 | 940.16 | 235.04 |
| 81 | 4515.48 | 1029.43 | 935.64 | 233.91 | 5008.16 | 1150.34 | 1030.56 | 257.64 |
| 82 | 4988.95 | 1149.21 | 1026.04 | 256.51 | 5517.79 | 1279.16 | 1130.00 | 282.50 |
| 83 | 5470.33 | 1267.86 | 1120.96 | 280.24 | 6033.07 | 1406.85 | 1224.92 | 306.23 |
| 84 | 5959.62 | 1386.51 | 1215.88 | 303.97 | 6554.00 | 1533.41 | 1324.36 | 331.09 |
| 85+ | | | | | | | | |

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

Age 85+ rates are for inflation additions only

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

# Appendix B1

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

## NH-94 VA

***Premiums to be used only with those***

***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***

**Benefit Period: 2 Years**

**Elimination Period: 20 Days**

| Age | Indexed Inflation | | 5% Simple Inflation | | 5% Compound Inflation | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 230.00 | 7.00 | 446.95 | 26.78 | 901.59 | 84.18 |
| 30 | 235.43 | 7.17 | 446.95 | 26.78 | 901.59 | 84.18 |
| 31 | 243.66 | 7.42 | 446.95 | 26.78 | 901.59 | 84.18 |
| 32 | 277.65 | 8.45 | 446.95 | 26.78 | 901.59 | 84.18 |
| 33 | 286.64 | 8.72 | 463.95 | 27.80 | 901.59 | 84.18 |
| 34 | 295.63 | 9.00 | 485.04 | 29.07 | 901.59 | 84.18 |
| 35 | 306.87 | 9.34 | 485.04 | 29.07 | 901.59 | 84.18 |
| 36 | 315.86 | 9.61 | 506.38 | 30.35 | 901.59 | 84.18 |
| 37 | 327.10 | 9.96 | 559.59 | 33.53 | 901.59 | 84.18 |
| 38 | 341.72 | 10.40 | 586.83 | 35.17 | 901.59 | 84.18 |
| 39 | 350.71 | 10.67 | 614.49 | 36.82 | 901.59 | 84.18 |
| 40 | 361.64 | 11.01 | 642.58 | 38.51 | 901.59 | 84.18 |
| 41 | 378.87 | 11.53 | 674.67 | 40.43 | 901.59 | 84.18 |
| 42 | 390.03 | 11.87 | 707.56 | 42.40 | 901.59 | 84.18 |
| 43 | 396.33 | 12.06 | 725.08 | 43.45 | 901.59 | 84.18 |
| 44 | 396.33 | 12.06 | 725.08 | 43.45 | 901.59 | 84.18 |
| 45 | 386.05 | 14.66 | 736.83 | 52.26 | 939.61 | 92.33 |
| 46 | 402.15 | 15.27 | 765.81 | 54.31 | 939.61 | 92.33 |
| 47 | 427.34 | 16.23 | 765.81 | 54.31 | 939.61 | 92.33 |
| 48 | 453.94 | 17.24 | 765.81 | 54.31 | 939.61 | 92.33 |
| 49 | 457.73 | 17.38 | 765.81 | 54.31 | 939.61 | 92.33 |
| 50 | 467.96 | 19.50 | 782.11 | 57.03 | 953.19 | 97.76 |
| 51 | 476.51 | 21.39 | 806.55 | 65.18 | 977.63 | 103.19 |
| 52 | 465.71 | 24.02 | 833.70 | 70.61 | 1004.79 | 108.63 |
| 53 | 471.38 | 27.30 | 860.86 | 76.04 | 1031.94 | 116.77 |
| 54 | 464.22 | 29.67 | 890.73 | 84.18 | 1064.53 | 122.20 |
| 55 | 473.31 | 31.09 | 923.32 | 92.33 | 1097.12 | 130.35 |
| 56 | 508.67 | 35.95 | 955.91 | 100.48 | 1132.42 | 138.50 |
| 57 | 516.59 | 39.06 | 991.21 | 108.63 | 1167.73 | 146.64 |
| 58 | 546.55 | 45.39 | 1031.94 | 116.77 | 1208.46 | 157.51 |
| 59 | 568.98 | 50.90 | 1078.11 | 127.64 | 1257.34 | 168.37 |
| 60 | 598.88 | 56.60 | 1132.42 | 141.21 | 1311.66 | 179.23 |
| 61 | 638.75 | 64.99 | 1194.88 | 154.79 | 1374.12 | 192.81 |
| 62 | 672.18 | 72.42 | 1260.06 | 171.09 | 1444.72 | 209.10 |
| 63 | 711.05 | 80.04 | 1336.10 | 187.38 | 1518.04 | 225.40 |
| 64 | 771.94 | 91.72 | 1414.85 | 206.39 | 1602.23 | 244.41 |
| 65 | 817.53 | 103.15 | 1501.75 | 225.40 | 1689.13 | 263.42 |
| 66 | 894.96 | 116.56 | 1591.37 | 244.41 | 1784.18 | 285.14 |
| 67 | 979.16 | 132.87 | 1689.13 | 266.13 | 1884.66 | 306.87 |
| 68 | 1067.25 | 150.08 | 1805.90 | 293.29 | 2004.15 | 334.02 |
| 69 | 1151.97 | 170.20 | 1955.26 | 325.88 | 2153.51 | 366.61 |
| 70 | 1261.71 | 193.63 | 2120.85 | 362.96 | 2321.29 | 403.58 |
| 71 | 1385.71 | 219.79 | 2208.82 | 386.28 | 2403.26 | 422.58 |
| 72 | 1507.97 | 247.14 | 2287.37 | 406.42 | 2475.71 | 441.12 |
| 73 | 1650.94 | 276.21 | 2363.27 | 425.81 | 2543.06 | 454.20 |
| 74 | 1795.96 | 305.96 | 2448.79 | 444.21 | 2620.16 | 469.01 |
| 75 | 1929.60 | 335.94 | 2545.02 | 465.66 | 2705.96 | 487.12 |
| 76 | 2118.19 | 377.16 | 2650.29 | 493.36 | 2805.23 | 513.75 |
| 77 | 2221.32 | 407.92 | 2766.49 | 529.71 | 2915.36 | 550.98 |
| 78 | 2349.59 | 447.45 | 2916.73 | 576.35 | 3062.20 | 602.13 |
| 79 | 2504.68 | 492.15 | 3091.74 | 631.00 | 3235.87 | 659.13 |
| 80 | 2663.29 | 539.02 | 3269.27 | 684.65 | 3409.88 | 716.46 |
| 81 | 2964.61 | 614.35 | 3617.45 | 775.05 | 3761.42 | 808.53 |
| 82 | 3284.33 | 693.02 | 3985.73 | 867.12 | 4129.69 | 902.27 |
| 83 | 3617.45 | 775.05 | 4364.05 | 959.19 | 4508.01 | 996.01 |
| 84 | 3967.31 | 857.07 | 4754.08 | 1052.93 | 4896.37 | 1089.76 |
| 85+ | | 1124.91 | | | | |

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

# Appendix B1

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

## NH-94 VA

***Premiums to be used only with those***

***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***

**Benefit Period: 2 Years**

**Elimination Period: 100 Days**

| Age | Indexed Inflation | | 5% Simple Inflation | | 5% Compound Inflation | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 224.00 | 5.00 | 425.19 | 21.76 | 833.70 | 67.89 |
| 30 | 229.29 | 5.12 | 425.19 | 21.76 | 833.70 | 67.89 |
| 31 | 237.30 | 5.30 | 425.19 | 21.76 | 833.70 | 67.89 |
| 32 | 270.40 | 6.04 | 425.19 | 21.76 | 833.70 | 67.89 |
| 33 | 279.16 | 6.23 | 441.36 | 22.59 | 833.70 | 67.89 |
| 34 | 287.92 | 6.43 | 461.42 | 23.62 | 833.70 | 67.89 |
| 35 | 298.87 | 6.67 | 461.42 | 23.62 | 833.70 | 67.89 |
| 36 | 307.62 | 6.87 | 481.73 | 24.66 | 833.70 | 67.89 |
| 37 | 318.57 | 7.11 | 532.34 | 27.25 | 833.70 | 67.89 |
| 38 | 332.80 | 7.43 | 558.26 | 28.57 | 833.70 | 67.89 |
| 39 | 341.56 | 7.62 | 584.57 | 29.92 | 833.70 | 67.89 |
| 40 | 352.20 | 7.86 | 611.29 | 31.29 | 833.70 | 67.89 |
| 41 | 368.98 | 8.24 | 641.82 | 32.85 | 833.70 | 67.89 |
| 42 | 379.86 | 8.48 | 673.11 | 34.45 | 833.70 | 67.89 |
| 43 | 385.99 | 8.62 | 689.77 | 35.30 | 833.70 | 67.89 |
| 44 | 385.99 | 8.62 | 689.77 | 35.30 | 833.70 | 67.89 |
| 45 | 373.02 | 11.40 | 692.41 | 41.81 | 863.57 | 76.04 |
| 46 | 388.57 | 11.88 | 719.65 | 43.45 | 863.57 | 76.04 |
| 47 | 412.91 | 12.62 | 719.65 | 43.45 | 863.57 | 76.04 |
| 48 | 438.62 | 13.41 | 719.65 | 43.45 | 863.57 | 76.04 |
| 49 | 442.28 | 13.52 | 719.65 | 43.45 | 863.57 | 76.04 |
| 50 | 448.46 | 15.60 | 733.22 | 46.17 | 874.44 | 78.75 |
| 51 | 457.06 | 17.50 | 752.23 | 51.60 | 893.45 | 84.18 |
| 52 | 443.53 | 18.48 | 773.96 | 57.03 | 915.17 | 89.62 |
| 53 | 447.72 | 21.84 | 795.68 | 62.46 | 939.61 | 95.05 |
| 54 | 439.79 | 22.69 | 820.12 | 67.89 | 964.05 | 100.48 |
| 55 | 445.68 | 25.91 | 847.28 | 73.32 | 991.21 | 105.91 |
| 56 | 476.32 | 28.76 | 874.44 | 81.47 | 1018.37 | 111.34 |
| 57 | 482.86 | 31.95 | 904.31 | 86.90 | 1048.24 | 119.49 |
| 58 | 508.42 | 36.32 | 936.90 | 95.05 | 1083.54 | 127.64 |
| 59 | 527.17 | 39.99 | 974.92 | 103.19 | 1121.56 | 135.78 |
| 60 | 551.40 | 45.65 | 1018.37 | 114.06 | 1167.73 | 146.64 |
| 61 | 584.90 | 51.99 | 1069.96 | 124.92 | 1219.32 | 157.51 |
| 62 | 612.76 | 57.56 | 1124.28 | 138.50 | 1276.35 | 171.09 |
| 63 | 645.91 | 65.15 | 1186.74 | 152.08 | 1338.81 | 184.66 |
| 64 | 697.42 | 74.52 | 1251.91 | 165.65 | 1406.70 | 198.24 |
| 65 | 733.48 | 82.13 | 1322.52 | 181.95 | 1480.03 | 214.54 |
| 66 | 798.16 | 94.83 | 1398.56 | 198.24 | 1558.78 | 233.55 |
| 67 | 870.82 | 106.30 | 1480.03 | 217.25 | 1642.96 | 249.84 |
| 68 | 944.27 | 120.90 | 1575.07 | 238.98 | 1740.73 | 271.56 |
| 69 | 1014.98 | 136.99 | 1697.28 | 266.13 | 1865.65 | 298.72 |
| 70 | 1103.48 | 156.15 | 1833.74 | 295.24 | 2004.38 | 327.74 |
| 71 | 1205.70 | 177.92 | 1902.90 | 313.69 | 2066.23 | 344.80 |
| 72 | 1304.81 | 198.97 | 1962.72 | 329.60 | 2121.33 | 359.34 |
| 73 | 1423.23 | 221.39 | 2022.62 | 345.38 | 2174.02 | 371.41 |
| 74 | 1540.30 | 245.19 | 2088.01 | 360.78 | 2232.32 | 381.07 |
| 75 | 1646.92 | 270.39 | 2160.91 | 377.68 | 2298.25 | 394.84 |
| 76 | 1800.16 | 303.76 | 2244.59 | 399.58 | 2375.07 | 417.93 |
| 77 | 1879.13 | 328.65 | 2335.38 | 429.18 | 2462.97 | 448.52 |
| 78 | 1979.47 | 359.07 | 2452.70 | 467.71 | 2577.92 | 491.65 |
| 79 | 2098.66 | 395.48 | 2590.81 | 511.48 | 2713.84 | 536.09 |
| 80 | 2221.36 | 431.88 | 2730.25 | 554.08 | 2849.10 | 580.87 |
| 81 | 2460.74 | 490.47 | 3009.80 | 626.07 | 3132.00 | 654.52 |
| 82 | 2716.86 | 554.08 | 3304.42 | 698.05 | 3428.30 | 728.18 |
| 83 | 2981.34 | 617.70 | 3607.41 | 771.70 | 3731.28 | 801.83 |
| 84 | 3257.55 | 681.31 | 3918.77 | 845.36 | 4040.97 | 875.49 |
| 85+ | | 890.55 | | | | |

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

# Appendix B1

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

## NH-94 VA

***Premiums to be used only with those***

***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***

**Benefit Period: 3 Years**

**Elimination Period: 20 Days**

| Age | Indexed Inflation | | 5% Simple Inflation | | 5% Compound Inflation | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 303.47 | 10.24 | 475.41 | 33.48 | 993.93 | 105.91 |
| 30 | 317.71 | 10.72 | 475.41 | 33.48 | 993.93 | 105.91 |
| 31 | 326.47 | 11.02 | 475.41 | 33.48 | 993.93 | 105.91 |
| 32 | 340.72 | 11.50 | 486.73 | 34.28 | 993.93 | 105.91 |
| 33 | 351.67 | 11.87 | 507.89 | 35.77 | 993.93 | 105.91 |
| 34 | 363.72 | 12.28 | 529.05 | 37.26 | 993.93 | 105.91 |
| 35 | 377.64 | 12.75 | 553.42 | 38.97 | 993.93 | 105.91 |
| 36 | 391.87 | 13.23 | 607.21 | 42.76 | 993.93 | 105.91 |
| 37 | 396.73 | 13.39 | 634.71 | 44.70 | 993.93 | 105.91 |
| 38 | 396.73 | 13.39 | 662.61 | 46.66 | 993.93 | 105.91 |
| 39 | 396.73 | 13.39 | 719.61 | 50.68 | 993.93 | 105.91 |
| 40 | 398.54 | 13.45 | 748.71 | 52.73 | 993.93 | 105.91 |
| 41 | 424.81 | 14.34 | 771.24 | 54.31 | 993.93 | 105.91 |
| 42 | 427.66 | 14.44 | 771.24 | 54.31 | 993.93 | 105.91 |
| 43 | 434.68 | 14.67 | 771.24 | 54.31 | 993.93 | 105.91 |
| 44 | 434.68 | 14.67 | 771.24 | 54.31 | 993.93 | 105.91 |
| 45 | 439.72 | 19.66 | 822.84 | 67.89 | 1042.81 | 116.77 |
| 46 | 464.80 | 20.78 | 822.84 | 67.89 | 1042.81 | 116.77 |
| 47 | 496.51 | 22.20 | 822.84 | 67.89 | 1042.81 | 116.77 |
| 48 | 500.68 | 22.39 | 822.84 | 67.89 | 1042.81 | 116.77 |
| 49 | 533.90 | 23.87 | 822.84 | 67.89 | 1042.81 | 116.77 |
| 50 | 540.72 | 26.06 | 841.85 | 73.32 | 1061.82 | 122.20 |
| 51 | 554.06 | 30.18 | 874.44 | 78.75 | 1094.40 | 130.35 |
| 52 | 553.63 | 33.43 | 907.03 | 86.90 | 1126.99 | 138.50 |
| 53 | 535.77 | 35.33 | 942.33 | 95.05 | 1162.30 | 146.64 |
| 54 | 552.70 | 39.06 | 980.35 | 105.91 | 1203.03 | 154.79 |
| 55 | 559.69 | 44.09 | 1021.08 | 114.06 | 1243.76 | 165.65 |
| 56 | 580.91 | 47.93 | 1061.82 | 124.92 | 1287.22 | 173.80 |
| 57 | 606.24 | 54.23 | 1107.98 | 135.78 | 1333.38 | 184.66 |
| 58 | 665.80 | 63.31 | 1156.86 | 146.64 | 1384.98 | 198.24 |
| 59 | 684.18 | 68.22 | 1216.61 | 160.22 | 1444.72 | 211.82 |
| 60 | 741.55 | 78.49 | 1284.50 | 176.52 | 1515.33 | 228.11 |
| 61 | 781.81 | 88.70 | 1360.54 | 195.53 | 1594.08 | 244.41 |
| 62 | 823.65 | 98.59 | 1444.72 | 214.54 | 1680.98 | 263.42 |
| 63 | 862.83 | 109.37 | 1537.05 | 236.26 | 1776.03 | 285.14 |
| 64 | 906.10 | 120.01 | 1637.53 | 257.99 | 1879.23 | 309.58 |
| 65 | 973.95 | 135.38 | 1743.44 | 282.43 | 1990.57 | 334.02 |
| 66 | 1062.19 | 153.52 | 1857.50 | 309.58 | 2110.06 | 361.18 |
| 67 | 1186.19 | 176.30 | 1979.70 | 336.74 | 2234.97 | 388.34 |
| 68 | 1292.72 | 198.88 | 2126.35 | 369.33 | 2387.05 | 420.92 |
| 69 | 1453.63 | 232.03 | 2313.73 | 410.06 | 2577.15 | 464.38 |
| 70 | 1588.07 | 262.79 | 2521.73 | 457.76 | 2789.88 | 509.22 |
| 71 | 1776.09 | 302.17 | 2639.18 | 487.39 | 2898.43 | 536.65 |
| 72 | 1982.64 | 346.14 | 2743.35 | 512.98 | 2993.65 | 560.07 |
| 73 | 2144.01 | 379.86 | 2845.86 | 537.00 | 3087.16 | 577.22 |
| 74 | 2279.68 | 410.39 | 2958.39 | 559.21 | 3188.39 | 593.03 |
| 75 | 2394.81 | 437.76 | 3085.79 | 587.97 | 3304.67 | 618.02 |
| 76 | 2521.85 | 470.94 | 3227.24 | 623.84 | 3439.26 | 652.38 |
| 77 | 2656.30 | 508.45 | 3385.14 | 670.84 | 3592.00 | 701.77 |
| 78 | 2826.50 | 557.94 | 3586.99 | 732.87 | 3791.38 | 769.69 |
| 79 | 3026.71 | 616.94 | 3824.69 | 805.01 | 4026.82 | 847.20 |
| 80 | 3234.11 | 677.96 | 4066.08 | 877.16 | 4265.28 | 922.36 |
| 81 | 3617.45 | 773.38 | 4521.40 | 994.34 | 4727.30 | 1044.56 |
| 82 | 4020.88 | 875.49 | 5000.16 | 1116.54 | 5211.08 | 1168.43 |
| 83 | 4444.40 | 977.60 | 5493.98 | 1237.07 | 5706.57 | 1290.63 |
| 84 | 4884.65 | 1083.06 | 6001.19 | 1359.27 | 6215.46 | 1414.51 |
| 85+ | | 1422.88 | | | | |

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

# Appendix B1

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

## NH-94 VA

***Premiums to be used only with those***

***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***

**Benefit Period: 3 Years**

**Elimination Period: 100 Days**

| Age | Indexed Inflation | | 5% Simple Inflation | | 5% Compound Inflation | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 294.50 | 8.96 | 448.62 | 26.78 | 917.89 | 86.90 |
| 30 | 308.33 | 9.38 | 448.62 | 26.78 | 917.89 | 86.90 |
| 31 | 316.83 | 9.64 | 448.62 | 26.78 | 917.89 | 86.90 |
| 32 | 330.65 | 10.06 | 459.31 | 27.42 | 917.89 | 86.90 |
| 33 | 341.29 | 10.39 | 479.28 | 28.61 | 917.89 | 86.90 |
| 34 | 352.98 | 10.74 | 499.25 | 29.81 | 917.89 | 86.90 |
| 35 | 366.48 | 11.15 | 522.24 | 31.18 | 917.89 | 86.90 |
| 36 | 380.29 | 11.57 | 573.00 | 34.21 | 917.89 | 86.90 |
| 37 | 385.01 | 11.72 | 598.95 | 35.76 | 917.89 | 86.90 |
| 38 | 385.01 | 11.72 | 625.28 | 37.33 | 917.89 | 86.90 |
| 39 | 385.01 | 11.72 | 679.07 | 40.54 | 917.89 | 86.90 |
| 40 | 386.76 | 11.77 | 706.53 | 42.18 | 917.89 | 86.90 |
| 41 | 412.26 | 12.55 | 727.79 | 43.45 | 917.89 | 86.90 |
| 42 | 415.03 | 12.63 | 727.79 | 43.45 | 917.89 | 86.90 |
| 43 | 421.84 | 12.84 | 727.79 | 43.45 | 917.89 | 86.90 |
| 44 | 421.84 | 12.84 | 727.79 | 43.45 | 917.89 | 86.90 |
| 45 | 421.84 | 16.09 | 768.53 | 54.31 | 955.91 | 97.76 |
| 46 | 445.91 | 17.01 | 768.53 | 54.31 | 955.91 | 97.76 |
| 47 | 476.32 | 18.16 | 768.53 | 54.31 | 955.91 | 97.76 |
| 48 | 480.32 | 18.32 | 768.53 | 54.31 | 955.91 | 97.76 |
| 49 | 512.19 | 19.53 | 768.53 | 54.31 | 955.91 | 97.76 |
| 50 | 519.00 | 21.72 | 784.82 | 59.74 | 969.48 | 100.48 |
| 51 | 528.19 | 23.71 | 809.26 | 65.18 | 993.93 | 105.91 |
| 52 | 524.38 | 27.16 | 836.42 | 70.61 | 1023.80 | 114.06 |
| 53 | 506.34 | 29.44 | 866.29 | 78.75 | 1053.67 | 119.49 |
| 54 | 519.50 | 31.25 | 898.88 | 86.90 | 1086.26 | 127.64 |
| 55 | 525.19 | 34.50 | 931.47 | 95.05 | 1118.85 | 135.78 |
| 56 | 542.56 | 38.34 | 966.77 | 103.19 | 1156.86 | 143.93 |
| 57 | 563.63 | 44.55 | 1004.79 | 111.34 | 1194.88 | 152.08 |
| 58 | 616.78 | 51.06 | 1045.52 | 122.20 | 1238.33 | 162.94 |
| 59 | 630.01 | 56.18 | 1094.40 | 133.07 | 1287.22 | 173.80 |
| 60 | 679.58 | 64.03 | 1151.43 | 146.64 | 1346.96 | 187.38 |
| 61 | 711.68 | 72.20 | 1213.89 | 160.22 | 1412.13 | 203.67 |
| 62 | 747.65 | 80.11 | 1284.50 | 176.52 | 1485.46 | 219.97 |
| 63 | 779.79 | 89.12 | 1363.25 | 192.81 | 1566.93 | 236.26 |
| 64 | 814.09 | 98.01 | 1447.44 | 211.82 | 1653.83 | 255.27 |
| 65 | 870.89 | 109.11 | 1537.05 | 233.55 | 1746.16 | 277.00 |
| 66 | 946.01 | 124.48 | 1632.10 | 255.27 | 1843.92 | 298.72 |
| 67 | 1053.42 | 143.65 | 1732.58 | 277.00 | 1949.83 | 320.45 |
| 68 | 1142.46 | 163.52 | 1857.50 | 304.15 | 2077.47 | 350.32 |
| 69 | 1276.19 | 188.81 | 2012.29 | 339.46 | 2234.97 | 385.62 |
| 70 | 1388.71 | 215.22 | 2183.15 | 379.21 | 2413.38 | 422.54 |
| 71 | 1545.43 | 246.81 | 2276.23 | 401.84 | 2496.59 | 443.32 |
| 72 | 1716.56 | 282.56 | 2361.71 | 423.77 | 2574.83 | 463.42 |
| 73 | 1848.04 | 309.95 | 2441.34 | 442.37 | 2647.15 | 477.86 |
| 74 | 1954.97 | 333.72 | 2527.71 | 459.99 | 2726.14 | 489.31 |
| 75 | 2045.03 | 356.22 | 2628.71 | 482.82 | 2815.40 | 506.43 |
| 76 | 2144.69 | 383.27 | 2739.99 | 511.71 | 2921.43 | 536.17 |
| 77 | 2250.31 | 413.72 | 2867.02 | 550.98 | 3044.88 | 578.04 |
| 78 | 2384.57 | 454.82 | 3029.05 | 603.97 | 3205.82 | 635.27 |
| 79 | 2543.35 | 500.94 | 3218.30 | 660.88 | 3392.31 | 697.80 |
| 80 | 2703.47 | 549.06 | 3406.53 | 718.13 | 3577.28 | 756.64 |
| 81 | 3009.80 | 624.39 | 3771.46 | 811.88 | 3948.90 | 853.73 |
| 82 | 3331.21 | 704.74 | 4154.80 | 907.29 | 4335.59 | 950.82 |
| 83 | 3666.00 | 785.09 | 4548.18 | 1002.71 | 4730.65 | 1047.91 |
| 84 | 4014.19 | 867.12 | 4951.61 | 1099.80 | 5134.07 | 1145.00 |
| 85+ | | 1129.93 | | | | |

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

# Appendix B1

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

## NH-94 VA

***Premiums to be used only with those***

***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***

**Benefit Period: 5 Years**

**Elimination Period: 20 Days**

| Age | Indexed Inflation | | 5% Simple Inflation | | 5% Compound Inflation | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 369.79 | 16.54 | 666.45 | 54.45 | 1126.99 | 135.78 |
| 30 | 411.80 | 18.41 | 695.65 | 56.83 | 1126.99 | 135.78 |
| 31 | 411.80 | 18.41 | 725.27 | 59.25 | 1126.99 | 135.78 |
| 32 | 411.80 | 18.41 | 785.74 | 64.19 | 1126.99 | 135.78 |
| 33 | 411.80 | 18.41 | 816.60 | 66.72 | 1126.99 | 135.78 |
| 34 | 411.80 | 18.41 | 830.99 | 67.89 | 1126.99 | 135.78 |
| 35 | 411.80 | 18.41 | 830.99 | 67.89 | 1126.99 | 135.78 |
| 36 | 415.51 | 18.58 | 830.99 | 67.89 | 1126.99 | 135.78 |
| 37 | 441.48 | 19.74 | 830.99 | 67.89 | 1126.99 | 135.78 |
| 38 | 441.48 | 19.74 | 830.99 | 67.89 | 1126.99 | 135.78 |
| 39 | 467.96 | 20.93 | 830.99 | 67.89 | 1126.99 | 135.78 |
| 40 | 500.58 | 22.38 | 830.99 | 67.89 | 1126.99 | 135.78 |
| 41 | 537.96 | 24.06 | 830.99 | 67.89 | 1126.99 | 135.78 |
| 42 | 576.66 | 25.79 | 830.99 | 67.89 | 1126.99 | 135.78 |
| 43 | 598.97 | 26.78 | 830.99 | 67.89 | 1126.99 | 135.78 |
| 44 | 598.97 | 26.78 | 830.99 | 67.89 | 1126.99 | 135.78 |
| 45 | 599.15 | 32.51 | 898.88 | 86.90 | 1192.17 | 152.08 |
| 46 | 636.05 | 34.51 | 898.88 | 86.90 | 1192.17 | 152.08 |
| 47 | 674.12 | 36.58 | 898.88 | 86.90 | 1192.17 | 152.08 |
| 48 | 700.64 | 38.02 | 898.88 | 86.90 | 1192.17 | 152.08 |
| 49 | 700.64 | 38.02 | 898.88 | 86.90 | 1192.17 | 152.08 |
| 50 | 714.21 | 43.45 | 928.75 | 92.33 | 1219.32 | 160.22 |
| 51 | 738.66 | 48.88 | 966.77 | 103.19 | 1257.34 | 168.37 |
| 52 | 765.81 | 54.31 | 1010.22 | 111.34 | 1300.79 | 179.23 |
| 53 | 795.68 | 62.46 | 1056.39 | 122.20 | 1349.68 | 190.10 |
| 54 | 828.27 | 70.61 | 1105.27 | 135.78 | 1401.27 | 200.96 |
| 55 | 860.86 | 78.75 | 1156.86 | 146.64 | 1455.59 | 214.54 |
| 56 | 896.16 | 86.90 | 1211.18 | 160.22 | 1509.90 | 228.11 |
| 57 | 934.18 | 95.05 | 1268.21 | 173.80 | 1569.64 | 241.69 |
| 58 | 977.63 | 105.91 | 1333.38 | 190.10 | 1637.53 | 255.27 |
| 59 | 1029.23 | 116.77 | 1406.70 | 206.39 | 1716.29 | 274.28 |
| 60 | 1088.97 | 130.35 | 1496.32 | 228.11 | 1808.62 | 296.01 |
| 61 | 1156.86 | 146.64 | 1594.08 | 249.84 | 1909.10 | 317.73 |
| 62 | 1232.90 | 165.65 | 1702.71 | 274.28 | 2023.15 | 344.89 |
| 63 | 1317.09 | 184.66 | 1822.20 | 301.44 | 2148.07 | 372.04 |
| 64 | 1409.42 | 206.39 | 1949.83 | 331.31 | 2281.14 | 401.92 |
| 65 | 1507.18 | 228.11 | 2088.33 | 363.90 | 2425.07 | 434.50 |
| 66 | 1613.09 | 252.55 | 2234.97 | 396.48 | 2579.86 | 469.81 |
| 67 | 1721.72 | 277.00 | 2389.77 | 431.79 | 2742.80 | 505.11 |
| 68 | 1860.22 | 309.58 | 2579.86 | 475.24 | 2938.33 | 548.56 |
| 69 | 2042.16 | 350.32 | 2818.84 | 529.55 | 3188.17 | 602.87 |
| 70 | 2248.16 | 398.17 | 3087.83 | 590.48 | 3464.33 | 663.61 |
| 71 | 2374.74 | 430.36 | 3245.83 | 629.98 | 3611.37 | 699.98 |
| 72 | 2490.58 | 458.46 | 3385.20 | 661.68 | 3742.06 | 728.59 |
| 73 | 2606.93 | 484.96 | 3520.07 | 690.77 | 3865.45 | 749.91 |
| 74 | 2737.42 | 516.37 | 3670.93 | 719.30 | 4002.40 | 771.17 |
| 75 | 2886.22 | 549.35 | 3838.99 | 755.35 | 4158.73 | 800.42 |
| 76 | 3049.87 | 591.22 | 4032.52 | 805.28 | 4342.40 | 846.05 |
| 77 | 3228.54 | 641.84 | 4251.24 | 868.03 | 4558.63 | 916.37 |
| 78 | 3452.57 | 707.09 | 4531.61 | 953.83 | 4840.96 | 1012.75 |
| 79 | 3715.72 | 782.16 | 4858.20 | 1051.09 | 5171.07 | 1117.88 |
| 80 | 3984.05 | 858.75 | 5189.31 | 1150.02 | 5502.35 | 1222.00 |
| 81 | 4467.83 | 982.62 | 5793.62 | 1305.70 | 6121.72 | 1384.38 |
| 82 | 4976.72 | 1109.84 | 6426.38 | 1466.40 | 6767.87 | 1550.10 |
| 83 | 5505.70 | 1238.74 | 7075.88 | 1627.10 | 7427.42 | 1714.15 |
| 84 | 6053.08 | 1370.98 | 7740.45 | 1787.80 | 8100.35 | 1878.20 |
| 85+ | | 1791.15 | | | | |

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

# Appendix B1

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

## NH-94 VA

***Premiums to be used only with those***

***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***

**Benefit Period: 5 Years**

**Elimination Period: 100 Days**

| Age | Indexed Inflation | | 5% Simple Inflation | | 5% Compound Inflation | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 357.76 | 13.53 | 627.25 | 45.74 | 1034.66 | 114.06 |
| 30 | 398.41 | 15.07 | 654.73 | 47.74 | 1034.66 | 114.06 |
| 31 | 398.41 | 15.07 | 682.61 | 49.77 | 1034.66 | 114.06 |
| 32 | 398.41 | 15.07 | 739.52 | 53.92 | 1034.66 | 114.06 |
| 33 | 398.41 | 15.07 | 768.56 | 56.04 | 1034.66 | 114.06 |
| 34 | 398.41 | 15.07 | 782.11 | 57.03 | 1034.66 | 114.06 |
| 35 | 398.41 | 15.07 | 782.11 | 57.03 | 1034.66 | 114.06 |
| 36 | 402.00 | 15.20 | 782.11 | 57.03 | 1034.66 | 114.06 |
| 37 | 427.13 | 16.15 | 782.11 | 57.03 | 1034.66 | 114.06 |
| 38 | 427.13 | 16.15 | 782.11 | 57.03 | 1034.66 | 114.06 |
| 39 | 452.75 | 17.12 | 782.11 | 57.03 | 1034.66 | 114.06 |
| 40 | 484.30 | 18.31 | 782.11 | 57.03 | 1034.66 | 114.06 |
| 41 | 520.47 | 19.68 | 782.11 | 57.03 | 1034.66 | 114.06 |
| 42 | 557.90 | 21.10 | 782.11 | 57.03 | 1034.66 | 114.06 |
| 43 | 579.49 | 21.91 | 782.11 | 57.03 | 1034.66 | 114.06 |
| 44 | 579.49 | 21.91 | 782.11 | 57.03 | 1034.66 | 114.06 |
| 45 | 573.61 | 25.55 | 839.13 | 70.61 | 1086.26 | 127.64 |
| 46 | 608.93 | 27.12 | 839.13 | 70.61 | 1086.26 | 127.64 |
| 47 | 645.38 | 28.74 | 839.13 | 70.61 | 1086.26 | 127.64 |
| 48 | 670.76 | 29.87 | 839.13 | 70.61 | 1086.26 | 127.64 |
| 49 | 670.76 | 29.87 | 839.13 | 70.61 | 1086.26 | 127.64 |
| 50 | 681.63 | 35.30 | 860.86 | 76.04 | 1107.98 | 133.07 |
| 51 | 700.64 | 38.02 | 893.45 | 84.18 | 1140.57 | 141.21 |
| 52 | 725.08 | 46.17 | 928.75 | 92.33 | 1178.59 | 149.36 |
| 53 | 749.52 | 51.60 | 966.77 | 103.19 | 1219.32 | 160.22 |
| 54 | 776.67 | 57.03 | 1007.50 | 111.34 | 1262.77 | 168.37 |
| 55 | 803.83 | 65.18 | 1053.67 | 122.20 | 1306.22 | 179.23 |
| 56 | 833.70 | 70.61 | 1099.84 | 133.07 | 1355.11 | 190.10 |
| 57 | 863.57 | 78.75 | 1146.00 | 143.93 | 1406.70 | 203.67 |
| 58 | 898.88 | 86.90 | 1200.31 | 157.51 | 1463.73 | 214.54 |
| 59 | 942.33 | 97.76 | 1265.49 | 173.80 | 1528.91 | 230.83 |
| 60 | 993.93 | 108.63 | 1338.81 | 190.10 | 1607.66 | 247.12 |
| 61 | 1050.95 | 122.20 | 1420.28 | 209.10 | 1694.56 | 268.85 |
| 62 | 1116.13 | 135.78 | 1512.61 | 230.83 | 1789.61 | 290.57 |
| 63 | 1186.74 | 152.08 | 1613.09 | 252.55 | 1895.52 | 312.30 |
| 64 | 1262.77 | 171.09 | 1721.72 | 277.00 | 2006.86 | 339.46 |
| 65 | 1344.24 | 190.10 | 1838.49 | 304.15 | 2129.06 | 366.61 |
| 66 | 1433.86 | 209.10 | 1963.41 | 334.02 | 2259.42 | 393.77 |
| 67 | 1526.19 | 230.83 | 2093.76 | 363.90 | 2397.91 | 426.36 |
| 68 | 1642.96 | 257.99 | 2253.98 | 399.20 | 2566.28 | 461.66 |
| 69 | 1792.32 | 290.57 | 2454.94 | 445.37 | 2772.67 | 507.83 |
| 70 | 1963.75 | 330.45 | 2681.53 | 495.68 | 3003.86 | 557.98 |
| 71 | 2063.64 | 355.17 | 2807.69 | 526.28 | 3123.98 | 585.91 |
| 72 | 2158.50 | 379.16 | 2921.78 | 555.11 | 3231.55 | 612.11 |
| 73 | 2249.72 | 402.16 | 3028.02 | 577.22 | 3326.09 | 629.26 |
| 74 | 2351.83 | 423.92 | 3145.55 | 597.54 | 3431.92 | 640.38 |
| 75 | 2465.63 | 452.78 | 3276.77 | 626.60 | 3553.59 | 663.08 |
| 76 | 2595.24 | 485.21 | 3431.10 | 666.65 | 3700.21 | 701.31 |
| 77 | 2739.43 | 527.78 | 3611.33 | 721.11 | 3878.12 | 765.57 |
| 78 | 2920.41 | 581.87 | 3841.10 | 793.63 | 4108.10 | 848.87 |
| 79 | 3126.90 | 641.55 | 4098.89 | 873.56 | 4369.57 | 933.32 |
| 80 | 3336.23 | 701.39 | 4357.35 | 949.14 | 4626.86 | 1014.43 |
| 81 | 3719.57 | 798.48 | 4839.45 | 1073.02 | 5120.68 | 1141.65 |
| 82 | 4122.99 | 898.92 | 5339.97 | 1198.56 | 5632.92 | 1270.55 |
| 83 | 4538.14 | 999.36 | 5852.21 | 1322.44 | 6151.85 | 1397.77 |
| 84 | 4965.00 | 1101.47 | 6372.81 | 1447.99 | 6677.48 | 1524.99 |
| 85+ | | 1422.88 | | | | |

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

# Appendix B1

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

## NH-94 VA

***Premiums to be used only with those***

***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***

**Benefit Period: Lifetime**

**Elimination Period: 20 Days**

| Age | Indexed Inflation | | 5% Simple Inflation | | 5% Compound Inflation | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 426.86 | 24.07 | 712.88 | 74.09 | 1436.58 | 209.10 |
| 30 | 445.28 | 25.11 | 773.02 | 80.34 | 1436.58 | 209.10 |
| 31 | 445.28 | 25.11 | 834.74 | 86.76 | 1436.58 | 209.10 |
| 32 | 445.28 | 25.11 | 866.19 | 90.03 | 1436.58 | 209.10 |
| 33 | 445.28 | 25.11 | 930.27 | 96.69 | 1436.58 | 209.10 |
| 34 | 445.28 | 25.11 | 966.77 | 100.48 | 1436.58 | 209.10 |
| 35 | 445.28 | 25.11 | 966.77 | 100.48 | 1436.58 | 209.10 |
| 36 | 467.56 | 26.37 | 966.77 | 100.48 | 1436.58 | 209.10 |
| 37 | 495.06 | 27.92 | 966.77 | 100.48 | 1436.58 | 209.10 |
| 38 | 495.06 | 27.92 | 966.77 | 100.48 | 1436.58 | 209.10 |
| 39 | 527.41 | 29.74 | 966.77 | 100.48 | 1436.58 | 209.10 |
| 40 | 562.40 | 31.71 | 966.77 | 100.48 | 1436.58 | 209.10 |
| 41 | 600.08 | 33.84 | 966.77 | 100.48 | 1436.58 | 209.10 |
| 42 | 638.77 | 36.02 | 966.77 | 100.48 | 1436.58 | 209.10 |
| 43 | 668.24 | 37.68 | 966.77 | 100.48 | 1436.58 | 209.10 |
| 44 | 668.24 | 37.68 | 966.77 | 100.48 | 1436.58 | 209.10 |
| 45 | 668.05 | 49.05 | 1075.39 | 127.64 | 1545.20 | 236.26 |
| 46 | 704.69 | 51.74 | 1075.39 | 127.64 | 1545.20 | 236.26 |
| 47 | 742.18 | 54.50 | 1075.39 | 127.64 | 1545.20 | 236.26 |
| 48 | 776.67 | 57.03 | 1075.39 | 127.64 | 1545.20 | 236.26 |
| 49 | 776.67 | 57.03 | 1075.39 | 127.64 | 1545.20 | 236.26 |
| 50 | 798.40 | 62.46 | 1118.85 | 138.50 | 1588.65 | 244.41 |
| 51 | 833.70 | 70.61 | 1175.87 | 152.08 | 1651.11 | 260.70 |
| 52 | 871.72 | 78.75 | 1241.05 | 165.65 | 1716.29 | 274.28 |
| 53 | 912.46 | 89.62 | 1306.22 | 181.95 | 1789.61 | 290.57 |
| 54 | 957.15 | 100.32 | 1379.55 | 200.96 | 1868.36 | 309.58 |
| 55 | 980.51 | 108.65 | 1455.59 | 217.25 | 1949.83 | 328.59 |
| 56 | 1049.29 | 124.40 | 1534.34 | 236.26 | 2036.73 | 347.60 |
| 57 | 1090.76 | 134.00 | 1618.52 | 257.99 | 2126.35 | 369.33 |
| 58 | 1142.66 | 146.49 | 1710.86 | 279.71 | 2226.83 | 393.77 |
| 59 | 1215.61 | 165.64 | 1819.48 | 304.15 | 2346.32 | 420.92 |
| 60 | 1282.10 | 182.40 | 1947.12 | 334.02 | 2484.81 | 450.80 |
| 61 | 1358.30 | 201.52 | 2085.61 | 366.61 | 2636.89 | 486.10 |
| 62 | 1451.78 | 224.15 | 2243.12 | 401.92 | 2805.26 | 524.12 |
| 63 | 1523.70 | 241.66 | 2411.49 | 442.65 | 2989.92 | 567.57 |
| 64 | 1631.82 | 268.59 | 2596.16 | 483.38 | 3190.88 | 611.02 |
| 65 | 1732.27 | 292.88 | 2791.68 | 529.55 | 3405.42 | 659.90 |
| 66 | 1861.88 | 322.83 | 3000.79 | 578.43 | 3630.82 | 711.50 |
| 67 | 2025.85 | 357.95 | 3220.75 | 630.03 | 3872.51 | 765.81 |
| 68 | 2205.45 | 399.83 | 3489.60 | 689.77 | 4163.08 | 830.99 |
| 69 | 2371.67 | 440.49 | 3829.06 | 768.53 | 4529.69 | 912.46 |
| 70 | 2562.13 | 485.71 | 4209.20 | 853.22 | 4935.11 | 999.48 |
| 71 | 2786.71 | 537.74 | 4430.60 | 907.38 | 5153.92 | 1049.97 |
| 72 | 3055.36 | 596.28 | 4634.21 | 951.62 | 5350.40 | 1092.88 |
| 73 | 3258.80 | 640.16 | 4825.90 | 991.20 | 5533.23 | 1123.68 |
| 74 | 3437.81 | 677.35 | 5037.39 | 1030.48 | 5734.14 | 1149.99 |
| 75 | 3636.48 | 723.90 | 5276.74 | 1079.38 | 5967.71 | 1190.97 |
| 76 | 3883.69 | 782.85 | 5549.30 | 1145.74 | 6240.41 | 1255.83 |
| 77 | 4112.04 | 846.77 | 5859.71 | 1235.35 | 6563.42 | 1359.08 |
| 78 | 4399.03 | 929.89 | 6262.50 | 1355.25 | 6991.68 | 1502.56 |
| 79 | 4731.65 | 1024.72 | 6737.15 | 1495.78 | 7499.98 | 1664.51 |
| 80 | 5070.46 | 1121.56 | 7223.19 | 1638.82 | 8020.00 | 1824.63 |
| 81 | 5678.11 | 1277.24 | 8091.98 | 1866.48 | 8964.12 | 2077.40 |
| 82 | 6317.57 | 1437.94 | 9002.62 | 2099.16 | 9948.42 | 2331.84 |
| 83 | 6977.12 | 1601.99 | 9936.70 | 2331.84 | 10952.80 | 2584.61 |
| 84 | 7658.42 | 1766.04 | 10894.21 | 2566.20 | 11980.62 | 2835.71 |
| 85+ | | 2286.65 | | | | |

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

# Appendix B1

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

## NH-94 VA

***Premiums to be used only with those***

***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***

**Benefit Period: Lifetime**

**Elimination Period: 100 Days**

| Age | Indexed Inflation | | 5% Simple Inflation | | 5% Compound Inflation | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 410.81 | 20.86 | 664.82 | 62.08 | 1306.22 | 179.23 |
| 30 | 428.54 | 21.76 | 720.91 | 67.31 | 1306.22 | 179.23 |
| 31 | 428.54 | 21.76 | 778.46 | 72.69 | 1306.22 | 179.23 |
| 32 | 428.54 | 21.76 | 807.80 | 75.43 | 1306.22 | 179.23 |
| 33 | 428.54 | 21.76 | 867.56 | 81.01 | 1306.22 | 179.23 |
| 34 | 428.54 | 21.76 | 901.59 | 84.18 | 1306.22 | 179.23 |
| 35 | 428.54 | 21.76 | 901.59 | 84.18 | 1306.22 | 179.23 |
| 36 | 449.98 | 22.85 | 901.59 | 84.18 | 1306.22 | 179.23 |
| 37 | 476.45 | 24.19 | 901.59 | 84.18 | 1306.22 | 179.23 |
| 38 | 476.45 | 24.19 | 901.59 | 84.18 | 1306.22 | 179.23 |
| 39 | 507.58 | 25.78 | 901.59 | 84.18 | 1306.22 | 179.23 |
| 40 | 541.25 | 27.49 | 901.59 | 84.18 | 1306.22 | 179.23 |
| 41 | 577.52 | 29.33 | 901.59 | 84.18 | 1306.22 | 179.23 |
| 42 | 614.75 | 31.22 | 901.59 | 84.18 | 1306.22 | 179.23 |
| 43 | 643.12 | 32.66 | 901.59 | 84.18 | 1306.22 | 179.23 |
| 44 | 643.12 | 32.66 | 901.59 | 84.18 | 1306.22 | 179.23 |
| 45 | 633.01 | 39.71 | 991.21 | 108.63 | 1398.56 | 200.96 |
| 46 | 667.73 | 41.89 | 991.21 | 108.63 | 1398.56 | 200.96 |
| 47 | 703.25 | 44.12 | 991.21 | 108.63 | 1398.56 | 200.96 |
| 48 | 735.94 | 46.17 | 991.21 | 108.63 | 1398.56 | 200.96 |
| 49 | 735.94 | 46.17 | 991.21 | 108.63 | 1398.56 | 200.96 |
| 50 | 754.95 | 51.60 | 1029.23 | 116.77 | 1433.86 | 209.10 |
| 51 | 784.82 | 59.74 | 1078.11 | 127.64 | 1485.46 | 219.97 |
| 52 | 817.41 | 67.89 | 1129.71 | 141.21 | 1542.49 | 233.55 |
| 53 | 850.00 | 76.04 | 1186.74 | 154.79 | 1604.95 | 249.84 |
| 54 | 886.65 | 84.06 | 1249.20 | 168.37 | 1670.12 | 263.42 |
| 55 | 906.31 | 92.75 | 1314.37 | 184.66 | 1740.73 | 279.71 |
| 56 | 965.45 | 102.77 | 1382.26 | 200.96 | 1814.05 | 296.01 |
| 57 | 999.64 | 112.56 | 1452.87 | 217.25 | 1892.80 | 315.01 |
| 58 | 1044.11 | 125.19 | 1531.62 | 236.26 | 1979.70 | 336.74 |
| 59 | 1103.40 | 138.93 | 1623.96 | 257.99 | 2080.18 | 358.46 |
| 60 | 1160.50 | 153.32 | 1729.87 | 282.43 | 2196.96 | 385.62 |
| 61 | 1224.82 | 167.50 | 1849.35 | 309.58 | 2327.31 | 415.49 |
| 62 | 1300.61 | 187.66 | 1982.42 | 342.17 | 2471.24 | 448.08 |
| 63 | 1358.36 | 203.50 | 2126.35 | 374.76 | 2626.03 | 483.38 |
| 64 | 1449.38 | 225.52 | 2281.14 | 410.06 | 2797.11 | 521.40 |
| 65 | 1534.51 | 245.32 | 2446.80 | 448.08 | 2979.06 | 562.14 |
| 66 | 1644.16 | 270.27 | 2626.03 | 488.82 | 3171.87 | 605.59 |
| 67 | 1784.68 | 302.10 | 2813.41 | 532.27 | 3378.26 | 651.75 |
| 68 | 1935.50 | 336.17 | 3038.81 | 583.86 | 3625.38 | 706.07 |
| 69 | 2073.03 | 368.32 | 3323.95 | 649.04 | 3932.25 | 773.96 |
| 70 | 2226.99 | 405.57 | 3640.39 | 720.49 | 4271.50 | 847.80 |
| 71 | 2411.48 | 449.31 | 3821.36 | 762.20 | 4448.75 | 889.23 |
| 72 | 2635.57 | 498.49 | 3987.40 | 800.45 | 4606.95 | 924.36 |
| 73 | 2801.87 | 533.47 | 4137.50 | 830.34 | 4750.20 | 943.89 |
| 74 | 2940.35 | 561.86 | 4300.04 | 859.11 | 4899.84 | 958.32 |
| 75 | 3095.15 | 596.53 | 4484.91 | 894.84 | 5075.02 | 982.82 |
| 76 | 3292.47 | 644.22 | 4701.20 | 950.03 | 5290.38 | 1039.73 |
| 77 | 3476.00 | 697.91 | 4954.94 | 1028.49 | 5558.12 | 1136.76 |
| 78 | 3704.84 | 766.01 | 5281.05 | 1130.60 | 5905.27 | 1265.02 |
| 79 | 3961.79 | 841.92 | 5649.15 | 1242.67 | 6299.49 | 1393.83 |
| 80 | 4218.41 | 915.66 | 6014.58 | 1350.90 | 6689.19 | 1513.27 |
| 81 | 4692.14 | 1036.19 | 6689.19 | 1524.99 | 7419.05 | 1704.10 |
| 82 | 5187.64 | 1160.06 | 7390.59 | 1702.43 | 8174.01 | 1894.94 |
| 83 | 5696.53 | 1283.94 | 8103.70 | 1878.20 | 8937.34 | 2084.10 |
| 84 | 6215.46 | 1407.81 | 8828.53 | 2053.96 | 9709.04 | 2271.58 |
| 85+ | | 1796.17 | | | | |

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

# Appendix B2

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

## NH-94 VA

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

### Standard rates per unit of Maximum Daily Benefit*

### Benefit Period: 2 Years

### Elimination Period: 20 Days

| Age | 3.6% Simple Inflation | | 3.6% Compound Inflation | |
|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 446.95 | 26.78 | 599.86 | 56.01 |
| 30 | 446.95 | 26.78 | 599.86 | 56.01 |
| 31 | 446.95 | 26.78 | 599.86 | 56.01 |
| 32 | 446.95 | 26.78 | 599.86 | 56.01 |
| 33 | 446.95 | 26.78 | 599.86 | 56.01 |
| 34 | 446.95 | 26.78 | 599.86 | 56.01 |
| 35 | 446.95 | 26.78 | 599.86 | 56.01 |
| 36 | 447.18 | 26.80 | 599.86 | 56.01 |
| 37 | 456.15 | 27.33 | 599.86 | 56.01 |
| 38 | 460.64 | 27.60 | 599.86 | 56.01 |
| 39 | 465.13 | 27.87 | 599.86 | 56.01 |
| 40 | 469.61 | 28.14 | 599.86 | 56.01 |
| 41 | 474.66 | 28.44 | 599.86 | 56.01 |
| 42 | 479.74 | 28.75 | 599.86 | 56.01 |
| 43 | 482.42 | 28.91 | 599.86 | 56.01 |
| 44 | 482.42 | 28.91 | 599.86 | 56.01 |
| 45 | 505.09 | 35.82 | 625.16 | 61.43 |
| 46 | 509.52 | 36.14 | 625.16 | 61.43 |
| 47 | 509.52 | 36.14 | 625.16 | 61.43 |
| 48 | 509.52 | 36.14 | 625.16 | 61.43 |
| 49 | 509.52 | 36.14 | 625.16 | 61.43 |
| 50 | 520.36 | 37.94 | 634.19 | 65.05 |
| 51 | 536.62 | 43.36 | 650.45 | 68.66 |
| 52 | 554.69 | 46.98 | 668.52 | 72.27 |
| 53 | 572.76 | 50.59 | 686.59 | 77.69 |
| 54 | 592.64 | 56.01 | 708.27 | 81.31 |
| 55 | 614.32 | 61.43 | 729.95 | 86.73 |
| 56 | 636.00 | 66.85 | 753.44 | 92.15 |
| 57 | 659.49 | 72.27 | 776.93 | 97.57 |
| 58 | 686.59 | 77.69 | 804.03 | 104.80 |
| 59 | 717.31 | 84.92 | 836.56 | 112.02 |
| 60 | 753.44 | 93.95 | 872.69 | 119.25 |
| 61 | 795.00 | 102.99 | 914.25 | 128.28 |
| 62 | 838.36 | 113.83 | 961.23 | 139.12 |
| 63 | 888.95 | 124.67 | 1010.01 | 149.97 |
| 64 | 941.35 | 137.32 | 1066.02 | 162.61 |
| 65 | 999.17 | 149.97 | 1123.84 | 175.26 |
| 66 | 1058.79 | 162.61 | 1187.08 | 189.72 |
| 67 | 1123.84 | 177.07 | 1253.93 | 204.17 |
| 68 | 1201.53 | 195.14 | 1333.43 | 222.24 |
| 69 | 1300.91 | 216.82 | 1432.80 | 243.92 |
| 70 | 1413.90 | 241.97 | 1547.53 | 269.06 |
| 71 | 1523.32 | 266.40 | 1657.42 | 291.43 |
| 72 | 1633.83 | 290.30 | 1768.36 | 315.08 |
| 73 | 1750.57 | 315.42 | 1883.75 | 336.45 |
| 74 | 1883.69 | 341.70 | 2015.51 | 360.78 |
| 75 | 2036.02 | 372.53 | 2164.77 | 389.69 |
| 76 | 2208.57 | 411.13 | 2337.69 | 428.12 |
| 77 | 2405.65 | 460.62 | 2535.09 | 479.11 |
| 78 | 2651.57 | 523.95 | 2783.82 | 547.39 |
| 79 | 2944.52 | 600.96 | 3081.78 | 627.74 |
| 80 | 3269.27 | 684.65 | 3409.88 | 716.46 |
| 81 | 3617.45 | 775.05 | 3761.42 | 808.53 |
| 82 | 3985.73 | 867.12 | 4129.69 | 902.27 |
| 83 | 4364.05 | 959.19 | 4508.01 | 996.01 |
| 84 | 4754.08 | 1052.93 | 4896.37 | 1089.76 |
| 85+ | | | | |

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

# Appendix B2

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

## NH-94 VA

***Premiums to be used only with those***

***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***

**Benefit Period: 2 Years**

**Elimination Period: 100 Days**

| Age | 3.6% Simple Inflation | | 3.6% Compound Inflation | |
|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 425.19 | 21.76 | 554.69 | 45.17 |
| 30 | 425.19 | 21.76 | 554.69 | 45.17 |
| 31 | 425.19 | 21.76 | 554.69 | 45.17 |
| 32 | 425.19 | 21.76 | 554.69 | 45.17 |
| 33 | 425.19 | 21.76 | 554.69 | 45.17 |
| 34 | 425.19 | 21.76 | 554.69 | 45.17 |
| 35 | 425.19 | 21.76 | 554.69 | 45.17 |
| 36 | 425.41 | 21.77 | 554.69 | 45.17 |
| 37 | 433.94 | 22.21 | 554.69 | 45.17 |
| 38 | 438.21 | 22.43 | 554.69 | 45.17 |
| 39 | 442.48 | 22.65 | 554.69 | 45.17 |
| 40 | 446.75 | 22.87 | 554.69 | 45.17 |
| 41 | 451.55 | 23.11 | 554.69 | 45.17 |
| 42 | 456.39 | 23.36 | 554.69 | 45.17 |
| 43 | 458.93 | 23.49 | 554.69 | 45.17 |
| 44 | 458.93 | 23.49 | 554.69 | 45.17 |
| 45 | 474.64 | 28.66 | 574.57 | 50.59 |
| 46 | 478.81 | 28.91 | 574.57 | 50.59 |
| 47 | 478.81 | 28.91 | 574.57 | 50.59 |
| 48 | 478.81 | 28.91 | 574.57 | 50.59 |
| 49 | 478.81 | 28.91 | 574.57 | 50.59 |
| 50 | 487.84 | 30.72 | 581.79 | 52.40 |
| 51 | 500.49 | 34.33 | 594.44 | 56.01 |
| 52 | 514.94 | 37.94 | 608.90 | 59.62 |
| 53 | 529.40 | 41.56 | 625.16 | 63.24 |
| 54 | 545.66 | 45.17 | 641.42 | 66.85 |
| 55 | 563.73 | 48.78 | 659.49 | 70.47 |
| 56 | 581.79 | 54.20 | 677.56 | 74.08 |
| 57 | 601.67 | 57.82 | 697.43 | 79.50 |
| 58 | 623.35 | 63.24 | 720.92 | 84.92 |
| 59 | 648.65 | 68.66 | 746.21 | 90.34 |
| 60 | 677.56 | 75.89 | 776.93 | 97.57 |
| 61 | 711.89 | 83.11 | 811.26 | 104.80 |
| 62 | 748.02 | 92.15 | 849.20 | 113.83 |
| 63 | 789.58 | 101.18 | 890.76 | 122.86 |
| 64 | 832.94 | 110.22 | 935.93 | 131.90 |
| 65 | 879.92 | 121.06 | 984.71 | 142.74 |
| 66 | 930.51 | 131.90 | 1037.11 | 155.39 |
| 67 | 984.71 | 144.55 | 1093.12 | 166.23 |
| 68 | 1047.95 | 159.00 | 1158.17 | 180.68 |
| 69 | 1129.26 | 177.07 | 1241.28 | 198.75 |
| 70 | 1222.49 | 196.83 | 1336.25 | 218.50 |
| 71 | 1312.35 | 216.34 | 1424.99 | 237.80 |
| 72 | 1401.94 | 235.43 | 1515.23 | 256.67 |
| 73 | 1498.24 | 255.84 | 1610.39 | 275.12 |
| 74 | 1606.16 | 277.52 | 1717.17 | 293.13 |
| 75 | 1728.73 | 302.14 | 1838.60 | 315.87 |
| 76 | 1870.49 | 332.98 | 1979.22 | 348.28 |
| 77 | 2030.76 | 373.20 | 2141.72 | 390.01 |
| 78 | 2229.73 | 425.19 | 2343.56 | 446.95 |
| 79 | 2467.44 | 487.13 | 2584.61 | 510.56 |
| 80 | 2730.25 | 554.08 | 2849.10 | 580.87 |
| 81 | 3009.80 | 626.07 | 3132.00 | 654.52 |
| 82 | 3304.42 | 698.05 | 3428.30 | 728.18 |
| 83 | 3607.41 | 771.70 | 3731.28 | 801.83 |
| 84 | 3918.77 | 845.36 | 4040.97 | 875.49 |
| 85+ | | | | |

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

# Appendix B2

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

## NH-94 VA

***Premiums to be used only with those***

***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***

**Benefit Period: 3 Years**

**Elimination Period: 20 Days**

| Age | 3.6% Simple Inflation | | 3.6% Compound Inflation | |
|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 475.41 | 33.48 | 661.29 | 70.47 |
| 30 | 475.41 | 33.48 | 661.29 | 70.47 |
| 31 | 475.41 | 33.48 | 661.29 | 70.47 |
| 32 | 475.41 | 33.48 | 661.29 | 70.47 |
| 33 | 475.41 | 33.48 | 661.29 | 70.47 |
| 34 | 475.41 | 33.48 | 661.29 | 70.47 |
| 35 | 478.17 | 33.67 | 661.29 | 70.47 |
| 36 | 487.18 | 34.31 | 661.29 | 70.47 |
| 37 | 491.68 | 34.63 | 661.29 | 70.47 |
| 38 | 496.18 | 34.94 | 661.29 | 70.47 |
| 39 | 505.19 | 35.58 | 661.29 | 70.47 |
| 40 | 509.69 | 35.89 | 661.29 | 70.47 |
| 41 | 513.14 | 36.14 | 661.29 | 70.47 |
| 42 | 513.14 | 36.14 | 661.29 | 70.47 |
| 43 | 513.14 | 36.14 | 661.29 | 70.47 |
| 44 | 513.14 | 36.14 | 661.29 | 70.47 |
| 45 | 547.47 | 45.17 | 693.82 | 77.69 |
| 46 | 547.47 | 45.17 | 693.82 | 77.69 |
| 47 | 547.47 | 45.17 | 693.82 | 77.69 |
| 48 | 547.47 | 45.17 | 693.82 | 77.69 |
| 49 | 547.47 | 45.17 | 693.82 | 77.69 |
| 50 | 560.11 | 48.78 | 706.46 | 81.31 |
| 51 | 581.79 | 52.40 | 728.15 | 86.73 |
| 52 | 603.48 | 57.82 | 749.83 | 92.15 |
| 53 | 626.97 | 63.24 | 773.32 | 97.57 |
| 54 | 652.26 | 70.47 | 800.42 | 102.99 |
| 55 | 679.36 | 75.89 | 827.52 | 110.22 |
| 56 | 706.46 | 83.11 | 856.43 | 115.64 |
| 57 | 737.18 | 90.34 | 887.15 | 122.86 |
| 58 | 769.70 | 97.57 | 921.48 | 131.90 |
| 59 | 809.45 | 106.60 | 961.23 | 140.93 |
| 60 | 854.62 | 117.44 | 1008.20 | 151.77 |
| 61 | 905.21 | 130.09 | 1060.60 | 162.61 |
| 62 | 961.23 | 142.74 | 1118.42 | 175.26 |
| 63 | 1022.66 | 157.19 | 1181.66 | 189.72 |
| 64 | 1089.51 | 171.65 | 1250.32 | 205.98 |
| 65 | 1159.98 | 187.91 | 1324.40 | 222.24 |
| 66 | 1235.86 | 205.98 | 1403.90 | 240.31 |
| 67 | 1317.17 | 224.05 | 1487.01 | 258.37 |
| 68 | 1414.74 | 245.73 | 1588.19 | 280.06 |
| 69 | 1539.41 | 272.83 | 1714.67 | 308.97 |
| 70 | 1681.15 | 305.17 | 1859.92 | 339.48 |
| 71 | 1820.12 | 336.13 | 1998.92 | 370.10 |
| 72 | 1959.54 | 366.42 | 2138.32 | 400.05 |
| 73 | 2108.05 | 397.78 | 2286.78 | 427.57 |
| 74 | 2275.69 | 430.16 | 2452.61 | 456.18 |
| 75 | 2468.63 | 470.38 | 2643.73 | 494.41 |
| 76 | 2689.36 | 519.86 | 2866.05 | 543.65 |
| 77 | 2943.60 | 583.34 | 3123.48 | 610.24 |
| 78 | 3260.90 | 666.24 | 3446.71 | 699.72 |
| 79 | 3642.56 | 766.68 | 3835.07 | 806.85 |
| 80 | 4066.08 | 877.16 | 4265.28 | 922.36 |
| 81 | 4521.40 | 994.34 | 4727.30 | 1044.56 |
| 82 | 5000.16 | 1116.54 | 5211.08 | 1168.43 |
| 83 | 5493.98 | 1237.07 | 5706.57 | 1290.63 |
| 84 | 6001.19 | 1359.27 | 6215.46 | 1414.51 |
| 85+ | | | | |

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

# Appendix B2

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

## NH-94 VA

***Premiums to be used only with those***

***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***

**Benefit Period: 3 Years**

**Elimination Period: 100 Days**

| Age | 3.6% Simple Inflation | | 3.6% Compound Inflation | |
|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 448.62 | 26.78 | 610.70 | 57.82 |
| 30 | 448.62 | 26.78 | 610.70 | 57.82 |
| 31 | 448.62 | 26.78 | 610.70 | 57.82 |
| 32 | 448.62 | 26.78 | 610.70 | 57.82 |
| 33 | 448.62 | 26.78 | 610.70 | 57.82 |
| 34 | 448.62 | 26.78 | 610.70 | 57.82 |
| 35 | 451.24 | 26.94 | 610.70 | 57.82 |
| 36 | 459.73 | 27.45 | 610.70 | 57.82 |
| 37 | 463.98 | 27.70 | 610.70 | 57.82 |
| 38 | 468.23 | 27.95 | 610.70 | 57.82 |
| 39 | 476.73 | 28.46 | 610.70 | 57.82 |
| 40 | 480.98 | 28.71 | 610.70 | 57.82 |
| 41 | 484.23 | 28.91 | 610.70 | 57.82 |
| 42 | 484.23 | 28.91 | 610.70 | 57.82 |
| 43 | 484.23 | 28.91 | 610.70 | 57.82 |
| 44 | 484.23 | 28.91 | 610.70 | 57.82 |
| 45 | 511.33 | 36.14 | 636.00 | 65.05 |
| 46 | 511.33 | 36.14 | 636.00 | 65.05 |
| 47 | 511.33 | 36.14 | 636.00 | 65.05 |
| 48 | 511.33 | 36.14 | 636.00 | 65.05 |
| 49 | 511.33 | 36.14 | 636.00 | 65.05 |
| 50 | 522.17 | 39.75 | 645.03 | 66.85 |
| 51 | 538.43 | 43.36 | 661.29 | 70.47 |
| 52 | 556.50 | 46.98 | 681.17 | 75.89 |
| 53 | 576.37 | 52.40 | 701.04 | 79.50 |
| 54 | 598.06 | 57.82 | 722.73 | 84.92 |
| 55 | 619.74 | 63.24 | 744.41 | 90.34 |
| 56 | 643.23 | 68.66 | 769.70 | 95.76 |
| 57 | 668.52 | 74.08 | 795.00 | 101.18 |
| 58 | 695.62 | 81.31 | 823.91 | 108.41 |
| 59 | 728.15 | 88.53 | 856.43 | 115.64 |
| 60 | 766.09 | 97.57 | 896.18 | 124.67 |
| 61 | 807.65 | 106.60 | 939.54 | 135.51 |
| 62 | 854.62 | 117.44 | 988.33 | 146.35 |
| 63 | 907.02 | 128.28 | 1042.53 | 157.19 |
| 64 | 963.03 | 140.93 | 1100.35 | 169.84 |
| 65 | 1022.66 | 155.39 | 1161.78 | 184.30 |
| 66 | 1085.90 | 169.84 | 1226.83 | 198.75 |
| 67 | 1152.75 | 184.30 | 1297.29 | 213.20 |
| 68 | 1235.86 | 202.36 | 1382.21 | 233.08 |
| 69 | 1338.85 | 225.85 | 1487.01 | 256.57 |
| 70 | 1455.43 | 252.80 | 1608.92 | 281.70 |
| 71 | 1569.81 | 277.13 | 1721.79 | 305.74 |
| 72 | 1686.94 | 302.69 | 1839.17 | 331.01 |
| 73 | 1808.40 | 327.68 | 1960.85 | 353.97 |
| 74 | 1944.39 | 353.84 | 2097.03 | 376.39 |
| 75 | 2102.97 | 386.26 | 2252.32 | 405.14 |
| 76 | 2283.33 | 426.42 | 2434.53 | 446.81 |
| 77 | 2493.06 | 479.11 | 2647.73 | 502.65 |
| 78 | 2753.68 | 549.06 | 2914.39 | 577.52 |
| 79 | 3065.04 | 629.41 | 3230.77 | 664.57 |
| 80 | 3406.53 | 718.13 | 3577.28 | 756.64 |
| 81 | 3771.46 | 811.88 | 3948.90 | 853.73 |
| 82 | 4154.80 | 907.29 | 4335.59 | 950.82 |
| 83 | 4548.18 | 1002.71 | 4730.65 | 1047.91 |
| 84 | 4951.61 | 1099.80 | 5134.07 | 1145.00 |
| 85+ | | | | |

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

# Appendix B2

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

## NH-94 VA

***Premiums to be used only with those***

***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***

**Benefit Period: 5 Years**

**Elimination Period: 20 Days**

| Age | 3.6% Simple Inflation | | 3.6% Compound Inflation | |
|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 526.93 | 43.05 | 749.83 | 90.34 |
| 30 | 531.68 | 43.44 | 749.83 | 90.34 |
| 31 | 536.43 | 43.83 | 749.83 | 90.34 |
| 32 | 545.94 | 44.60 | 749.83 | 90.34 |
| 33 | 550.69 | 44.99 | 749.83 | 90.34 |
| 34 | 552.89 | 45.17 | 749.83 | 90.34 |
| 35 | 552.89 | 45.17 | 749.83 | 90.34 |
| 36 | 552.89 | 45.17 | 749.83 | 90.34 |
| 37 | 552.89 | 45.17 | 749.83 | 90.34 |
| 38 | 552.89 | 45.17 | 749.83 | 90.34 |
| 39 | 552.89 | 45.17 | 749.83 | 90.34 |
| 40 | 552.89 | 45.17 | 749.83 | 90.34 |
| 41 | 552.89 | 45.17 | 749.83 | 90.34 |
| 42 | 552.89 | 45.17 | 749.83 | 90.34 |
| 43 | 552.89 | 45.17 | 749.83 | 90.34 |
| 44 | 552.89 | 45.17 | 749.83 | 90.34 |
| 45 | 598.06 | 57.82 | 793.19 | 101.18 |
| 46 | 598.06 | 57.82 | 793.19 | 101.18 |
| 47 | 598.06 | 57.82 | 793.19 | 101.18 |
| 48 | 598.06 | 57.82 | 793.19 | 101.18 |
| 49 | 598.06 | 57.82 | 793.19 | 101.18 |
| 50 | 617.93 | 61.43 | 811.26 | 106.60 |
| 51 | 643.23 | 68.66 | 836.56 | 112.02 |
| 52 | 672.14 | 74.08 | 865.46 | 119.25 |
| 53 | 702.85 | 81.31 | 897.99 | 126.48 |
| 54 | 735.37 | 90.34 | 932.32 | 133.70 |
| 55 | 769.70 | 97.57 | 968.45 | 142.74 |
| 56 | 805.84 | 106.60 | 1004.59 | 151.77 |
| 57 | 843.78 | 115.64 | 1044.34 | 160.81 |
| 58 | 887.15 | 126.48 | 1089.51 | 169.84 |
| 59 | 935.93 | 137.32 | 1141.91 | 182.49 |
| 60 | 995.56 | 151.77 | 1203.34 | 196.94 |
| 61 | 1060.60 | 166.23 | 1270.19 | 211.40 |
| 62 | 1132.87 | 182.49 | 1346.08 | 229.47 |
| 63 | 1212.37 | 200.56 | 1429.19 | 247.53 |
| 64 | 1297.29 | 220.43 | 1517.73 | 267.41 |
| 65 | 1389.44 | 242.11 | 1613.49 | 289.09 |
| 66 | 1487.01 | 263.80 | 1716.47 | 312.58 |
| 67 | 1590.00 | 287.28 | 1824.88 | 336.07 |
| 68 | 1716.47 | 316.19 | 1954.97 | 364.98 |
| 69 | 1875.47 | 352.33 | 2121.20 | 401.11 |
| 70 | 2058.55 | 393.65 | 2309.55 | 442.41 |
| 71 | 2238.50 | 434.47 | 2490.60 | 482.74 |
| 72 | 2418.00 | 472.63 | 2672.90 | 520.42 |
| 73 | 2607.46 | 511.68 | 2863.30 | 555.49 |
| 74 | 2823.79 | 553.31 | 3078.77 | 593.21 |
| 75 | 3071.19 | 604.28 | 3326.98 | 640.33 |
| 76 | 3360.43 | 671.07 | 3618.66 | 705.04 |
| 77 | 3696.73 | 754.81 | 3964.02 | 796.84 |
| 78 | 4119.65 | 867.12 | 4400.87 | 920.68 |
| 79 | 4626.86 | 1001.04 | 4924.83 | 1064.65 |
| 80 | 5189.31 | 1150.02 | 5502.35 | 1222.00 |
| 81 | 5793.62 | 1305.70 | 6121.72 | 1384.38 |
| 82 | 6426.38 | 1466.40 | 6767.87 | 1550.10 |
| 83 | 7075.88 | 1627.10 | 7427.42 | 1714.15 |
| 84 | 7740.45 | 1787.80 | 8100.35 | 1878.20 |
| 85+ | | | | |

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

# Appendix B2

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

## NH-94 VA

***Premiums to be used only with those***

***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***

**Benefit Period: 5 Years**

**Elimination Period: 100 Days**

| Age | 3.6% Simple Inflation | | 3.6% Compound Inflation | |
|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 495.93 | 36.16 | 688.40 | 75.89 |
| 30 | 500.40 | 36.49 | 688.40 | 75.89 |
| 31 | 504.88 | 36.81 | 688.40 | 75.89 |
| 32 | 513.82 | 37.47 | 688.40 | 75.89 |
| 33 | 518.30 | 37.79 | 688.40 | 75.89 |
| 34 | 520.36 | 37.94 | 688.40 | 75.89 |
| 35 | 520.36 | 37.94 | 688.40 | 75.89 |
| 36 | 520.36 | 37.94 | 688.40 | 75.89 |
| 37 | 520.36 | 37.94 | 688.40 | 75.89 |
| 38 | 520.36 | 37.94 | 688.40 | 75.89 |
| 39 | 520.36 | 37.94 | 688.40 | 75.89 |
| 40 | 520.36 | 37.94 | 688.40 | 75.89 |
| 41 | 520.36 | 37.94 | 688.40 | 75.89 |
| 42 | 520.36 | 37.94 | 688.40 | 75.89 |
| 43 | 520.36 | 37.94 | 688.40 | 75.89 |
| 44 | 520.36 | 37.94 | 688.40 | 75.89 |
| 45 | 558.31 | 46.98 | 722.73 | 84.92 |
| 46 | 558.31 | 46.98 | 722.73 | 84.92 |
| 47 | 558.31 | 46.98 | 722.73 | 84.92 |
| 48 | 558.31 | 46.98 | 722.73 | 84.92 |
| 49 | 558.31 | 46.98 | 722.73 | 84.92 |
| 50 | 572.76 | 50.59 | 737.18 | 88.53 |
| 51 | 594.44 | 56.01 | 758.86 | 93.95 |
| 52 | 617.93 | 61.43 | 784.16 | 99.37 |
| 53 | 643.23 | 68.66 | 811.26 | 106.60 |
| 54 | 670.33 | 74.08 | 840.17 | 112.02 |
| 55 | 701.04 | 81.31 | 869.08 | 119.25 |
| 56 | 731.76 | 88.53 | 901.60 | 126.48 |
| 57 | 762.48 | 95.76 | 935.93 | 135.51 |
| 58 | 798.61 | 104.80 | 973.87 | 142.74 |
| 59 | 841.98 | 115.64 | 1017.24 | 153.58 |
| 60 | 890.76 | 126.48 | 1069.63 | 164.42 |
| 61 | 944.96 | 139.12 | 1127.45 | 178.87 |
| 62 | 1006.40 | 153.58 | 1190.69 | 193.33 |
| 63 | 1073.25 | 168.03 | 1261.16 | 207.78 |
| 64 | 1145.52 | 184.30 | 1335.24 | 225.85 |
| 65 | 1223.21 | 202.36 | 1416.54 | 243.92 |
| 66 | 1306.33 | 222.24 | 1503.27 | 261.99 |
| 67 | 1393.05 | 242.11 | 1595.42 | 283.67 |
| 68 | 1499.66 | 265.60 | 1707.44 | 307.16 |
| 69 | 1633.36 | 296.32 | 1844.76 | 337.87 |
| 70 | 1787.69 | 330.45 | 2002.57 | 371.98 |
| 71 | 1936.34 | 362.95 | 2154.47 | 404.07 |
| 72 | 2086.99 | 396.51 | 2308.25 | 437.22 |
| 73 | 2242.98 | 427.57 | 2463.77 | 466.12 |
| 74 | 2419.65 | 459.65 | 2639.94 | 492.60 |
| 75 | 2621.42 | 501.28 | 2842.87 | 530.46 |
| 76 | 2859.25 | 555.54 | 3083.51 | 584.42 |
| 77 | 3140.29 | 627.05 | 3372.28 | 665.71 |
| 78 | 3491.91 | 721.48 | 3734.63 | 771.70 |
| 79 | 3903.70 | 831.96 | 4161.50 | 888.88 |
| 80 | 4357.35 | 949.14 | 4626.86 | 1014.43 |
| 81 | 4839.45 | 1073.02 | 5120.68 | 1141.65 |
| 82 | 5339.97 | 1198.56 | 5632.92 | 1270.55 |
| 83 | 5852.21 | 1322.44 | 6151.85 | 1397.77 |
| 84 | 6372.81 | 1447.99 | 6677.48 | 1524.99 |
| 85+ | | | | |

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

# Appendix B2

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

## NH-94 VA

***Premiums to be used only with those***

***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***

**Benefit Period: Lifetime**

**Elimination Period: 20 Days**

| Age | 3.6% Simple Inflation | | 3.6% Compound Inflation | |
|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 602.64 | 62.63 | 955.81 | 139.12 |
| 30 | 612.64 | 63.67 | 955.81 | 139.12 |
| 31 | 622.64 | 64.71 | 955.81 | 139.12 |
| 32 | 627.64 | 65.23 | 955.81 | 139.12 |
| 33 | 637.64 | 66.27 | 955.81 | 139.12 |
| 34 | 643.23 | 66.85 | 955.81 | 139.12 |
| 35 | 643.23 | 66.85 | 955.81 | 139.12 |
| 36 | 643.23 | 66.85 | 955.81 | 139.12 |
| 37 | 643.23 | 66.85 | 955.81 | 139.12 |
| 38 | 643.23 | 66.85 | 955.81 | 139.12 |
| 39 | 643.23 | 66.85 | 955.81 | 139.12 |
| 40 | 643.23 | 66.85 | 955.81 | 139.12 |
| 41 | 643.23 | 66.85 | 955.81 | 139.12 |
| 42 | 643.23 | 66.85 | 955.81 | 139.12 |
| 43 | 643.23 | 66.85 | 955.81 | 139.12 |
| 44 | 643.23 | 66.85 | 955.81 | 139.12 |
| 45 | 715.50 | 84.92 | 1028.08 | 157.19 |
| 46 | 715.50 | 84.92 | 1028.08 | 157.19 |
| 47 | 715.50 | 84.92 | 1028.08 | 157.19 |
| 48 | 715.50 | 84.92 | 1028.08 | 157.19 |
| 49 | 715.50 | 84.92 | 1028.08 | 157.19 |
| 50 | 744.41 | 92.15 | 1056.99 | 162.61 |
| 51 | 782.35 | 101.18 | 1098.54 | 173.45 |
| 52 | 825.71 | 110.22 | 1141.91 | 182.49 |
| 53 | 869.08 | 121.06 | 1190.69 | 193.33 |
| 54 | 917.86 | 133.70 | 1243.09 | 205.98 |
| 55 | 968.45 | 144.55 | 1297.29 | 218.62 |
| 56 | 1020.85 | 157.19 | 1355.11 | 231.27 |
| 57 | 1076.86 | 171.65 | 1414.74 | 245.73 |
| 58 | 1138.29 | 186.10 | 1481.59 | 261.99 |
| 59 | 1210.57 | 202.36 | 1561.09 | 280.06 |
| 60 | 1295.49 | 222.24 | 1653.24 | 299.93 |
| 61 | 1387.63 | 243.92 | 1754.42 | 323.42 |
| 62 | 1492.43 | 267.41 | 1866.44 | 348.72 |
| 63 | 1604.45 | 294.51 | 1989.30 | 377.62 |
| 64 | 1727.32 | 321.61 | 2123.01 | 406.53 |
| 65 | 1857.41 | 352.33 | 2265.75 | 439.06 |
| 66 | 1996.53 | 384.85 | 2415.71 | 473.39 |
| 67 | 2142.88 | 419.18 | 2576.52 | 509.52 |
| 68 | 2321.76 | 458.93 | 2769.85 | 552.89 |
| 69 | 2547.61 | 511.33 | 3013.77 | 607.09 |
| 70 | 2806.13 | 568.81 | 3290.07 | 666.32 |
| 71 | 3055.59 | 625.78 | 3554.42 | 724.12 |
| 72 | 3310.15 | 679.73 | 3821.72 | 780.63 |
| 73 | 3574.74 | 734.22 | 4098.69 | 832.35 |
| 74 | 3874.91 | 792.67 | 4410.88 | 884.60 |
| 75 | 4221.39 | 863.51 | 4774.17 | 952.77 |
| 76 | 4624.41 | 954.78 | 5200.34 | 1046.52 |
| 77 | 5095.40 | 1074.22 | 5707.32 | 1181.81 |
| 78 | 5693.18 | 1232.04 | 6356.07 | 1365.96 |
| 79 | 6416.34 | 1424.55 | 7142.84 | 1585.25 |
| 80 | 7223.19 | 1638.82 | 8020.00 | 1824.63 |
| 81 | 8091.98 | 1866.48 | 8964.12 | 2077.40 |
| 82 | 9002.62 | 2099.16 | 9948.42 | 2331.84 |
| 83 | 9936.70 | 2331.84 | 10952.80 | 2584.61 |
| 84 | 10894.21 | 2566.20 | 11980.62 | 2835.71 |
| 85+ | | | | |

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

# Appendix B2

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

## NH-94 VA

***Premiums to be used only with those***

***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***

**Benefit Period: Lifetime**

**Elimination Period: 100 Days**

| Age | 3.6% Simple Inflation | | 3.6% Compound Inflation | |
|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 562.02 | 52.48 | 869.08 | 119.25 |
| 30 | 571.34 | 53.35 | 869.08 | 119.25 |
| 31 | 580.67 | 54.22 | 869.08 | 119.25 |
| 32 | 585.33 | 54.65 | 869.08 | 119.25 |
| 33 | 594.65 | 55.52 | 869.08 | 119.25 |
| 34 | 599.86 | 56.01 | 869.08 | 119.25 |
| 35 | 599.86 | 56.01 | 869.08 | 119.25 |
| 36 | 599.86 | 56.01 | 869.08 | 119.25 |
| 37 | 599.86 | 56.01 | 869.08 | 119.25 |
| 38 | 599.86 | 56.01 | 869.08 | 119.25 |
| 39 | 599.86 | 56.01 | 869.08 | 119.25 |
| 40 | 599.86 | 56.01 | 869.08 | 119.25 |
| 41 | 599.86 | 56.01 | 869.08 | 119.25 |
| 42 | 599.86 | 56.01 | 869.08 | 119.25 |
| 43 | 599.86 | 56.01 | 869.08 | 119.25 |
| 44 | 599.86 | 56.01 | 869.08 | 119.25 |
| 45 | 659.49 | 72.27 | 930.51 | 133.70 |
| 46 | 659.49 | 72.27 | 930.51 | 133.70 |
| 47 | 659.49 | 72.27 | 930.51 | 133.70 |
| 48 | 659.49 | 72.27 | 930.51 | 133.70 |
| 49 | 659.49 | 72.27 | 930.51 | 133.70 |
| 50 | 684.78 | 77.69 | 954.00 | 139.12 |
| 51 | 717.31 | 84.92 | 988.33 | 146.35 |
| 52 | 751.64 | 93.95 | 1026.27 | 155.39 |
| 53 | 789.58 | 102.99 | 1067.83 | 166.23 |
| 54 | 831.14 | 112.02 | 1111.19 | 175.26 |
| 55 | 874.50 | 122.86 | 1158.17 | 186.10 |
| 56 | 919.67 | 133.70 | 1206.95 | 196.94 |
| 57 | 966.65 | 144.55 | 1259.35 | 209.59 |
| 58 | 1019.04 | 157.19 | 1317.17 | 224.05 |
| 59 | 1080.48 | 171.65 | 1384.02 | 238.50 |
| 60 | 1150.94 | 187.91 | 1461.71 | 256.57 |
| 61 | 1230.44 | 205.98 | 1548.44 | 276.44 |
| 62 | 1318.98 | 227.66 | 1644.20 | 298.12 |
| 63 | 1414.74 | 249.34 | 1747.19 | 321.61 |
| 64 | 1517.73 | 272.83 | 1861.02 | 346.91 |
| 65 | 1627.94 | 298.12 | 1982.08 | 374.01 |
| 66 | 1747.19 | 325.23 | 2110.36 | 402.92 |
| 67 | 1871.86 | 354.14 | 2247.68 | 433.64 |
| 68 | 2021.83 | 388.47 | 2412.10 | 469.77 |
| 69 | 2211.54 | 431.83 | 2616.27 | 514.94 |
| 70 | 2426.92 | 480.33 | 2847.66 | 565.20 |
| 71 | 2635.42 | 525.65 | 3068.10 | 613.26 |
| 72 | 2848.14 | 571.75 | 3290.68 | 660.26 |
| 73 | 3064.82 | 615.07 | 3518.67 | 699.18 |
| 74 | 3307.73 | 660.85 | 3769.11 | 737.17 |
| 75 | 3587.92 | 715.87 | 4060.02 | 786.25 |
| 76 | 3917.67 | 791.69 | 4408.65 | 866.44 |
| 77 | 4308.65 | 894.34 | 4833.15 | 988.48 |
| 78 | 4800.95 | 1027.82 | 5368.43 | 1150.02 |
| 79 | 5380.15 | 1183.50 | 5999.52 | 1327.46 |
| 80 | 6014.58 | 1350.90 | 6689.19 | 1513.27 |
| 81 | 6689.19 | 1524.99 | 7419.05 | 1704.10 |
| 82 | 7390.59 | 1702.43 | 8174.01 | 1894.94 |
| 83 | 8103.70 | 1878.20 | 8937.34 | 2084.10 |
| 84 | 8828.53 | 2053.96 | 9709.04 | 2271.58 |
| 85+ | | | | |

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

# Appendix C1

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

## NH-94 VA

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

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

| Age | Indexed Inflation with Shared Cost | | 1.6% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | 1.6% Compound Inflation or 5.0% Compound Inflation with Shared Cost | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 230.00 | 7.00 | 267.00 | 16.00 | 499.00 | 46.59 |
| 30 | 230.00 | 7.00 | 267.00 | 16.00 | 499.00 | 46.59 |
| 31 | 230.00 | 7.00 | 267.00 | 16.00 | 499.00 | 46.59 |
| 32 | 230.00 | 7.00 | 267.00 | 16.00 | 499.00 | 46.59 |
| 33 | 230.00 | 7.00 | 277.15 | 16.61 | 499.00 | 46.59 |
| 34 | 230.00 | 7.00 | 289.75 | 17.36 | 499.00 | 46.59 |
| 35 | 230.00 | 7.00 | 289.75 | 17.36 | 499.00 | 46.59 |
| 36 | 230.00 | 7.00 | 302.35 | 18.12 | 499.00 | 46.59 |
| 37 | 230.00 | 7.00 | 327.55 | 19.63 | 499.00 | 46.59 |
| 38 | 230.00 | 7.00 | 340.14 | 20.38 | 499.00 | 46.59 |
| 39 | 230.00 | 7.00 | 352.74 | 21.14 | 499.00 | 46.59 |
| 40 | 230.00 | 7.00 | 365.34 | 21.89 | 499.00 | 46.59 |
| 41 | 231.45 | 7.04 | 379.51 | 22.74 | 499.00 | 46.59 |
| 42 | 233.00 | 7.09 | 393.79 | 23.60 | 499.00 | 46.59 |
| 43 | 236.76 | 7.21 | 401.30 | 24.05 | 499.00 | 46.59 |
| 44 | 236.76 | 7.21 | 401.30 | 24.05 | 499.00 | 46.59 |
| 45 | 238.64 | 9.06 | 411.39 | 29.18 | 520.04 | 51.10 |
| 46 | 240.24 | 9.12 | 423.85 | 30.06 | 520.04 | 51.10 |
| 47 | 255.28 | 9.69 | 423.85 | 30.06 | 520.04 | 51.10 |
| 48 | 270.52 | 10.27 | 423.85 | 30.06 | 520.04 | 51.10 |
| 49 | 272.33 | 10.34 | 423.85 | 30.06 | 520.04 | 51.10 |
| 50 | 277.90 | 11.58 | 432.86 | 31.56 | 527.55 | 54.11 |
| 51 | 283.12 | 12.71 | 446.39 | 36.07 | 541.08 | 57.11 |
| 52 | 278.21 | 14.35 | 461.42 | 39.08 | 556.11 | 60.12 |
| 53 | 281.59 | 16.31 | 476.45 | 42.08 | 571.14 | 64.63 |
| 54 | 277.32 | 17.72 | 492.98 | 46.59 | 589.18 | 67.64 |
| 55 | 282.75 | 18.57 | 511.02 | 51.10 | 607.21 | 72.14 |
| 56 | 303.87 | 21.47 | 529.06 | 55.61 | 626.75 | 76.65 |
| 57 | 308.60 | 23.33 | 548.60 | 60.12 | 646.29 | 81.16 |
| 58 | 326.50 | 27.12 | 571.14 | 64.63 | 668.84 | 87.17 |
| 59 | 339.90 | 30.41 | 596.69 | 70.64 | 695.89 | 93.19 |
| 60 | 357.76 | 33.81 | 626.75 | 78.16 | 725.95 | 99.20 |
| 61 | 381.58 | 38.82 | 661.32 | 85.67 | 760.52 | 106.71 |
| 62 | 401.55 | 43.26 | 697.39 | 94.69 | 799.60 | 115.73 |
| 63 | 424.77 | 47.81 | 739.48 | 103.71 | 840.18 | 124.75 |
| 64 | 460.24 | 54.68 | 783.06 | 114.23 | 886.77 | 135.27 |
| 65 | 487.45 | 61.50 | 831.16 | 124.75 | 934.87 | 145.79 |
| 66 | 530.10 | 69.04 | 880.76 | 135.27 | 987.47 | 157.82 |
| 67 | 576.04 | 78.17 | 934.87 | 147.29 | 1043.08 | 169.84 |
| 68 | 625.39 | 87.95 | 999.50 | 162.32 | 1109.21 | 184.87 |
| 69 | 675.61 | 99.82 | 1082.16 | 180.36 | 1191.88 | 202.91 |
| 70 | 739.51 | 113.49 | 1174.50 | 201.00 | 1285.50 | 223.50 |
| 71 | 817.69 | 129.69 | 1235.40 | 216.05 | 1344.15 | 236.35 |
| 72 | 907.24 | 148.69 | 1292.20 | 229.60 | 1398.60 | 249.20 |
| 73 | 1010.05 | 168.99 | 1348.65 | 243.00 | 1451.25 | 259.20 |
| 74 | 1114.10 | 189.80 | 1411.80 | 256.10 | 1510.60 | 270.40 |
| 75 | 1177.50 | 205.00 | 1482.50 | 271.25 | 1576.25 | 283.75 |
| 76 | 1246.80 | 222.00 | 1560.00 | 290.40 | 1651.20 | 302.40 |
| 77 | 1321.35 | 242.65 | 1645.65 | 315.10 | 1734.20 | 327.75 |
| 78 | 1403.60 | 267.30 | 1742.40 | 344.30 | 1829.30 | 359.70 |
| 79 | 1496.25 | 294.00 | 1846.95 | 376.95 | 1933.05 | 393.75 |
| 80 | 1591.00 | 322.00 | 1953.00 | 409.00 | 2037.00 | 428.00 |
| 81 | 1771.00 | 367.00 | 2161.00 | 463.00 | 2247.00 | 483.00 |
| 82 | 1962.00 | 414.00 | 2381.00 | 518.00 | 2467.00 | 539.00 |
| 83 | 2161.00 | 463.00 | 2607.00 | 573.00 | 2693.00 | 595.00 |
| 84 | 2370.00 | 512.00 | 2840.00 | 629.00 | 2925.00 | 651.00 |
| 85+ | | 672.00 | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

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

## NH-94 VA

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

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

| Age | Indexed Inflation with Shared Cost | | 1.6% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | 1.6% Compound Inflation or 5.0% Compound Inflation with Shared Cost | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 224.00 | 5.00 | 254.00 | 13.00 | 461.42 | 37.58 |
| 30 | 224.00 | 5.00 | 254.00 | 13.00 | 461.42 | 37.58 |
| 31 | 224.00 | 5.00 | 254.00 | 13.00 | 461.42 | 37.58 |
| 32 | 224.00 | 5.00 | 254.00 | 13.00 | 461.42 | 37.58 |
| 33 | 224.00 | 5.00 | 263.66 | 13.49 | 461.42 | 37.58 |
| 34 | 224.00 | 5.00 | 275.64 | 14.11 | 461.42 | 37.58 |
| 35 | 224.00 | 5.00 | 275.64 | 14.11 | 461.42 | 37.58 |
| 36 | 224.00 | 5.00 | 287.63 | 14.72 | 461.42 | 37.58 |
| 37 | 224.00 | 5.00 | 311.60 | 15.95 | 461.42 | 37.58 |
| 38 | 224.00 | 5.00 | 323.58 | 16.56 | 461.42 | 37.58 |
| 39 | 224.00 | 5.00 | 335.57 | 17.17 | 461.42 | 37.58 |
| 40 | 224.00 | 5.00 | 347.55 | 17.79 | 461.42 | 37.58 |
| 41 | 225.41 | 5.03 | 361.03 | 18.48 | 461.42 | 37.58 |
| 42 | 226.92 | 5.07 | 374.62 | 19.17 | 461.42 | 37.58 |
| 43 | 230.58 | 5.15 | 381.76 | 19.54 | 461.42 | 37.58 |
| 44 | 230.58 | 5.15 | 381.76 | 19.54 | 461.42 | 37.58 |
| 45 | 230.58 | 7.05 | 386.59 | 23.34 | 477.95 | 42.08 |
| 46 | 232.13 | 7.10 | 398.30 | 24.05 | 477.95 | 42.08 |
| 47 | 246.66 | 7.54 | 398.30 | 24.05 | 477.95 | 42.08 |
| 48 | 261.39 | 7.99 | 398.30 | 24.05 | 477.95 | 42.08 |
| 49 | 263.14 | 8.04 | 398.30 | 24.05 | 477.95 | 42.08 |
| 50 | 266.32 | 9.26 | 405.81 | 25.55 | 483.97 | 43.59 |
| 51 | 271.56 | 10.40 | 416.33 | 28.56 | 494.49 | 46.59 |
| 52 | 264.96 | 11.04 | 428.36 | 31.56 | 506.51 | 49.60 |
| 53 | 267.46 | 13.05 | 440.38 | 34.57 | 520.04 | 52.61 |
| 54 | 262.72 | 13.55 | 453.91 | 37.58 | 533.57 | 55.61 |
| 55 | 266.24 | 15.48 | 468.94 | 40.58 | 548.60 | 58.62 |
| 56 | 284.54 | 17.18 | 483.97 | 45.09 | 563.63 | 61.62 |
| 57 | 288.45 | 19.09 | 500.50 | 48.10 | 580.16 | 66.13 |
| 58 | 303.72 | 21.69 | 518.54 | 52.61 | 599.70 | 70.64 |
| 59 | 314.92 | 23.89 | 539.58 | 57.11 | 620.74 | 75.15 |
| 60 | 329.40 | 27.27 | 563.63 | 63.13 | 646.29 | 81.16 |
| 61 | 349.41 | 31.06 | 592.18 | 69.14 | 674.85 | 87.17 |
| 62 | 366.05 | 34.39 | 622.24 | 76.65 | 706.41 | 94.69 |
| 63 | 385.85 | 38.92 | 656.81 | 84.17 | 740.98 | 102.20 |
| 64 | 415.81 | 44.43 | 692.88 | 91.68 | 778.55 | 109.72 |
| 65 | 437.34 | 48.97 | 731.96 | 100.70 | 819.14 | 118.74 |
| 66 | 472.76 | 56.17 | 774.05 | 109.72 | 862.72 | 129.26 |
| 67 | 512.30 | 62.53 | 819.14 | 120.24 | 909.32 | 138.28 |
| 68 | 553.32 | 70.84 | 871.74 | 132.26 | 963.42 | 150.30 |
| 69 | 595.27 | 80.34 | 939.38 | 147.29 | 1032.56 | 165.33 |
| 70 | 646.77 | 91.52 | 1015.50 | 163.50 | 1110.00 | 181.50 |
| 71 | 711.47 | 104.99 | 1064.30 | 175.45 | 1155.65 | 192.85 |
| 72 | 785.02 | 119.71 | 1108.80 | 186.20 | 1198.40 | 203.00 |
| 73 | 870.74 | 135.45 | 1154.25 | 197.10 | 1240.65 | 211.95 |
| 74 | 955.50 | 152.10 | 1203.80 | 208.00 | 1287.00 | 219.70 |
| 75 | 1005.00 | 165.00 | 1258.75 | 220.00 | 1338.75 | 230.00 |
| 76 | 1059.60 | 178.80 | 1321.20 | 235.20 | 1398.00 | 246.00 |
| 77 | 1117.80 | 195.50 | 1389.20 | 255.30 | 1465.10 | 266.80 |
| 78 | 1182.50 | 214.50 | 1465.20 | 279.40 | 1540.00 | 293.70 |
| 79 | 1253.70 | 236.25 | 1547.70 | 305.55 | 1621.20 | 320.25 |
| 80 | 1327.00 | 258.00 | 1631.00 | 331.00 | 1702.00 | 347.00 |
| 81 | 1470.00 | 293.00 | 1798.00 | 374.00 | 1871.00 | 391.00 |
| 82 | 1623.00 | 331.00 | 1974.00 | 417.00 | 2048.00 | 435.00 |
| 83 | 1781.00 | 369.00 | 2155.00 | 461.00 | 2229.00 | 479.00 |
| 84 | 1946.00 | 407.00 | 2341.00 | 505.00 | 2414.00 | 523.00 |
| 85+ | | 532.00 | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

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

## NH-94 VA

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

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

| Age | Indexed Inflation with Shared Cost | | 1.6% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | 1.6% Compound Inflation or 5.0% Compound Inflation with Shared Cost | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 237.00 | 8.00 | 284.00 | 20.00 | 550.10 | 58.62 |
| 30 | 237.00 | 8.00 | 284.00 | 20.00 | 550.10 | 58.62 |
| 31 | 237.00 | 8.00 | 284.00 | 20.00 | 550.10 | 58.62 |
| 32 | 237.00 | 8.00 | 290.76 | 20.48 | 550.10 | 58.62 |
| 33 | 237.00 | 8.00 | 303.40 | 21.37 | 550.10 | 58.62 |
| 34 | 237.00 | 8.00 | 316.05 | 22.26 | 550.10 | 58.62 |
| 35 | 237.00 | 8.00 | 328.69 | 23.15 | 550.10 | 58.62 |
| 36 | 237.00 | 8.00 | 353.97 | 24.93 | 550.10 | 58.62 |
| 37 | 237.00 | 8.00 | 366.61 | 25.82 | 550.10 | 58.62 |
| 38 | 237.00 | 8.00 | 379.26 | 26.71 | 550.10 | 58.62 |
| 39 | 237.00 | 8.00 | 404.54 | 28.49 | 550.10 | 58.62 |
| 40 | 238.08 | 8.04 | 417.18 | 29.38 | 550.10 | 58.62 |
| 41 | 253.77 | 8.57 | 426.85 | 30.06 | 550.10 | 58.62 |
| 42 | 255.48 | 8.62 | 426.85 | 30.06 | 550.10 | 58.62 |
| 43 | 259.67 | 8.77 | 426.85 | 30.06 | 550.10 | 58.62 |
| 44 | 259.67 | 8.77 | 426.85 | 30.06 | 550.10 | 58.62 |
| 45 | 262.68 | 11.75 | 455.41 | 37.58 | 577.15 | 64.63 |
| 46 | 277.67 | 12.42 | 455.41 | 37.58 | 577.15 | 64.63 |
| 47 | 292.84 | 13.09 | 455.41 | 37.58 | 577.15 | 64.63 |
| 48 | 294.81 | 13.18 | 455.41 | 37.58 | 577.15 | 64.63 |
| 49 | 310.27 | 13.87 | 455.41 | 37.58 | 577.15 | 64.63 |
| 50 | 314.20 | 15.14 | 465.93 | 40.58 | 587.67 | 67.64 |
| 51 | 322.44 | 17.56 | 483.97 | 43.59 | 605.71 | 72.14 |
| 52 | 326.25 | 19.70 | 502.00 | 48.10 | 623.75 | 76.65 |
| 53 | 317.76 | 20.95 | 521.54 | 52.61 | 643.28 | 81.16 |
| 54 | 328.12 | 23.19 | 542.58 | 58.62 | 665.83 | 85.67 |
| 55 | 333.49 | 26.27 | 565.13 | 63.13 | 688.37 | 91.68 |
| 56 | 346.12 | 28.56 | 587.67 | 69.14 | 712.42 | 96.19 |
| 57 | 360.49 | 32.25 | 613.22 | 75.15 | 737.97 | 102.20 |
| 58 | 391.76 | 37.25 | 640.28 | 81.16 | 766.53 | 109.72 |
| 59 | 404.01 | 40.28 | 673.34 | 88.68 | 799.60 | 117.23 |
| 60 | 435.33 | 46.08 | 710.92 | 97.70 | 838.67 | 126.25 |
| 61 | 459.10 | 52.09 | 753.00 | 108.22 | 882.26 | 135.27 |
| 62 | 484.08 | 57.94 | 799.60 | 118.74 | 930.36 | 145.79 |
| 63 | 508.54 | 64.46 | 850.70 | 130.76 | 982.96 | 157.82 |
| 64 | 535.38 | 70.91 | 906.31 | 142.79 | 1040.08 | 171.34 |
| 65 | 574.30 | 79.83 | 964.93 | 156.31 | 1101.70 | 184.87 |
| 66 | 623.02 | 90.05 | 1028.05 | 171.34 | 1167.83 | 199.90 |
| 67 | 688.95 | 102.39 | 1095.69 | 186.37 | 1236.97 | 214.93 |
| 68 | 748.46 | 115.15 | 1176.85 | 204.41 | 1321.14 | 232.97 |
| 69 | 836.50 | 133.53 | 1280.56 | 226.95 | 1426.35 | 257.01 |
| 70 | 914.67 | 151.36 | 1396.50 | 253.50 | 1545.00 | 282.00 |
| 71 | 1019.06 | 173.37 | 1476.10 | 272.60 | 1621.10 | 300.15 |
| 72 | 1132.56 | 197.73 | 1549.80 | 289.80 | 1691.20 | 316.40 |
| 73 | 1242.00 | 220.05 | 1624.05 | 306.45 | 1761.75 | 329.40 |
| 74 | 1314.30 | 236.60 | 1705.60 | 322.40 | 1838.20 | 341.90 |
| 75 | 1395.00 | 255.00 | 1797.50 | 342.50 | 1925.00 | 360.00 |
| 76 | 1484.40 | 277.20 | 1899.60 | 367.20 | 2024.40 | 384.00 |
| 77 | 1580.10 | 302.45 | 2013.65 | 399.05 | 2136.70 | 417.45 |
| 78 | 1688.50 | 333.30 | 2142.80 | 437.80 | 2264.90 | 459.80 |
| 79 | 1808.10 | 368.55 | 2284.80 | 480.90 | 2405.55 | 506.10 |
| 80 | 1932.00 | 405.00 | 2429.00 | 524.00 | 2548.00 | 551.00 |
| 81 | 2161.00 | 462.00 | 2701.00 | 594.00 | 2824.00 | 624.00 |
| 82 | 2402.00 | 523.00 | 2987.00 | 667.00 | 3113.00 | 698.00 |
| 83 | 2655.00 | 584.00 | 3282.00 | 739.00 | 3409.00 | 771.00 |
| 84 | 2918.00 | 647.00 | 3585.00 | 812.00 | 3713.00 | 845.00 |
| 85+ | | 850.00 | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

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

## NH-94 VA

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

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

| Age | Indexed Inflation with Shared Cost | | 1.6% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | 1.6% Compound Inflation or 5.0% Compound Inflation with Shared Cost | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 230.00 | 7.00 | 268.00 | 16.00 | 508.01 | 48.10 |
| 30 | 230.00 | 7.00 | 268.00 | 16.00 | 508.01 | 48.10 |
| 31 | 230.00 | 7.00 | 268.00 | 16.00 | 508.01 | 48.10 |
| 32 | 230.00 | 7.00 | 274.38 | 16.38 | 508.01 | 48.10 |
| 33 | 230.00 | 7.00 | 286.31 | 17.09 | 508.01 | 48.10 |
| 34 | 230.00 | 7.00 | 298.24 | 17.81 | 508.01 | 48.10 |
| 35 | 230.00 | 7.00 | 310.17 | 18.52 | 508.01 | 48.10 |
| 36 | 230.00 | 7.00 | 334.03 | 19.94 | 508.01 | 48.10 |
| 37 | 230.00 | 7.00 | 345.96 | 20.65 | 508.01 | 48.10 |
| 38 | 230.00 | 7.00 | 357.89 | 21.37 | 508.01 | 48.10 |
| 39 | 230.00 | 7.00 | 381.75 | 22.79 | 508.01 | 48.10 |
| 40 | 231.05 | 7.03 | 393.68 | 23.50 | 508.01 | 48.10 |
| 41 | 246.28 | 7.50 | 402.80 | 24.05 | 508.01 | 48.10 |
| 42 | 247.93 | 7.55 | 402.80 | 24.05 | 508.01 | 48.10 |
| 43 | 252.00 | 7.67 | 402.80 | 24.05 | 508.01 | 48.10 |
| 44 | 252.00 | 7.67 | 402.80 | 24.05 | 508.01 | 48.10 |
| 45 | 252.00 | 9.61 | 425.35 | 30.06 | 529.06 | 54.11 |
| 46 | 266.38 | 10.16 | 425.35 | 30.06 | 529.06 | 54.11 |
| 47 | 280.94 | 10.71 | 425.35 | 30.06 | 529.06 | 54.11 |
| 48 | 282.82 | 10.79 | 425.35 | 30.06 | 529.06 | 54.11 |
| 49 | 297.66 | 11.35 | 425.35 | 30.06 | 529.06 | 54.11 |
| 50 | 301.58 | 12.62 | 434.37 | 33.07 | 536.57 | 55.61 |
| 51 | 307.38 | 13.80 | 447.89 | 36.07 | 550.10 | 58.62 |
| 52 | 309.02 | 16.00 | 462.92 | 39.08 | 566.63 | 63.13 |
| 53 | 300.30 | 17.46 | 479.46 | 43.59 | 583.16 | 66.13 |
| 54 | 308.41 | 18.55 | 497.49 | 48.10 | 601.20 | 70.64 |
| 55 | 312.93 | 20.56 | 515.53 | 52.61 | 619.24 | 75.15 |
| 56 | 323.27 | 22.85 | 535.07 | 57.11 | 640.28 | 79.66 |
| 57 | 335.15 | 26.49 | 556.11 | 61.62 | 661.32 | 84.17 |
| 58 | 362.92 | 30.04 | 578.66 | 67.64 | 685.37 | 90.18 |
| 59 | 372.02 | 33.17 | 605.71 | 73.65 | 712.42 | 96.19 |
| 60 | 398.96 | 37.59 | 637.27 | 81.16 | 745.49 | 103.71 |
| 61 | 417.91 | 42.40 | 671.84 | 88.68 | 781.56 | 112.73 |
| 62 | 439.42 | 47.08 | 710.92 | 97.70 | 822.14 | 121.74 |
| 63 | 459.60 | 52.53 | 754.51 | 106.71 | 867.23 | 130.76 |
| 64 | 481.02 | 57.91 | 801.10 | 117.23 | 915.33 | 141.28 |
| 65 | 513.54 | 64.34 | 850.70 | 129.26 | 966.43 | 153.31 |
| 66 | 554.88 | 73.01 | 903.30 | 141.28 | 1020.54 | 165.33 |
| 67 | 611.84 | 83.43 | 958.91 | 153.31 | 1079.15 | 177.35 |
| 68 | 661.46 | 94.68 | 1028.05 | 168.34 | 1149.80 | 193.89 |
| 69 | 734.39 | 108.65 | 1113.72 | 187.88 | 1236.97 | 213.43 |
| 70 | 799.84 | 123.96 | 1209.00 | 210.00 | 1336.50 | 234.00 |
| 71 | 886.71 | 141.61 | 1273.10 | 224.75 | 1396.35 | 247.95 |
| 72 | 980.57 | 161.41 | 1334.20 | 239.40 | 1454.60 | 261.80 |
| 73 | 1070.55 | 179.55 | 1393.20 | 252.45 | 1510.65 | 272.70 |
| 74 | 1127.10 | 192.40 | 1457.30 | 265.20 | 1571.70 | 282.10 |
| 75 | 1191.25 | 207.50 | 1531.25 | 281.25 | 1640.00 | 295.00 |
| 76 | 1262.40 | 225.60 | 1612.80 | 301.20 | 1719.60 | 315.60 |
| 77 | 1338.60 | 246.10 | 1705.45 | 327.75 | 1811.25 | 343.85 |
| 78 | 1424.50 | 271.70 | 1809.50 | 360.80 | 1915.10 | 379.50 |
| 79 | 1519.35 | 299.25 | 1922.55 | 394.80 | 2026.50 | 416.85 |
| 80 | 1615.00 | 328.00 | 2035.00 | 429.00 | 2137.00 | 452.00 |
| 81 | 1798.00 | 373.00 | 2253.00 | 485.00 | 2359.00 | 510.00 |
| 82 | 1990.00 | 421.00 | 2482.00 | 542.00 | 2590.00 | 568.00 |
| 83 | 2190.00 | 469.00 | 2717.00 | 599.00 | 2826.00 | 626.00 |
| 84 | 2398.00 | 518.00 | 2958.00 | 657.00 | 3067.00 | 684.00 |
| 85+ | | 675.00 | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

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

## NH-94 VA

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

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

| Age | Indexed Inflation with Shared Cost | | 1.6% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | 1.6% Compound Inflation or 5.0% Compound Inflation with Shared Cost | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 246.00 | 11.00 | 387.03 | 31.62 | 623.75 | 75.15 |
| 30 | 246.00 | 11.00 | 400.37 | 32.71 | 623.75 | 75.15 |
| 31 | 246.00 | 11.00 | 413.72 | 33.80 | 623.75 | 75.15 |
| 32 | 246.00 | 11.00 | 440.41 | 35.98 | 623.75 | 75.15 |
| 33 | 246.00 | 11.00 | 453.76 | 37.07 | 623.75 | 75.15 |
| 34 | 246.00 | 11.00 | 459.92 | 37.58 | 623.75 | 75.15 |
| 35 | 246.00 | 11.00 | 459.92 | 37.58 | 623.75 | 75.15 |
| 36 | 248.22 | 11.10 | 459.92 | 37.58 | 623.75 | 75.15 |
| 37 | 263.73 | 11.79 | 459.92 | 37.58 | 623.75 | 75.15 |
| 38 | 263.73 | 11.79 | 459.92 | 37.58 | 623.75 | 75.15 |
| 39 | 279.25 | 12.49 | 459.92 | 37.58 | 623.75 | 75.15 |
| 40 | 294.76 | 13.18 | 459.92 | 37.58 | 623.75 | 75.15 |
| 41 | 312.14 | 13.96 | 459.92 | 37.58 | 623.75 | 75.15 |
| 42 | 329.73 | 14.74 | 459.92 | 37.58 | 623.75 | 75.15 |
| 43 | 339.69 | 15.19 | 459.92 | 37.58 | 623.75 | 75.15 |
| 44 | 339.69 | 15.19 | 459.92 | 37.58 | 623.75 | 75.15 |
| 45 | 343.28 | 18.63 | 497.49 | 48.10 | 659.82 | 84.17 |
| 46 | 359.73 | 19.52 | 497.49 | 48.10 | 659.82 | 84.17 |
| 47 | 376.38 | 20.42 | 497.49 | 48.10 | 659.82 | 84.17 |
| 48 | 387.77 | 21.04 | 497.49 | 48.10 | 659.82 | 84.17 |
| 49 | 387.77 | 21.04 | 497.49 | 48.10 | 659.82 | 84.17 |
| 50 | 395.29 | 24.05 | 514.03 | 51.10 | 674.85 | 88.68 |
| 51 | 408.82 | 27.05 | 535.07 | 57.11 | 695.89 | 93.19 |
| 52 | 423.85 | 30.06 | 559.12 | 61.62 | 719.94 | 99.20 |
| 53 | 440.38 | 34.57 | 584.67 | 67.64 | 746.99 | 105.21 |
| 54 | 458.42 | 39.08 | 611.72 | 75.15 | 775.55 | 111.22 |
| 55 | 476.45 | 43.59 | 640.28 | 81.16 | 805.61 | 118.74 |
| 56 | 495.99 | 48.10 | 670.34 | 88.68 | 835.67 | 126.25 |
| 57 | 517.03 | 52.61 | 701.90 | 96.19 | 868.73 | 133.77 |
| 58 | 541.08 | 58.62 | 737.97 | 105.21 | 906.31 | 141.28 |
| 59 | 569.64 | 64.63 | 778.55 | 114.23 | 949.90 | 151.80 |
| 60 | 602.70 | 72.14 | 828.15 | 126.25 | 1001.00 | 163.83 |
| 61 | 640.28 | 81.16 | 882.26 | 138.28 | 1056.61 | 175.85 |
| 62 | 682.36 | 91.68 | 942.38 | 151.80 | 1119.74 | 190.88 |
| 63 | 728.96 | 102.20 | 1008.51 | 166.83 | 1188.87 | 205.91 |
| 64 | 780.06 | 114.23 | 1079.15 | 183.37 | 1262.52 | 222.44 |
| 65 | 834.17 | 126.25 | 1155.81 | 201.40 | 1342.18 | 240.48 |
| 66 | 892.78 | 139.78 | 1236.97 | 219.44 | 1427.85 | 260.02 |
| 67 | 952.90 | 153.31 | 1322.64 | 238.98 | 1518.03 | 279.56 |
| 68 | 1029.56 | 171.34 | 1427.85 | 263.03 | 1626.25 | 303.61 |
| 69 | 1130.26 | 193.89 | 1560.11 | 293.09 | 1764.52 | 333.67 |
| 70 | 1245.00 | 220.50 | 1710.00 | 327.00 | 1918.50 | 367.50 |
| 71 | 1328.20 | 240.70 | 1815.40 | 352.35 | 2019.85 | 391.50 |
| 72 | 1407.00 | 259.00 | 1912.40 | 373.80 | 2114.00 | 411.60 |
| 73 | 1487.70 | 276.75 | 2008.80 | 394.20 | 2205.90 | 427.95 |
| 74 | 1578.20 | 297.70 | 2116.40 | 414.70 | 2307.50 | 444.60 |
| 75 | 1681.25 | 320.00 | 2236.25 | 440.00 | 2422.50 | 466.25 |
| 76 | 1795.20 | 348.00 | 2373.60 | 474.00 | 2556.00 | 498.00 |
| 77 | 1920.50 | 381.80 | 2528.85 | 516.35 | 2711.70 | 545.10 |
| 78 | 2062.50 | 422.40 | 2707.10 | 569.80 | 2891.90 | 605.00 |
| 79 | 2219.70 | 467.25 | 2902.20 | 627.90 | 3089.10 | 667.80 |
| 80 | 2380.00 | 513.00 | 3100.00 | 687.00 | 3287.00 | 730.00 |
| 81 | 2669.00 | 587.00 | 3461.00 | 780.00 | 3657.00 | 827.00 |
| 82 | 2973.00 | 663.00 | 3839.00 | 876.00 | 4043.00 | 926.00 |
| 83 | 3289.00 | 740.00 | 4227.00 | 972.00 | 4437.00 | 1024.00 |
| 84 | 3616.00 | 819.00 | 4624.00 | 1068.00 | 4839.00 | 1122.00 |
| 85+ | | 1070.00 | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

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

## NH-94 VA

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

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

| Age | Indexed Inflation with Shared Cost | | 1.6% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | 1.6% Compound Inflation or 5.0% Compound Inflation with Shared Cost | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 238.00 | 9.00 | 364.26 | 26.56 | 572.64 | 63.13 |
| 30 | 238.00 | 9.00 | 376.82 | 27.48 | 572.64 | 63.13 |
| 31 | 238.00 | 9.00 | 389.38 | 28.39 | 572.64 | 63.13 |
| 32 | 238.00 | 9.00 | 414.50 | 30.22 | 572.64 | 63.13 |
| 33 | 238.00 | 9.00 | 427.06 | 31.14 | 572.64 | 63.13 |
| 34 | 238.00 | 9.00 | 432.86 | 31.56 | 572.64 | 63.13 |
| 35 | 238.00 | 9.00 | 432.86 | 31.56 | 572.64 | 63.13 |
| 36 | 240.15 | 9.08 | 432.86 | 31.56 | 572.64 | 63.13 |
| 37 | 255.16 | 9.65 | 432.86 | 31.56 | 572.64 | 63.13 |
| 38 | 255.16 | 9.65 | 432.86 | 31.56 | 572.64 | 63.13 |
| 39 | 270.17 | 10.22 | 432.86 | 31.56 | 572.64 | 63.13 |
| 40 | 285.18 | 10.78 | 432.86 | 31.56 | 572.64 | 63.13 |
| 41 | 301.99 | 11.42 | 432.86 | 31.56 | 572.64 | 63.13 |
| 42 | 319.00 | 12.06 | 432.86 | 31.56 | 572.64 | 63.13 |
| 43 | 328.64 | 12.43 | 432.86 | 31.56 | 572.64 | 63.13 |
| 44 | 328.64 | 12.43 | 432.86 | 31.56 | 572.64 | 63.13 |
| 45 | 328.64 | 14.64 | 464.43 | 39.08 | 601.20 | 70.64 |
| 46 | 344.40 | 15.34 | 464.43 | 39.08 | 601.20 | 70.64 |
| 47 | 360.33 | 16.05 | 464.43 | 39.08 | 601.20 | 70.64 |
| 48 | 371.24 | 16.53 | 464.43 | 39.08 | 601.20 | 70.64 |
| 49 | 371.24 | 16.53 | 464.43 | 39.08 | 601.20 | 70.64 |
| 50 | 377.25 | 19.54 | 476.45 | 42.08 | 613.22 | 73.65 |
| 51 | 387.77 | 21.04 | 494.49 | 46.59 | 631.26 | 78.16 |
| 52 | 401.30 | 25.55 | 514.03 | 51.10 | 652.30 | 82.67 |
| 53 | 414.83 | 28.56 | 535.07 | 57.11 | 674.85 | 88.68 |
| 54 | 429.86 | 31.56 | 557.61 | 61.62 | 698.90 | 93.19 |
| 55 | 444.89 | 36.07 | 583.16 | 67.64 | 722.94 | 99.20 |
| 56 | 461.42 | 39.08 | 608.72 | 73.65 | 750.00 | 105.21 |
| 57 | 477.95 | 43.59 | 634.27 | 79.66 | 778.55 | 112.73 |
| 58 | 497.49 | 48.10 | 664.33 | 87.17 | 810.12 | 118.74 |
| 59 | 521.54 | 54.11 | 700.40 | 96.19 | 846.19 | 127.76 |
| 60 | 550.10 | 60.12 | 740.98 | 105.21 | 889.78 | 136.77 |
| 61 | 581.66 | 67.64 | 786.07 | 115.73 | 937.87 | 148.80 |
| 62 | 617.73 | 75.15 | 837.17 | 127.76 | 990.48 | 160.82 |
| 63 | 656.81 | 84.17 | 892.78 | 139.78 | 1049.09 | 172.85 |
| 64 | 698.90 | 94.69 | 952.90 | 153.31 | 1110.72 | 187.88 |
| 65 | 743.99 | 105.21 | 1017.53 | 168.34 | 1178.35 | 202.91 |
| 66 | 793.58 | 115.73 | 1086.67 | 184.87 | 1250.50 | 217.94 |
| 67 | 844.69 | 127.76 | 1158.81 | 201.40 | 1327.15 | 235.97 |
| 68 | 909.32 | 142.79 | 1247.49 | 220.94 | 1420.34 | 255.51 |
| 69 | 991.98 | 160.82 | 1358.71 | 246.49 | 1534.56 | 281.06 |
| 70 | 1087.50 | 183.00 | 1485.00 | 274.50 | 1663.50 | 309.00 |
| 71 | 1154.20 | 198.65 | 1570.35 | 294.35 | 1747.25 | 327.70 |
| 72 | 1219.40 | 214.20 | 1650.60 | 313.60 | 1825.60 | 345.80 |
| 73 | 1283.85 | 229.50 | 1728.00 | 329.40 | 1898.10 | 359.10 |
| 74 | 1355.90 | 244.40 | 1813.50 | 344.50 | 1978.60 | 369.20 |
| 75 | 1436.25 | 263.75 | 1908.75 | 365.00 | 2070.00 | 386.25 |
| 76 | 1527.60 | 285.60 | 2019.60 | 392.40 | 2178.00 | 412.80 |
| 77 | 1629.55 | 313.95 | 2148.20 | 428.95 | 2306.90 | 455.40 |
| 78 | 1744.60 | 347.60 | 2294.60 | 474.10 | 2454.10 | 507.10 |
| 79 | 1867.95 | 383.25 | 2448.60 | 521.85 | 2610.30 | 557.55 |
| 80 | 1993.00 | 419.00 | 2603.00 | 567.00 | 2764.00 | 606.00 |
| 81 | 2222.00 | 477.00 | 2891.00 | 641.00 | 3059.00 | 682.00 |
| 82 | 2463.00 | 537.00 | 3190.00 | 716.00 | 3365.00 | 759.00 |
| 83 | 2711.00 | 597.00 | 3496.00 | 790.00 | 3675.00 | 835.00 |
| 84 | 2966.00 | 658.00 | 3807.00 | 865.00 | 3989.00 | 911.00 |
| 85+ | | 850.00 | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

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

## NH-94 VA

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

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

| Age | Indexed Inflation with Shared Cost | | 1.6% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | 1.6% Compound Inflation or 5.0% Compound Inflation with Shared Cost | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 266.00 | 15.00 | 421.12 | 43.77 | 795.09 | 115.73 |
| 30 | 266.00 | 15.00 | 449.19 | 46.69 | 795.09 | 115.73 |
| 31 | 266.00 | 15.00 | 477.27 | 49.60 | 795.09 | 115.73 |
| 32 | 266.00 | 15.00 | 491.31 | 51.06 | 795.09 | 115.73 |
| 33 | 266.00 | 15.00 | 519.38 | 53.98 | 795.09 | 115.73 |
| 34 | 266.00 | 15.00 | 535.07 | 55.61 | 795.09 | 115.73 |
| 35 | 266.00 | 15.00 | 535.07 | 55.61 | 795.09 | 115.73 |
| 36 | 279.31 | 15.75 | 535.07 | 55.61 | 795.09 | 115.73 |
| 37 | 295.74 | 16.68 | 535.07 | 55.61 | 795.09 | 115.73 |
| 38 | 295.74 | 16.68 | 535.07 | 55.61 | 795.09 | 115.73 |
| 39 | 312.17 | 17.60 | 535.07 | 55.61 | 795.09 | 115.73 |
| 40 | 328.60 | 18.53 | 535.07 | 55.61 | 795.09 | 115.73 |
| 41 | 345.93 | 19.51 | 535.07 | 55.61 | 795.09 | 115.73 |
| 42 | 363.35 | 20.49 | 535.07 | 55.61 | 795.09 | 115.73 |
| 43 | 376.38 | 21.22 | 535.07 | 55.61 | 795.09 | 115.73 |
| 44 | 376.38 | 21.22 | 535.07 | 55.61 | 795.09 | 115.73 |
| 45 | 382.28 | 28.07 | 595.19 | 70.64 | 855.21 | 130.76 |
| 46 | 398.60 | 29.27 | 595.19 | 70.64 | 855.21 | 130.76 |
| 47 | 415.01 | 30.47 | 595.19 | 70.64 | 855.21 | 130.76 |
| 48 | 429.86 | 31.56 | 595.19 | 70.64 | 855.21 | 130.76 |
| 49 | 429.86 | 31.56 | 595.19 | 70.64 | 855.21 | 130.76 |
| 50 | 441.88 | 34.57 | 619.24 | 76.65 | 879.26 | 135.27 |
| 51 | 461.42 | 39.08 | 650.80 | 84.17 | 913.82 | 144.29 |
| 52 | 482.46 | 43.59 | 686.87 | 91.68 | 949.90 | 151.80 |
| 53 | 505.01 | 49.60 | 722.94 | 100.70 | 990.48 | 160.82 |
| 54 | 529.93 | 55.55 | 763.52 | 111.22 | 1034.06 | 171.34 |
| 55 | 545.70 | 60.47 | 805.61 | 120.24 | 1079.15 | 181.86 |
| 56 | 581.29 | 68.92 | 849.20 | 130.76 | 1127.25 | 192.38 |
| 57 | 605.51 | 74.39 | 895.79 | 142.79 | 1176.85 | 204.41 |
| 58 | 635.21 | 81.44 | 946.89 | 154.81 | 1232.46 | 217.94 |
| 59 | 675.30 | 92.02 | 1007.01 | 168.34 | 1298.59 | 232.97 |
| 60 | 713.95 | 101.57 | 1077.65 | 184.87 | 1375.25 | 249.50 |
| 61 | 758.09 | 112.47 | 1154.30 | 202.91 | 1459.41 | 269.04 |
| 62 | 811.01 | 125.22 | 1241.48 | 222.44 | 1552.60 | 290.08 |
| 63 | 855.83 | 135.73 | 1334.66 | 244.99 | 1654.80 | 314.13 |
| 64 | 917.35 | 150.99 | 1436.87 | 267.53 | 1766.03 | 338.18 |
| 65 | 976.44 | 165.09 | 1545.08 | 293.09 | 1884.76 | 365.23 |
| 66 | 1049.57 | 181.98 | 1660.82 | 320.14 | 2009.51 | 393.79 |
| 67 | 1138.38 | 201.14 | 1782.56 | 348.70 | 2143.28 | 423.85 |
| 68 | 1238.43 | 224.52 | 1931.36 | 381.76 | 2304.10 | 459.92 |
| 69 | 1338.59 | 248.61 | 2119.23 | 425.35 | 2507.00 | 505.01 |
| 70 | 1453.85 | 275.61 | 2331.00 | 472.50 | 2733.00 | 553.50 |
| 71 | 1586.78 | 306.20 | 2478.05 | 507.50 | 2882.60 | 587.25 |
| 72 | 1740.52 | 339.68 | 2618.00 | 537.60 | 3022.60 | 617.40 |
| 73 | 1896.75 | 372.60 | 2754.00 | 565.65 | 3157.65 | 641.25 |
| 74 | 2012.40 | 396.50 | 2904.20 | 594.10 | 3305.90 | 663.00 |
| 75 | 2141.25 | 426.25 | 3073.75 | 628.75 | 3476.25 | 693.75 |
| 76 | 2286.00 | 460.80 | 3266.40 | 674.40 | 3673.20 | 739.20 |
| 77 | 2446.05 | 503.70 | 3485.65 | 734.85 | 3904.25 | 808.45 |
| 78 | 2627.90 | 555.50 | 3741.10 | 809.60 | 4176.70 | 897.60 |
| 79 | 2826.60 | 612.15 | 4024.65 | 893.55 | 4480.35 | 994.35 |
| 80 | 3029.00 | 670.00 | 4315.00 | 979.00 | 4791.00 | 1090.00 |
| 81 | 3392.00 | 763.00 | 4834.00 | 1115.00 | 5355.00 | 1241.00 |
| 82 | 3774.00 | 859.00 | 5378.00 | 1254.00 | 5943.00 | 1393.00 |
| 83 | 4168.00 | 957.00 | 5936.00 | 1393.00 | 6543.00 | 1544.00 |
| 84 | 4575.00 | 1055.00 | 6508.00 | 1533.00 | 7157.00 | 1694.00 |
| 85+ | | 1366.00 | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

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

## NH-94 VA

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

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

| Age | Indexed Inflation with Shared Cost | | 1.6% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | 1.6% Compound Inflation or 5.0% Compound Inflation with Shared Cost | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 256.00 | 13.00 | 392.73 | 36.67 | 722.94 | 99.20 |
| 30 | 256.00 | 13.00 | 418.91 | 39.12 | 722.94 | 99.20 |
| 31 | 256.00 | 13.00 | 445.09 | 41.56 | 722.94 | 99.20 |
| 32 | 256.00 | 13.00 | 458.18 | 42.78 | 722.94 | 99.20 |
| 33 | 256.00 | 13.00 | 484.37 | 45.23 | 722.94 | 99.20 |
| 34 | 256.00 | 13.00 | 499.00 | 46.59 | 722.94 | 99.20 |
| 35 | 256.00 | 13.00 | 499.00 | 46.59 | 722.94 | 99.20 |
| 36 | 268.81 | 13.65 | 499.00 | 46.59 | 722.94 | 99.20 |
| 37 | 284.62 | 14.45 | 499.00 | 46.59 | 722.94 | 99.20 |
| 38 | 284.62 | 14.45 | 499.00 | 46.59 | 722.94 | 99.20 |
| 39 | 300.43 | 15.26 | 499.00 | 46.59 | 722.94 | 99.20 |
| 40 | 316.25 | 16.06 | 499.00 | 46.59 | 722.94 | 99.20 |
| 41 | 332.92 | 16.91 | 499.00 | 46.59 | 722.94 | 99.20 |
| 42 | 349.69 | 17.76 | 499.00 | 46.59 | 722.94 | 99.20 |
| 43 | 362.23 | 18.39 | 499.00 | 46.59 | 722.94 | 99.20 |
| 44 | 362.23 | 18.39 | 499.00 | 46.59 | 722.94 | 99.20 |
| 45 | 362.23 | 22.72 | 548.60 | 60.12 | 774.05 | 111.22 |
| 46 | 377.70 | 23.69 | 548.60 | 60.12 | 774.05 | 111.22 |
| 47 | 393.25 | 24.67 | 548.60 | 60.12 | 774.05 | 111.22 |
| 48 | 407.31 | 25.55 | 548.60 | 60.12 | 774.05 | 111.22 |
| 49 | 407.31 | 25.55 | 548.60 | 60.12 | 774.05 | 111.22 |
| 50 | 417.83 | 28.56 | 569.64 | 64.63 | 793.58 | 115.73 |
| 51 | 434.37 | 33.07 | 596.69 | 70.64 | 822.14 | 121.74 |
| 52 | 452.40 | 37.58 | 625.25 | 78.16 | 853.70 | 129.26 |
| 53 | 470.44 | 42.08 | 656.81 | 85.67 | 888.27 | 138.28 |
| 54 | 490.90 | 46.54 | 691.38 | 93.19 | 924.35 | 145.79 |
| 55 | 504.40 | 51.62 | 727.45 | 102.20 | 963.42 | 154.81 |
| 56 | 534.85 | 56.93 | 765.03 | 111.22 | 1004.00 | 163.83 |
| 57 | 554.93 | 62.49 | 804.11 | 120.24 | 1047.59 | 174.35 |
| 58 | 580.43 | 69.59 | 847.69 | 130.76 | 1095.69 | 186.37 |
| 59 | 612.96 | 77.18 | 898.79 | 142.79 | 1151.30 | 198.40 |
| 60 | 646.23 | 85.38 | 957.41 | 156.31 | 1215.93 | 213.43 |
| 61 | 683.59 | 93.48 | 1023.54 | 171.34 | 1288.07 | 229.96 |
| 62 | 726.56 | 104.83 | 1097.19 | 189.38 | 1367.73 | 248.00 |
| 63 | 762.96 | 114.30 | 1176.85 | 207.41 | 1453.40 | 267.53 |
| 64 | 814.79 | 126.78 | 1262.52 | 226.95 | 1548.09 | 288.58 |
| 65 | 864.97 | 138.28 | 1354.20 | 248.00 | 1648.79 | 311.12 |
| 66 | 926.84 | 152.36 | 1453.40 | 270.54 | 1755.50 | 335.17 |
| 67 | 1002.86 | 169.76 | 1557.11 | 294.59 | 1869.73 | 360.72 |
| 68 | 1086.85 | 188.77 | 1681.86 | 323.15 | 2006.51 | 390.78 |
| 69 | 1170.03 | 207.88 | 1839.67 | 359.22 | 2176.34 | 428.36 |
| 70 | 1263.67 | 230.13 | 2016.00 | 399.00 | 2365.50 | 469.50 |
| 71 | 1373.13 | 255.85 | 2137.30 | 426.30 | 2488.20 | 497.35 |
| 72 | 1501.38 | 283.97 | 2252.60 | 452.20 | 2602.60 | 522.20 |
| 73 | 1630.80 | 310.50 | 2361.15 | 473.85 | 2710.80 | 538.65 |
| 74 | 1721.20 | 328.90 | 2479.10 | 495.30 | 2824.90 | 552.50 |
| 75 | 1822.50 | 351.25 | 2612.50 | 521.25 | 2956.25 | 572.50 |
| 76 | 1938.00 | 379.20 | 2767.20 | 559.20 | 3114.00 | 612.00 |
| 77 | 2067.70 | 415.15 | 2947.45 | 611.80 | 3306.25 | 676.20 |
| 78 | 2213.20 | 457.60 | 3154.80 | 675.40 | 3527.70 | 755.70 |
| 79 | 2366.70 | 502.95 | 3374.70 | 742.35 | 3763.20 | 832.65 |
| 80 | 2520.00 | 547.00 | 3593.00 | 807.00 | 3996.00 | 904.00 |
| 81 | 2803.00 | 619.00 | 3996.00 | 911.00 | 4432.00 | 1018.00 |
| 82 | 3099.00 | 693.00 | 4415.00 | 1017.00 | 4883.00 | 1132.00 |
| 83 | 3403.00 | 767.00 | 4841.00 | 1122.00 | 5339.00 | 1245.00 |
| 84 | 3713.00 | 841.00 | 5274.00 | 1227.00 | 5800.00 | 1357.00 |
| 85+ | | 1073.00 | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

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

## NH-94 VA

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

**Standard rates per unit of Maximum Daily Benefit***

**Benefit Period: 2 Years**

**Elimination Period: 20 Days**

| Age | 0.3% Simple Inflation or 3.6% Simple Inflation with Shared Cost | | 0.3% Compound Inflation or 3.6% Compound Inflation with Shared Cost | |
|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 267.00 | 16.00 | 332.00 | 31.00 |
| 30 | 267.00 | 16.00 | 332.00 | 31.00 |
| 31 | 267.00 | 16.00 | 332.00 | 31.00 |
| 32 | 267.00 | 16.00 | 332.00 | 31.00 |
| 33 | 267.00 | 16.00 | 332.00 | 31.00 |
| 34 | 267.00 | 16.00 | 332.00 | 31.00 |
| 35 | 267.00 | 16.00 | 332.00 | 31.00 |
| 36 | 267.00 | 16.00 | 332.00 | 31.00 |
| 37 | 267.00 | 16.00 | 332.00 | 31.00 |
| 38 | 267.00 | 16.00 | 332.00 | 31.00 |
| 39 | 267.00 | 16.00 | 332.00 | 31.00 |
| 40 | 267.00 | 16.00 | 332.00 | 31.00 |
| 41 | 267.00 | 16.00 | 332.00 | 31.00 |
| 42 | 267.00 | 16.00 | 332.00 | 31.00 |
| 43 | 267.00 | 16.00 | 332.00 | 31.00 |
| 44 | 267.00 | 16.00 | 332.00 | 31.00 |
| 45 | 282.00 | 20.00 | 346.00 | 34.00 |
| 46 | 282.00 | 20.00 | 346.00 | 34.00 |
| 47 | 282.00 | 20.00 | 346.00 | 34.00 |
| 48 | 282.00 | 20.00 | 346.00 | 34.00 |
| 49 | 282.00 | 20.00 | 346.00 | 34.00 |
| 50 | 288.00 | 21.00 | 351.00 | 36.00 |
| 51 | 297.00 | 24.00 | 360.00 | 38.00 |
| 52 | 307.00 | 26.00 | 370.00 | 40.00 |
| 53 | 317.00 | 28.00 | 380.00 | 43.00 |
| 54 | 328.00 | 31.00 | 392.00 | 45.00 |
| 55 | 340.00 | 34.00 | 404.00 | 48.00 |
| 56 | 352.00 | 37.00 | 417.00 | 51.00 |
| 57 | 365.00 | 40.00 | 430.00 | 54.00 |
| 58 | 380.00 | 43.00 | 445.00 | 58.00 |
| 59 | 397.00 | 47.00 | 463.00 | 62.00 |
| 60 | 417.00 | 52.00 | 483.00 | 66.00 |
| 61 | 440.00 | 57.00 | 506.00 | 71.00 |
| 62 | 464.00 | 63.00 | 532.00 | 77.00 |
| 63 | 492.00 | 69.00 | 559.00 | 83.00 |
| 64 | 521.00 | 76.00 | 590.00 | 90.00 |
| 65 | 553.00 | 83.00 | 622.00 | 97.00 |
| 66 | 586.00 | 90.00 | 657.00 | 105.00 |
| 67 | 622.00 | 98.00 | 694.00 | 113.00 |
| 68 | 665.00 | 108.00 | 738.00 | 123.00 |
| 69 | 720.00 | 120.00 | 793.00 | 135.00 |
| 70 | 783.00 | 134.00 | 857.00 | 149.00 |
| 71 | 852.00 | 149.00 | 927.00 | 163.00 |
| 72 | 923.00 | 164.00 | 999.00 | 178.00 |
| 73 | 999.00 | 180.00 | 1075.00 | 192.00 |
| 74 | 1086.00 | 197.00 | 1162.00 | 208.00 |
| 75 | 1186.00 | 217.00 | 1261.00 | 227.00 |
| 76 | 1300.00 | 242.00 | 1376.00 | 252.00 |
| 77 | 1431.00 | 274.00 | 1508.00 | 285.00 |
| 78 | 1584.00 | 313.00 | 1663.00 | 327.00 |
| 79 | 1759.00 | 359.00 | 1841.00 | 375.00 |
| 80 | 1953.00 | 409.00 | 2037.00 | 428.00 |
| 81 | 2161.00 | 463.00 | 2247.00 | 483.00 |
| 82 | 2381.00 | 518.00 | 2467.00 | 539.00 |
| 83 | 2607.00 | 573.00 | 2693.00 | 595.00 |
| 84 | 2840.00 | 629.00 | 2925.00 | 651.00 |
| 85+ | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

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

## NH-94 VA

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

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

| Age | 0.3% Simple Inflation or 3.6% Simple Inflation with Shared Cost | | 0.3% Compound Inflation or 3.6% Compound Inflation with Shared Cost | |
|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 254.00 | 13.00 | 307.00 | 25.00 |
| 30 | 254.00 | 13.00 | 307.00 | 25.00 |
| 31 | 254.00 | 13.00 | 307.00 | 25.00 |
| 32 | 254.00 | 13.00 | 307.00 | 25.00 |
| 33 | 254.00 | 13.00 | 307.00 | 25.00 |
| 34 | 254.00 | 13.00 | 307.00 | 25.00 |
| 35 | 254.00 | 13.00 | 307.00 | 25.00 |
| 36 | 254.00 | 13.00 | 307.00 | 25.00 |
| 37 | 254.00 | 13.00 | 307.00 | 25.00 |
| 38 | 254.00 | 13.00 | 307.00 | 25.00 |
| 39 | 254.00 | 13.00 | 307.00 | 25.00 |
| 40 | 254.00 | 13.00 | 307.00 | 25.00 |
| 41 | 254.00 | 13.00 | 307.00 | 25.00 |
| 42 | 254.00 | 13.00 | 307.00 | 25.00 |
| 43 | 254.00 | 13.00 | 307.00 | 25.00 |
| 44 | 254.00 | 13.00 | 307.00 | 25.00 |
| 45 | 265.00 | 16.00 | 318.00 | 28.00 |
| 46 | 265.00 | 16.00 | 318.00 | 28.00 |
| 47 | 265.00 | 16.00 | 318.00 | 28.00 |
| 48 | 265.00 | 16.00 | 318.00 | 28.00 |
| 49 | 265.00 | 16.00 | 318.00 | 28.00 |
| 50 | 270.00 | 17.00 | 322.00 | 29.00 |
| 51 | 277.00 | 19.00 | 329.00 | 31.00 |
| 52 | 285.00 | 21.00 | 337.00 | 33.00 |
| 53 | 293.00 | 23.00 | 346.00 | 35.00 |
| 54 | 302.00 | 25.00 | 355.00 | 37.00 |
| 55 | 312.00 | 27.00 | 365.00 | 39.00 |
| 56 | 322.00 | 30.00 | 375.00 | 41.00 |
| 57 | 333.00 | 32.00 | 386.00 | 44.00 |
| 58 | 345.00 | 35.00 | 399.00 | 47.00 |
| 59 | 359.00 | 38.00 | 413.00 | 50.00 |
| 60 | 375.00 | 42.00 | 430.00 | 54.00 |
| 61 | 394.00 | 46.00 | 449.00 | 58.00 |
| 62 | 414.00 | 51.00 | 470.00 | 63.00 |
| 63 | 437.00 | 56.00 | 493.00 | 68.00 |
| 64 | 461.00 | 61.00 | 518.00 | 73.00 |
| 65 | 487.00 | 67.00 | 545.00 | 79.00 |
| 66 | 515.00 | 73.00 | 574.00 | 86.00 |
| 67 | 545.00 | 80.00 | 605.00 | 92.00 |
| 68 | 580.00 | 88.00 | 641.00 | 100.00 |
| 69 | 625.00 | 98.00 | 687.00 | 110.00 |
| 70 | 677.00 | 109.00 | 740.00 | 121.00 |
| 71 | 734.00 | 121.00 | 797.00 | 133.00 |
| 72 | 792.00 | 133.00 | 856.00 | 145.00 |
| 73 | 855.00 | 146.00 | 919.00 | 157.00 |
| 74 | 926.00 | 160.00 | 990.00 | 169.00 |
| 75 | 1007.00 | 176.00 | 1071.00 | 184.00 |
| 76 | 1101.00 | 196.00 | 1165.00 | 205.00 |
| 77 | 1208.00 | 222.00 | 1274.00 | 232.00 |
| 78 | 1332.00 | 254.00 | 1400.00 | 267.00 |
| 79 | 1474.00 | 291.00 | 1544.00 | 305.00 |
| 80 | 1631.00 | 331.00 | 1702.00 | 347.00 |
| 81 | 1798.00 | 374.00 | 1871.00 | 391.00 |
| 82 | 1974.00 | 417.00 | 2048.00 | 435.00 |
| 83 | 2155.00 | 461.00 | 2229.00 | 479.00 |
| 84 | 2341.00 | 505.00 | 2414.00 | 523.00 |
| 85+ | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

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

## NH-94 VA

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

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

| Age | 0.3% Simple Inflation or 3.6% Simple Inflation with Shared Cost | | 0.3% Compound Inflation or 3.6% Compound Inflation with Shared Cost | |
|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 284.00 | 20.00 | 366.00 | 39.00 |
| 30 | 284.00 | 20.00 | 366.00 | 39.00 |
| 31 | 284.00 | 20.00 | 366.00 | 39.00 |
| 32 | 284.00 | 20.00 | 366.00 | 39.00 |
| 33 | 284.00 | 20.00 | 366.00 | 39.00 |
| 34 | 284.00 | 20.00 | 366.00 | 39.00 |
| 35 | 284.00 | 20.00 | 366.00 | 39.00 |
| 36 | 284.00 | 20.00 | 366.00 | 39.00 |
| 37 | 284.00 | 20.00 | 366.00 | 39.00 |
| 38 | 284.00 | 20.00 | 366.00 | 39.00 |
| 39 | 284.00 | 20.00 | 366.00 | 39.00 |
| 40 | 284.00 | 20.00 | 366.00 | 39.00 |
| 41 | 284.00 | 20.00 | 366.00 | 39.00 |
| 42 | 284.00 | 20.00 | 366.00 | 39.00 |
| 43 | 284.00 | 20.00 | 366.00 | 39.00 |
| 44 | 284.00 | 20.00 | 366.00 | 39.00 |
| 45 | 303.00 | 25.00 | 384.00 | 43.00 |
| 46 | 303.00 | 25.00 | 384.00 | 43.00 |
| 47 | 303.00 | 25.00 | 384.00 | 43.00 |
| 48 | 303.00 | 25.00 | 384.00 | 43.00 |
| 49 | 303.00 | 25.00 | 384.00 | 43.00 |
| 50 | 310.00 | 27.00 | 391.00 | 45.00 |
| 51 | 322.00 | 29.00 | 403.00 | 48.00 |
| 52 | 334.00 | 32.00 | 415.00 | 51.00 |
| 53 | 347.00 | 35.00 | 428.00 | 54.00 |
| 54 | 361.00 | 39.00 | 443.00 | 57.00 |
| 55 | 376.00 | 42.00 | 458.00 | 61.00 |
| 56 | 391.00 | 46.00 | 474.00 | 64.00 |
| 57 | 408.00 | 50.00 | 491.00 | 68.00 |
| 58 | 426.00 | 54.00 | 510.00 | 73.00 |
| 59 | 448.00 | 59.00 | 532.00 | 78.00 |
| 60 | 473.00 | 65.00 | 558.00 | 84.00 |
| 61 | 501.00 | 72.00 | 587.00 | 90.00 |
| 62 | 532.00 | 79.00 | 619.00 | 97.00 |
| 63 | 566.00 | 87.00 | 654.00 | 105.00 |
| 64 | 603.00 | 95.00 | 692.00 | 114.00 |
| 65 | 642.00 | 104.00 | 733.00 | 123.00 |
| 66 | 684.00 | 114.00 | 777.00 | 133.00 |
| 67 | 729.00 | 124.00 | 823.00 | 143.00 |
| 68 | 783.00 | 136.00 | 879.00 | 155.00 |
| 69 | 852.00 | 151.00 | 949.00 | 171.00 |
| 70 | 931.00 | 169.00 | 1030.00 | 188.00 |
| 71 | 1018.00 | 188.00 | 1118.00 | 207.00 |
| 72 | 1107.00 | 207.00 | 1208.00 | 226.00 |
| 73 | 1203.00 | 227.00 | 1305.00 | 244.00 |
| 74 | 1312.00 | 248.00 | 1414.00 | 263.00 |
| 75 | 1438.00 | 274.00 | 1540.00 | 288.00 |
| 76 | 1583.00 | 306.00 | 1687.00 | 320.00 |
| 77 | 1751.00 | 347.00 | 1858.00 | 363.00 |
| 78 | 1948.00 | 398.00 | 2059.00 | 418.00 |
| 79 | 2176.00 | 458.00 | 2291.00 | 482.00 |
| 80 | 2429.00 | 524.00 | 2548.00 | 551.00 |
| 81 | 2701.00 | 594.00 | 2824.00 | 624.00 |
| 82 | 2987.00 | 667.00 | 3113.00 | 698.00 |
| 83 | 3282.00 | 739.00 | 3409.00 | 771.00 |
| 84 | 3585.00 | 812.00 | 3713.00 | 845.00 |
| 85+ | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

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

## NH-94 VA

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

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

| Age | 0.3% Simple Inflation or 3.6% Simple Inflation with Shared Cost | | 0.3% Compound Inflation or 3.6% Compound Inflation with Shared Cost | |
|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 268.00 | 16.00 | 338.00 | 32.00 |
| 30 | 268.00 | 16.00 | 338.00 | 32.00 |
| 31 | 268.00 | 16.00 | 338.00 | 32.00 |
| 32 | 268.00 | 16.00 | 338.00 | 32.00 |
| 33 | 268.00 | 16.00 | 338.00 | 32.00 |
| 34 | 268.00 | 16.00 | 338.00 | 32.00 |
| 35 | 268.00 | 16.00 | 338.00 | 32.00 |
| 36 | 268.00 | 16.00 | 338.00 | 32.00 |
| 37 | 268.00 | 16.00 | 338.00 | 32.00 |
| 38 | 268.00 | 16.00 | 338.00 | 32.00 |
| 39 | 268.00 | 16.00 | 338.00 | 32.00 |
| 40 | 268.00 | 16.00 | 338.00 | 32.00 |
| 41 | 268.00 | 16.00 | 338.00 | 32.00 |
| 42 | 268.00 | 16.00 | 338.00 | 32.00 |
| 43 | 268.00 | 16.00 | 338.00 | 32.00 |
| 44 | 268.00 | 16.00 | 338.00 | 32.00 |
| 45 | 283.00 | 20.00 | 352.00 | 36.00 |
| 46 | 283.00 | 20.00 | 352.00 | 36.00 |
| 47 | 283.00 | 20.00 | 352.00 | 36.00 |
| 48 | 283.00 | 20.00 | 352.00 | 36.00 |
| 49 | 283.00 | 20.00 | 352.00 | 36.00 |
| 50 | 289.00 | 22.00 | 357.00 | 37.00 |
| 51 | 298.00 | 24.00 | 366.00 | 39.00 |
| 52 | 308.00 | 26.00 | 377.00 | 42.00 |
| 53 | 319.00 | 29.00 | 388.00 | 44.00 |
| 54 | 331.00 | 32.00 | 400.00 | 47.00 |
| 55 | 343.00 | 35.00 | 412.00 | 50.00 |
| 56 | 356.00 | 38.00 | 426.00 | 53.00 |
| 57 | 370.00 | 41.00 | 440.00 | 56.00 |
| 58 | 385.00 | 45.00 | 456.00 | 60.00 |
| 59 | 403.00 | 49.00 | 474.00 | 64.00 |
| 60 | 424.00 | 54.00 | 496.00 | 69.00 |
| 61 | 447.00 | 59.00 | 520.00 | 75.00 |
| 62 | 473.00 | 65.00 | 547.00 | 81.00 |
| 63 | 502.00 | 71.00 | 577.00 | 87.00 |
| 64 | 533.00 | 78.00 | 609.00 | 94.00 |
| 65 | 566.00 | 86.00 | 643.00 | 102.00 |
| 66 | 601.00 | 94.00 | 679.00 | 110.00 |
| 67 | 638.00 | 102.00 | 718.00 | 118.00 |
| 68 | 684.00 | 112.00 | 765.00 | 129.00 |
| 69 | 741.00 | 125.00 | 823.00 | 142.00 |
| 70 | 806.00 | 140.00 | 891.00 | 156.00 |
| 71 | 878.00 | 155.00 | 963.00 | 171.00 |
| 72 | 953.00 | 171.00 | 1039.00 | 187.00 |
| 73 | 1032.00 | 187.00 | 1119.00 | 202.00 |
| 74 | 1121.00 | 204.00 | 1209.00 | 217.00 |
| 75 | 1225.00 | 225.00 | 1312.00 | 236.00 |
| 76 | 1344.00 | 251.00 | 1433.00 | 263.00 |
| 77 | 1483.00 | 285.00 | 1575.00 | 299.00 |
| 78 | 1645.00 | 328.00 | 1741.00 | 345.00 |
| 79 | 1831.00 | 376.00 | 1930.00 | 397.00 |
| 80 | 2035.00 | 429.00 | 2137.00 | 452.00 |
| 81 | 2253.00 | 485.00 | 2359.00 | 510.00 |
| 82 | 2482.00 | 542.00 | 2590.00 | 568.00 |
| 83 | 2717.00 | 599.00 | 2826.00 | 626.00 |
| 84 | 2958.00 | 657.00 | 3067.00 | 684.00 |
| 85+ | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

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

## NH-94 VA

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

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

| Age | 0.3% Simple Inflation or 3.6% Simple Inflation with Shared Cost | | 0.3% Compound Inflation or 3.6% Compound Inflation with Shared Cost | |
|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 306.00 | 25.00 | 415.00 | 50.00 |
| 30 | 306.00 | 25.00 | 415.00 | 50.00 |
| 31 | 306.00 | 25.00 | 415.00 | 50.00 |
| 32 | 306.00 | 25.00 | 415.00 | 50.00 |
| 33 | 306.00 | 25.00 | 415.00 | 50.00 |
| 34 | 306.00 | 25.00 | 415.00 | 50.00 |
| 35 | 306.00 | 25.00 | 415.00 | 50.00 |
| 36 | 306.00 | 25.00 | 415.00 | 50.00 |
| 37 | 306.00 | 25.00 | 415.00 | 50.00 |
| 38 | 306.00 | 25.00 | 415.00 | 50.00 |
| 39 | 306.00 | 25.00 | 415.00 | 50.00 |
| 40 | 306.00 | 25.00 | 415.00 | 50.00 |
| 41 | 306.00 | 25.00 | 415.00 | 50.00 |
| 42 | 306.00 | 25.00 | 415.00 | 50.00 |
| 43 | 306.00 | 25.00 | 415.00 | 50.00 |
| 44 | 306.00 | 25.00 | 415.00 | 50.00 |
| 45 | 331.00 | 32.00 | 439.00 | 56.00 |
| 46 | 331.00 | 32.00 | 439.00 | 56.00 |
| 47 | 331.00 | 32.00 | 439.00 | 56.00 |
| 48 | 331.00 | 32.00 | 439.00 | 56.00 |
| 49 | 331.00 | 32.00 | 439.00 | 56.00 |
| 50 | 342.00 | 34.00 | 449.00 | 59.00 |
| 51 | 356.00 | 38.00 | 463.00 | 62.00 |
| 52 | 372.00 | 41.00 | 479.00 | 66.00 |
| 53 | 389.00 | 45.00 | 497.00 | 70.00 |
| 54 | 407.00 | 50.00 | 516.00 | 74.00 |
| 55 | 426.00 | 54.00 | 536.00 | 79.00 |
| 56 | 446.00 | 59.00 | 556.00 | 84.00 |
| 57 | 467.00 | 64.00 | 578.00 | 89.00 |
| 58 | 491.00 | 70.00 | 603.00 | 94.00 |
| 59 | 518.00 | 76.00 | 632.00 | 101.00 |
| 60 | 551.00 | 84.00 | 666.00 | 109.00 |
| 61 | 587.00 | 92.00 | 703.00 | 117.00 |
| 62 | 627.00 | 101.00 | 745.00 | 127.00 |
| 63 | 671.00 | 111.00 | 791.00 | 137.00 |
| 64 | 718.00 | 122.00 | 840.00 | 148.00 |
| 65 | 769.00 | 134.00 | 893.00 | 160.00 |
| 66 | 823.00 | 146.00 | 950.00 | 173.00 |
| 67 | 880.00 | 159.00 | 1010.00 | 186.00 |
| 68 | 950.00 | 175.00 | 1082.00 | 202.00 |
| 69 | 1038.00 | 195.00 | 1174.00 | 222.00 |
| 70 | 1140.00 | 218.00 | 1279.00 | 245.00 |
| 71 | 1252.00 | 243.00 | 1393.00 | 270.00 |
| 72 | 1366.00 | 267.00 | 1510.00 | 294.00 |
| 73 | 1488.00 | 292.00 | 1634.00 | 317.00 |
| 74 | 1628.00 | 319.00 | 1775.00 | 342.00 |
| 75 | 1789.00 | 352.00 | 1938.00 | 373.00 |
| 76 | 1978.00 | 395.00 | 2130.00 | 415.00 |
| 77 | 2199.00 | 449.00 | 2358.00 | 474.00 |
| 78 | 2461.00 | 518.00 | 2629.00 | 550.00 |
| 79 | 2764.00 | 598.00 | 2942.00 | 636.00 |
| 80 | 3100.00 | 687.00 | 3287.00 | 730.00 |
| 81 | 3461.00 | 780.00 | 3657.00 | 827.00 |
| 82 | 3839.00 | 876.00 | 4043.00 | 926.00 |
| 83 | 4227.00 | 972.00 | 4437.00 | 1024.00 |
| 84 | 4624.00 | 1068.00 | 4839.00 | 1122.00 |
| 85+ | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

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

## NH-94 VA

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

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

| Age | 0.3% Simple Inflation or 3.6% Simple Inflation with Shared Cost | | 0.3% Compound Inflation or 3.6% Compound Inflation with Shared Cost | |
|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 288.00 | 21.00 | 381.00 | 42.00 |
| 30 | 288.00 | 21.00 | 381.00 | 42.00 |
| 31 | 288.00 | 21.00 | 381.00 | 42.00 |
| 32 | 288.00 | 21.00 | 381.00 | 42.00 |
| 33 | 288.00 | 21.00 | 381.00 | 42.00 |
| 34 | 288.00 | 21.00 | 381.00 | 42.00 |
| 35 | 288.00 | 21.00 | 381.00 | 42.00 |
| 36 | 288.00 | 21.00 | 381.00 | 42.00 |
| 37 | 288.00 | 21.00 | 381.00 | 42.00 |
| 38 | 288.00 | 21.00 | 381.00 | 42.00 |
| 39 | 288.00 | 21.00 | 381.00 | 42.00 |
| 40 | 288.00 | 21.00 | 381.00 | 42.00 |
| 41 | 288.00 | 21.00 | 381.00 | 42.00 |
| 42 | 288.00 | 21.00 | 381.00 | 42.00 |
| 43 | 288.00 | 21.00 | 381.00 | 42.00 |
| 44 | 288.00 | 21.00 | 381.00 | 42.00 |
| 45 | 309.00 | 26.00 | 400.00 | 47.00 |
| 46 | 309.00 | 26.00 | 400.00 | 47.00 |
| 47 | 309.00 | 26.00 | 400.00 | 47.00 |
| 48 | 309.00 | 26.00 | 400.00 | 47.00 |
| 49 | 309.00 | 26.00 | 400.00 | 47.00 |
| 50 | 317.00 | 28.00 | 408.00 | 49.00 |
| 51 | 329.00 | 31.00 | 420.00 | 52.00 |
| 52 | 342.00 | 34.00 | 434.00 | 55.00 |
| 53 | 356.00 | 38.00 | 449.00 | 59.00 |
| 54 | 371.00 | 41.00 | 465.00 | 62.00 |
| 55 | 388.00 | 45.00 | 481.00 | 66.00 |
| 56 | 405.00 | 49.00 | 499.00 | 70.00 |
| 57 | 422.00 | 53.00 | 518.00 | 75.00 |
| 58 | 442.00 | 58.00 | 539.00 | 79.00 |
| 59 | 466.00 | 64.00 | 563.00 | 85.00 |
| 60 | 493.00 | 70.00 | 592.00 | 91.00 |
| 61 | 523.00 | 77.00 | 624.00 | 99.00 |
| 62 | 557.00 | 85.00 | 659.00 | 107.00 |
| 63 | 594.00 | 93.00 | 698.00 | 115.00 |
| 64 | 634.00 | 102.00 | 739.00 | 125.00 |
| 65 | 677.00 | 112.00 | 784.00 | 135.00 |
| 66 | 723.00 | 123.00 | 832.00 | 145.00 |
| 67 | 771.00 | 134.00 | 883.00 | 157.00 |
| 68 | 830.00 | 147.00 | 945.00 | 170.00 |
| 69 | 904.00 | 164.00 | 1021.00 | 187.00 |
| 70 | 990.00 | 183.00 | 1109.00 | 206.00 |
| 71 | 1083.00 | 203.00 | 1205.00 | 226.00 |
| 72 | 1179.00 | 224.00 | 1304.00 | 247.00 |
| 73 | 1280.00 | 244.00 | 1406.00 | 266.00 |
| 74 | 1395.00 | 265.00 | 1522.00 | 284.00 |
| 75 | 1527.00 | 292.00 | 1656.00 | 309.00 |
| 76 | 1683.00 | 327.00 | 1815.00 | 344.00 |
| 77 | 1868.00 | 373.00 | 2006.00 | 396.00 |
| 78 | 2086.00 | 431.00 | 2231.00 | 461.00 |
| 79 | 2332.00 | 497.00 | 2486.00 | 531.00 |
| 80 | 2603.00 | 567.00 | 2764.00 | 606.00 |
| 81 | 2891.00 | 641.00 | 3059.00 | 682.00 |
| 82 | 3190.00 | 716.00 | 3365.00 | 759.00 |
| 83 | 3496.00 | 790.00 | 3675.00 | 835.00 |
| 84 | 3807.00 | 865.00 | 3989.00 | 911.00 |
| 85+ | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

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

## NH-94 VA

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

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

| Age | 0.3% Simple Inflation or 3.6% Simple Inflation with Shared Cost | | 0.3% Compound Inflation or 3.6% Compound Inflation with Shared Cost | |
|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 356.00 | 37.00 | 529.00 | 77.00 |
| 30 | 356.00 | 37.00 | 529.00 | 77.00 |
| 31 | 356.00 | 37.00 | 529.00 | 77.00 |
| 32 | 356.00 | 37.00 | 529.00 | 77.00 |
| 33 | 356.00 | 37.00 | 529.00 | 77.00 |
| 34 | 356.00 | 37.00 | 529.00 | 77.00 |
| 35 | 356.00 | 37.00 | 529.00 | 77.00 |
| 36 | 356.00 | 37.00 | 529.00 | 77.00 |
| 37 | 356.00 | 37.00 | 529.00 | 77.00 |
| 38 | 356.00 | 37.00 | 529.00 | 77.00 |
| 39 | 356.00 | 37.00 | 529.00 | 77.00 |
| 40 | 356.00 | 37.00 | 529.00 | 77.00 |
| 41 | 356.00 | 37.00 | 529.00 | 77.00 |
| 42 | 356.00 | 37.00 | 529.00 | 77.00 |
| 43 | 356.00 | 37.00 | 529.00 | 77.00 |
| 44 | 356.00 | 37.00 | 529.00 | 77.00 |
| 45 | 396.00 | 47.00 | 569.00 | 87.00 |
| 46 | 396.00 | 47.00 | 569.00 | 87.00 |
| 47 | 396.00 | 47.00 | 569.00 | 87.00 |
| 48 | 396.00 | 47.00 | 569.00 | 87.00 |
| 49 | 396.00 | 47.00 | 569.00 | 87.00 |
| 50 | 412.00 | 51.00 | 585.00 | 90.00 |
| 51 | 433.00 | 56.00 | 608.00 | 96.00 |
| 52 | 457.00 | 61.00 | 632.00 | 101.00 |
| 53 | 481.00 | 67.00 | 659.00 | 107.00 |
| 54 | 508.00 | 74.00 | 688.00 | 114.00 |
| 55 | 536.00 | 80.00 | 718.00 | 121.00 |
| 56 | 565.00 | 87.00 | 750.00 | 128.00 |
| 57 | 596.00 | 95.00 | 783.00 | 136.00 |
| 58 | 630.00 | 103.00 | 820.00 | 145.00 |
| 59 | 670.00 | 112.00 | 864.00 | 155.00 |
| 60 | 717.00 | 123.00 | 915.00 | 166.00 |
| 61 | 768.00 | 135.00 | 971.00 | 179.00 |
| 62 | 826.00 | 148.00 | 1033.00 | 193.00 |
| 63 | 888.00 | 163.00 | 1101.00 | 209.00 |
| 64 | 956.00 | 178.00 | 1175.00 | 225.00 |
| 65 | 1028.00 | 195.00 | 1254.00 | 243.00 |
| 66 | 1105.00 | 213.00 | 1337.00 | 262.00 |
| 67 | 1186.00 | 232.00 | 1426.00 | 282.00 |
| 68 | 1285.00 | 254.00 | 1533.00 | 306.00 |
| 69 | 1410.00 | 283.00 | 1668.00 | 336.00 |
| 70 | 1554.00 | 315.00 | 1822.00 | 369.00 |
| 71 | 1709.00 | 350.00 | 1988.00 | 405.00 |
| 72 | 1870.00 | 384.00 | 2159.00 | 441.00 |
| 73 | 2040.00 | 419.00 | 2339.00 | 475.00 |
| 74 | 2234.00 | 457.00 | 2543.00 | 510.00 |
| 75 | 2459.00 | 503.00 | 2781.00 | 555.00 |
| 76 | 2722.00 | 562.00 | 3061.00 | 616.00 |
| 77 | 3031.00 | 639.00 | 3395.00 | 703.00 |
| 78 | 3401.00 | 736.00 | 3797.00 | 816.00 |
| 79 | 3833.00 | 851.00 | 4267.00 | 947.00 |
| 80 | 4315.00 | 979.00 | 4791.00 | 1090.00 |
| 81 | 4834.00 | 1115.00 | 5355.00 | 1241.00 |
| 82 | 5378.00 | 1254.00 | 5943.00 | 1393.00 |
| 83 | 5936.00 | 1393.00 | 6543.00 | 1544.00 |
| 84 | 6508.00 | 1533.00 | 7157.00 | 1694.00 |
| 85+ | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

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

## NH-94 VA

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

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

| Age | 0.3% Simple Inflation or 3.6% Simple Inflation with Shared Cost | | 0.3% Compound Inflation or 3.6% Compound Inflation with Shared Cost | |
|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 332.00 | 31.00 | 481.00 | 66.00 |
| 30 | 332.00 | 31.00 | 481.00 | 66.00 |
| 31 | 332.00 | 31.00 | 481.00 | 66.00 |
| 32 | 332.00 | 31.00 | 481.00 | 66.00 |
| 33 | 332.00 | 31.00 | 481.00 | 66.00 |
| 34 | 332.00 | 31.00 | 481.00 | 66.00 |
| 35 | 332.00 | 31.00 | 481.00 | 66.00 |
| 36 | 332.00 | 31.00 | 481.00 | 66.00 |
| 37 | 332.00 | 31.00 | 481.00 | 66.00 |
| 38 | 332.00 | 31.00 | 481.00 | 66.00 |
| 39 | 332.00 | 31.00 | 481.00 | 66.00 |
| 40 | 332.00 | 31.00 | 481.00 | 66.00 |
| 41 | 332.00 | 31.00 | 481.00 | 66.00 |
| 42 | 332.00 | 31.00 | 481.00 | 66.00 |
| 43 | 332.00 | 31.00 | 481.00 | 66.00 |
| 44 | 332.00 | 31.00 | 481.00 | 66.00 |
| 45 | 365.00 | 40.00 | 515.00 | 74.00 |
| 46 | 365.00 | 40.00 | 515.00 | 74.00 |
| 47 | 365.00 | 40.00 | 515.00 | 74.00 |
| 48 | 365.00 | 40.00 | 515.00 | 74.00 |
| 49 | 365.00 | 40.00 | 515.00 | 74.00 |
| 50 | 379.00 | 43.00 | 528.00 | 77.00 |
| 51 | 397.00 | 47.00 | 547.00 | 81.00 |
| 52 | 416.00 | 52.00 | 568.00 | 86.00 |
| 53 | 437.00 | 57.00 | 591.00 | 92.00 |
| 54 | 460.00 | 62.00 | 615.00 | 97.00 |
| 55 | 484.00 | 68.00 | 641.00 | 103.00 |
| 56 | 509.00 | 74.00 | 668.00 | 109.00 |
| 57 | 535.00 | 80.00 | 697.00 | 116.00 |
| 58 | 564.00 | 87.00 | 729.00 | 124.00 |
| 59 | 598.00 | 95.00 | 766.00 | 132.00 |
| 60 | 637.00 | 104.00 | 809.00 | 142.00 |
| 61 | 681.00 | 114.00 | 857.00 | 153.00 |
| 62 | 730.00 | 126.00 | 910.00 | 165.00 |
| 63 | 783.00 | 138.00 | 967.00 | 178.00 |
| 64 | 840.00 | 151.00 | 1030.00 | 192.00 |
| 65 | 901.00 | 165.00 | 1097.00 | 207.00 |
| 66 | 967.00 | 180.00 | 1168.00 | 223.00 |
| 67 | 1036.00 | 196.00 | 1244.00 | 240.00 |
| 68 | 1119.00 | 215.00 | 1335.00 | 260.00 |
| 69 | 1224.00 | 239.00 | 1448.00 | 285.00 |
| 70 | 1344.00 | 266.00 | 1577.00 | 313.00 |
| 71 | 1474.00 | 294.00 | 1716.00 | 343.00 |
| 72 | 1609.00 | 323.00 | 1859.00 | 373.00 |
| 73 | 1749.00 | 351.00 | 2008.00 | 399.00 |
| 74 | 1907.00 | 381.00 | 2173.00 | 425.00 |
| 75 | 2090.00 | 417.00 | 2365.00 | 458.00 |
| 76 | 2306.00 | 466.00 | 2595.00 | 510.00 |
| 77 | 2563.00 | 532.00 | 2875.00 | 588.00 |
| 78 | 2868.00 | 614.00 | 3207.00 | 687.00 |
| 79 | 3214.00 | 707.00 | 3584.00 | 793.00 |
| 80 | 3593.00 | 807.00 | 3996.00 | 904.00 |
| 81 | 3996.00 | 911.00 | 4432.00 | 1018.00 |
| 82 | 4415.00 | 1017.00 | 4883.00 | 1132.00 |
| 83 | 4841.00 | 1122.00 | 5339.00 | 1245.00 |
| 84 | 5274.00 | 1227.00 | 5800.00 | 1357.00 |
| 85+ | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix B1

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

## LTC-96 VA

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

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

| Age | GPO Inflation | | | | 5% Simple Inflation | | | | 5% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 34.41 | 42.36 | 55.94 | 83.50 | 80.68 | 112.95 | 126.78 | 173.28 | 216.52 | 313.43 | 361.85 | 549.02 |
| 30 | 36.89 | 45.55 | 61.30 | 94.51 | 80.68 | 112.95 | 126.78 | 186.46 | 230.78 | 333.01 | 373.51 | 549.02 |
| 31 | 38.86 | 47.54 | 65.21 | 94.51 | 80.68 | 112.95 | 126.78 | 199.84 | 234.01 | 333.01 | 373.51 | 549.02 |
| 32 | 41.22 | 50.39 | 68.96 | 94.51 | 80.68 | 112.95 | 126.78 | 206.62 | 234.01 | 333.01 | 373.51 | 549.02 |
| 33 | 42.67 | 54.16 | 71.18 | 94.51 | 83.64 | 115.38 | 126.78 | 220.32 | 234.01 | 333.01 | 373.51 | 549.02 |
| 34 | 44.40 | 58.09 | 73.61 | 94.51 | 83.64 | 121.36 | 131.36 | 234.23 | 234.01 | 333.01 | 373.51 | 549.02 |
| 35 | 45.50 | 60.49 | 73.76 | 94.51 | 89.63 | 121.36 | 137.36 | 241.27 | 234.01 | 333.01 | 373.51 | 549.02 |
| 36 | 46.59 | 62.26 | 73.76 | 94.51 | 95.70 | 127.40 | 149.52 | 255.50 | 234.01 | 333.01 | 373.51 | 549.02 |
| 37 | 47.68 | 64.48 | 73.76 | 99.26 | 101.86 | 139.69 | 155.69 | 269.94 | 234.01 | 333.01 | 373.51 | 549.02 |
| 38 | 48.41 | 64.54 | 73.76 | 99.26 | 101.86 | 145.93 | 161.92 | 284.60 | 234.01 | 333.01 | 373.51 | 549.02 |
| 39 | 48.41 | 67.10 | 76.74 | 105.57 | 108.12 | 152.24 | 174.56 | 306.99 | 234.01 | 333.01 | 373.51 | 549.02 |
| 40 | 52.10 | 72.37 | 82.23 | 111.97 | 114.46 | 158.61 | 180.97 | 322.19 | 234.01 | 333.01 | 373.51 | 549.02 |
| 41 | 52.72 | 76.15 | 88.48 | 118.81 | 121.53 | 165.86 | 188.36 | 337.51 | 234.01 | 333.01 | 373.51 | 549.02 |
| 42 | 56.60 | 79.05 | 89.17 | 125.79 | 122.17 | 173.25 | 202.55 | 337.51 | 234.01 | 333.01 | 373.51 | 549.02 |
| 43 | 58.91 | 82.31 | 95.66 | 132.90 | 129.45 | 187.53 | 210.31 | 337.51 | 234.01 | 333.01 | 373.51 | 549.02 |
| 44 | 59.72 | 85.55 | 100.00 | 140.14 | 136.92 | 194.54 | 218.22 | 337.51 | 234.01 | 333.01 | 373.51 | 549.02 |
| 45 | 59.93 | 85.89 | 100.00 | 142.18 | 138.01 | 194.54 | 222.38 | 385.45 | 265.51 | 378.01 | 427.52 | 625.52 |
| 46 | 64.49 | 89.59 | 106.57 | 149.22 | 138.72 | 208.64 | 230.02 | 409.58 | 265.51 | 378.01 | 427.52 | 625.52 |
| 47 | 65.02 | 92.91 | 113.32 | 156.38 | 145.98 | 216.35 | 244.46 | 426.38 | 265.51 | 378.01 | 427.52 | 625.52 |
| 48 | 65.56 | 97.52 | 114.20 | 163.66 | 153.39 | 231.05 | 259.26 | 432.02 | 265.51 | 378.01 | 427.52 | 625.52 |
| 49 | 71.78 | 100.95 | 121.19 | 178.03 | 160.96 | 239.14 | 267.46 | 432.02 | 265.51 | 378.01 | 427.52 | 625.52 |
| 50 | 71.78 | 104.08 | 126.79 | 182.56 | 166.68 | 250.59 | 278.44 | 468.02 | 283.51 | 400.52 | 450.02 | 661.53 |
| 51 | 77.30 | 108.06 | 132.46 | 195.26 | 172.46 | 262.34 | 291.70 | 490.52 | 292.51 | 414.02 | 463.52 | 679.53 |
| 52 | 77.30 | 111.04 | 137.97 | 208.04 | 185.12 | 268.03 | 303.10 | 517.52 | 306.01 | 432.02 | 486.02 | 702.03 |
| 53 | 83.35 | 115.77 | 137.97 | 220.31 | 190.49 | 280.74 | 315.95 | 540.02 | 319.51 | 450.02 | 504.02 | 729.03 |
| 54 | 83.35 | 119.99 | 143.92 | 233.24 | 197.10 | 293.59 | 335.25 | 567.02 | 328.51 | 468.02 | 522.02 | 751.53 |
| 55 | 88.93 | 124.52 | 149.97 | 245.07 | 210.05 | 305.95 | 348.40 | 587.20 | 340.85 | 490.52 | 544.52 | 778.53 |
| 56 | 94.79 | 133.37 | 162.03 | 265.19 | 223.06 | 322.94 | 367.86 | 621.02 | 354.39 | 504.02 | 562.52 | 805.53 |
| 57 | 100.71 | 141.97 | 173.82 | 285.53 | 229.26 | 346.58 | 388.16 | 648.03 | 360.45 | 522.02 | 580.52 | 823.53 |
| 58 | 106.70 | 151.01 | 192.50 | 304.69 | 242.48 | 359.70 | 407.31 | 675.03 | 374.17 | 544.52 | 607.52 | 850.53 |
| 59 | 112.37 | 161.68 | 204.60 | 331.24 | 254.63 | 387.38 | 426.64 | 706.53 | 379.50 | 567.02 | 634.52 | 882.03 |
| 60 | 117.70 | 172.24 | 222.83 | 357.27 | 267.49 | 415.48 | 446.16 | 742.53 | 392.50 | 575.91 | 661.53 | 913.54 |
| 61 | 127.14 | 184.93 | 240.78 | 383.42 | 286.46 | 438.05 | 478.61 | 754.93 | 412.57 | 592.33 | 672.02 | 920.75 |
| 62 | 136.62 | 200.27 | 258.94 | 416.48 | 298.86 | 464.11 | 503.38 | 778.06 | 421.55 | 607.54 | 680.80 | 934.51 |
| 63 | 146.22 | 214.93 | 276.84 | 443.13 | 315.43 | 471.91 | 542.05 | 794.37 | 426.74 | 621.72 | 700.19 | 941.77 |
| 64 | 158.02 | 228.51 | 294.94 | 483.52 | 325.38 | 495.43 | 573.02 | 816.18 | 432.51 | 635.79 | 717.13 | 958.81 |
| 65 | 166.54 | 245.72 | 319.86 | 516.76 | 339.18 | 511.25 | 611.41 | 835.08 | 436.84 | 651.13 | 735.49 | 976.82 |
| 66 | 185.03 | 266.58 | 355.40 | 536.58 | 364.62 | 542.59 | 662.12 | 854.82 | 460.42 | 682.47 | 754.91 | 995.45 |
| 67 | 201.96 | 295.23 | 397.80 | 550.04 | 394.39 | 585.71 | 689.33 | 871.49 | 483.72 | 703.62 | 778.63 | 1014.36 |
| 68 | 223.95 | 322.60 | 432.79 | 578.60 | 426.55 | 626.37 | 716.37 | 902.35 | 508.91 | 733.59 | 812.80 | 1050.44 |
| 69 | 256.62 | 355.57 | 470.48 | 617.09 | 461.28 | 674.35 | 763.07 | 962.13 | 539.24 | 776.34 | 862.60 | 1111.43 |
| 70 | 290.79 | 391.76 | 509.22 | 664.06 | 506.64 | 734.03 | 814.11 | 1024.82 | 576.45 | 826.88 | 919.46 | 1181.26 |
| 71 | 317.86 | 415.82 | 547.67 | 721.15 | 558.50 | 788.66 | 877.65 | 1098.60 | 616.81 | 880.72 | 981.99 | 1255.10 |
| 72 | 341.73 | 440.12 | 589.10 | 777.76 | 592.16 | 842.57 | 936.85 | 1172.53 | 654.03 | 936.85 | 1045.85 | 1325.73 |
| 73 | 390.12 | 478.05 | 633.45 | 841.75 | 632.72 | 898.24 | 999.93 | 1251.32 | 689.22 | 988.63 | 1104.44 | 1401.03 |
| 74 | 438.47 | 548.94 | 692.54 | 914.11 | 670.71 | 957.38 | 1065.56 | 1333.30 | 724.80 | 1043.93 | 1168.33 | 1476.64 |
| 75 | 492.27 | 636.53 | 763.17 | 995.42 | 708.43 | 1016.11 | 1129.87 | 1414.28 | 757.56 | 1093.67 | 1225.54 | 1546.14 |
| 76 | 555.98 | 782.94 | 868.66 | 1073.49 | 745.27 | 1071.02 | 1191.94 | 1493.01 | 787.22 | 1142.59 | 1278.31 | 1613.93 |
| 77 | 592.52 | 839.41 | 924.05 | 1142.72 | 778.27 | 1121.56 | 1248.53 | 1561.25 | 815.89 | 1185.04 | 1323.77 | 1674.11 |
| 78 | 645.40 | 915.09 | 1007.29 | 1247.01 | 832.11 | 1203.22 | 1339.21 | 1678.05 | 868.99 | 1260.84 | 1410.67 | 1781.78 |
| 79 | 714.55 | 1018.82 | 1122.54 | 1389.92 | 910.48 | 1318.47 | 1465.99 | 1844.01 | 942.75 | 1369.18 | 1535.14 | 1938.52 |
| 80 | 795.23 | 1131.76 | 1247.01 | 1553.58 | 995.77 | 1442.94 | 1606.59 | 2023.80 | 1023.43 | 1491.34 | 1668.83 | 2111.39 |
| 81 | 880.52 | 1258.54 | 1383.01 | 1735.68 | 1087.97 | 1578.93 | 1756.42 | 2219.73 | 1113.32 | 1620.42 | 1814.05 | 2300.40 |
| 82 | 975.02 | 1392.23 | 1532.83 | 1931.60 | 1187.08 | 1721.85 | 1917.77 | 2434.09 | 1205.52 | 1758.73 | 1968.48 | 2507.85 |
| 83 | 1083.36 | 1544.36 | 1701.10 | 2164.41 | 1297.72 | 1885.50 | 2099.87 | 2687.65 | 1313.86 | 1915.47 | 2143.66 | 2747.58 |
| 84 | 1205.52 | 1724.15 | 1901.64 | 2454.84 | 1426.80 | 2072.21 | 2309.62 | 2994.21 | 1433.72 | 2095.26 | 2344.20 | 3040.31 |
| 85+ | | | | | | | | | | | | |

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

# Appendix B1

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

## LTC-96 VA

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

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

| Age | GPO Inflation | | | | 5% Simple Inflation | | | | 5% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 32.77 | 39.33 | 50.69 | 75.36 | 78.37 | 106.03 | 119.86 | 159.41 | 208.19 | 292.26 | 340.05 | 508.52 |
| 30 | 35.13 | 42.29 | 55.56 | 85.29 | 78.37 | 106.03 | 119.86 | 171.54 | 221.90 | 310.51 | 351.01 | 508.52 |
| 31 | 37.01 | 44.15 | 59.09 | 85.29 | 78.37 | 106.03 | 119.86 | 183.86 | 225.01 | 310.51 | 351.01 | 508.52 |
| 32 | 39.26 | 46.79 | 62.49 | 85.29 | 78.37 | 106.03 | 119.86 | 190.09 | 225.01 | 310.51 | 351.01 | 508.52 |
| 33 | 40.64 | 50.29 | 64.50 | 85.29 | 81.25 | 108.31 | 119.86 | 202.69 | 225.01 | 310.51 | 351.01 | 508.52 |
| 34 | 42.29 | 53.94 | 66.71 | 85.29 | 81.25 | 113.93 | 124.20 | 215.49 | 225.01 | 310.51 | 351.01 | 508.52 |
| 35 | 43.33 | 56.17 | 66.85 | 85.29 | 87.06 | 113.93 | 129.86 | 221.97 | 225.01 | 310.51 | 351.01 | 508.52 |
| 36 | 44.37 | 57.82 | 66.85 | 85.29 | 92.96 | 119.60 | 141.37 | 235.06 | 225.01 | 310.51 | 351.01 | 508.52 |
| 37 | 45.41 | 59.87 | 66.85 | 89.58 | 98.95 | 131.14 | 147.20 | 248.35 | 225.01 | 310.51 | 351.01 | 508.52 |
| 38 | 46.10 | 59.93 | 66.85 | 89.58 | 98.95 | 137.00 | 153.09 | 261.83 | 225.01 | 310.51 | 351.01 | 508.52 |
| 39 | 46.10 | 62.31 | 69.55 | 95.27 | 105.03 | 142.92 | 165.04 | 282.43 | 225.01 | 310.51 | 351.01 | 508.52 |
| 40 | 49.62 | 67.20 | 74.52 | 101.05 | 111.19 | 148.90 | 171.10 | 296.41 | 225.01 | 310.51 | 351.01 | 508.52 |
| 41 | 50.21 | 70.71 | 80.19 | 107.22 | 118.06 | 155.71 | 178.08 | 310.51 | 225.01 | 310.51 | 351.01 | 508.52 |
| 42 | 53.91 | 73.40 | 80.81 | 113.52 | 118.68 | 162.64 | 191.50 | 310.51 | 225.01 | 310.51 | 351.01 | 508.52 |
| 43 | 56.10 | 76.43 | 86.69 | 119.93 | 125.75 | 176.05 | 198.84 | 310.51 | 225.01 | 310.51 | 351.01 | 508.52 |
| 44 | 56.87 | 79.44 | 90.63 | 126.47 | 133.00 | 182.63 | 206.32 | 310.51 | 225.01 | 310.51 | 351.01 | 508.52 |
| 45 | 57.63 | 80.98 | 92.31 | 131.03 | 131.88 | 181.99 | 203.59 | 349.31 | 256.51 | 360.01 | 400.52 | 580.52 |
| 46 | 62.01 | 84.47 | 98.37 | 137.52 | 132.56 | 195.18 | 210.58 | 371.18 | 256.51 | 360.01 | 400.52 | 580.52 |
| 47 | 62.52 | 87.60 | 104.60 | 144.11 | 139.49 | 202.40 | 223.81 | 386.41 | 256.51 | 360.01 | 400.52 | 580.52 |
| 48 | 63.04 | 91.95 | 105.42 | 150.82 | 146.57 | 216.15 | 237.35 | 391.52 | 256.51 | 360.01 | 400.52 | 580.52 |
| 49 | 69.01 | 95.18 | 111.87 | 164.07 | 153.81 | 223.71 | 244.86 | 391.52 | 256.51 | 360.01 | 400.52 | 580.52 |
| 50 | 69.21 | 101.26 | 117.73 | 163.00 | 159.73 | 239.37 | 256.74 | 427.52 | 270.01 | 373.51 | 418.52 | 612.02 |
| 51 | 74.73 | 102.66 | 123.63 | 178.71 | 165.70 | 244.13 | 273.47 | 454.52 | 283.51 | 391.52 | 432.02 | 630.02 |
| 52 | 72.47 | 103.30 | 132.10 | 191.26 | 178.27 | 250.39 | 278.43 | 472.52 | 292.51 | 405.02 | 450.02 | 657.03 |
| 53 | 80.83 | 110.62 | 127.15 | 200.28 | 180.64 | 263.20 | 291.38 | 499.52 | 306.01 | 423.02 | 468.02 | 675.03 |
| 54 | 83.35 | 112.49 | 133.26 | 216.34 | 190.53 | 276.12 | 307.02 | 526.52 | 319.51 | 441.02 | 486.02 | 702.03 |
| 55 | 84.25 | 117.20 | 139.44 | 221.88 | 203.38 | 285.32 | 323.77 | 542.72 | 331.88 | 459.02 | 508.52 | 724.53 |
| 56 | 90.05 | 125.96 | 151.22 | 241.09 | 216.30 | 305.58 | 343.10 | 571.52 | 345.41 | 472.52 | 531.02 | 747.03 |
| 57 | 95.91 | 132.18 | 160.24 | 264.11 | 222.62 | 321.82 | 363.00 | 598.52 | 347.27 | 490.52 | 549.02 | 769.53 |
| 58 | 104.28 | 138.63 | 178.14 | 279.60 | 235.74 | 338.55 | 378.73 | 621.02 | 360.96 | 513.02 | 567.02 | 796.53 |
| 59 | 107.58 | 154.10 | 190.20 | 305.48 | 241.40 | 358.68 | 394.65 | 657.03 | 366.71 | 535.52 | 589.52 | 823.53 |
| 60 | 113.08 | 162.25 | 205.23 | 327.50 | 257.58 | 386.33 | 414.29 | 688.53 | 379.84 | 541.01 | 616.52 | 855.03 |
| 61 | 122.44 | 172.43 | 220.23 | 353.64 | 273.13 | 412.50 | 446.22 | 698.20 | 399.81 | 562.29 | 624.01 | 859.66 |
| 62 | 131.91 | 187.75 | 241.29 | 378.96 | 285.72 | 434.88 | 467.68 | 718.86 | 409.27 | 574.25 | 638.51 | 871.08 |
| 63 | 139.25 | 199.93 | 253.53 | 409.33 | 305.57 | 440.68 | 502.30 | 737.04 | 411.08 | 589.43 | 655.15 | 884.45 |
| 64 | 151.04 | 216.09 | 271.81 | 445.45 | 315.81 | 464.47 | 530.04 | 752.79 | 417.47 | 597.02 | 669.58 | 895.42 |
| 65 | 159.60 | 230.82 | 296.38 | 474.97 | 323.76 | 481.37 | 568.25 | 773.79 | 422.52 | 613.70 | 685.69 | 911.70 |
| 66 | 175.54 | 249.14 | 325.28 | 495.87 | 345.92 | 509.51 | 614.56 | 791.92 | 442.85 | 641.89 | 710.50 | 932.54 |
| 67 | 194.66 | 274.69 | 369.16 | 510.75 | 378.49 | 548.90 | 639.33 | 814.34 | 466.32 | 664.33 | 728.62 | 953.64 |
| 68 | 214.00 | 301.79 | 404.15 | 533.83 | 410.63 | 586.60 | 668.15 | 843.80 | 491.95 | 692.26 | 764.58 | 985.00 |
| 69 | 243.79 | 332.38 | 436.21 | 570.64 | 442.45 | 635.25 | 709.99 | 895.78 | 519.63 | 736.53 | 812.84 | 1041.76 |
| 70 | 275.22 | 363.95 | 470.28 | 619.36 | 487.99 | 689.55 | 759.83 | 957.78 | 557.45 | 782.18 | 868.38 | 1107.83 |
| 71 | 305.15 | 389.53 | 513.08 | 665.91 | 533.95 | 742.63 | 819.34 | 1028.02 | 598.40 | 834.69 | 926.75 | 1181.45 |
| 72 | 329.53 | 413.03 | 548.00 | 718.84 | 571.54 | 795.44 | 877.93 | 1092.99 | 633.40 | 886.76 | 986.93 | 1249.13 |
| 73 | 375.31 | 449.80 | 591.57 | 779.60 | 607.30 | 847.40 | 937.78 | 1163.76 | 666.62 | 934.96 | 1045.12 | 1316.29 |
| 74 | 421.23 | 513.80 | 642.36 | 849.20 | 646.37 | 900.59 | 997.95 | 1238.65 | 700.46 | 989.84 | 1100.72 | 1384.69 |
| 75 | 472.68 | 598.29 | 709.36 | 917.86 | 682.58 | 954.06 | 1057.48 | 1313.44 | 734.29 | 1034.21 | 1153.14 | 1450.48 |
| 76 | 533.84 | 729.11 | 806.97 | 987.12 | 715.66 | 1006.86 | 1112.97 | 1384.43 | 762.55 | 1078.42 | 1201.81 | 1507.82 |
| 77 | 569.01 | 782.98 | 855.87 | 1051.02 | 747.71 | 1051.02 | 1163.88 | 1448.39 | 787.68 | 1119.21 | 1243.83 | 1558.90 |
| 78 | 617.74 | 852.86 | 933.53 | 1143.29 | 799.84 | 1127.15 | 1249.32 | 1551.27 | 839.03 | 1189.39 | 1323.08 | 1657.30 |
| 79 | 686.89 | 949.67 | 1039.56 | 1274.67 | 873.60 | 1233.18 | 1364.57 | 1698.80 | 908.18 | 1288.50 | 1436.02 | 1797.91 |
| 80 | 760.65 | 1051.09 | 1150.20 | 1417.58 | 951.97 | | | | 984.24 | | | |
| 81 | 839.03 | 1166.34 | 1274.67 | 1574.32 | 1037.26 | | | | 1064.92 | | | |
| 82 | 926.62 | 1286.20 | 1408.36 | 1747.20 | 1127.15 | | | | 1154.81 | | | |
| 83 | 1023.43 | 1424.50 | 1562.80 | 1945.43 | 1230.88 | | | | 1251.62 | | | |
| 84 | 1136.37 | 1585.85 | 1737.98 | 2185.15 | 1346.13 | | | | 1359.96 | | | |
| 85+ | | | | | | | | | | | | |

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

# Appendix B1

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

## LTC-96 VA

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

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day EP
### Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

| Age | GPO Inflation | | | | 5% Simple Inflation | | | | 5% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 31.13 | 34.80 | 43.70 | 63.14 | 71.46 | 92.20 | 101.42 | 134.00 | 191.54 | 258.37 | 296.46 | 441.02 |
| 30 | 33.38 | 37.41 | 47.89 | 71.46 | 71.46 | 92.20 | 101.42 | 144.19 | 204.15 | 274.51 | 306.01 | 441.02 |
| 31 | 35.16 | 39.05 | 50.94 | 71.46 | 71.46 | 92.20 | 101.42 | 154.55 | 207.01 | 274.51 | 306.01 | 441.02 |
| 32 | 37.29 | 41.39 | 53.87 | 71.46 | 71.46 | 92.20 | 101.42 | 159.78 | 207.01 | 274.51 | 306.01 | 441.02 |
| 33 | 38.61 | 44.49 | 55.61 | 71.46 | 74.08 | 94.19 | 101.42 | 170.38 | 207.01 | 274.51 | 306.01 | 441.02 |
| 34 | 40.17 | 47.72 | 57.51 | 71.46 | 74.08 | 99.07 | 105.09 | 181.14 | 207.01 | 274.51 | 306.01 | 441.02 |
| 35 | 41.16 | 49.69 | 57.63 | 71.46 | 79.38 | 99.07 | 109.88 | 186.58 | 207.01 | 274.51 | 306.01 | 441.02 |
| 36 | 42.15 | 51.15 | 57.63 | 71.46 | 84.76 | 104.00 | 119.62 | 197.59 | 207.01 | 274.51 | 306.01 | 441.02 |
| 37 | 43.14 | 52.97 | 57.63 | 75.05 | 90.22 | 114.03 | 124.55 | 208.76 | 207.01 | 274.51 | 306.01 | 441.02 |
| 38 | 43.80 | 53.02 | 57.63 | 75.05 | 90.22 | 119.13 | 129.54 | 220.09 | 207.01 | 274.51 | 306.01 | 441.02 |
| 39 | 43.80 | 55.12 | 59.96 | 79.82 | 95.76 | 124.28 | 139.65 | 237.41 | 207.01 | 274.51 | 306.01 | 441.02 |
| 40 | 47.14 | 59.45 | 64.24 | 84.66 | 101.38 | 129.48 | 144.77 | 249.16 | 207.01 | 274.51 | 306.01 | 441.02 |
| 41 | 47.69 | 62.55 | 69.13 | 89.84 | 107.64 | 135.40 | 150.69 | 261.01 | 207.01 | 274.51 | 306.01 | 441.02 |
| 42 | 51.21 | 64.93 | 69.66 | 95.11 | 108.21 | 141.43 | 162.04 | 261.01 | 207.01 | 274.51 | 306.01 | 441.02 |
| 43 | 53.30 | 67.61 | 74.74 | 100.48 | 114.66 | 153.09 | 168.25 | 261.01 | 207.01 | 274.51 | 306.01 | 441.02 |
| 44 | 54.03 | 70.28 | 78.13 | 105.96 | 121.27 | 158.81 | 174.58 | 261.01 | 207.01 | 274.51 | 306.01 | 441.02 |
| 45 | 53.02 | 68.71 | 79.49 | 111.51 | 119.61 | 160.02 | 175.40 | 301.13 | 234.01 | 315.01 | 351.01 | 508.52 |
| 46 | 57.05 | 71.67 | 84.71 | 117.04 | 120.23 | 171.62 | 181.42 | 319.99 | 234.01 | 315.01 | 351.01 | 508.52 |
| 47 | 57.52 | 74.33 | 90.07 | 122.65 | 126.51 | 177.97 | 192.82 | 333.11 | 234.01 | 315.01 | 351.01 | 508.52 |
| 48 | 58.00 | 78.02 | 90.77 | 128.36 | 132.94 | 190.06 | 204.49 | 337.51 | 234.01 | 315.01 | 351.01 | 508.52 |
| 49 | 63.49 | 80.76 | 96.33 | 139.63 | 139.50 | 196.71 | 210.95 | 337.51 | 234.01 | 315.01 | 351.01 | 508.52 |
| 50 | 61.52 | 87.20 | 99.62 | 140.18 | 145.84 | 205.70 | 220.58 | 369.01 | 247.51 | 333.01 | 364.51 | 540.02 |
| 51 | 67.00 | 86.45 | 105.97 | 148.93 | 152.17 | 211.33 | 237.01 | 391.52 | 256.51 | 342.01 | 382.51 | 558.02 |
| 52 | 65.22 | 90.39 | 111.55 | 161.06 | 161.13 | 218.65 | 243.18 | 409.52 | 265.51 | 360.01 | 400.52 | 580.52 |
| 53 | 73.25 | 95.19 | 108.21 | 173.58 | 160.93 | 231.61 | 252.76 | 432.02 | 274.51 | 369.01 | 414.02 | 603.02 |
| 54 | 73.83 | 99.99 | 114.61 | 185.92 | 170.82 | 237.67 | 268.20 | 454.52 | 288.01 | 387.01 | 432.02 | 621.02 |
| 55 | 77.23 | 100.10 | 118.40 | 188.77 | 180.04 | 247.51 | 278.02 | 471.54 | 300.48 | 400.52 | 445.52 | 643.52 |
| 56 | 80.57 | 108.67 | 129.62 | 210.09 | 192.64 | 260.43 | 297.12 | 504.02 | 309.53 | 418.52 | 463.52 | 666.03 |
| 57 | 88.72 | 112.60 | 135.80 | 228.42 | 199.36 | 279.38 | 316.28 | 522.02 | 316.50 | 436.52 | 481.52 | 684.03 |
| 58 | 92.15 | 121.30 | 155.15 | 243.76 | 208.80 | 296.23 | 328.71 | 549.02 | 325.75 | 450.02 | 499.52 | 706.53 |
| 59 | 98.02 | 131.36 | 164.26 | 264.99 | 218.26 | 312.06 | 344.87 | 571.52 | 332.59 | 472.52 | 522.02 | 733.53 |
| 60 | 99.24 | 139.79 | 178.85 | 286.56 | 231.16 | 335.30 | 361.17 | 603.02 | 341.85 | 479.93 | 544.52 | 760.53 |
| 61 | 108.31 | 149.94 | 193.80 | 305.24 | 246.49 | 357.74 | 392.24 | 615.29 | 365.79 | 497.90 | 554.19 | 768.02 |
| 62 | 117.78 | 162.72 | 208.92 | 330.18 | 259.45 | 380.06 | 410.56 | 630.06 | 368.34 | 503.51 | 562.40 | 773.83 |
| 63 | 125.33 | 174.94 | 221.47 | 356.76 | 276.00 | 385.16 | 444.48 | 646.96 | 371.93 | 516.76 | 577.35 | 786.18 |
| 64 | 132.45 | 186.29 | 237.11 | 384.54 | 283.91 | 405.98 | 469.16 | 665.62 | 379.86 | 531.11 | 594.30 | 800.33 |
| 65 | 143.41 | 201.04 | 258.24 | 414.17 | 292.93 | 418.30 | 499.92 | 681.86 | 383.13 | 542.60 | 612.90 | 815.93 |
| 66 | 156.56 | 219.24 | 286.13 | 436.66 | 314.75 | 446.65 | 541.40 | 699.40 | 400.67 | 571.80 | 632.79 | 836.32 |
| 67 | 172.76 | 241.32 | 324.60 | 450.03 | 340.32 | 485.31 | 567.90 | 717.91 | 421.08 | 589.33 | 650.05 | 853.63 |
| 68 | 191.61 | 265.36 | 353.23 | 471.84 | 369.25 | 517.01 | 592.38 | 750.81 | 444.45 | 616.49 | 681.93 | 888.57 |
| 69 | 220.69 | 291.15 | 386.36 | 504.29 | 398.52 | 560.33 | 633.68 | 792.93 | 470.61 | 653.59 | 729.89 | 938.91 |
| 70 | 249.25 | 320.99 | 416.36 | 542.74 | 438.26 | 610.11 | 676.83 | 852.42 | 506.77 | 699.18 | 782.18 | 999.28 |
| 71 | 274.63 | 341.74 | 452.55 | 589.19 | 481.79 | 659.77 | 730.35 | 917.54 | 543.16 | 748.76 | 837.76 | 1064.84 |
| 72 | 295.36 | 365.64 | 484.98 | 639.30 | 518.51 | 704.11 | 783.65 | 978.09 | 574.48 | 798.38 | 892.66 | 1131.29 |
| 73 | 335.80 | 397.65 | 523.52 | 692.04 | 550.81 | 754.18 | 838.92 | 1042.30 | 610.12 | 841.75 | 943.43 | 1192.00 |
| 74 | 379.35 | 454.52 | 572.10 | 749.14 | 584.17 | 803.23 | 895.18 | 1108.83 | 638.26 | 887.07 | 997.95 | 1252.17 |
| 75 | 426.14 | 528.56 | 631.09 | 809.27 | 615.35 | 850.64 | 946.30 | 1171.24 | 667.06 | 930.79 | 1044.55 | 1305.69 |
| 76 | 479.72 | 643.48 | 715.66 | 868.66 | 644.09 | 893.34 | 996.99 | 1231.43 | 693.45 | 969.84 | 1085.83 | 1357.28 |
| 77 | 510.23 | 691.28 | 759.46 | 921.70 | 672.47 | 933.46 | 1041.62 | 1283.80 | 714.79 | 1001.64 | 1123.91 | 1401.36 |
| 78 | 555.51 | 751.43 | 829.80 | 1002.68 | 719.16 | 1000.38 | 1115.63 | 1373.79 | 758.35 | 1064.92 | 1196.30 | 1482.12 |
| 79 | 610.83 | 834.41 | 917.40 | 1113.32 | 783.70 | 1092.58 | 1217.05 | 1500.56 | 820.58 | 1154.81 | 1295.42 | 1606.59 |
| 80 | 675.37 | 924.31 | 1018.82 | 1235.49 | 850.55 | | | | 887.43 | | | |
| 81 | 744.52 | 1023.43 | 1127.15 | 1366.87 | 924.31 | | | | 956.58 | | | |
| 82 | 818.28 | 1129.46 | 1244.71 | 1509.78 | 1002.68 | | | | 1030.34 | | | |
| 83 | 903.57 | 1247.01 | 1376.09 | 1673.44 | 1087.97 | | | | 1113.32 | | | |
| 84 | 998.07 | 1385.31 | 1528.22 | 1867.06 | 1182.47 | | | | 1205.52 | | | |
| 85+ | | | | | | | | | | | | |

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

# Appendix B2

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

## LTC-96 VA

***Premiums to be used only with those that have***

***previously elected an inflation decrease option during the 2010 Rate Filing***

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day EP

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

| Age | 3.4% Simple Inflation | | | | 3.4% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 80.68 | 112.95 | 126.78 | 172.92 | 130.43 | 186.15 | 209.85 | 310.20 |
| 30 | 80.68 | 112.95 | 126.78 | 174.45 | 131.89 | 188.15 | 211.04 | 310.20 |
| 31 | 80.68 | 112.95 | 126.78 | 175.97 | 132.22 | 188.15 | 211.04 | 310.20 |
| 32 | 80.68 | 112.95 | 126.78 | 176.74 | 132.22 | 188.15 | 211.04 | 310.20 |
| 33 | 81.02 | 113.23 | 126.78 | 178.27 | 132.22 | 188.15 | 211.04 | 310.20 |
| 34 | 81.02 | 113.92 | 127.31 | 179.81 | 132.22 | 188.15 | 211.04 | 310.20 |
| 35 | 81.71 | 113.92 | 128.00 | 180.58 | 132.22 | 188.15 | 211.04 | 310.20 |
| 36 | 82.40 | 114.61 | 129.38 | 182.13 | 132.22 | 188.15 | 211.04 | 310.20 |
| 37 | 83.09 | 116.00 | 130.08 | 183.67 | 132.22 | 188.15 | 211.04 | 310.20 |
| 38 | 83.09 | 116.69 | 130.77 | 185.23 | 132.22 | 188.15 | 211.04 | 310.20 |
| 39 | 83.78 | 117.39 | 132.17 | 187.57 | 132.22 | 188.15 | 211.04 | 310.20 |
| 40 | 84.48 | 118.09 | 132.87 | 189.13 | 132.22 | 188.15 | 211.04 | 310.20 |
| 41 | 85.24 | 118.87 | 133.67 | 190.69 | 132.22 | 188.15 | 211.04 | 310.20 |
| 42 | 85.31 | 119.67 | 135.18 | 190.69 | 132.22 | 188.15 | 211.04 | 310.20 |
| 43 | 86.09 | 121.18 | 136.00 | 190.69 | 132.22 | 188.15 | 211.04 | 310.20 |
| 44 | 86.87 | 121.51 | 136.83 | 190.69 | 132.22 | 188.15 | 211.04 | 310.20 |
| 45 | 107.61 | 148.74 | 170.29 | 239.31 | 150.01 | 213.58 | 241.55 | 353.42 |
| 46 | 107.69 | 150.28 | 171.13 | 241.80 | 150.01 | 213.58 | 241.55 | 353.42 |
| 47 | 108.48 | 151.11 | 172.69 | 243.52 | 150.01 | 213.58 | 241.55 | 353.42 |
| 48 | 109.28 | 152.68 | 174.27 | 244.09 | 150.01 | 213.58 | 241.55 | 353.42 |
| 49 | 110.10 | 153.53 | 175.14 | 244.09 | 150.01 | 213.58 | 241.55 | 353.42 |
| 50 | 116.90 | 165.09 | 188.71 | 264.43 | 160.18 | 226.29 | 254.26 | 373.76 |
| 51 | 123.71 | 176.67 | 196.32 | 277.14 | 165.27 | 233.92 | 261.89 | 383.93 |
| 52 | 131.26 | 185.53 | 209.93 | 292.40 | 172.90 | 244.09 | 274.60 | 396.65 |
| 53 | 140.08 | 195.15 | 219.56 | 305.11 | 180.52 | 254.26 | 284.77 | 411.90 |
| 54 | 144.91 | 204.78 | 231.94 | 320.37 | 185.61 | 264.43 | 294.94 | 424.61 |
| 55 | 152.49 | 216.42 | 241.60 | 334.93 | 193.12 | 277.14 | 307.65 | 439.87 |
| 56 | 160.08 | 226.49 | 254.01 | 350.88 | 200.75 | 284.77 | 317.82 | 455.13 |
| 57 | 166.93 | 239.34 | 264.43 | 366.13 | 207.62 | 294.94 | 328.00 | 465.30 |
| 58 | 174.54 | 249.01 | 278.87 | 381.39 | 215.27 | 307.65 | 343.25 | 480.55 |
| 59 | 186.15 | 264.35 | 293.32 | 399.19 | 224.15 | 320.37 | 358.51 | 498.35 |
| 60 | 195.78 | 279.74 | 307.79 | 419.53 | 233.81 | 333.78 | 373.76 | 516.15 |
| 61 | 208.13 | 292.60 | 325.71 | 437.47 | 244.19 | 345.72 | 389.42 | 533.56 |
| 62 | 215.67 | 306.12 | 344.87 | 462.74 | 252.91 | 361.33 | 404.90 | 555.79 |
| 63 | 222.07 | 318.98 | 367.58 | 485.21 | 260.66 | 379.75 | 427.68 | 575.25 |
| 64 | 230.18 | 333.94 | 391.54 | 512.38 | 271.52 | 399.13 | 450.20 | 601.92 |
| 65 | 241.42 | 349.83 | 416.28 | 539.23 | 282.07 | 420.44 | 474.91 | 630.74 |
| 66 | 259.22 | 375.29 | 444.40 | 568.21 | 306.05 | 453.64 | 501.79 | 661.68 |
| 67 | 280.08 | 402.63 | 472.09 | 596.84 | 331.27 | 481.87 | 533.24 | 694.68 |
| 68 | 305.40 | 442.38 | 505.93 | 637.28 | 359.42 | 518.10 | 574.04 | 741.87 |
| 69 | 336.29 | 491.62 | 556.30 | 701.43 | 393.12 | 565.98 | 628.87 | 810.27 |
| 70 | 381.67 | 552.97 | 613.30 | 772.03 | 434.26 | 622.92 | 692.66 | 889.88 |
| 71 | 435.25 | 614.61 | 683.96 | 856.15 | 480.69 | 686.35 | 765.27 | 978.11 |
| 72 | 477.96 | 680.08 | 756.17 | 946.40 | 527.89 | 756.17 | 844.15 | 1070.05 |
| 73 | 529.61 | 751.86 | 836.98 | 1047.40 | 576.90 | 827.52 | 924.46 | 1172.71 |
| 74 | 583.00 | 832.19 | 926.22 | 1158.95 | 630.02 | 907.41 | 1015.55 | 1283.54 |
| 75 | 640.42 | 918.56 | 1021.40 | 1278.51 | 684.83 | 988.68 | 1107.88 | 1397.71 |
| 76 | 701.80 | 1008.54 | 1122.41 | 1405.92 | 741.30 | 1075.94 | 1203.75 | 1519.79 |
| 77 | 764.74 | 1102.05 | 1226.81 | 1534.10 | 801.70 | 1164.43 | 1300.75 | 1644.99 |
| 78 | 832.11 | 1203.22 | 1339.21 | 1678.05 | 868.99 | 1260.84 | 1410.67 | 1781.78 |
| 79 | 910.48 | 1318.47 | 1465.99 | 1844.01 | 942.75 | 1369.18 | 1535.14 | 1938.52 |
| 80 | 995.77 | 1442.94 | 1606.59 | 2023.80 | 1023.43 | 1491.34 | 1668.83 | 2111.39 |
| 81 | 1087.97 | 1578.93 | 1756.42 | 2219.73 | 1113.32 | 1620.42 | 1814.05 | 2300.40 |
| 82 | 1187.08 | 1721.85 | 1917.77 | 2434.09 | 1205.52 | 1758.73 | 1968.48 | 2507.85 |
| 83 | 1297.72 | 1885.50 | 2099.87 | 2687.65 | 1313.86 | 1915.47 | 2143.66 | 2747.58 |
| 84 | 1426.80 | 2072.21 | 2309.62 | 2994.21 | 1433.72 | 2095.26 | 2344.20 | 3040.31 |
| 85+ | | | | | | | | |

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

# Appendix B2

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

## LTC-96 VA

***Premiums to be used only with those that have***

***previously elected an inflation decrease option during the 2010 Rate Filing***

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day EP

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

| Age | 3.4% Simple Inflation | | | | 3.4% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 78.37 | 106.03 | 119.86 | 159.09 | 125.41 | 173.58 | 197.21 | 287.31 |
| 30 | 78.37 | 106.03 | 119.86 | 160.49 | 126.81 | 175.44 | 198.32 | 287.31 |
| 31 | 78.37 | 106.03 | 119.86 | 161.89 | 127.13 | 175.44 | 198.32 | 287.31 |
| 32 | 78.37 | 106.03 | 119.86 | 162.60 | 127.13 | 175.44 | 198.32 | 287.31 |
| 33 | 78.70 | 106.30 | 119.86 | 164.01 | 127.13 | 175.44 | 198.32 | 287.31 |
| 34 | 78.70 | 106.94 | 120.36 | 165.42 | 127.13 | 175.44 | 198.32 | 287.31 |
| 35 | 79.37 | 106.94 | 121.02 | 166.13 | 127.13 | 175.44 | 198.32 | 287.31 |
| 36 | 80.04 | 107.59 | 122.33 | 167.56 | 127.13 | 175.44 | 198.32 | 287.31 |
| 37 | 80.71 | 108.89 | 122.98 | 168.98 | 127.13 | 175.44 | 198.32 | 287.31 |
| 38 | 80.71 | 109.55 | 123.64 | 170.41 | 127.13 | 175.44 | 198.32 | 287.31 |
| 39 | 81.39 | 110.20 | 124.96 | 172.56 | 127.13 | 175.44 | 198.32 | 287.31 |
| 40 | 82.06 | 110.86 | 125.62 | 174.00 | 127.13 | 175.44 | 198.32 | 287.31 |
| 41 | 82.80 | 111.60 | 126.37 | 175.44 | 127.13 | 175.44 | 198.32 | 287.31 |
| 42 | 82.87 | 112.34 | 127.81 | 175.44 | 127.13 | 175.44 | 198.32 | 287.31 |
| 43 | 83.63 | 113.76 | 128.59 | 175.44 | 127.13 | 175.44 | 198.32 | 287.31 |
| 44 | 84.39 | 114.07 | 129.37 | 175.44 | 127.13 | 175.44 | 198.32 | 287.31 |
| 45 | 102.82 | 139.15 | 155.90 | 216.87 | 144.93 | 203.41 | 226.29 | 328.00 |
| 46 | 102.90 | 140.58 | 156.66 | 219.13 | 144.93 | 203.41 | 226.29 | 328.00 |
| 47 | 103.66 | 141.36 | 158.10 | 220.69 | 144.93 | 203.41 | 226.29 | 328.00 |
| 48 | 104.43 | 142.83 | 159.55 | 221.21 | 144.93 | 203.41 | 226.29 | 328.00 |
| 49 | 105.20 | 143.62 | 160.34 | 221.21 | 144.93 | 203.41 | 226.29 | 328.00 |
| 50 | 112.03 | 157.69 | 174.01 | 241.55 | 152.56 | 211.04 | 236.46 | 345.79 |
| 51 | 118.86 | 164.40 | 184.05 | 256.80 | 160.18 | 221.21 | 244.09 | 355.96 |
| 52 | 126.39 | 173.33 | 192.84 | 266.97 | 165.27 | 228.83 | 254.26 | 371.22 |
| 53 | 132.83 | 182.95 | 202.48 | 282.23 | 172.90 | 239.00 | 264.43 | 381.39 |
| 54 | 140.08 | 192.59 | 212.41 | 297.48 | 180.52 | 249.17 | 274.60 | 396.65 |
| 55 | 147.65 | 201.83 | 224.52 | 309.56 | 188.04 | 259.35 | 287.31 | 409.36 |
| 56 | 155.23 | 214.32 | 236.91 | 322.91 | 195.67 | 266.97 | 300.03 | 422.07 |
| 57 | 162.09 | 222.25 | 247.29 | 338.17 | 200.03 | 277.14 | 310.20 | 434.78 |
| 58 | 169.69 | 234.36 | 259.30 | 350.88 | 207.68 | 289.86 | 320.37 | 450.04 |
| 59 | 176.48 | 244.77 | 271.32 | 371.22 | 216.59 | 302.57 | 333.08 | 465.30 |
| 60 | 188.53 | 260.11 | 285.80 | 389.02 | 226.26 | 313.55 | 348.34 | 483.09 |
| 61 | 198.45 | 275.54 | 303.67 | 404.60 | 236.64 | 328.18 | 361.61 | 498.16 |
| 62 | 206.19 | 286.84 | 320.41 | 427.53 | 245.54 | 341.53 | 379.75 | 518.07 |
| 63 | 215.13 | 297.87 | 340.62 | 450.19 | 251.09 | 360.03 | 400.17 | 540.23 |
| 64 | 223.41 | 313.07 | 362.17 | 472.58 | 262.08 | 374.79 | 420.35 | 562.12 |
| 65 | 230.45 | 329.38 | 386.90 | 499.65 | 272.83 | 396.28 | 442.76 | 588.70 |
| 66 | 245.93 | 352.41 | 412.48 | 526.39 | 294.36 | 426.67 | 472.28 | 619.86 |
| 67 | 268.78 | 377.32 | 437.84 | 557.70 | 319.36 | 454.97 | 499.00 | 653.10 |
| 68 | 294.01 | 414.29 | 471.88 | 595.93 | 347.44 | 488.91 | 539.99 | 695.66 |
| 69 | 322.56 | 463.12 | 517.60 | 653.05 | 378.83 | 536.95 | 592.58 | 759.48 |
| 70 | 367.62 | 519.46 | 572.41 | 721.52 | 419.94 | 589.24 | 654.18 | 834.56 |
| 71 | 416.12 | 578.74 | 638.52 | 801.14 | 466.34 | 650.48 | 722.22 | 920.72 |
| 72 | 461.31 | 642.03 | 708.61 | 882.20 | 511.25 | 715.75 | 796.59 | 1008.23 |
| 73 | 508.33 | 709.30 | 784.96 | 974.11 | 557.98 | 782.60 | 874.81 | 1101.78 |
| 74 | 561.84 | 782.82 | 867.45 | 1076.67 | 608.86 | 860.40 | 956.78 | 1203.62 |
| 75 | 617.05 | 862.47 | 955.96 | 1187.35 | 663.80 | 934.92 | 1042.44 | 1311.23 |
| 76 | 673.91 | 948.12 | 1048.05 | 1303.67 | 718.06 | 1015.52 | 1131.71 | 1419.86 |
| 77 | 734.70 | 1032.74 | 1143.64 | 1423.20 | 773.98 | 1099.74 | 1222.19 | 1531.79 |
| 78 | 799.84 | 1127.15 | 1249.32 | 1551.27 | 839.03 | 1189.39 | 1323.08 | 1657.30 |
| 79 | 873.60 | 1233.18 | 1364.57 | 1698.80 | 908.18 | 1288.50 | 1436.02 | 1797.91 |
| 80 | 951.97 | | | | 984.24 | | | |
| 81 | 1037.26 | | | | 1064.92 | | | |
| 82 | 1127.15 | | | | 1154.81 | | | |
| 83 | 1230.88 | | | | 1251.62 | | | |
| 84 | 1346.13 | | | | 1359.96 | | | |
| 85+ | | | | | | | | |

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

# Appendix B2

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

## LTC-96 VA

***Premiums to be used only with those that have***

***previously elected an inflation decrease option during the 2010 Rate Filing***

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day EP
### Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

| Age | 3.4% Simple Inflation | | | | 3.4% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 71.46 | 92.20 | 101.42 | 133.73 | 115.38 | 153.45 | 171.93 | 249.17 |
| 30 | 71.46 | 92.20 | 101.42 | 134.90 | 116.67 | 155.10 | 172.90 | 249.17 |
| 31 | 71.46 | 92.20 | 101.42 | 136.09 | 116.96 | 155.10 | 172.90 | 249.17 |
| 32 | 71.46 | 92.20 | 101.42 | 136.68 | 116.96 | 155.10 | 172.90 | 249.17 |
| 33 | 71.76 | 92.43 | 101.42 | 137.86 | 116.96 | 155.10 | 172.90 | 249.17 |
| 34 | 71.76 | 92.99 | 101.85 | 139.05 | 116.96 | 155.10 | 172.90 | 249.17 |
| 35 | 72.37 | 92.99 | 102.40 | 139.65 | 116.96 | 155.10 | 172.90 | 249.17 |
| 36 | 72.98 | 93.56 | 103.51 | 140.84 | 116.96 | 155.10 | 172.90 | 249.17 |
| 37 | 73.59 | 94.69 | 104.06 | 142.04 | 116.96 | 155.10 | 172.90 | 249.17 |
| 38 | 73.59 | 95.26 | 104.62 | 143.24 | 116.96 | 155.10 | 172.90 | 249.17 |
| 39 | 74.21 | 95.83 | 105.73 | 145.05 | 116.96 | 155.10 | 172.90 | 249.17 |
| 40 | 74.82 | 96.40 | 106.29 | 146.26 | 116.96 | 155.10 | 172.90 | 249.17 |
| 41 | 75.50 | 97.04 | 106.93 | 147.47 | 116.96 | 155.10 | 172.90 | 249.17 |
| 42 | 75.56 | 97.69 | 108.15 | 147.47 | 116.96 | 155.10 | 172.90 | 249.17 |
| 43 | 76.25 | 98.93 | 108.80 | 147.47 | 116.96 | 155.10 | 172.90 | 249.17 |
| 44 | 76.94 | 99.19 | 109.47 | 147.47 | 116.96 | 155.10 | 172.90 | 249.17 |
| 45 | 93.26 | 122.35 | 134.31 | 186.96 | 132.22 | 177.98 | 198.32 | 287.31 |
| 46 | 93.33 | 123.62 | 134.97 | 188.91 | 132.22 | 177.98 | 198.32 | 287.31 |
| 47 | 94.02 | 124.30 | 136.21 | 190.25 | 132.22 | 177.98 | 198.32 | 287.31 |
| 48 | 94.71 | 125.59 | 137.46 | 190.69 | 132.22 | 177.98 | 198.32 | 287.31 |
| 49 | 95.42 | 126.29 | 138.14 | 190.69 | 132.22 | 177.98 | 198.32 | 287.31 |
| 50 | 102.29 | 135.52 | 149.50 | 208.49 | 139.84 | 188.15 | 205.95 | 305.11 |
| 51 | 109.15 | 142.32 | 159.51 | 221.21 | 144.93 | 193.24 | 216.12 | 315.28 |
| 52 | 114.24 | 151.36 | 168.43 | 231.38 | 150.01 | 203.41 | 226.29 | 328.00 |
| 53 | 118.34 | 161.00 | 175.65 | 244.09 | 155.10 | 208.49 | 233.92 | 340.71 |
| 54 | 125.59 | 165.77 | 185.55 | 256.80 | 162.73 | 218.66 | 244.09 | 350.88 |
| 55 | 130.71 | 175.08 | 192.80 | 268.96 | 170.25 | 226.29 | 251.72 | 363.59 |
| 56 | 138.25 | 182.66 | 205.16 | 284.77 | 175.34 | 236.46 | 261.89 | 376.30 |
| 57 | 145.16 | 192.94 | 215.46 | 294.94 | 182.30 | 246.63 | 272.06 | 386.47 |
| 58 | 150.30 | 205.06 | 225.05 | 310.20 | 187.41 | 254.26 | 282.23 | 399.19 |
| 59 | 159.56 | 212.95 | 237.10 | 322.91 | 196.45 | 266.97 | 294.94 | 414.44 |
| 60 | 169.19 | 225.75 | 249.16 | 340.71 | 203.64 | 278.15 | 307.65 | 429.70 |
| 61 | 179.09 | 238.96 | 266.93 | 356.55 | 216.50 | 290.61 | 321.15 | 445.06 |
| 62 | 187.23 | 250.68 | 281.28 | 374.72 | 220.99 | 299.46 | 334.48 | 460.22 |
| 63 | 194.31 | 260.35 | 301.42 | 395.17 | 227.18 | 315.64 | 352.65 | 480.20 |
| 64 | 200.85 | 273.65 | 320.57 | 417.86 | 238.47 | 333.42 | 373.09 | 502.43 |
| 65 | 208.50 | 286.22 | 340.37 | 440.28 | 247.39 | 350.37 | 395.76 | 526.86 |
| 66 | 223.77 | 308.93 | 363.38 | 464.90 | 266.33 | 380.08 | 420.62 | 555.91 |
| 67 | 241.68 | 333.60 | 388.92 | 491.66 | 288.37 | 403.60 | 445.18 | 584.61 |
| 68 | 264.38 | 365.14 | 418.37 | 530.26 | 313.89 | 435.39 | 481.61 | 627.55 |
| 69 | 290.53 | 408.50 | 461.97 | 578.07 | 343.09 | 476.49 | 532.12 | 684.50 |
| 70 | 330.15 | 459.61 | 509.88 | 642.16 | 381.77 | 526.71 | 589.24 | 752.79 |
| 71 | 375.46 | 514.17 | 569.17 | 715.05 | 423.29 | 583.52 | 652.87 | 829.84 |
| 72 | 418.51 | 568.32 | 632.52 | 789.46 | 463.69 | 644.41 | 720.50 | 913.11 |
| 73 | 461.05 | 631.28 | 702.21 | 872.44 | 510.70 | 704.57 | 789.69 | 997.75 |
| 74 | 507.78 | 698.19 | 778.12 | 963.83 | 554.79 | 771.07 | 867.45 | 1088.43 |
| 75 | 556.28 | 768.97 | 855.46 | 1058.80 | 603.03 | 841.43 | 944.27 | 1180.34 |
| 76 | 606.52 | 841.23 | 938.83 | 1159.59 | 653.00 | 913.27 | 1022.49 | 1278.11 |
| 77 | 660.77 | 917.22 | 1023.50 | 1261.47 | 702.36 | 984.22 | 1104.36 | 1376.99 |
| 78 | 719.16 | 1000.38 | 1115.63 | 1373.79 | 758.35 | 1064.92 | 1196.30 | 1482.12 |
| 79 | 783.70 | 1092.58 | 1217.05 | 1500.56 | 820.58 | 1154.81 | 1295.42 | 1606.59 |
| 80 | 850.55 | | | | 887.43 | | | |
| 81 | 924.31 | | | | 956.58 | | | |
| 82 | 1002.68 | | | | 1030.34 | | | |
| 83 | 1087.97 | | | | 1113.32 | | | |
| 84 | 1182.47 | | | | 1205.52 | | | |
| 85+ | | | | | | | | |

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

# Appendix B3

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

## LTC-96 VA

***Premiums to be used only with those that have***

***previously elected an inflation decrease option during the 2013 Rate Filing***

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day EP

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

| Age | 3.2% Simple Inflation | | | | 3.2% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 56.06 | 78.49 | 88.10 | 120.39 | 140.85 | 203.44 | 233.94 | 353.41 |
| 30 | 56.06 | 78.49 | 88.10 | 128.66 | 148.84 | 214.36 | 240.43 | 353.41 |
| 31 | 56.06 | 78.49 | 88.10 | 136.96 | 150.63 | 214.36 | 240.43 | 353.41 |
| 32 | 56.06 | 78.49 | 88.10 | 141.12 | 150.63 | 214.36 | 240.43 | 353.41 |
| 33 | 57.93 | 80.02 | 88.10 | 149.46 | 150.63 | 214.36 | 240.43 | 353.41 |
| 34 | 57.93 | 83.77 | 90.99 | 157.84 | 150.63 | 214.36 | 240.43 | 353.41 |
| 35 | 61.66 | 83.77 | 94.74 | 162.03 | 150.63 | 214.36 | 240.43 | 353.41 |
| 36 | 65.41 | 87.52 | 102.26 | 170.45 | 150.63 | 214.36 | 240.43 | 353.41 |
| 37 | 69.17 | 95.07 | 106.04 | 178.90 | 150.63 | 214.36 | 240.43 | 353.41 |
| 38 | 69.17 | 98.85 | 109.82 | 187.38 | 150.63 | 214.36 | 240.43 | 353.41 |
| 39 | 72.94 | 102.64 | 117.41 | 200.16 | 150.63 | 214.36 | 240.43 | 353.41 |
| 40 | 76.73 | 106.45 | 121.22 | 208.72 | 150.63 | 214.36 | 240.43 | 353.41 |
| 41 | 80.90 | 110.74 | 125.58 | 217.26 | 150.63 | 214.36 | 240.43 | 353.41 |
| 42 | 81.27 | 115.07 | 133.86 | 217.26 | 150.63 | 214.36 | 240.43 | 353.41 |
| 43 | 85.51 | 123.34 | 138.34 | 217.26 | 150.63 | 214.36 | 240.43 | 353.41 |
| 44 | 89.80 | 127.28 | 142.87 | 217.26 | 150.63 | 214.36 | 240.43 | 353.41 |
| 45 | 93.19 | 131.02 | 149.80 | 251.95 | 170.91 | 243.33 | 275.19 | 402.65 |
| 46 | 93.61 | 139.39 | 154.35 | 265.58 | 170.91 | 243.33 | 275.19 | 402.65 |
| 47 | 97.94 | 143.93 | 162.89 | 274.96 | 170.91 | 243.33 | 275.19 | 402.65 |
| 48 | 102.33 | 152.48 | 171.52 | 278.09 | 170.91 | 243.33 | 275.19 | 402.65 |
| 49 | 106.76 | 157.13 | 176.26 | 278.09 | 170.91 | 243.33 | 275.19 | 402.65 |
| 50 | 110.95 | 165.29 | 184.43 | 301.26 | 182.50 | 257.81 | 289.68 | 425.83 |
| 51 | 115.16 | 173.61 | 193.02 | 315.75 | 188.29 | 266.50 | 298.37 | 437.41 |
| 52 | 123.41 | 178.07 | 201.39 | 333.13 | 196.98 | 278.09 | 312.85 | 451.90 |
| 53 | 127.63 | 186.63 | 210.03 | 347.61 | 205.67 | 289.68 | 324.44 | 469.28 |
| 54 | 132.06 | 195.27 | 222.72 | 364.99 | 211.46 | 301.26 | 336.03 | 483.76 |
| 55 | 140.49 | 203.89 | 231.53 | 378.59 | 219.51 | 315.75 | 350.51 | 501.14 |
| 56 | 148.95 | 214.96 | 244.32 | 399.75 | 228.22 | 324.44 | 362.10 | 518.52 |
| 57 | 153.40 | 230.18 | 257.30 | 417.13 | 232.78 | 336.03 | 373.68 | 530.11 |
| 58 | 161.99 | 238.99 | 270.19 | 434.52 | 241.59 | 350.51 | 391.06 | 547.49 |
| 59 | 170.47 | 256.84 | 283.18 | 454.79 | 246.09 | 364.99 | 408.44 | 567.77 |
| 60 | 179.10 | 274.94 | 296.28 | 477.97 | 254.88 | 372.30 | 425.83 | 588.04 |
| 61 | 191.61 | 289.54 | 317.21 | 488.01 | 267.63 | 383.36 | 434.42 | 595.21 |
| 62 | 199.72 | 306.19 | 333.95 | 505.12 | 274.06 | 394.42 | 441.98 | 606.69 |
| 63 | 210.07 | 312.46 | 359.07 | 517.92 | 278.23 | 405.36 | 456.51 | 614.02 |
| 64 | 216.84 | 327.90 | 380.00 | 534.43 | 283.21 | 416.31 | 469.57 | 627.83 |
| 65 | 226.41 | 339.11 | 405.25 | 549.18 | 287.28 | 428.20 | 483.68 | 642.38 |
| 66 | 243.16 | 360.45 | 437.94 | 564.60 | 304.10 | 450.76 | 498.61 | 657.48 |
| 67 | 262.98 | 388.75 | 457.28 | 578.12 | 320.88 | 466.76 | 516.52 | 672.90 |
| 68 | 284.74 | 417.34 | 477.30 | 601.22 | 339.08 | 488.77 | 541.55 | 699.89 |
| 69 | 308.70 | 451.28 | 510.66 | 643.87 | 360.87 | 519.54 | 577.27 | 743.79 |
| 70 | 340.55 | 493.40 | 547.22 | 688.86 | 387.48 | 555.81 | 618.04 | 794.01 |
| 71 | 377.08 | 532.47 | 592.55 | 741.73 | 416.45 | 594.63 | 663.00 | 847.39 |
| 72 | 401.59 | 571.41 | 635.35 | 795.18 | 443.54 | 635.35 | 709.27 | 899.07 |
| 73 | 431.02 | 611.89 | 681.16 | 852.42 | 469.50 | 673.47 | 752.36 | 954.40 |
| 74 | 458.95 | 655.12 | 729.14 | 912.36 | 495.97 | 714.34 | 799.47 | 1010.44 |
| 75 | 486.96 | 698.45 | 776.65 | 972.14 | 520.73 | 751.77 | 842.41 | 1062.78 |
| 76 | 514.61 | 739.54 | 823.04 | 1030.93 | 543.58 | 788.96 | 882.68 | 1114.42 |
| 77 | 539.85 | 777.97 | 866.04 | 1082.96 | 565.95 | 822.01 | 918.24 | 1161.25 |
| 78 | 578.25 | 836.14 | 930.65 | 1166.11 | 603.88 | 876.19 | 980.30 | 1238.19 |
| 79 | 632.71 | 916.23 | 1018.75 | 1281.44 | 655.14 | 951.47 | 1066.80 | 1347.12 |
| 80 | 691.98 | 1002.73 | 1116.46 | 1406.38 | 711.20 | 1036.37 | 1159.71 | 1467.25 |
| 81 | 756.05 | 1097.23 | 1220.57 | 1542.54 | 773.67 | 1126.07 | 1260.62 | 1598.60 |
| 82 | 824.93 | 1196.55 | 1332.70 | 1691.50 | 837.74 | 1222.18 | 1367.94 | 1742.76 |
| 83 | 901.81 | 1310.27 | 1459.24 | 1867.70 | 913.03 | 1331.10 | 1489.68 | 1909.35 |
| 84 | 991.52 | 1440.02 | 1605.01 | 2080.74 | 996.32 | 1456.04 | 1629.03 | 2112.78 |
| 85+ | | | | | | | | |

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

# Appendix B3

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

## LTC-96 VA

***Premiums to be used only with those that have***

***previously elected an inflation decrease option during the 2013 Rate Filing***

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day EP

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

| Age | 3.2% Simple Inflation | | | | 3.2% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 54.46 | 73.68 | 83.29 | 110.76 | 135.44 | 189.69 | 219.85 | 327.34 |
| 30 | 54.46 | 73.68 | 83.29 | 118.36 | 143.11 | 199.88 | 225.95 | 327.34 |
| 31 | 54.46 | 73.68 | 83.29 | 126.00 | 144.84 | 199.88 | 225.95 | 327.34 |
| 32 | 54.46 | 73.68 | 83.29 | 129.83 | 144.84 | 199.88 | 225.95 | 327.34 |
| 33 | 56.28 | 75.12 | 83.29 | 137.50 | 144.84 | 199.88 | 225.95 | 327.34 |
| 34 | 56.28 | 78.64 | 86.02 | 145.21 | 144.84 | 199.88 | 225.95 | 327.34 |
| 35 | 59.90 | 78.64 | 89.57 | 149.07 | 144.84 | 199.88 | 225.95 | 327.34 |
| 36 | 63.54 | 82.17 | 96.68 | 156.82 | 144.84 | 199.88 | 225.95 | 327.34 |
| 37 | 67.19 | 89.25 | 100.25 | 164.59 | 144.84 | 199.88 | 225.95 | 327.34 |
| 38 | 67.19 | 92.80 | 103.83 | 172.39 | 144.84 | 199.88 | 225.95 | 327.34 |
| 39 | 70.86 | 96.36 | 111.01 | 184.15 | 144.84 | 199.88 | 225.95 | 327.34 |
| 40 | 74.54 | 99.93 | 114.61 | 192.02 | 144.84 | 199.88 | 225.95 | 327.34 |
| 41 | 78.59 | 103.96 | 118.73 | 199.88 | 144.84 | 199.88 | 225.95 | 327.34 |
| 42 | 78.95 | 108.02 | 126.56 | 199.88 | 144.84 | 199.88 | 225.95 | 327.34 |
| 43 | 83.06 | 115.79 | 130.79 | 199.88 | 144.84 | 199.88 | 225.95 | 327.34 |
| 44 | 87.23 | 119.49 | 135.07 | 199.88 | 144.84 | 199.88 | 225.95 | 327.34 |
| 45 | 89.05 | 122.57 | 137.14 | 228.33 | 165.12 | 231.74 | 257.81 | 373.68 |
| 46 | 89.45 | 130.40 | 141.31 | 240.68 | 165.12 | 231.74 | 257.81 | 373.68 |
| 47 | 93.59 | 134.64 | 149.12 | 249.18 | 165.12 | 231.74 | 257.81 | 373.68 |
| 48 | 97.78 | 142.64 | 157.03 | 252.02 | 165.12 | 231.74 | 257.81 | 373.68 |
| 49 | 102.01 | 146.99 | 161.37 | 252.02 | 165.12 | 231.74 | 257.81 | 373.68 |
| 50 | 106.32 | 157.89 | 170.06 | 275.19 | 173.81 | 240.43 | 269.40 | 393.96 |
| 51 | 110.64 | 161.55 | 180.95 | 292.57 | 182.50 | 252.02 | 278.09 | 405.55 |
| 52 | 118.84 | 166.36 | 185.00 | 304.16 | 188.29 | 260.71 | 289.68 | 422.93 |
| 53 | 121.03 | 174.97 | 193.70 | 321.54 | 196.98 | 272.30 | 301.26 | 434.52 |
| 54 | 127.65 | 183.65 | 203.97 | 338.92 | 205.67 | 283.88 | 312.85 | 451.90 |
| 55 | 136.03 | 190.15 | 215.16 | 349.91 | 213.73 | 295.47 | 327.34 | 466.38 |
| 56 | 144.44 | 203.40 | 227.87 | 367.89 | 222.44 | 304.16 | 341.82 | 480.86 |
| 57 | 148.95 | 213.74 | 240.62 | 385.27 | 224.26 | 315.75 | 353.41 | 495.35 |
| 58 | 157.49 | 224.93 | 251.23 | 399.75 | 233.06 | 330.23 | 364.99 | 512.73 |
| 59 | 161.61 | 237.82 | 261.94 | 422.93 | 237.80 | 344.72 | 379.48 | 530.11 |
| 60 | 172.47 | 255.65 | 275.11 | 443.21 | 246.65 | 349.74 | 396.86 | 550.39 |
| 61 | 182.70 | 272.65 | 295.74 | 451.34 | 259.36 | 363.92 | 403.39 | 555.72 |
| 62 | 190.94 | 286.90 | 310.26 | 466.68 | 266.07 | 372.80 | 414.52 | 565.51 |
| 63 | 203.50 | 291.78 | 332.74 | 480.54 | 268.02 | 384.30 | 427.15 | 576.65 |
| 64 | 210.46 | 307.40 | 351.50 | 492.92 | 273.36 | 390.93 | 438.44 | 586.32 |
| 65 | 216.12 | 319.29 | 376.65 | 508.87 | 277.86 | 403.59 | 450.93 | 599.56 |
| 66 | 230.69 | 338.47 | 406.49 | 523.05 | 292.50 | 423.96 | 469.28 | 615.93 |
| 67 | 252.37 | 364.32 | 424.11 | 540.21 | 309.34 | 440.70 | 483.35 | 632.62 |
| 68 | 274.12 | 390.84 | 445.17 | 562.20 | 327.77 | 461.24 | 509.43 | 656.29 |
| 69 | 296.10 | 425.12 | 475.13 | 599.47 | 347.75 | 492.90 | 543.96 | 697.16 |
| 70 | 328.01 | 463.50 | 510.74 | 643.79 | 374.70 | 525.76 | 583.70 | 744.65 |
| 71 | 360.51 | 501.39 | 553.19 | 694.08 | 404.01 | 563.55 | 625.70 | 797.67 |
| 72 | 387.60 | 539.44 | 595.39 | 741.24 | 429.56 | 601.38 | 669.31 | 847.13 |
| 73 | 413.70 | 577.26 | 638.83 | 792.77 | 454.11 | 636.91 | 711.95 | 896.67 |
| 74 | 442.30 | 616.26 | 682.88 | 847.58 | 479.31 | 677.33 | 753.20 | 947.52 |
| 75 | 469.19 | 655.80 | 726.89 | 902.83 | 504.73 | 710.89 | 792.64 | 997.02 |
| 76 | 494.16 | 695.24 | 768.51 | 955.95 | 526.54 | 744.65 | 829.85 | 1041.15 |
| 77 | 518.65 | 729.04 | 807.33 | 1004.68 | 546.37 | 776.34 | 862.78 | 1081.33 |
| 78 | 555.83 | 783.28 | 868.18 | 1078.01 | 583.06 | 826.53 | 919.43 | 1151.70 |
| 79 | 607.08 | 856.96 | 948.27 | 1180.53 | 631.11 | 895.41 | 997.92 | 1249.41 |
| 80 | 661.54 | | | | 683.97 | | | |
| 81 | 720.81 | | | | 740.03 | | | |
| 82 | 783.28 | | | | 802.50 | | | |
| 83 | 855.36 | | | | 869.78 | | | |
| 84 | 935.45 | | | | 945.06 | | | |
| 85+ | | | | | | | | |

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

# Appendix B3

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

## LTC-96 VA

***Premiums to be used only with those that have***

***previously elected an inflation decrease option during the 2013 Rate Filing***

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day EP

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

| Age | 3.2% Simple Inflation | | | | 3.2% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 49.66 | 64.07 | 70.48 | 93.10 | 124.60 | 167.70 | 191.67 | 283.88 |
| 30 | 49.66 | 64.07 | 70.48 | 99.49 | 131.66 | 176.70 | 196.98 | 283.88 |
| 31 | 49.66 | 64.07 | 70.48 | 105.91 | 133.25 | 176.70 | 196.98 | 283.88 |
| 32 | 49.66 | 64.07 | 70.48 | 109.13 | 133.25 | 176.70 | 196.98 | 283.88 |
| 33 | 51.31 | 65.32 | 70.48 | 115.58 | 133.25 | 176.70 | 196.98 | 283.88 |
| 34 | 51.31 | 68.38 | 72.79 | 122.06 | 133.25 | 176.70 | 196.98 | 283.88 |
| 35 | 54.62 | 68.38 | 75.79 | 125.31 | 133.25 | 176.70 | 196.98 | 283.88 |
| 36 | 57.94 | 71.45 | 81.81 | 131.82 | 133.25 | 176.70 | 196.98 | 283.88 |
| 37 | 61.27 | 77.60 | 84.83 | 138.35 | 133.25 | 176.70 | 196.98 | 283.88 |
| 38 | 61.27 | 80.69 | 87.86 | 144.91 | 133.25 | 176.70 | 196.98 | 283.88 |
| 39 | 64.61 | 83.79 | 93.93 | 154.79 | 133.25 | 176.70 | 196.98 | 283.88 |
| 40 | 67.96 | 86.90 | 96.98 | 161.41 | 133.25 | 176.70 | 196.98 | 283.88 |
| 41 | 71.65 | 90.40 | 100.47 | 168.01 | 133.25 | 176.70 | 196.98 | 283.88 |
| 42 | 71.98 | 93.93 | 107.09 | 168.01 | 133.25 | 176.70 | 196.98 | 283.88 |
| 43 | 75.74 | 100.69 | 110.67 | 168.01 | 133.25 | 176.70 | 196.98 | 283.88 |
| 44 | 79.54 | 103.91 | 114.29 | 168.01 | 133.25 | 176.70 | 196.98 | 283.88 |
| 45 | 80.76 | 107.77 | 118.15 | 196.84 | 150.63 | 202.77 | 225.95 | 327.34 |
| 46 | 81.13 | 114.66 | 121.74 | 207.49 | 150.63 | 202.77 | 225.95 | 327.34 |
| 47 | 84.88 | 118.39 | 128.47 | 214.81 | 150.63 | 202.77 | 225.95 | 327.34 |
| 48 | 88.68 | 125.42 | 135.28 | 217.26 | 150.63 | 202.77 | 225.95 | 327.34 |
| 49 | 92.52 | 129.25 | 139.02 | 217.26 | 150.63 | 202.77 | 225.95 | 327.34 |
| 50 | 97.08 | 135.69 | 146.11 | 237.54 | 159.32 | 214.36 | 234.64 | 347.61 |
| 51 | 101.61 | 139.85 | 156.83 | 252.02 | 165.12 | 220.15 | 246.23 | 359.20 |
| 52 | 107.41 | 145.27 | 161.58 | 263.61 | 170.91 | 231.74 | 257.81 | 373.68 |
| 53 | 107.82 | 153.97 | 168.03 | 278.09 | 176.70 | 237.54 | 266.50 | 388.17 |
| 54 | 114.45 | 158.08 | 178.18 | 292.57 | 185.39 | 249.12 | 278.09 | 399.75 |
| 55 | 120.42 | 164.95 | 184.76 | 304.02 | 193.51 | 257.81 | 286.78 | 414.24 |
| 56 | 128.64 | 173.35 | 197.33 | 324.44 | 199.33 | 269.40 | 298.37 | 428.72 |
| 57 | 133.39 | 185.56 | 209.65 | 336.03 | 204.39 | 280.99 | 309.95 | 440.31 |
| 58 | 139.49 | 196.81 | 218.05 | 353.41 | 210.33 | 289.68 | 321.54 | 454.79 |
| 59 | 146.11 | 206.90 | 228.90 | 367.89 | 215.68 | 304.16 | 336.03 | 472.17 |
| 60 | 154.78 | 221.88 | 239.84 | 388.17 | 221.99 | 310.25 | 350.51 | 489.55 |
| 61 | 164.88 | 236.45 | 259.97 | 397.75 | 237.28 | 322.25 | 358.25 | 496.48 |
| 62 | 173.39 | 250.74 | 272.37 | 409.03 | 239.47 | 326.88 | 365.11 | 502.37 |
| 63 | 183.81 | 255.02 | 294.44 | 421.81 | 242.49 | 336.92 | 376.42 | 512.58 |
| 64 | 189.21 | 268.69 | 311.13 | 435.85 | 248.73 | 347.77 | 389.15 | 524.05 |
| 65 | 195.54 | 277.45 | 331.35 | 448.41 | 251.96 | 356.83 | 403.06 | 536.58 |
| 66 | 209.91 | 296.71 | 358.10 | 461.95 | 264.64 | 377.67 | 417.95 | 552.38 |
| 67 | 226.92 | 322.11 | 376.73 | 476.24 | 279.33 | 390.94 | 431.22 | 566.27 |
| 68 | 246.49 | 344.47 | 394.69 | 500.25 | 296.13 | 410.75 | 454.35 | 592.04 |
| 69 | 266.70 | 374.98 | 424.07 | 530.64 | 314.94 | 437.39 | 488.46 | 628.33 |
| 70 | 294.58 | 410.10 | 454.95 | 572.97 | 340.64 | 469.97 | 525.76 | 671.69 |
| 71 | 325.28 | 445.45 | 493.10 | 619.49 | 366.72 | 505.54 | 565.62 | 718.94 |
| 72 | 351.64 | 477.51 | 531.45 | 663.32 | 389.60 | 541.44 | 605.38 | 767.21 |
| 73 | 375.22 | 513.76 | 571.49 | 710.03 | 415.63 | 573.41 | 642.68 | 812.01 |
| 74 | 399.73 | 549.63 | 612.56 | 758.75 | 436.75 | 607.00 | 682.88 | 856.84 |
| 75 | 422.98 | 584.71 | 650.46 | 805.08 | 458.52 | 639.80 | 718.00 | 897.50 |
| 76 | 444.75 | 616.85 | 688.42 | 850.30 | 478.83 | 669.68 | 749.76 | 937.20 |
| 77 | 466.46 | 647.49 | 722.52 | 890.51 | 495.81 | 694.79 | 779.60 | 972.06 |
| 78 | 499.76 | 695.18 | 775.27 | 954.67 | 526.99 | 740.03 | 831.34 | 1029.96 |
| 79 | 544.61 | 759.25 | 845.75 | 1042.77 | 570.24 | 802.50 | 900.21 | 1116.46 |
| 80 | 591.07 | | | | 616.69 | | | |
| 81 | 642.32 | | | | 664.75 | | | |
| 82 | 696.78 | | | | 716.01 | | | |
| 83 | 756.05 | | | | 773.67 | | | |
| 84 | 821.72 | | | | 837.74 | | | |
| 85+ | | | | | | | | |

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

# Appendix B4

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

## LTC-96 VA

***Premiums to be used only with those that have***

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

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day EP

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

| Age | 1.8% Simple Inflation | | | | 1.8% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 56.06 | 78.49 | 88.10 | 120.14 | 84.85 | 120.83 | 135.67 | 199.67 |
| 30 | 56.06 | 78.49 | 88.10 | 120.37 | 85.06 | 121.11 | 135.84 | 199.67 |
| 31 | 56.06 | 78.49 | 88.10 | 120.60 | 85.11 | 121.11 | 135.84 | 199.67 |
| 32 | 56.06 | 78.49 | 88.10 | 120.71 | 85.11 | 121.11 | 135.84 | 199.67 |
| 33 | 56.11 | 78.53 | 88.10 | 120.94 | 85.11 | 121.11 | 135.84 | 199.67 |
| 34 | 56.11 | 78.63 | 88.18 | 121.16 | 85.11 | 121.11 | 135.84 | 199.67 |
| 35 | 56.22 | 78.63 | 88.28 | 121.28 | 85.11 | 121.11 | 135.84 | 199.67 |
| 36 | 56.32 | 78.74 | 88.49 | 121.50 | 85.11 | 121.11 | 135.84 | 199.67 |
| 37 | 56.42 | 78.94 | 88.59 | 121.73 | 85.11 | 121.11 | 135.84 | 199.67 |
| 38 | 56.42 | 79.04 | 88.69 | 121.96 | 85.11 | 121.11 | 135.84 | 199.67 |
| 39 | 56.52 | 79.15 | 88.90 | 122.30 | 85.11 | 121.11 | 135.84 | 199.67 |
| 40 | 56.63 | 79.25 | 89.00 | 122.52 | 85.11 | 121.11 | 135.84 | 199.67 |
| 41 | 56.74 | 79.37 | 89.12 | 122.75 | 85.11 | 121.11 | 135.84 | 199.67 |
| 42 | 56.75 | 79.48 | 89.34 | 122.75 | 85.11 | 121.11 | 135.84 | 199.67 |
| 43 | 56.86 | 79.70 | 89.46 | 122.75 | 85.11 | 121.11 | 135.84 | 199.67 |
| 44 | 56.98 | 79.50 | 89.58 | 122.75 | 85.11 | 121.11 | 135.84 | 199.67 |
| 45 | 72.66 | 100.18 | 114.71 | 156.43 | 96.56 | 137.48 | 155.48 | 227.50 |
| 46 | 72.67 | 100.40 | 114.83 | 156.79 | 96.56 | 137.48 | 155.48 | 227.50 |
| 47 | 72.79 | 100.52 | 115.06 | 157.04 | 96.56 | 137.48 | 155.48 | 227.50 |
| 48 | 72.90 | 100.75 | 115.30 | 157.12 | 96.56 | 137.48 | 155.48 | 227.50 |
| 49 | 73.02 | 100.88 | 115.42 | 157.12 | 96.56 | 137.48 | 155.48 | 227.50 |
| 50 | 77.81 | 108.89 | 125.00 | 170.21 | 103.11 | 145.66 | 163.67 | 240.59 |
| 51 | 82.60 | 116.91 | 129.90 | 178.40 | 106.38 | 150.57 | 168.58 | 247.14 |
| 52 | 87.50 | 123.27 | 139.48 | 188.22 | 111.29 | 157.12 | 176.76 | 255.32 |
| 53 | 93.85 | 129.73 | 145.95 | 196.40 | 116.20 | 163.67 | 183.31 | 265.14 |
| 54 | 97.09 | 136.20 | 154.09 | 206.22 | 119.48 | 170.21 | 189.85 | 273.32 |
| 55 | 101.99 | 144.23 | 160.56 | 215.94 | 124.37 | 178.40 | 198.04 | 283.14 |
| 56 | 106.90 | 150.76 | 168.70 | 225.86 | 129.28 | 183.31 | 204.58 | 292.96 |
| 57 | 111.69 | 158.97 | 175.28 | 235.68 | 134.08 | 189.85 | 211.13 | 299.51 |
| 58 | 116.60 | 165.44 | 184.98 | 245.50 | 138.99 | 198.04 | 220.95 | 309.33 |
| 59 | 124.62 | 175.27 | 194.69 | 256.96 | 145.35 | 206.22 | 230.77 | 320.79 |
| 60 | 131.09 | 185.11 | 204.39 | 270.05 | 151.83 | 215.78 | 240.59 | 332.25 |
| 61 | 139.22 | 193.40 | 215.87 | 282.80 | 158.40 | 223.75 | 251.74 | 344.92 |
| 62 | 144.13 | 201.96 | 228.79 | 300.41 | 164.42 | 234.57 | 262.86 | 360.82 |
| 63 | 147.90 | 211.20 | 243.50 | 316.35 | 169.94 | 247.60 | 278.84 | 375.05 |
| 64 | 153.40 | 221.02 | 259.65 | 335.50 | 177.79 | 261.35 | 294.79 | 394.14 |
| 65 | 161.16 | 232.04 | 275.92 | 354.61 | 185.50 | 276.49 | 312.32 | 414.80 |
| 66 | 172.87 | 249.31 | 293.94 | 375.29 | 202.14 | 299.63 | 331.43 | 437.03 |
| 67 | 186.75 | 267.23 | 313.17 | 395.93 | 219.76 | 319.66 | 353.74 | 460.83 |
| 68 | 203.87 | 294.75 | 337.09 | 424.61 | 239.47 | 345.20 | 382.47 | 494.30 |
| 69 | 225.05 | 329.00 | 372.29 | 469.40 | 263.08 | 378.76 | 420.85 | 542.24 |
| 70 | 256.55 | 371.69 | 412.24 | 518.94 | 291.90 | 418.71 | 465.59 | 598.15 |
| 71 | 293.86 | 414.96 | 461.78 | 578.04 | 324.54 | 463.40 | 516.68 | 660.38 |
| 72 | 324.14 | 461.21 | 512.81 | 641.82 | 358.00 | 512.81 | 572.48 | 725.68 |
| 73 | 360.78 | 512.18 | 570.16 | 713.51 | 392.99 | 563.72 | 629.75 | 798.87 |
| 74 | 398.94 | 569.45 | 633.79 | 793.05 | 431.11 | 620.93 | 694.92 | 878.30 |
| 75 | 440.21 | 631.40 | 702.09 | 878.82 | 470.74 | 679.60 | 761.53 | 960.75 |
| 76 | 484.59 | 696.40 | 775.03 | 970.79 | 511.87 | 742.93 | 831.19 | 1049.41 |
| 77 | 530.46 | 764.44 | 850.98 | 1064.13 | 556.10 | 807.71 | 902.27 | 1141.05 |
| 78 | 578.25 | 836.14 | 930.65 | 1166.11 | 603.88 | 876.19 | 980.30 | 1238.19 |
| 79 | 632.71 | 916.23 | 1018.75 | 1281.44 | 655.14 | 951.47 | 1066.80 | 1347.12 |
| 80 | 691.98 | 1002.73 | 1116.46 | 1406.38 | 711.20 | 1036.37 | 1159.71 | 1467.25 |
| 81 | 756.05 | 1097.23 | 1220.57 | 1542.54 | 773.67 | 1126.07 | 1260.62 | 1598.60 |
| 82 | 824.93 | 1196.55 | 1332.70 | 1691.50 | 837.74 | 1222.18 | 1367.94 | 1742.76 |
| 83 | 901.81 | 1310.27 | 1459.24 | 1867.70 | 913.03 | 1331.10 | 1489.68 | 1909.35 |
| 84 | 991.52 | 1440.02 | 1605.01 | 2080.74 | 996.32 | 1456.04 | 1629.03 | 2112.78 |
| 85+ | | | | | | | | |

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

# Appendix B4

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

## LTC-96 VA

***Premiums to be used only with those that have***

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

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day EP

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

| Age | 1.8% Simple Inflation | | | | 1.8% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 54.46 | 73.68 | 83.29 | 110.53 | 81.58 | 112.66 | 127.50 | 184.94 |
| 30 | 54.46 | 73.68 | 83.29 | 110.74 | 81.79 | 112.93 | 127.66 | 184.94 |
| 31 | 54.46 | 73.68 | 83.29 | 110.95 | 81.83 | 112.93 | 127.66 | 184.94 |
| 32 | 54.46 | 73.68 | 83.29 | 111.05 | 81.83 | 112.93 | 127.66 | 184.94 |
| 33 | 54.51 | 73.72 | 83.29 | 111.26 | 81.83 | 112.93 | 127.66 | 184.94 |
| 34 | 54.51 | 73.82 | 83.37 | 111.47 | 81.83 | 112.93 | 127.66 | 184.94 |
| 35 | 54.61 | 73.82 | 83.47 | 111.57 | 81.83 | 112.93 | 127.66 | 184.94 |
| 36 | 54.71 | 73.92 | 83.66 | 111.78 | 81.83 | 112.93 | 127.66 | 184.94 |
| 37 | 54.81 | 74.11 | 83.76 | 111.99 | 81.83 | 112.93 | 127.66 | 184.94 |
| 38 | 54.81 | 74.20 | 83.85 | 112.20 | 81.83 | 112.93 | 127.66 | 184.94 |
| 39 | 54.91 | 74.30 | 84.05 | 112.51 | 81.83 | 112.93 | 127.66 | 184.94 |
| 40 | 55.01 | 74.40 | 84.15 | 112.72 | 81.83 | 112.93 | 127.66 | 184.94 |
| 41 | 55.12 | 74.51 | 84.26 | 112.93 | 81.83 | 112.93 | 127.66 | 184.94 |
| 42 | 55.13 | 74.62 | 84.47 | 112.93 | 81.83 | 112.93 | 127.66 | 184.94 |
| 43 | 55.24 | 74.82 | 84.58 | 112.93 | 81.83 | 112.93 | 127.66 | 184.94 |
| 44 | 55.35 | 74.64 | 84.69 | 112.93 | 81.83 | 112.93 | 127.66 | 184.94 |
| 45 | 69.43 | 93.71 | 105.02 | 141.76 | 93.29 | 130.93 | 145.66 | 211.13 |
| 46 | 69.44 | 93.92 | 105.13 | 142.09 | 93.29 | 130.93 | 145.66 | 211.13 |
| 47 | 69.55 | 94.04 | 105.34 | 142.32 | 93.29 | 130.93 | 145.66 | 211.13 |
| 48 | 69.66 | 94.25 | 105.55 | 142.39 | 93.29 | 130.93 | 145.66 | 211.13 |
| 49 | 69.78 | 94.37 | 105.67 | 142.39 | 93.29 | 130.93 | 145.66 | 211.13 |
| 50 | 74.57 | 104.02 | 115.26 | 155.48 | 98.20 | 135.84 | 152.21 | 222.59 |
| 51 | 79.36 | 108.79 | 121.79 | 165.30 | 103.11 | 142.39 | 157.12 | 229.13 |
| 52 | 84.26 | 115.16 | 128.13 | 171.85 | 106.38 | 147.30 | 163.67 | 238.95 |
| 53 | 89.00 | 121.63 | 134.60 | 181.67 | 111.29 | 153.85 | 170.21 | 245.50 |
| 54 | 93.85 | 128.09 | 141.11 | 191.49 | 116.20 | 160.39 | 176.76 | 255.32 |
| 55 | 98.75 | 134.50 | 149.21 | 199.58 | 121.10 | 166.94 | 184.94 | 263.50 |
| 56 | 103.66 | 142.66 | 157.34 | 207.86 | 126.01 | 171.85 | 193.13 | 271.69 |
| 57 | 108.45 | 147.61 | 163.92 | 217.68 | 129.18 | 178.40 | 199.67 | 279.87 |
| 58 | 113.36 | 155.71 | 172.00 | 225.86 | 134.09 | 186.58 | 206.22 | 289.69 |
| 59 | 118.15 | 162.29 | 180.09 | 238.95 | 140.45 | 194.76 | 214.40 | 299.51 |
| 60 | 126.23 | 172.12 | 189.79 | 250.41 | 146.93 | 202.70 | 224.22 | 310.97 |
| 61 | 132.75 | 182.12 | 201.26 | 261.55 | 153.51 | 212.40 | 233.76 | 322.03 |
| 62 | 137.79 | 189.24 | 212.56 | 277.55 | 159.63 | 221.72 | 246.53 | 336.33 |
| 63 | 143.27 | 197.23 | 225.64 | 293.52 | 163.71 | 234.73 | 260.91 | 352.22 |
| 64 | 148.89 | 207.20 | 240.17 | 309.45 | 171.61 | 245.41 | 275.24 | 368.08 |
| 65 | 153.83 | 218.48 | 256.44 | 328.58 | 179.42 | 260.60 | 291.17 | 387.14 |
| 66 | 164.01 | 234.11 | 272.83 | 347.68 | 194.42 | 281.81 | 311.93 | 409.41 |
| 67 | 179.22 | 250.44 | 290.45 | 369.96 | 211.85 | 301.81 | 331.02 | 433.25 |
| 68 | 196.27 | 276.03 | 314.40 | 397.06 | 231.49 | 325.75 | 359.78 | 463.50 |
| 69 | 215.86 | 309.93 | 346.39 | 437.03 | 253.52 | 359.34 | 396.57 | 508.25 |
| 70 | 247.10 | 349.17 | 384.76 | 484.99 | 282.28 | 396.08 | 439.72 | 560.97 |
| 71 | 280.95 | 390.74 | 431.11 | 540.90 | 314.85 | 439.18 | 487.62 | 621.63 |
| 72 | 312.85 | 435.41 | 480.56 | 598.28 | 346.71 | 485.40 | 540.23 | 683.75 |
| 73 | 346.28 | 483.19 | 534.73 | 663.58 | 380.11 | 533.12 | 595.93 | 750.55 |
| 74 | 384.46 | 535.67 | 593.58 | 736.75 | 416.63 | 588.75 | 654.71 | 823.61 |
| 75 | 424.15 | 592.84 | 657.10 | 816.16 | 456.28 | 642.65 | 716.55 | 901.31 |
| 76 | 465.34 | 654.68 | 723.68 | 900.19 | 495.82 | 701.21 | 781.44 | 980.42 |
| 77 | 509.63 | 716.36 | 793.29 | 987.20 | 536.87 | 762.84 | 847.78 | 1062.53 |
| 78 | 555.83 | 783.28 | 868.18 | 1078.01 | 583.06 | 826.53 | 919.43 | 1151.70 |
| 79 | 607.08 | 856.96 | 948.27 | 1180.53 | 631.11 | 895.41 | 997.92 | 1249.41 |
| 80 | 661.54 | | | | 683.97 | | | |
| 81 | 720.81 | | | | 740.03 | | | |
| 82 | 783.28 | | | | 802.50 | | | |
| 83 | 855.36 | | | | 869.78 | | | |
| 84 | 935.45 | | | | 945.06 | | | |
| 85+ | | | | | | | | |

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

# Appendix B4

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

## LTC-96 VA

***Premiums to be used only with those that have***

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

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day EP

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

| Age | 1.8% Simple Inflation | | | | 1.8% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 49.66 | 64.07 | 70.48 | 92.91 | 75.06 | 99.60 | 111.15 | 160.39 |
| 30 | 49.66 | 64.07 | 70.48 | 93.09 | 75.25 | 99.84 | 111.29 | 160.39 |
| 31 | 49.66 | 64.07 | 70.48 | 93.26 | 75.29 | 99.84 | 111.29 | 160.39 |
| 32 | 49.66 | 64.07 | 70.48 | 93.35 | 75.29 | 99.84 | 111.29 | 160.39 |
| 33 | 49.70 | 64.11 | 70.48 | 93.52 | 75.29 | 99.84 | 111.29 | 160.39 |
| 34 | 49.70 | 64.19 | 70.54 | 93.70 | 75.29 | 99.84 | 111.29 | 160.39 |
| 35 | 49.79 | 64.19 | 70.63 | 93.79 | 75.29 | 99.84 | 111.29 | 160.39 |
| 36 | 49.88 | 64.27 | 70.79 | 93.96 | 75.29 | 99.84 | 111.29 | 160.39 |
| 37 | 49.97 | 64.44 | 70.87 | 94.14 | 75.29 | 99.84 | 111.29 | 160.39 |
| 38 | 49.97 | 64.53 | 70.95 | 94.31 | 75.29 | 99.84 | 111.29 | 160.39 |
| 39 | 50.06 | 64.61 | 71.12 | 94.58 | 75.29 | 99.84 | 111.29 | 160.39 |
| 40 | 50.15 | 64.69 | 71.20 | 94.75 | 75.29 | 99.84 | 111.29 | 160.39 |
| 41 | 50.25 | 64.79 | 71.29 | 94.93 | 75.29 | 99.84 | 111.29 | 160.39 |
| 42 | 50.26 | 64.88 | 71.47 | 94.93 | 75.29 | 99.84 | 111.29 | 160.39 |
| 43 | 50.36 | 65.06 | 71.57 | 94.93 | 75.29 | 99.84 | 111.29 | 160.39 |
| 44 | 50.46 | 64.90 | 71.66 | 94.93 | 75.29 | 99.84 | 111.29 | 160.39 |
| 45 | 62.97 | 82.40 | 90.48 | 122.21 | 85.11 | 114.57 | 127.66 | 184.94 |
| 46 | 62.98 | 82.59 | 90.57 | 122.49 | 85.11 | 114.57 | 127.66 | 184.94 |
| 47 | 63.08 | 82.69 | 90.76 | 122.69 | 85.11 | 114.57 | 127.66 | 184.94 |
| 48 | 63.18 | 82.88 | 90.94 | 122.75 | 85.11 | 114.57 | 127.66 | 184.94 |
| 49 | 63.29 | 82.98 | 91.04 | 122.75 | 85.11 | 114.57 | 127.66 | 184.94 |
| 50 | 68.09 | 89.39 | 99.02 | 134.21 | 90.02 | 121.11 | 132.57 | 196.40 |
| 51 | 72.88 | 94.18 | 105.55 | 142.39 | 93.29 | 124.39 | 139.12 | 202.95 |
| 52 | 76.16 | 100.56 | 111.91 | 148.94 | 96.56 | 130.93 | 145.66 | 211.13 |
| 53 | 79.29 | 107.03 | 116.76 | 157.12 | 99.84 | 134.21 | 150.57 | 219.31 |
| 54 | 84.14 | 110.26 | 123.27 | 165.30 | 104.75 | 140.75 | 157.12 | 225.86 |
| 55 | 87.42 | 116.68 | 128.12 | 173.41 | 109.64 | 145.66 | 162.03 | 234.04 |
| 56 | 92.32 | 121.58 | 136.26 | 183.31 | 112.92 | 152.21 | 168.58 | 242.23 |
| 57 | 97.12 | 128.15 | 142.82 | 189.85 | 117.73 | 158.76 | 175.12 | 248.77 |
| 58 | 100.40 | 136.24 | 149.29 | 199.67 | 121.01 | 163.67 | 181.67 | 256.96 |
| 59 | 106.82 | 141.19 | 157.37 | 207.86 | 127.39 | 171.85 | 189.85 | 266.78 |
| 60 | 113.29 | 149.39 | 165.46 | 219.31 | 132.24 | 179.81 | 198.04 | 276.60 |
| 61 | 119.79 | 157.94 | 176.91 | 230.49 | 140.44 | 188.08 | 207.60 | 287.70 |
| 62 | 125.12 | 165.38 | 186.60 | 243.27 | 143.67 | 194.41 | 217.14 | 298.78 |
| 63 | 129.41 | 172.38 | 199.67 | 257.64 | 148.12 | 205.79 | 229.92 | 313.09 |
| 64 | 133.85 | 181.11 | 212.59 | 273.61 | 156.15 | 218.32 | 244.30 | 328.99 |
| 65 | 139.18 | 189.85 | 225.60 | 289.54 | 162.69 | 230.41 | 260.26 | 346.48 |
| 66 | 149.23 | 205.23 | 240.35 | 307.06 | 175.91 | 251.04 | 277.82 | 367.17 |
| 67 | 161.15 | 221.42 | 258.00 | 326.15 | 191.30 | 267.74 | 295.32 | 387.81 |
| 68 | 176.49 | 243.28 | 278.75 | 353.30 | 209.14 | 290.09 | 320.89 | 418.13 |
| 69 | 194.43 | 273.37 | 309.16 | 386.85 | 229.60 | 318.87 | 356.10 | 458.07 |
| 70 | 221.92 | 308.94 | 342.73 | 431.64 | 256.61 | 354.04 | 396.08 | 506.01 |
| 71 | 253.50 | 347.15 | 384.28 | 482.77 | 285.79 | 393.97 | 440.79 | 560.28 |
| 72 | 283.82 | 385.42 | 428.96 | 535.39 | 314.46 | 437.02 | 488.63 | 619.25 |
| 73 | 314.07 | 430.04 | 478.35 | 594.32 | 347.89 | 479.97 | 537.95 | 679.68 |
| 74 | 347.46 | 477.76 | 532.45 | 659.53 | 379.63 | 527.63 | 593.58 | 744.79 |
| 75 | 382.37 | 528.58 | 588.02 | 727.80 | 414.51 | 578.38 | 649.07 | 811.34 |
| 76 | 418.80 | 580.87 | 648.26 | 800.70 | 450.89 | 630.61 | 706.03 | 882.53 |
| 77 | 458.34 | 636.23 | 709.95 | 875.02 | 487.19 | 682.71 | 766.04 | 955.15 |
| 78 | 499.76 | 695.18 | 775.27 | 954.67 | 526.99 | 740.03 | 831.34 | 1029.96 |
| 79 | 544.61 | 759.25 | 845.75 | 1042.77 | 570.24 | 802.50 | 900.21 | 1116.46 |
| 80 | 591.07 | | | | 616.69 | | | |
| 81 | 642.32 | | | | 664.75 | | | |
| 82 | 696.78 | | | | 716.01 | | | |
| 83 | 756.05 | | | | 773.67 | | | |
| 84 | 821.72 | | | | 837.74 | | | |
| 85+ | | | | | | | | |

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

# Appendix C1

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

## LTC-96 VA

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

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

| Age | GPO Inflation with Shared Cost | | | | 2.2% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | | | 2.2% Compound Inflation or 5.0% Compound Inflation with Shared Cost | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 29.83 | 37.30 | 47.87 | 65.96 | 56.91 | 79.68 | 89.43 | 122.23 | 149.95 | 216.92 | 250.15 | 379.06 |
| 30 | 31.54 | 39.55 | 50.11 | 66.67 | 56.91 | 79.68 | 89.43 | 131.28 | 159.42 | 229.92 | 257.88 | 379.06 |
| 31 | 32.39 | 40.93 | 51.50 | 66.67 | 56.91 | 79.68 | 89.43 | 140.44 | 161.57 | 229.92 | 257.88 | 379.06 |
| 32 | 33.24 | 42.65 | 52.03 | 66.67 | 56.91 | 79.68 | 89.43 | 145.06 | 161.57 | 229.92 | 257.88 | 379.06 |
| 33 | 33.75 | 44.04 | 52.03 | 66.67 | 58.95 | 81.35 | 89.43 | 154.39 | 161.57 | 229.92 | 257.88 | 379.06 |
| 34 | 34.15 | 45.42 | 52.03 | 66.67 | 58.95 | 85.45 | 92.59 | 163.84 | 161.57 | 229.92 | 257.88 | 379.06 |
| 35 | 34.15 | 45.53 | 52.03 | 66.67 | 63.05 | 85.45 | 96.70 | 168.60 | 161.57 | 229.92 | 257.88 | 379.06 |
| 36 | 34.15 | 45.53 | 52.03 | 66.67 | 67.20 | 89.59 | 105.02 | 178.21 | 161.57 | 229.92 | 257.88 | 379.06 |
| 37 | 34.15 | 45.53 | 52.03 | 69.94 | 71.40 | 97.98 | 109.23 | 187.94 | 161.57 | 229.92 | 257.88 | 379.06 |
| 38 | 34.15 | 45.53 | 52.03 | 69.94 | 71.40 | 102.22 | 113.46 | 197.77 | 161.57 | 229.92 | 257.88 | 379.06 |
| 39 | 34.15 | 47.29 | 54.08 | 74.26 | 75.65 | 106.50 | 122.04 | 212.74 | 161.57 | 229.92 | 257.88 | 379.06 |
| 40 | 36.81 | 51.05 | 57.85 | 78.64 | 79.95 | 110.82 | 126.37 | 222.86 | 161.57 | 229.92 | 257.88 | 379.06 |
| 41 | 37.11 | 55.28 | 62.12 | 83.30 | 84.72 | 115.71 | 131.36 | 233.03 | 161.57 | 229.92 | 257.88 | 379.06 |
| 42 | 41.22 | 55.69 | 62.58 | 88.03 | 85.14 | 120.69 | 140.90 | 233.03 | 161.57 | 229.92 | 257.88 | 379.06 |
| 43 | 41.55 | 60.07 | 67.00 | 92.85 | 90.04 | 130.28 | 146.11 | 233.03 | 161.57 | 229.92 | 257.88 | 379.06 |
| 44 | 41.89 | 60.53 | 70.35 | 97.74 | 95.04 | 135.49 | 151.40 | 233.03 | 161.57 | 229.92 | 257.88 | 379.06 |
| 45 | 42.28 | 63.29 | 70.35 | 99.79 | 96.59 | 136.05 | 155.53 | 267.30 | 183.31 | 260.99 | 295.17 | 431.88 |
| 46 | 45.41 | 63.76 | 74.84 | 104.58 | 97.07 | 145.59 | 160.70 | 283.38 | 183.31 | 260.99 | 295.17 | 431.88 |
| 47 | 45.77 | 68.23 | 79.44 | 109.45 | 101.98 | 150.79 | 170.46 | 294.54 | 183.31 | 260.99 | 295.17 | 431.88 |
| 48 | 46.14 | 72.82 | 80.04 | 114.38 | 106.99 | 160.67 | 180.41 | 298.27 | 183.31 | 260.99 | 295.17 | 431.88 |
| 49 | 50.49 | 73.37 | 84.79 | 124.08 | 112.09 | 166.08 | 185.91 | 298.27 | 183.31 | 260.99 | 295.17 | 431.88 |
| 50 | 50.49 | 77.55 | 88.78 | 127.52 | 116.19 | 174.23 | 193.82 | 323.13 | 195.74 | 276.53 | 310.70 | 456.73 |
| 51 | 54.47 | 81.40 | 92.82 | 136.32 | 120.32 | 182.57 | 202.99 | 338.67 | 201.96 | 285.85 | 320.02 | 469.16 |
| 52 | 54.47 | 81.40 | 96.92 | 145.18 | 129.10 | 186.73 | 211.17 | 357.31 | 211.28 | 298.27 | 335.56 | 484.70 |
| 53 | 58.72 | 85.68 | 96.92 | 153.77 | 133.03 | 195.62 | 220.16 | 372.84 | 220.60 | 310.70 | 347.99 | 503.34 |
| 54 | 58.75 | 85.68 | 101.14 | 162.73 | 137.65 | 204.61 | 233.56 | 391.49 | 226.81 | 323.13 | 360.42 | 518.87 |
| 55 | 62.71 | 89.87 | 105.43 | 171.09 | 146.61 | 213.34 | 242.75 | 405.61 | 235.36 | 338.67 | 375.95 | 537.52 |
| 56 | 66.82 | 98.15 | 113.82 | 184.91 | 155.63 | 225.11 | 256.26 | 428.77 | 244.71 | 347.99 | 388.38 | 556.16 |
| 57 | 70.98 | 102.11 | 122.09 | 198.84 | 160.05 | 241.44 | 270.25 | 447.41 | 249.10 | 360.42 | 400.81 | 568.59 |
| 58 | 75.18 | 110.54 | 134.99 | 212.16 | 169.19 | 250.60 | 283.65 | 466.05 | 258.56 | 375.95 | 419.45 | 587.23 |
| 59 | 83.43 | 119.08 | 143.46 | 230.43 | 177.78 | 269.73 | 297.16 | 487.80 | 262.57 | 391.49 | 438.09 | 608.98 |
| 60 | 87.37 | 127.28 | 156.16 | 248.45 | 186.77 | 289.14 | 310.79 | 512.66 | 271.67 | 398.12 | 456.73 | 630.73 |
| 61 | 95.76 | 139.87 | 168.74 | 266.62 | 199.95 | 307.13 | 333.21 | 521.86 | 285.49 | 412.81 | 464.54 | 636.49 |
| 62 | 104.06 | 150.12 | 181.45 | 289.54 | 213.22 | 329.79 | 350.56 | 538.51 | 298.41 | 427.29 | 471.19 | 646.79 |
| 63 | 115.23 | 162.75 | 194.05 | 308.05 | 231.36 | 343.38 | 377.33 | 550.47 | 309.29 | 436.97 | 485.21 | 652.62 |
| 64 | 123.93 | 178.75 | 206.79 | 335.97 | 244.47 | 364.75 | 399.01 | 566.28 | 316.13 | 450.83 | 497.56 | 665.24 |
| 65 | 133.98 | 191.73 | 224.16 | 359.09 | 261.61 | 383.42 | 425.68 | 580.11 | 324.65 | 463.03 | 510.93 | 678.57 |
| 66 | 146.98 | 210.21 | 248.87 | 373.21 | 278.85 | 403.33 | 460.71 | 594.56 | 337.17 | 476.16 | 525.07 | 692.37 |
| 67 | 161.90 | 231.37 | 278.74 | 383.04 | 295.91 | 433.42 | 480.05 | 606.90 | 345.73 | 490.00 | 542.23 | 706.39 |
| 68 | 178.41 | 254.43 | 307.52 | 403.43 | 316.80 | 453.86 | 499.49 | 629.16 | 360.21 | 511.50 | 566.73 | 732.42 |
| 69 | 202.00 | 278.81 | 344.26 | 430.80 | 340.47 | 479.44 | 532.71 | 671.68 | 382.16 | 541.98 | 602.20 | 775.91 |
| 70 | 228.36 | 307.64 | 379.37 | 464.17 | 363.74 | 515.49 | 569.05 | 716.33 | 406.14 | 577.97 | 642.69 | 825.68 |
| 71 | 253.31 | 338.00 | 408.05 | 504.69 | 390.87 | 551.94 | 614.22 | 768.85 | 431.67 | 616.37 | 687.24 | 878.38 |
| 72 | 277.92 | 369.07 | 443.84 | 544.99 | 414.94 | 590.41 | 656.47 | 821.62 | 458.29 | 656.47 | 732.85 | 928.96 |
| 73 | 308.35 | 405.76 | 479.58 | 590.56 | 443.91 | 630.20 | 701.54 | 877.92 | 483.55 | 693.61 | 774.87 | 982.95 |
| 74 | 338.16 | 452.75 | 524.35 | 642.13 | 471.15 | 672.53 | 748.52 | 936.60 | 509.15 | 733.32 | 820.71 | 1037.29 |
| 75 | 365.52 | 505.72 | 567.37 | 700.13 | 498.27 | 714.67 | 794.69 | 994.72 | 532.82 | 769.23 | 861.97 | 1087.47 |
| 76 | 392.76 | 556.12 | 611.73 | 755.97 | 524.84 | 754.24 | 839.39 | 1051.41 | 554.38 | 804.63 | 900.22 | 1136.57 |
| 77 | 417.79 | 591.87 | 651.55 | 805.74 | 548.76 | 790.81 | 880.34 | 1100.84 | 575.29 | 835.58 | 933.39 | 1180.42 |
| 78 | 455.30 | 645.56 | 710.60 | 879.71 | 587.02 | 848.82 | 944.75 | 1183.79 | 613.03 | 889.47 | 995.16 | 1256.96 |
| 79 | 504.09 | 718.73 | 791.90 | 980.53 | 642.30 | 930.12 | 1034.19 | 1300.87 | 665.07 | 965.89 | 1082.97 | 1367.54 |
| 80 | 561.00 | 798.41 | 879.71 | 1095.98 | 702.47 | 1017.93 | 1133.38 | 1427.70 | 721.98 | 1052.08 | 1177.28 | 1489.49 |
| 81 | 621.16 | 887.84 | 975.65 | 1224.44 | 767.51 | 1113.87 | 1239.08 | 1565.92 | 785.40 | 1143.14 | 1279.73 | 1622.83 |
| 82 | 687.83 | 982.15 | 1081.35 | 1362.66 | 837.43 | 1214.68 | 1352.90 | 1717.14 | 850.44 | 1240.70 | 1388.68 | 1769.18 |
| 83 | 764.26 | 1089.48 | 1200.05 | 1526.89 | 915.49 | 1330.14 | 1481.36 | 1896.01 | 926.87 | 1351.28 | 1512.26 | 1938.29 |
| 84 | 850.44 | 1216.31 | 1341.52 | 1731.78 | 1006.55 | 1461.85 | 1629.34 | 2112.28 | 1011.42 | 1478.11 | 1653.73 | 2144.80 |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made at these ages.
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

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

## LTC-96 VA

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

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

| Age | GPO Inflation with Shared Cost | | | | 2.2% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | | | 2.2% Compound Inflation or 5.0% Compound Inflation with Shared Cost | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 28.41 | 34.64 | 43.38 | 59.53 | 55.29 | 74.80 | 84.56 | 112.45 | 144.18 | 202.26 | 235.08 | 351.09 |
| 30 | 30.03 | 36.72 | 45.42 | 60.17 | 55.29 | 74.80 | 84.56 | 120.78 | 153.29 | 214.38 | 242.35 | 351.09 |
| 31 | 30.85 | 38.00 | 46.67 | 60.17 | 55.29 | 74.80 | 84.56 | 129.21 | 155.35 | 214.38 | 242.35 | 351.09 |
| 32 | 31.66 | 39.61 | 47.16 | 60.17 | 55.29 | 74.80 | 84.56 | 133.46 | 155.35 | 214.38 | 242.35 | 351.09 |
| 33 | 32.15 | 40.89 | 47.16 | 60.17 | 57.27 | 76.37 | 84.56 | 142.04 | 155.35 | 214.38 | 242.35 | 351.09 |
| 34 | 32.52 | 42.17 | 47.16 | 60.17 | 57.27 | 80.22 | 87.54 | 150.73 | 155.35 | 214.38 | 242.35 | 351.09 |
| 35 | 32.52 | 42.28 | 47.16 | 60.17 | 61.25 | 80.22 | 91.42 | 155.11 | 155.35 | 214.38 | 242.35 | 351.09 |
| 36 | 32.52 | 42.28 | 47.16 | 60.17 | 65.28 | 84.11 | 99.29 | 163.96 | 155.35 | 214.38 | 242.35 | 351.09 |
| 37 | 32.52 | 42.28 | 47.16 | 63.11 | 69.36 | 91.98 | 103.27 | 172.90 | 155.35 | 214.38 | 242.35 | 351.09 |
| 38 | 32.52 | 42.28 | 47.16 | 63.11 | 69.36 | 95.96 | 107.28 | 181.95 | 155.35 | 214.38 | 242.35 | 351.09 |
| 39 | 32.52 | 43.91 | 49.01 | 67.02 | 73.49 | 99.98 | 115.38 | 195.72 | 155.35 | 214.38 | 242.35 | 351.09 |
| 40 | 35.06 | 47.41 | 52.42 | 70.96 | 77.66 | 104.04 | 119.48 | 205.03 | 155.35 | 214.38 | 242.35 | 351.09 |
| 41 | 35.34 | 51.33 | 56.29 | 75.17 | 82.30 | 108.63 | 124.19 | 214.38 | 155.35 | 214.38 | 242.35 | 351.09 |
| 42 | 39.26 | 51.72 | 56.72 | 79.44 | 82.71 | 113.30 | 133.22 | 214.38 | 155.35 | 214.38 | 242.35 | 351.09 |
| 43 | 39.57 | 55.78 | 60.72 | 83.79 | 87.47 | 122.30 | 138.14 | 214.38 | 155.35 | 214.38 | 242.35 | 351.09 |
| 44 | 39.89 | 56.20 | 63.76 | 88.20 | 92.32 | 127.19 | 143.14 | 214.38 | 155.35 | 214.38 | 242.35 | 351.09 |
| 45 | 40.65 | 59.67 | 64.94 | 91.96 | 92.30 | 127.28 | 142.39 | 242.24 | 177.10 | 248.56 | 276.53 | 400.81 |
| 46 | 43.66 | 60.12 | 69.08 | 96.38 | 92.76 | 136.19 | 147.12 | 256.82 | 177.10 | 248.56 | 276.53 | 400.81 |
| 47 | 44.01 | 64.33 | 73.33 | 100.86 | 97.45 | 141.06 | 156.05 | 266.93 | 177.10 | 248.56 | 276.53 | 400.81 |
| 48 | 44.37 | 68.66 | 73.88 | 105.41 | 102.23 | 150.30 | 165.16 | 270.31 | 177.10 | 248.56 | 276.53 | 400.81 |
| 49 | 48.55 | 69.18 | 78.26 | 114.35 | 107.10 | 155.37 | 170.20 | 270.31 | 177.10 | 248.56 | 276.53 | 400.81 |
| 50 | 48.69 | 75.45 | 82.44 | 113.86 | 111.34 | 166.42 | 178.72 | 295.17 | 186.42 | 257.88 | 288.95 | 422.56 |
| 51 | 52.65 | 77.33 | 86.63 | 124.77 | 115.60 | 169.89 | 190.31 | 313.81 | 195.74 | 270.31 | 298.27 | 434.98 |
| 52 | 51.06 | 75.72 | 92.80 | 133.47 | 124.32 | 174.45 | 193.98 | 326.24 | 201.96 | 279.63 | 310.70 | 453.63 |
| 53 | 56.94 | 81.88 | 89.32 | 139.79 | 126.15 | 183.40 | 203.04 | 344.88 | 211.28 | 292.06 | 323.13 | 466.05 |
| 54 | 58.75 | 80.33 | 93.65 | 150.94 | 133.06 | 192.43 | 213.90 | 363.52 | 220.60 | 304.49 | 335.56 | 484.70 |
| 55 | 59.41 | 84.59 | 98.03 | 154.91 | 141.96 | 198.96 | 225.58 | 374.88 | 229.17 | 316.92 | 351.09 | 500.23 |
| 56 | 63.48 | 92.70 | 106.23 | 168.10 | 150.91 | 213.01 | 239.01 | 394.59 | 238.51 | 326.24 | 366.63 | 515.77 |
| 57 | 67.60 | 95.07 | 112.55 | 183.93 | 155.41 | 224.19 | 252.74 | 413.23 | 239.99 | 338.67 | 379.06 | 531.30 |
| 58 | 73.47 | 101.48 | 124.92 | 194.69 | 164.49 | 235.86 | 263.74 | 428.77 | 249.44 | 354.20 | 391.49 | 549.94 |
| 59 | 79.88 | 113.49 | 133.36 | 212.51 | 168.55 | 249.75 | 274.87 | 453.63 | 253.72 | 369.74 | 407.02 | 568.59 |
| 60 | 83.94 | 119.90 | 143.83 | 227.74 | 179.85 | 268.85 | 288.59 | 475.38 | 262.91 | 373.99 | 425.66 | 590.34 |
| 61 | 92.22 | 130.42 | 154.33 | 245.91 | 190.65 | 289.21 | 310.67 | 482.64 | 276.66 | 391.87 | 431.36 | 594.25 |
| 62 | 100.47 | 140.74 | 169.08 | 263.45 | 203.85 | 309.02 | 325.69 | 497.53 | 289.72 | 403.88 | 441.93 | 602.89 |
| 63 | 109.75 | 151.40 | 177.71 | 284.56 | 224.13 | 320.66 | 349.66 | 510.75 | 297.94 | 414.27 | 454.00 | 612.90 |
| 64 | 118.46 | 169.04 | 190.57 | 309.51 | 237.28 | 341.95 | 369.08 | 522.30 | 305.13 | 423.34 | 464.57 | 621.26 |
| 65 | 128.40 | 180.11 | 207.71 | 330.05 | 249.72 | 361.01 | 395.63 | 537.54 | 314.01 | 436.42 | 476.33 | 633.33 |
| 66 | 139.44 | 196.45 | 227.78 | 344.90 | 264.55 | 378.73 | 427.62 | 550.80 | 324.31 | 447.85 | 494.18 | 648.61 |
| 67 | 156.05 | 215.28 | 258.67 | 355.68 | 283.98 | 406.18 | 445.23 | 567.10 | 333.30 | 462.64 | 507.41 | 664.11 |
| 68 | 170.48 | 238.01 | 287.17 | 372.22 | 304.98 | 425.05 | 465.87 | 588.34 | 348.20 | 482.68 | 533.11 | 686.80 |
| 69 | 191.90 | 260.63 | 319.19 | 398.38 | 326.58 | 451.65 | 495.66 | 625.36 | 368.27 | 514.18 | 567.46 | 727.27 |
| 70 | 216.12 | 285.80 | 350.36 | 432.92 | 350.36 | 484.25 | 531.11 | 669.47 | 392.76 | 546.73 | 606.99 | 774.35 |
| 71 | 243.18 | 316.63 | 382.28 | 466.04 | 373.69 | 519.73 | 573.42 | 719.46 | 418.79 | 584.16 | 648.59 | 826.84 |
| 72 | 267.99 | 346.36 | 412.87 | 503.71 | 400.49 | 557.38 | 615.18 | 765.88 | 443.84 | 621.37 | 691.56 | 875.29 |
| 73 | 296.64 | 381.78 | 447.88 | 546.96 | 426.08 | 594.53 | 657.94 | 816.48 | 467.69 | 655.96 | 733.25 | 923.50 |
| 74 | 324.87 | 423.77 | 486.35 | 596.54 | 454.05 | 632.63 | 701.03 | 870.11 | 492.05 | 695.33 | 773.22 | 972.70 |
| 75 | 350.97 | 475.34 | 527.37 | 645.57 | 480.09 | 671.03 | 743.77 | 923.80 | 516.46 | 727.40 | 811.05 | 1020.18 |
| 76 | 377.12 | 517.89 | 568.28 | 695.15 | 503.98 | 709.05 | 783.78 | 974.95 | 537.00 | 759.45 | 846.34 | 1061.84 |
| 77 | 401.21 | 552.08 | 603.47 | 741.08 | 527.21 | 741.08 | 820.66 | 1021.26 | 555.39 | 789.16 | 877.02 | 1099.18 |
| 78 | 435.79 | 601.65 | 658.56 | 806.54 | 564.25 | 795.16 | 881.34 | 1094.35 | 591.89 | 839.06 | 933.37 | 1169.15 |
| 79 | 484.57 | 669.95 | 733.36 | 899.22 | 616.29 | 869.95 | 962.64 | 1198.42 | 640.68 | 908.98 | 1013.05 | 1268.35 |
| 80 | 536.61 | 741.49 | 811.42 | 1000.04 | 671.57 | | | | 694.34 | | | |
| 81 | 591.89 | 822.80 | 899.22 | 1110.62 | 731.74 | | | | 751.25 | | | |
| 82 | 653.69 | 907.35 | 993.54 | 1232.57 | 795.16 | | | | 814.67 | | | |
| 83 | 721.98 | 1004.92 | 1102.48 | 1372.41 | 868.33 | | | | 882.96 | | | |
| 84 | 801.66 | 1118.75 | 1226.07 | 1541.53 | 949.63 | | | | 959.39 | | | |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made at these ages.
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

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

## LTC-96 VA

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

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day EP
### Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

| Age | GPO Inflation with Shared Cost | | | | 2.2% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | | | 2.2% Compound Inflation or 5.0% Compound Inflation with Shared Cost | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 26.99 | 30.64 | 37.40 | 49.88 | 50.41 | 65.04 | 71.55 | 94.53 | 132.64 | 178.81 | 204.94 | 304.49 |
| 30 | 28.53 | 32.48 | 39.15 | 50.41 | 50.41 | 65.04 | 71.55 | 101.52 | 141.03 | 189.53 | 211.28 | 304.49 |
| 31 | 29.30 | 33.62 | 40.23 | 50.41 | 50.41 | 65.04 | 71.55 | 108.61 | 142.92 | 189.53 | 211.28 | 304.49 |
| 32 | 30.08 | 35.04 | 40.65 | 50.41 | 50.41 | 65.04 | 71.55 | 112.18 | 142.92 | 189.53 | 211.28 | 304.49 |
| 33 | 30.54 | 36.17 | 40.65 | 50.41 | 52.22 | 66.41 | 71.55 | 119.40 | 142.92 | 189.53 | 211.28 | 304.49 |
| 34 | 30.90 | 37.31 | 40.65 | 50.41 | 52.22 | 69.76 | 74.07 | 126.70 | 142.92 | 189.53 | 211.28 | 304.49 |
| 35 | 30.90 | 37.40 | 40.65 | 50.41 | 55.85 | 69.76 | 77.36 | 130.38 | 142.92 | 189.53 | 211.28 | 304.49 |
| 36 | 30.90 | 37.40 | 40.65 | 50.41 | 59.52 | 73.14 | 84.02 | 137.82 | 142.92 | 189.53 | 211.28 | 304.49 |
| 37 | 30.90 | 37.40 | 40.65 | 52.88 | 63.24 | 79.98 | 87.38 | 145.34 | 142.92 | 189.53 | 211.28 | 304.49 |
| 38 | 30.90 | 37.40 | 40.65 | 52.88 | 63.24 | 83.45 | 90.77 | 152.94 | 142.92 | 189.53 | 211.28 | 304.49 |
| 39 | 30.90 | 38.84 | 42.25 | 56.15 | 67.00 | 86.94 | 97.63 | 164.52 | 142.92 | 189.53 | 211.28 | 304.49 |
| 40 | 33.31 | 41.94 | 45.19 | 59.46 | 70.81 | 90.47 | 101.10 | 172.34 | 142.92 | 189.53 | 211.28 | 304.49 |
| 41 | 33.57 | 45.41 | 48.53 | 62.98 | 75.04 | 94.46 | 105.09 | 180.21 | 142.92 | 189.53 | 211.28 | 304.49 |
| 42 | 37.29 | 45.75 | 48.89 | 66.56 | 75.41 | 98.52 | 112.72 | 180.21 | 142.92 | 189.53 | 211.28 | 304.49 |
| 43 | 37.59 | 49.35 | 52.35 | 70.20 | 79.75 | 106.35 | 116.89 | 180.21 | 142.92 | 189.53 | 211.28 | 304.49 |
| 44 | 37.90 | 49.72 | 54.96 | 73.90 | 84.18 | 110.60 | 121.12 | 180.21 | 142.92 | 189.53 | 211.28 | 304.49 |
| 45 | 37.40 | 50.63 | 55.92 | 78.27 | 83.71 | 111.92 | 122.67 | 208.83 | 161.57 | 217.49 | 242.35 | 351.09 |
| 46 | 40.17 | 51.01 | 59.49 | 82.03 | 84.13 | 119.76 | 126.75 | 221.39 | 161.57 | 217.49 | 242.35 | 351.09 |
| 47 | 40.49 | 54.59 | 63.14 | 85.84 | 88.39 | 124.04 | 134.44 | 230.11 | 161.57 | 217.49 | 242.35 | 351.09 |
| 48 | 40.82 | 58.26 | 63.62 | 89.71 | 92.72 | 132.16 | 142.29 | 233.03 | 161.57 | 217.49 | 242.35 | 351.09 |
| 49 | 44.67 | 58.69 | 67.39 | 97.32 | 97.14 | 136.62 | 146.63 | 233.03 | 161.57 | 217.49 | 242.35 | 351.09 |
| 50 | 43.28 | 64.97 | 69.76 | 97.92 | 101.66 | 143.02 | 153.54 | 254.78 | 170.89 | 229.92 | 251.67 | 372.84 |
| 51 | 47.21 | 65.12 | 74.26 | 103.98 | 106.17 | 147.07 | 164.93 | 270.31 | 177.10 | 236.13 | 264.10 | 385.27 |
| 52 | 45.96 | 66.25 | 78.36 | 112.40 | 112.36 | 152.33 | 169.43 | 282.74 | 183.31 | 248.56 | 276.53 | 400.81 |
| 53 | 51.60 | 70.45 | 76.02 | 121.15 | 112.39 | 161.39 | 176.13 | 298.27 | 189.53 | 254.78 | 285.85 | 416.34 |
| 54 | 52.04 | 71.40 | 80.54 | 129.71 | 119.29 | 165.63 | 186.85 | 313.81 | 198.85 | 267.20 | 298.27 | 428.77 |
| 55 | 54.46 | 72.25 | 83.23 | 131.79 | 125.67 | 172.59 | 193.71 | 325.71 | 207.49 | 276.53 | 307.60 | 444.31 |
| 56 | 56.80 | 79.98 | 91.06 | 146.49 | 134.41 | 181.54 | 206.98 | 347.99 | 213.73 | 288.95 | 320.02 | 459.84 |
| 57 | 62.53 | 80.98 | 95.38 | 159.08 | 139.17 | 194.63 | 220.21 | 360.42 | 218.72 | 301.38 | 332.45 | 472.27 |
| 58 | 64.92 | 88.80 | 108.80 | 169.73 | 145.69 | 206.38 | 228.91 | 379.06 | 225.10 | 310.70 | 344.88 | 487.80 |
| 59 | 72.78 | 96.75 | 115.18 | 184.35 | 152.38 | 217.28 | 240.20 | 394.59 | 230.12 | 326.24 | 360.42 | 506.45 |
| 60 | 73.66 | 103.30 | 125.34 | 199.27 | 161.40 | 233.34 | 251.59 | 416.34 | 236.62 | 331.76 | 375.95 | 525.09 |
| 61 | 81.58 | 113.41 | 135.81 | 212.26 | 172.05 | 250.82 | 273.08 | 425.33 | 253.11 | 347.00 | 383.10 | 530.91 |
| 62 | 89.71 | 121.97 | 146.40 | 229.54 | 185.11 | 270.07 | 285.91 | 436.07 | 260.75 | 354.13 | 389.25 | 535.58 |
| 63 | 98.77 | 132.47 | 155.24 | 248.01 | 202.44 | 280.26 | 309.41 | 448.32 | 269.56 | 363.20 | 400.08 | 544.80 |
| 64 | 103.88 | 145.72 | 166.24 | 267.19 | 213.31 | 298.89 | 326.69 | 461.82 | 277.64 | 376.61 | 412.34 | 555.29 |
| 65 | 115.37 | 156.87 | 180.97 | 287.80 | 225.93 | 313.71 | 348.06 | 473.67 | 284.73 | 385.86 | 425.77 | 566.81 |
| 66 | 124.37 | 172.88 | 200.36 | 303.71 | 240.72 | 332.01 | 376.71 | 486.46 | 293.42 | 398.95 | 440.13 | 581.69 |
| 67 | 138.49 | 189.12 | 227.46 | 313.40 | 255.34 | 359.12 | 395.48 | 499.95 | 300.96 | 410.40 | 452.69 | 594.46 |
| 68 | 152.64 | 209.29 | 250.99 | 328.99 | 274.25 | 374.62 | 413.04 | 523.50 | 314.58 | 429.85 | 475.48 | 619.56 |
| 69 | 173.72 | 228.30 | 282.71 | 352.05 | 294.15 | 398.38 | 442.38 | 553.56 | 333.53 | 456.28 | 509.55 | 655.47 |
| 70 | 195.74 | 252.06 | 310.19 | 379.37 | 314.65 | 428.46 | 473.09 | 595.83 | 357.05 | 488.71 | 546.73 | 698.48 |
| 71 | 218.86 | 277.78 | 337.18 | 412.35 | 337.18 | 461.74 | 511.14 | 642.14 | 380.13 | 524.02 | 586.30 | 745.23 |
| 72 | 240.20 | 306.61 | 365.39 | 447.97 | 363.33 | 493.38 | 549.12 | 685.37 | 402.55 | 559.44 | 625.50 | 792.72 |
| 73 | 265.42 | 337.51 | 396.35 | 485.53 | 386.44 | 529.13 | 588.58 | 731.27 | 428.06 | 590.56 | 661.91 | 836.30 |
| 74 | 292.57 | 374.87 | 433.15 | 526.25 | 410.36 | 564.24 | 628.83 | 778.92 | 448.35 | 623.14 | 701.03 | 879.61 |
| 75 | 316.42 | 419.95 | 469.17 | 569.19 | 432.80 | 598.29 | 665.57 | 823.78 | 469.17 | 654.66 | 734.68 | 918.35 |
| 76 | 338.88 | 457.06 | 503.98 | 611.73 | 453.58 | 629.11 | 702.10 | 867.20 | 488.34 | 682.98 | 764.66 | 955.83 |
| 77 | 359.76 | 487.42 | 535.50 | 649.89 | 474.16 | 658.18 | 734.45 | 905.21 | 504.00 | 706.26 | 792.47 | 988.10 |
| 78 | 391.89 | 530.10 | 585.39 | 707.35 | 507.34 | 705.72 | 787.02 | 969.15 | 534.98 | 751.25 | 843.94 | 1045.57 |
| 79 | 430.91 | 588.64 | 647.18 | 785.40 | 552.87 | 770.76 | 858.57 | 1058.58 | 578.89 | 814.67 | 913.86 | 1133.38 |
| 80 | 476.44 | 652.06 | 718.73 | 871.58 | 600.02 | | | | 626.04 | | | |
| 81 | 525.23 | 721.98 | 795.16 | 964.27 | 652.06 | | | | 674.82 | | | |
| 82 | 577.26 | 796.78 | 878.09 | 1065.09 | 707.35 | | | | 726.86 | | | |
| 83 | 637.42 | 879.71 | 970.77 | 1180.54 | 767.51 | | | | 785.40 | | | |
| 84 | 704.09 | 977.28 | 1078.09 | 1317.13 | 834.18 | | | | 850.44 | | | |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made at these ages.
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

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

## LTC-96 VA

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

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

| Age | 1.3% Simple Inflation or 3.4% Simple Inflation with Shared Cost | | | | 1.3% Compound Inflation or 3.4% Compound Inflation with Shared Cost | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 56.91 | 79.68 | 89.43 | 121.98 | 90.32 | 128.83 | 145.07 | 214.17 |
| 30 | 56.91 | 79.68 | 89.43 | 122.82 | 91.11 | 129.90 | 145.70 | 214.17 |
| 31 | 56.91 | 79.68 | 89.43 | 123.67 | 91.28 | 129.90 | 145.70 | 214.17 |
| 32 | 56.91 | 79.68 | 89.43 | 124.09 | 91.28 | 129.90 | 145.70 | 214.17 |
| 33 | 57.10 | 79.83 | 89.43 | 124.93 | 91.28 | 129.90 | 145.70 | 214.17 |
| 34 | 57.10 | 80.22 | 89.73 | 125.77 | 91.28 | 129.90 | 145.70 | 214.17 |
| 35 | 57.48 | 80.22 | 90.11 | 126.19 | 91.28 | 129.90 | 145.70 | 214.17 |
| 36 | 57.86 | 80.60 | 90.87 | 127.03 | 91.28 | 129.90 | 145.70 | 214.17 |
| 37 | 58.24 | 81.36 | 91.25 | 127.88 | 91.28 | 129.90 | 145.70 | 214.17 |
| 38 | 58.24 | 81.74 | 91.64 | 128.72 | 91.28 | 129.90 | 145.70 | 214.17 |
| 39 | 58.62 | 82.12 | 92.40 | 129.98 | 91.28 | 129.90 | 145.70 | 214.17 |
| 40 | 59.00 | 82.50 | 92.78 | 130.82 | 91.28 | 129.90 | 145.70 | 214.17 |
| 41 | 59.42 | 82.93 | 93.22 | 131.66 | 91.28 | 129.90 | 145.70 | 214.17 |
| 42 | 59.45 | 83.37 | 94.04 | 131.66 | 91.28 | 129.90 | 145.70 | 214.17 |
| 43 | 59.88 | 84.19 | 94.48 | 131.66 | 91.28 | 129.90 | 145.70 | 214.17 |
| 44 | 60.30 | 84.63 | 94.93 | 131.66 | 91.28 | 129.90 | 145.70 | 214.17 |
| 45 | 75.31 | 104.03 | 119.10 | 165.96 | 103.57 | 147.46 | 166.77 | 244.01 |
| 46 | 75.35 | 104.86 | 119.56 | 167.30 | 103.57 | 147.46 | 166.77 | 244.01 |
| 47 | 75.79 | 105.32 | 120.41 | 168.22 | 103.57 | 147.46 | 166.77 | 244.01 |
| 48 | 76.23 | 106.17 | 121.27 | 168.53 | 103.57 | 147.46 | 166.77 | 244.01 |
| 49 | 76.67 | 106.63 | 121.74 | 168.53 | 103.57 | 147.46 | 166.77 | 244.01 |
| 50 | 81.49 | 114.78 | 131.36 | 182.57 | 110.59 | 156.24 | 175.55 | 258.05 |
| 51 | 86.31 | 122.95 | 136.62 | 191.35 | 114.11 | 161.50 | 180.81 | 265.08 |
| 52 | 91.53 | 129.26 | 146.26 | 201.88 | 119.37 | 168.53 | 189.59 | 273.85 |
| 53 | 97.82 | 135.98 | 152.99 | 210.66 | 124.64 | 175.55 | 196.61 | 284.39 |
| 54 | 101.20 | 142.71 | 161.59 | 221.19 | 128.15 | 182.57 | 203.63 | 293.16 |
| 55 | 106.44 | 150.91 | 168.34 | 231.35 | 133.35 | 191.35 | 212.41 | 303.70 |
| 56 | 111.69 | 157.88 | 176.95 | 242.26 | 138.62 | 196.61 | 219.43 | 314.23 |
| 57 | 116.53 | 166.73 | 184.11 | 252.79 | 143.48 | 203.63 | 226.46 | 321.25 |
| 58 | 121.79 | 173.48 | 194.20 | 263.32 | 148.76 | 212.41 | 236.99 | 331.78 |
| 59 | 129.97 | 184.06 | 204.30 | 275.61 | 155.09 | 221.19 | 247.52 | 344.07 |
| 60 | 136.70 | 194.67 | 214.41 | 289.65 | 161.83 | 230.74 | 258.05 | 356.36 |
| 61 | 145.28 | 205.15 | 226.76 | 302.41 | 168.97 | 240.94 | 269.20 | 368.84 |
| 62 | 153.87 | 217.53 | 240.17 | 320.27 | 179.03 | 254.13 | 280.24 | 384.67 |
| 63 | 162.89 | 232.10 | 255.88 | 336.23 | 188.91 | 266.91 | 296.37 | 398.63 |
| 64 | 172.95 | 245.86 | 272.64 | 355.50 | 198.46 | 283.02 | 312.36 | 417.63 |
| 65 | 186.21 | 262.36 | 289.83 | 374.59 | 209.63 | 298.98 | 329.91 | 438.16 |
| 66 | 198.25 | 278.96 | 309.22 | 395.21 | 224.12 | 316.51 | 349.01 | 460.22 |
| 67 | 210.14 | 297.94 | 328.76 | 415.63 | 236.78 | 335.57 | 371.35 | 483.77 |
| 68 | 226.83 | 320.54 | 352.76 | 444.35 | 254.40 | 361.24 | 400.25 | 517.27 |
| 69 | 248.22 | 349.53 | 388.37 | 489.68 | 278.61 | 395.12 | 439.02 | 565.66 |
| 70 | 274.02 | 388.34 | 428.68 | 539.64 | 305.96 | 435.41 | 484.16 | 622.01 |
| 71 | 304.61 | 430.13 | 478.67 | 599.18 | 336.41 | 480.34 | 535.58 | 684.53 |
| 72 | 334.91 | 476.54 | 529.86 | 663.16 | 369.90 | 529.86 | 591.51 | 749.81 |
| 73 | 371.57 | 527.50 | 587.22 | 734.85 | 404.75 | 580.58 | 648.59 | 822.77 |
| 74 | 409.54 | 584.58 | 650.64 | 814.12 | 442.57 | 637.43 | 713.39 | 901.65 |
| 75 | 450.44 | 646.06 | 718.40 | 899.23 | 481.67 | 695.38 | 779.22 | 983.07 |
| 76 | 494.22 | 710.24 | 790.43 | 990.08 | 522.04 | 757.70 | 847.70 | 1070.27 |
| 77 | 539.22 | 777.06 | 865.03 | 1081.69 | 565.28 | 821.05 | 917.16 | 1159.89 |
| 78 | 587.02 | 848.82 | 944.75 | 1183.79 | 613.03 | 889.47 | 995.16 | 1256.96 |
| 79 | 642.30 | 930.12 | 1034.19 | 1300.87 | 665.07 | 965.89 | 1082.97 | 1367.54 |
| 80 | 702.47 | 1017.93 | 1133.38 | 1427.70 | 721.98 | 1052.08 | 1177.28 | 1489.49 |
| 81 | 767.51 | 1113.87 | 1239.08 | 1565.92 | 785.40 | 1143.14 | 1279.73 | 1622.83 |
| 82 | 837.43 | 1214.68 | 1352.90 | 1717.14 | 850.44 | 1240.70 | 1388.68 | 1769.18 |
| 83 | 915.49 | 1330.14 | 1481.36 | 1896.01 | 926.87 | 1351.28 | 1512.26 | 1938.29 |
| 84 | 1006.55 | 1461.85 | 1629.34 | 2112.28 | 1011.42 | 1478.11 | 1653.73 | 2144.80 |
| 85+ | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made at these ages.
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost opti

# Appendix C2

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

## LTC-96 VA

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

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

| Age | 1.3% Simple Inflation or 3.4% Simple Inflation with Shared Cost | | | | 1.3% Compound Inflation or 3.4% Compound Inflation with Shared Cost | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 55.29 | 74.80 | 84.56 | 112.22 | 86.85 | 120.13 | 136.33 | 198.37 |
| 30 | 55.29 | 74.80 | 84.56 | 113.00 | 87.60 | 121.13 | 136.93 | 198.37 |
| 31 | 55.29 | 74.80 | 84.56 | 113.77 | 87.77 | 121.13 | 136.93 | 198.37 |
| 32 | 55.29 | 74.80 | 84.56 | 114.16 | 87.77 | 121.13 | 136.93 | 198.37 |
| 33 | 55.47 | 74.95 | 84.56 | 114.93 | 87.77 | 121.13 | 136.93 | 198.37 |
| 34 | 55.47 | 75.30 | 84.83 | 115.71 | 87.77 | 121.13 | 136.93 | 198.37 |
| 35 | 55.84 | 75.30 | 85.20 | 116.10 | 87.77 | 121.13 | 136.93 | 198.37 |
| 36 | 56.21 | 75.66 | 85.92 | 116.87 | 87.77 | 121.13 | 136.93 | 198.37 |
| 37 | 56.58 | 76.38 | 86.28 | 117.65 | 87.77 | 121.13 | 136.93 | 198.37 |
| 38 | 56.58 | 76.74 | 86.64 | 118.42 | 87.77 | 121.13 | 136.93 | 198.37 |
| 39 | 56.95 | 77.09 | 87.36 | 119.58 | 87.77 | 121.13 | 136.93 | 198.37 |
| 40 | 57.32 | 77.45 | 87.72 | 120.36 | 87.77 | 121.13 | 136.93 | 198.37 |
| 41 | 57.72 | 77.86 | 88.13 | 121.13 | 87.77 | 121.13 | 136.93 | 198.37 |
| 42 | 57.76 | 78.26 | 88.91 | 121.13 | 87.77 | 121.13 | 136.93 | 198.37 |
| 43 | 58.17 | 79.03 | 89.33 | 121.13 | 87.77 | 121.13 | 136.93 | 198.37 |
| 44 | 58.58 | 79.45 | 89.75 | 121.13 | 87.77 | 121.13 | 136.93 | 198.37 |
| 45 | 71.96 | 97.31 | 109.04 | 150.40 | 100.06 | 140.44 | 156.24 | 226.46 |
| 46 | 72.00 | 98.10 | 109.45 | 151.61 | 100.06 | 140.44 | 156.24 | 226.46 |
| 47 | 72.42 | 98.52 | 110.24 | 152.45 | 100.06 | 140.44 | 156.24 | 226.46 |
| 48 | 72.84 | 99.32 | 111.02 | 152.73 | 100.06 | 140.44 | 156.24 | 226.46 |
| 49 | 73.26 | 99.75 | 111.45 | 152.73 | 100.06 | 140.44 | 156.24 | 226.46 |
| 50 | 78.09 | 109.64 | 121.13 | 166.77 | 105.33 | 145.70 | 163.26 | 238.74 |
| 51 | 82.92 | 114.41 | 128.08 | 177.30 | 110.59 | 152.73 | 168.53 | 245.77 |
| 52 | 88.14 | 120.76 | 134.35 | 184.32 | 114.11 | 157.99 | 175.55 | 256.30 |
| 53 | 92.76 | 127.48 | 141.09 | 194.86 | 119.37 | 165.01 | 182.57 | 263.32 |
| 54 | 97.82 | 134.22 | 147.98 | 205.39 | 124.64 | 172.04 | 189.59 | 273.85 |
| 55 | 103.06 | 140.74 | 156.43 | 213.82 | 129.84 | 179.06 | 198.37 | 282.63 |
| 56 | 108.30 | 149.39 | 165.04 | 222.94 | 135.11 | 184.32 | 207.15 | 291.41 |
| 57 | 113.15 | 154.83 | 172.18 | 233.48 | 138.23 | 191.35 | 214.17 | 300.19 |
| 58 | 118.40 | 163.28 | 180.57 | 242.26 | 143.51 | 200.12 | 221.19 | 310.72 |
| 59 | 123.22 | 170.43 | 188.97 | 256.30 | 149.86 | 208.90 | 229.97 | 321.25 |
| 60 | 131.64 | 181.01 | 199.09 | 268.59 | 156.61 | 216.75 | 240.50 | 333.54 |
| 61 | 138.52 | 193.19 | 211.42 | 279.69 | 163.74 | 228.72 | 249.97 | 344.36 |
| 62 | 147.11 | 203.83 | 223.14 | 295.90 | 173.81 | 240.20 | 262.83 | 358.56 |
| 63 | 157.80 | 216.74 | 237.11 | 311.97 | 181.98 | 253.04 | 277.31 | 374.36 |
| 64 | 167.86 | 230.49 | 252.19 | 327.89 | 191.56 | 265.76 | 291.65 | 390.01 |
| 65 | 177.75 | 247.03 | 269.37 | 347.09 | 202.76 | 281.80 | 307.57 | 408.95 |
| 66 | 188.08 | 261.95 | 287.01 | 366.12 | 215.57 | 297.69 | 328.48 | 431.14 |
| 67 | 201.67 | 279.21 | 304.91 | 388.38 | 228.26 | 316.84 | 347.50 | 454.81 |
| 68 | 218.36 | 300.19 | 329.02 | 415.52 | 245.92 | 340.89 | 376.51 | 485.05 |
| 69 | 238.09 | 329.27 | 361.35 | 455.91 | 268.48 | 374.86 | 413.69 | 530.20 |
| 70 | 263.93 | 364.80 | 400.10 | 504.33 | 295.88 | 411.87 | 457.26 | 583.35 |
| 71 | 291.22 | 405.03 | 446.87 | 560.68 | 326.37 | 455.24 | 505.45 | 644.36 |
| 72 | 323.25 | 449.88 | 496.54 | 618.17 | 358.24 | 501.54 | 558.19 | 706.49 |
| 73 | 356.64 | 497.64 | 550.72 | 683.43 | 391.48 | 549.06 | 613.76 | 773.00 |
| 74 | 394.68 | 549.91 | 609.35 | 756.33 | 427.70 | 604.40 | 672.11 | 845.50 |
| 75 | 434.00 | 606.61 | 672.37 | 835.12 | 466.88 | 657.57 | 733.19 | 922.25 |
| 76 | 474.58 | 667.69 | 738.06 | 918.07 | 505.68 | 715.15 | 796.97 | 999.90 |
| 77 | 518.04 | 728.19 | 806.38 | 1003.50 | 545.73 | 775.43 | 861.77 | 1080.07 |
| 78 | 564.25 | 795.16 | 881.34 | 1094.35 | 591.89 | 839.06 | 933.37 | 1169.15 |
| 79 | 616.29 | 869.95 | 962.64 | 1198.42 | 640.68 | 908.98 | 1013.05 | 1268.35 |
| 80 | 671.57 | | | | 694.34 | | | |
| 81 | 731.74 | | | | 751.25 | | | |
| 82 | 795.16 | | | | 814.67 | | | |
| 83 | 868.33 | | | | 882.96 | | | |
| 84 | 949.63 | | | | 959.39 | | | |
| 85+ | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made at these ages.
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost opti

# Appendix C2

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

## LTC-96 VA

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

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day EP
### Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

| Age | 1.3% Simple Inflation or 3.4% Simple Inflation with Shared Cost | | | | 1.3% Compound Inflation or 3.4% Compound Inflation with Shared Cost | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 50.41 | 65.04 | 71.55 | 94.33 | 79.90 | 106.20 | 118.85 | 172.04 |
| 30 | 50.41 | 65.04 | 71.55 | 94.98 | 80.60 | 107.08 | 119.37 | 172.04 |
| 31 | 50.41 | 65.04 | 71.55 | 95.64 | 80.75 | 107.08 | 119.37 | 172.04 |
| 32 | 50.41 | 65.04 | 71.55 | 95.96 | 80.75 | 107.08 | 119.37 | 172.04 |
| 33 | 50.58 | 65.17 | 71.55 | 96.61 | 80.75 | 107.08 | 119.37 | 172.04 |
| 34 | 50.58 | 65.48 | 71.78 | 97.26 | 80.75 | 107.08 | 119.37 | 172.04 |
| 35 | 50.91 | 65.48 | 72.09 | 97.59 | 80.75 | 107.08 | 119.37 | 172.04 |
| 36 | 51.25 | 65.79 | 72.70 | 98.24 | 80.75 | 107.08 | 119.37 | 172.04 |
| 37 | 51.59 | 66.42 | 73.00 | 98.89 | 80.75 | 107.08 | 119.37 | 172.04 |
| 38 | 51.59 | 66.73 | 73.31 | 99.54 | 80.75 | 107.08 | 119.37 | 172.04 |
| 39 | 51.92 | 67.04 | 73.92 | 100.52 | 80.75 | 107.08 | 119.37 | 172.04 |
| 40 | 52.26 | 67.35 | 74.22 | 101.17 | 80.75 | 107.08 | 119.37 | 172.04 |
| 41 | 52.63 | 67.70 | 74.57 | 101.82 | 80.75 | 107.08 | 119.37 | 172.04 |
| 42 | 52.66 | 68.05 | 75.23 | 101.82 | 80.75 | 107.08 | 119.37 | 172.04 |
| 43 | 53.03 | 68.72 | 75.59 | 101.82 | 80.75 | 107.08 | 119.37 | 172.04 |
| 44 | 53.41 | 69.08 | 75.95 | 101.82 | 80.75 | 107.08 | 119.37 | 172.04 |
| 45 | 65.27 | 85.57 | 93.94 | 129.65 | 91.28 | 122.88 | 136.93 | 198.37 |
| 46 | 65.31 | 86.26 | 94.30 | 130.70 | 91.28 | 122.88 | 136.93 | 198.37 |
| 47 | 65.68 | 86.63 | 94.97 | 131.42 | 91.28 | 122.88 | 136.93 | 198.37 |
| 48 | 66.06 | 87.33 | 95.65 | 131.66 | 91.28 | 122.88 | 136.93 | 198.37 |
| 49 | 66.45 | 87.71 | 96.02 | 131.66 | 91.28 | 122.88 | 136.93 | 198.37 |
| 50 | 71.30 | 94.22 | 104.07 | 143.95 | 96.55 | 129.90 | 142.19 | 210.66 |
| 51 | 76.15 | 99.04 | 111.00 | 152.73 | 100.06 | 133.42 | 149.22 | 217.68 |
| 52 | 79.67 | 105.45 | 117.35 | 159.75 | 103.57 | 140.44 | 156.24 | 226.46 |
| 53 | 82.64 | 112.19 | 122.39 | 168.53 | 107.08 | 143.95 | 161.50 | 235.23 |
| 54 | 87.70 | 115.53 | 129.27 | 177.30 | 112.35 | 150.97 | 168.53 | 242.26 |
| 55 | 91.23 | 122.08 | 134.33 | 185.78 | 117.56 | 156.24 | 173.79 | 251.03 |
| 56 | 96.46 | 127.32 | 142.92 | 196.61 | 121.07 | 163.26 | 180.81 | 259.81 |
| 57 | 101.33 | 134.41 | 150.01 | 203.63 | 125.98 | 170.28 | 187.84 | 266.83 |
| 58 | 104.87 | 142.87 | 156.72 | 214.17 | 129.51 | 175.55 | 194.86 | 275.61 |
| 59 | 111.40 | 148.27 | 165.14 | 222.94 | 135.92 | 184.32 | 203.63 | 286.14 |
| 60 | 118.13 | 157.10 | 173.57 | 235.23 | 140.95 | 192.28 | 212.41 | 296.67 |
| 61 | 125.01 | 167.54 | 185.84 | 246.47 | 149.81 | 202.53 | 222.00 | 307.65 |
| 62 | 133.58 | 178.13 | 195.88 | 259.35 | 156.43 | 210.61 | 231.50 | 318.53 |
| 63 | 142.53 | 189.44 | 209.82 | 273.84 | 164.65 | 221.84 | 244.38 | 332.77 |
| 64 | 150.91 | 201.47 | 223.22 | 289.92 | 174.30 | 236.42 | 258.86 | 348.60 |
| 65 | 160.82 | 214.66 | 236.98 | 305.86 | 183.86 | 249.15 | 274.93 | 366.00 |
| 66 | 171.14 | 229.64 | 252.85 | 323.35 | 195.04 | 265.18 | 292.56 | 386.65 |
| 67 | 181.33 | 246.86 | 270.84 | 342.39 | 206.11 | 281.06 | 310.02 | 407.12 |
| 68 | 196.36 | 264.57 | 291.71 | 369.72 | 222.17 | 303.58 | 335.80 | 437.56 |
| 69 | 214.45 | 290.43 | 322.51 | 403.56 | 243.15 | 332.64 | 371.48 | 477.86 |
| 70 | 237.04 | 322.77 | 356.40 | 448.86 | 268.98 | 368.16 | 411.87 | 526.19 |
| 71 | 262.77 | 359.84 | 398.33 | 500.43 | 296.24 | 408.38 | 456.91 | 580.77 |
| 72 | 293.26 | 398.23 | 443.22 | 553.19 | 324.92 | 451.55 | 504.87 | 639.84 |
| 73 | 323.47 | 442.90 | 492.66 | 612.10 | 358.30 | 494.32 | 554.04 | 700.01 |
| 74 | 356.70 | 490.46 | 546.60 | 677.06 | 389.72 | 541.65 | 609.35 | 764.58 |
| 75 | 391.26 | 540.85 | 601.68 | 744.70 | 424.13 | 591.81 | 664.15 | 830.18 |
| 76 | 427.13 | 592.41 | 661.14 | 816.61 | 459.85 | 643.14 | 720.06 | 900.07 |
| 77 | 465.91 | 646.74 | 721.67 | 889.47 | 495.23 | 693.98 | 778.69 | 970.92 |
| 78 | 507.34 | 705.72 | 787.02 | 969.15 | 534.98 | 751.25 | 843.94 | 1045.57 |
| 79 | 552.87 | 770.76 | 858.57 | 1058.58 | 578.89 | 814.67 | 913.86 | 1133.38 |
| 80 | 600.02 | | | | 626.04 | | | |
| 81 | 652.06 | | | | 674.82 | | | |
| 82 | 707.35 | | | | 726.86 | | | |
| 83 | 767.51 | | | | 785.40 | | | |
| 84 | 834.18 | | | | 850.44 | | | |
| 85+ | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made at these ages.
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost opti

# Appendix C3

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

## LTC-96 VA

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

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

| Age | 1% Simple Inflation or 3.2% Simple Inflation with Shared Cost | | | | 1% Compound Inflation or 3.2% Compound Inflation with Shared Cost | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 39.55 | 55.37 | 62.15 | 84.92 | 97.55 | 140.79 | 161.72 | 244.00 |
| 30 | 39.55 | 55.37 | 62.15 | 90.59 | 102.82 | 148.00 | 166.00 | 244.00 |
| 31 | 39.55 | 55.37 | 62.15 | 96.25 | 104.00 | 148.00 | 166.00 | 244.00 |
| 32 | 39.55 | 55.37 | 62.15 | 99.08 | 104.00 | 148.00 | 166.00 | 244.00 |
| 33 | 40.83 | 56.42 | 62.15 | 104.74 | 104.00 | 148.00 | 166.00 | 244.00 |
| 34 | 40.83 | 58.99 | 64.13 | 110.40 | 104.00 | 148.00 | 166.00 | 244.00 |
| 35 | 43.38 | 58.99 | 66.69 | 113.23 | 104.00 | 148.00 | 166.00 | 244.00 |
| 36 | 45.93 | 61.55 | 71.82 | 118.89 | 104.00 | 148.00 | 166.00 | 244.00 |
| 37 | 48.49 | 66.68 | 74.39 | 124.55 | 104.00 | 148.00 | 166.00 | 244.00 |
| 38 | 48.49 | 69.24 | 76.95 | 130.22 | 104.00 | 148.00 | 166.00 | 244.00 |
| 39 | 51.04 | 71.81 | 82.08 | 138.71 | 104.00 | 148.00 | 166.00 | 244.00 |
| 40 | 53.59 | 74.37 | 84.65 | 144.37 | 104.00 | 148.00 | 166.00 | 244.00 |
| 41 | 56.39 | 77.26 | 87.58 | 150.00 | 104.00 | 148.00 | 166.00 | 244.00 |
| 42 | 56.64 | 80.16 | 93.12 | 150.00 | 104.00 | 148.00 | 166.00 | 244.00 |
| 43 | 59.47 | 85.69 | 96.11 | 150.00 | 104.00 | 148.00 | 166.00 | 244.00 |
| 44 | 62.33 | 88.65 | 99.12 | 150.00 | 104.00 | 148.00 | 166.00 | 244.00 |
| 45 | 65.22 | 91.63 | 104.77 | 174.73 | 118.00 | 168.00 | 190.00 | 278.00 |
| 46 | 65.51 | 97.27 | 107.84 | 183.75 | 118.00 | 168.00 | 190.00 | 278.00 |
| 47 | 68.43 | 100.31 | 113.57 | 189.94 | 118.00 | 168.00 | 190.00 | 278.00 |
| 48 | 71.37 | 106.03 | 119.35 | 192.00 | 118.00 | 168.00 | 190.00 | 278.00 |
| 49 | 74.34 | 109.13 | 122.52 | 192.00 | 118.00 | 168.00 | 190.00 | 278.00 |
| 50 | 77.34 | 114.92 | 128.38 | 208.00 | 126.00 | 178.00 | 200.00 | 294.00 |
| 51 | 80.34 | 120.82 | 134.32 | 218.00 | 130.00 | 184.00 | 206.00 | 302.00 |
| 52 | 86.06 | 124.06 | 140.31 | 230.00 | 136.00 | 192.00 | 216.00 | 312.00 |
| 53 | 89.13 | 130.05 | 146.35 | 240.00 | 142.00 | 200.00 | 224.00 | 324.00 |
| 54 | 92.22 | 136.09 | 155.17 | 252.00 | 146.00 | 208.00 | 232.00 | 334.00 |
| 55 | 98.06 | 142.18 | 161.32 | 261.51 | 151.57 | 218.00 | 242.00 | 346.00 |
| 56 | 103.92 | 149.84 | 170.20 | 276.00 | 157.59 | 224.00 | 250.00 | 358.00 |
| 57 | 107.09 | 160.35 | 179.14 | 288.00 | 160.87 | 232.00 | 258.00 | 366.00 |
| 58 | 113.03 | 166.50 | 188.15 | 300.00 | 166.95 | 242.00 | 270.00 | 378.00 |
| 59 | 119.02 | 178.84 | 197.24 | 314.00 | 170.27 | 252.00 | 282.00 | 392.00 |
| 60 | 125.05 | 191.33 | 206.39 | 330.00 | 176.42 | 257.36 | 294.00 | 406.00 |
| 61 | 133.75 | 203.00 | 220.84 | 337.35 | 185.19 | 267.18 | 300.30 | 411.45 |
| 62 | 142.49 | 217.58 | 232.56 | 349.60 | 194.00 | 277.40 | 305.90 | 419.90 |
| 63 | 154.08 | 227.36 | 249.95 | 358.90 | 201.65 | 284.90 | 316.35 | 425.50 |
| 64 | 162.93 | 241.41 | 264.61 | 370.80 | 207.00 | 295.20 | 325.80 | 435.60 |
| 65 | 174.63 | 254.32 | 282.15 | 381.50 | 213.50 | 304.50 | 336.00 | 446.25 |
| 66 | 185.97 | 267.94 | 304.73 | 392.70 | 222.70 | 314.50 | 346.80 | 457.30 |
| 67 | 197.31 | 287.67 | 318.45 | 402.60 | 229.35 | 325.05 | 359.70 | 468.60 |
| 68 | 211.48 | 302.40 | 332.80 | 419.20 | 240.00 | 340.80 | 377.60 | 488.00 |
| 69 | 227.85 | 320.85 | 356.50 | 449.50 | 255.75 | 362.70 | 403.00 | 519.25 |
| 70 | 244.50 | 346.50 | 382.50 | 481.50 | 273.00 | 388.50 | 432.00 | 555.00 |
| 71 | 263.90 | 372.65 | 414.70 | 519.10 | 291.45 | 416.15 | 464.00 | 593.05 |
| 72 | 281.40 | 400.40 | 445.20 | 557.20 | 310.80 | 445.20 | 497.00 | 630.00 |
| 73 | 302.40 | 429.30 | 477.90 | 598.05 | 329.40 | 472.50 | 527.85 | 669.60 |
| 74 | 322.40 | 460.20 | 512.20 | 640.90 | 348.40 | 501.80 | 561.60 | 709.80 |
| 75 | 342.50 | 491.25 | 546.25 | 683.75 | 366.25 | 528.75 | 592.50 | 747.50 |
| 76 | 362.40 | 520.80 | 579.60 | 726.00 | 382.80 | 555.60 | 621.60 | 784.80 |
| 77 | 380.65 | 548.55 | 610.65 | 763.60 | 399.05 | 579.60 | 647.45 | 818.80 |
| 78 | 407.93 | 589.86 | 656.53 | 822.64 | 426.01 | 618.11 | 691.56 | 873.49 |
| 79 | 446.35 | 646.36 | 718.68 | 904.00 | 462.17 | 671.22 | 752.58 | 950.33 |
| 80 | 488.16 | 707.38 | 787.61 | 992.14 | 501.72 | 731.11 | 818.12 | 1035.08 |
| 81 | 533.36 | 774.05 | 861.06 | 1088.19 | 545.79 | 794.39 | 889.31 | 1127.74 |
| 82 | 581.95 | 844.11 | 940.16 | 1193.28 | 590.99 | 862.19 | 965.02 | 1229.44 |
| 83 | 636.19 | 924.34 | 1029.43 | 1317.58 | 644.10 | 939.03 | 1050.90 | 1346.96 |
| 84 | 699.47 | 1015.87 | 1132.26 | 1467.87 | 702.86 | 1027.17 | 1149.21 | 1490.47 |
| 85+ | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made at these ages.
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost opti

# Appendix C3

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

## LTC-96 VA

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

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

| Age | 1% Simple Inflation or 3.2% Simple Inflation with Shared Cost | | | | 1% Compound Inflation or 3.2% Compound Inflation with Shared Cost | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 38.42 | 51.98 | 58.76 | 78.13 | 93.79 | 131.28 | 151.98 | 226.00 |
| 30 | 38.42 | 51.98 | 58.76 | 83.34 | 98.86 | 138.00 | 156.00 | 226.00 |
| 31 | 38.42 | 51.98 | 58.76 | 88.55 | 100.00 | 138.00 | 156.00 | 226.00 |
| 32 | 38.42 | 51.98 | 58.76 | 91.15 | 100.00 | 138.00 | 156.00 | 226.00 |
| 33 | 39.66 | 52.97 | 58.76 | 96.36 | 100.00 | 138.00 | 156.00 | 226.00 |
| 34 | 39.66 | 55.37 | 60.63 | 101.57 | 100.00 | 138.00 | 156.00 | 226.00 |
| 35 | 42.14 | 55.37 | 63.06 | 104.17 | 100.00 | 138.00 | 156.00 | 226.00 |
| 36 | 44.62 | 57.78 | 67.91 | 109.38 | 100.00 | 138.00 | 156.00 | 226.00 |
| 37 | 47.10 | 62.60 | 70.33 | 114.59 | 100.00 | 138.00 | 156.00 | 226.00 |
| 38 | 47.10 | 65.00 | 72.76 | 119.80 | 100.00 | 138.00 | 156.00 | 226.00 |
| 39 | 49.58 | 67.41 | 77.61 | 127.61 | 100.00 | 138.00 | 156.00 | 226.00 |
| 40 | 52.06 | 69.82 | 80.03 | 132.82 | 100.00 | 138.00 | 156.00 | 226.00 |
| 41 | 54.78 | 72.53 | 82.80 | 138.00 | 100.00 | 138.00 | 156.00 | 226.00 |
| 42 | 55.02 | 75.25 | 88.04 | 138.00 | 100.00 | 138.00 | 156.00 | 226.00 |
| 43 | 57.78 | 80.44 | 90.87 | 138.00 | 100.00 | 138.00 | 156.00 | 226.00 |
| 44 | 60.55 | 83.22 | 93.71 | 138.00 | 100.00 | 138.00 | 156.00 | 226.00 |
| 45 | 62.32 | 85.72 | 95.92 | 158.34 | 114.00 | 160.00 | 178.00 | 258.00 |
| 46 | 62.59 | 90.99 | 98.73 | 166.52 | 114.00 | 160.00 | 178.00 | 258.00 |
| 47 | 65.39 | 93.84 | 103.98 | 172.13 | 114.00 | 160.00 | 178.00 | 258.00 |
| 48 | 68.20 | 99.19 | 109.27 | 174.00 | 114.00 | 160.00 | 178.00 | 258.00 |
| 49 | 71.04 | 102.08 | 112.16 | 174.00 | 114.00 | 160.00 | 178.00 | 258.00 |
| 50 | 74.11 | 109.78 | 118.38 | 190.00 | 120.00 | 166.00 | 186.00 | 272.00 |
| 51 | 77.19 | 112.43 | 125.93 | 202.00 | 126.00 | 174.00 | 192.00 | 280.00 |
| 52 | 82.88 | 115.90 | 128.89 | 210.00 | 130.00 | 180.00 | 200.00 | 292.00 |
| 53 | 84.52 | 121.92 | 134.97 | 222.00 | 136.00 | 188.00 | 208.00 | 300.00 |
| 54 | 89.15 | 127.99 | 142.10 | 234.00 | 142.00 | 196.00 | 216.00 | 312.00 |
| 55 | 94.95 | 132.59 | 149.91 | 241.70 | 147.59 | 204.00 | 226.00 | 322.00 |
| 56 | 100.77 | 141.78 | 158.74 | 254.00 | 153.60 | 210.00 | 236.00 | 332.00 |
| 57 | 103.98 | 148.90 | 167.53 | 266.00 | 154.98 | 218.00 | 244.00 | 342.00 |
| 58 | 109.89 | 156.71 | 174.95 | 276.00 | 161.05 | 228.00 | 252.00 | 354.00 |
| 59 | 112.84 | 165.59 | 182.44 | 292.00 | 164.53 | 238.00 | 262.00 | 366.00 |
| 60 | 120.42 | 177.91 | 191.65 | 306.00 | 170.73 | 241.77 | 274.00 | 380.00 |
| 61 | 127.53 | 191.16 | 205.90 | 312.00 | 179.46 | 253.62 | 278.85 | 384.15 |
| 62 | 136.23 | 203.87 | 216.07 | 323.00 | 188.35 | 262.20 | 286.90 | 391.40 |
| 63 | 149.27 | 212.31 | 231.62 | 333.00 | 194.25 | 270.10 | 296.00 | 399.60 |
| 64 | 158.13 | 226.32 | 244.76 | 342.00 | 199.80 | 277.20 | 304.20 | 406.80 |
| 65 | 166.69 | 239.46 | 262.23 | 353.50 | 206.50 | 287.00 | 313.25 | 416.50 |
| 66 | 176.43 | 251.60 | 282.84 | 363.80 | 214.20 | 295.80 | 326.40 | 428.40 |
| 67 | 189.35 | 269.59 | 295.35 | 376.20 | 221.10 | 306.90 | 336.60 | 440.55 |
| 68 | 203.59 | 283.20 | 310.40 | 392.00 | 232.00 | 321.60 | 355.20 | 457.60 |
| 69 | 218.55 | 302.25 | 331.70 | 418.50 | 246.45 | 344.10 | 379.75 | 486.70 |
| 70 | 235.50 | 325.50 | 357.00 | 450.00 | 264.00 | 367.50 | 408.00 | 520.50 |
| 71 | 252.30 | 350.90 | 387.15 | 485.75 | 282.75 | 394.40 | 437.90 | 558.25 |
| 72 | 271.60 | 378.00 | 417.20 | 519.40 | 301.00 | 421.40 | 469.00 | 593.60 |
| 73 | 290.25 | 405.00 | 448.20 | 556.20 | 318.60 | 446.85 | 499.50 | 629.10 |
| 74 | 310.70 | 432.90 | 479.70 | 595.40 | 336.70 | 475.80 | 529.10 | 665.60 |
| 75 | 330.00 | 461.25 | 511.25 | 635.00 | 355.00 | 500.00 | 557.50 | 701.25 |
| 76 | 348.00 | 489.60 | 541.20 | 673.20 | 370.80 | 524.40 | 584.40 | 733.20 |
| 77 | 365.70 | 514.05 | 569.25 | 708.40 | 385.25 | 547.40 | 608.35 | 762.45 |
| 78 | 392.11 | 552.57 | 612.46 | 760.49 | 411.32 | 583.08 | 648.62 | 812.47 |
| 79 | 428.27 | 604.55 | 668.96 | 832.81 | 445.22 | 631.67 | 703.99 | 881.40 |
| 80 | 466.69 | | | | 482.51 | | | |
| 81 | 508.50 | | | | 522.06 | | | |
| 82 | 552.57 | | | | 566.13 | | | |
| 83 | 603.42 | | | | 613.59 | | | |
| 84 | 659.92 | | | | 666.70 | | | |
| 85+ | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made at these ages.
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost opti

# Appendix C3

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

## LTC-96 VA

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

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day EP
### Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

| Age | 1% Simple Inflation or 3.2% Simple Inflation with Shared Cost | | | | 1% Compound Inflation or 3.2% Compound Inflation with Shared Cost | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 35.03 | 45.20 | 49.72 | 65.67 | 86.29 | 116.06 | 132.50 | 196.00 |
| 30 | 35.03 | 45.20 | 49.72 | 70.05 | 90.95 | 122.00 | 136.00 | 196.00 |
| 31 | 35.03 | 45.20 | 49.72 | 74.43 | 92.00 | 122.00 | 136.00 | 196.00 |
| 32 | 35.03 | 45.20 | 49.72 | 76.62 | 92.00 | 122.00 | 136.00 | 196.00 |
| 33 | 36.16 | 46.06 | 49.72 | 81.00 | 92.00 | 122.00 | 136.00 | 196.00 |
| 34 | 36.16 | 48.15 | 51.30 | 85.38 | 92.00 | 122.00 | 136.00 | 196.00 |
| 35 | 38.42 | 48.15 | 53.36 | 87.57 | 92.00 | 122.00 | 136.00 | 196.00 |
| 36 | 40.69 | 50.25 | 57.46 | 91.94 | 92.00 | 122.00 | 136.00 | 196.00 |
| 37 | 42.95 | 54.43 | 59.51 | 96.32 | 92.00 | 122.00 | 136.00 | 196.00 |
| 38 | 42.95 | 56.53 | 61.56 | 100.70 | 92.00 | 122.00 | 136.00 | 196.00 |
| 39 | 45.21 | 58.62 | 65.67 | 107.27 | 92.00 | 122.00 | 136.00 | 196.00 |
| 40 | 47.47 | 60.71 | 67.72 | 111.65 | 92.00 | 122.00 | 136.00 | 196.00 |
| 41 | 49.95 | 63.07 | 70.06 | 116.00 | 92.00 | 122.00 | 136.00 | 196.00 |
| 42 | 50.17 | 65.44 | 74.50 | 116.00 | 92.00 | 122.00 | 136.00 | 196.00 |
| 43 | 52.68 | 69.95 | 76.89 | 116.00 | 92.00 | 122.00 | 136.00 | 196.00 |
| 44 | 55.21 | 72.36 | 79.29 | 116.00 | 92.00 | 122.00 | 136.00 | 196.00 |
| 45 | 56.52 | 75.37 | 82.64 | 136.50 | 104.00 | 140.00 | 156.00 | 226.00 |
| 46 | 56.77 | 80.01 | 85.06 | 143.56 | 104.00 | 140.00 | 156.00 | 226.00 |
| 47 | 59.30 | 82.51 | 89.58 | 148.39 | 104.00 | 140.00 | 156.00 | 226.00 |
| 48 | 61.86 | 87.21 | 94.14 | 150.00 | 104.00 | 140.00 | 156.00 | 226.00 |
| 49 | 64.43 | 89.76 | 96.63 | 150.00 | 104.00 | 140.00 | 156.00 | 226.00 |
| 50 | 67.67 | 94.34 | 101.70 | 164.00 | 110.00 | 148.00 | 162.00 | 240.00 |
| 51 | 70.89 | 97.32 | 109.14 | 174.00 | 114.00 | 152.00 | 170.00 | 248.00 |
| 52 | 74.91 | 101.21 | 112.58 | 182.00 | 118.00 | 160.00 | 178.00 | 258.00 |
| 53 | 75.30 | 107.29 | 117.08 | 192.00 | 122.00 | 164.00 | 184.00 | 268.00 |
| 54 | 79.92 | 110.16 | 124.13 | 202.00 | 128.00 | 172.00 | 192.00 | 276.00 |
| 55 | 84.05 | 115.02 | 128.73 | 210.00 | 133.62 | 178.00 | 198.00 | 286.00 |
| 56 | 89.75 | 120.84 | 137.47 | 224.00 | 137.64 | 186.00 | 206.00 | 296.00 |
| 57 | 93.12 | 129.26 | 145.97 | 232.00 | 141.25 | 194.00 | 214.00 | 304.00 |
| 58 | 97.33 | 137.12 | 151.84 | 244.00 | 145.34 | 200.00 | 222.00 | 314.00 |
| 59 | 102.02 | 144.06 | 159.43 | 254.00 | 149.23 | 210.00 | 232.00 | 326.00 |
| 60 | 108.07 | 154.41 | 167.08 | 268.00 | 153.65 | 214.47 | 242.00 | 338.00 |
| 61 | 115.09 | 165.79 | 180.99 | 274.95 | 164.19 | 224.58 | 247.65 | 343.20 |
| 62 | 123.70 | 178.17 | 189.68 | 283.10 | 169.52 | 229.90 | 252.70 | 347.70 |
| 63 | 134.82 | 185.56 | 204.96 | 292.30 | 175.75 | 236.80 | 260.85 | 355.20 |
| 64 | 142.16 | 197.82 | 216.65 | 302.40 | 181.80 | 246.60 | 270.00 | 363.60 |
| 65 | 150.82 | 208.08 | 230.70 | 311.50 | 187.25 | 253.75 | 280.00 | 372.75 |
| 66 | 160.53 | 220.56 | 249.17 | 321.30 | 193.80 | 263.50 | 290.70 | 384.20 |
| 67 | 170.26 | 238.36 | 262.35 | 331.65 | 199.65 | 272.25 | 300.30 | 394.35 |
| 68 | 183.07 | 249.60 | 275.20 | 348.80 | 209.60 | 286.40 | 316.80 | 412.80 |
| 69 | 196.85 | 266.60 | 296.05 | 370.45 | 223.20 | 305.35 | 341.00 | 438.65 |
| 70 | 211.50 | 288.00 | 318.00 | 400.50 | 240.00 | 328.50 | 367.50 | 469.50 |
| 71 | 227.65 | 311.75 | 345.10 | 433.55 | 256.65 | 353.80 | 395.85 | 503.15 |
| 72 | 246.40 | 334.60 | 372.40 | 464.80 | 273.00 | 379.40 | 424.20 | 537.60 |
| 73 | 263.25 | 360.45 | 400.95 | 498.15 | 291.60 | 402.30 | 450.90 | 569.70 |
| 74 | 280.80 | 386.10 | 430.30 | 533.00 | 306.80 | 426.40 | 479.70 | 601.90 |
| 75 | 297.50 | 411.25 | 457.50 | 566.25 | 322.50 | 450.00 | 505.00 | 631.25 |
| 76 | 313.20 | 434.40 | 484.80 | 598.80 | 337.20 | 471.60 | 528.00 | 660.00 |
| 77 | 328.90 | 456.55 | 509.45 | 627.90 | 349.60 | 489.90 | 549.70 | 685.40 |
| 78 | 352.56 | 490.42 | 546.92 | 673.48 | 371.77 | 522.06 | 586.47 | 726.59 |
| 79 | 384.20 | 535.62 | 596.64 | 735.63 | 402.28 | 566.13 | 635.06 | 787.61 |
| 80 | 416.97 | | | | 435.05 | | | |
| 81 | 453.13 | | | | 468.95 | | | |
| 82 | 491.55 | | | | 505.11 | | | |
| 83 | 533.36 | | | | 545.79 | | | |
| 84 | 579.69 | | | | 590.99 | | | |
| 85+ | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made at these ages.
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost opti

# Appendix C4

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

## LTC-96 VA

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

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

| Age | 0.3% Simple Inflation or 1.8% Simple Inflation with Shared Cost | | | | 0.3% Compound Inflation or 1.8% Compound Inflation with Shared Cost | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 39.55 | 55.37 | 62.15 | 84.75 | 58.76 | 83.62 | 93.79 | 137.86 |
| 30 | 39.55 | 55.37 | 62.15 | 84.75 | 58.76 | 83.62 | 93.79 | 137.86 |
| 31 | 39.55 | 55.37 | 62.15 | 84.75 | 58.76 | 83.62 | 93.79 | 137.86 |
| 32 | 39.55 | 55.37 | 62.15 | 84.75 | 58.76 | 83.62 | 93.79 | 137.86 |
| 33 | 39.55 | 55.37 | 62.15 | 84.75 | 58.76 | 83.62 | 93.79 | 137.86 |
| 34 | 39.55 | 55.37 | 62.15 | 84.75 | 58.76 | 83.62 | 93.79 | 137.86 |
| 35 | 39.55 | 55.37 | 62.15 | 84.75 | 58.76 | 83.62 | 93.79 | 137.86 |
| 36 | 39.55 | 55.37 | 62.15 | 84.75 | 58.76 | 83.62 | 93.79 | 137.86 |
| 37 | 39.55 | 55.37 | 62.15 | 84.75 | 58.76 | 83.62 | 93.79 | 137.86 |
| 38 | 39.55 | 55.37 | 62.15 | 84.75 | 58.76 | 83.62 | 93.79 | 137.86 |
| 39 | 39.55 | 55.37 | 62.15 | 84.75 | 58.76 | 83.62 | 93.79 | 137.86 |
| 40 | 39.55 | 55.37 | 62.15 | 84.75 | 58.76 | 83.62 | 93.79 | 137.86 |
| 41 | 39.55 | 55.37 | 62.15 | 84.75 | 58.76 | 83.62 | 93.79 | 137.86 |
| 42 | 39.55 | 55.37 | 62.15 | 84.75 | 58.76 | 83.62 | 93.79 | 137.86 |
| 43 | 39.55 | 55.37 | 62.15 | 84.75 | 58.76 | 83.62 | 93.79 | 137.86 |
| 44 | 39.55 | 55.37 | 62.15 | 84.75 | 58.76 | 83.62 | 93.79 | 137.86 |
| 45 | 50.85 | 70.06 | 80.23 | 108.48 | 66.67 | 94.92 | 107.35 | 157.07 |
| 46 | 50.85 | 70.06 | 80.23 | 108.48 | 66.67 | 94.92 | 107.35 | 157.07 |
| 47 | 50.85 | 70.06 | 80.23 | 108.48 | 66.67 | 94.92 | 107.35 | 157.07 |
| 48 | 50.85 | 70.06 | 80.23 | 108.48 | 66.67 | 94.92 | 107.35 | 157.07 |
| 49 | 50.85 | 70.06 | 80.23 | 108.48 | 66.67 | 94.92 | 107.35 | 157.07 |
| 50 | 54.24 | 75.71 | 87.01 | 117.52 | 71.19 | 100.57 | 113.00 | 166.11 |
| 51 | 57.63 | 81.36 | 90.40 | 123.17 | 73.45 | 103.96 | 116.39 | 170.63 |
| 52 | 61.02 | 85.88 | 97.18 | 129.95 | 76.84 | 108.48 | 122.04 | 176.28 |
| 53 | 65.54 | 90.40 | 101.70 | 135.60 | 80.23 | 113.00 | 126.56 | 183.06 |
| 54 | 67.80 | 94.92 | 107.35 | 142.38 | 82.49 | 117.52 | 131.08 | 188.71 |
| 55 | 71.19 | 100.57 | 111.87 | 149.16 | 85.88 | 123.17 | 136.73 | 195.49 |
| 56 | 74.58 | 105.09 | 117.52 | 155.94 | 89.27 | 126.56 | 141.25 | 202.27 |
| 57 | 77.97 | 110.74 | 122.04 | 162.72 | 92.66 | 131.08 | 145.77 | 206.79 |
| 58 | 81.36 | 115.26 | 128.82 | 169.50 | 96.05 | 136.73 | 152.55 | 213.57 |
| 59 | 87.01 | 122.04 | 135.60 | 177.41 | 100.57 | 142.38 | 159.33 | 221.48 |
| 60 | 91.53 | 128.82 | 142.38 | 186.45 | 105.09 | 149.16 | 166.11 | 229.39 |
| 61 | 97.18 | 135.60 | 150.29 | 195.49 | 109.61 | 155.94 | 174.02 | 238.43 |
| 62 | 102.83 | 143.51 | 159.33 | 207.92 | 116.39 | 164.98 | 181.93 | 249.73 |
| 63 | 108.48 | 153.68 | 169.50 | 219.22 | 123.17 | 174.02 | 193.23 | 259.90 |
| 64 | 115.26 | 162.72 | 180.80 | 232.78 | 129.95 | 185.32 | 204.53 | 273.46 |
| 65 | 124.30 | 174.02 | 192.10 | 246.34 | 137.86 | 196.62 | 216.96 | 288.15 |
| 66 | 132.21 | 185.32 | 204.53 | 261.03 | 148.03 | 209.05 | 230.52 | 303.97 |
| 67 | 140.12 | 197.75 | 218.09 | 275.72 | 157.07 | 222.61 | 246.34 | 320.92 |
| 68 | 151.42 | 213.57 | 235.04 | 296.06 | 169.50 | 240.69 | 266.68 | 344.65 |
| 69 | 166.11 | 233.91 | 259.90 | 327.70 | 186.45 | 264.42 | 293.80 | 378.55 |
| 70 | 184.19 | 261.03 | 288.15 | 362.73 | 205.66 | 292.67 | 325.44 | 418.10 |
| 71 | 205.66 | 290.41 | 323.18 | 404.54 | 227.13 | 324.31 | 361.60 | 462.17 |
| 72 | 227.13 | 323.18 | 359.34 | 449.74 | 250.86 | 359.34 | 401.15 | 508.50 |
| 73 | 253.12 | 359.34 | 400.02 | 500.59 | 275.72 | 395.50 | 441.83 | 560.48 |
| 74 | 280.24 | 400.02 | 445.22 | 557.09 | 302.84 | 436.18 | 488.16 | 616.98 |
| 75 | 309.62 | 444.09 | 493.81 | 618.11 | 331.09 | 477.99 | 535.62 | 675.74 |
| 76 | 341.26 | 490.42 | 545.79 | 683.65 | 360.47 | 523.19 | 585.34 | 739.02 |
| 77 | 374.03 | 539.01 | 600.03 | 750.32 | 392.11 | 569.52 | 636.19 | 804.56 |
| 78 | 407.93 | 589.86 | 656.53 | 822.64 | 426.01 | 618.11 | 691.56 | 873.49 |
| 79 | 446.35 | 646.36 | 718.68 | 904.00 | 462.17 | 671.22 | 752.58 | 950.33 |
| 80 | 488.16 | 707.38 | 787.61 | 992.14 | 501.72 | 731.11 | 818.12 | 1035.08 |
| 81 | 533.36 | 774.05 | 861.06 | 1088.19 | 545.79 | 794.39 | 889.31 | 1127.74 |
| 82 | 581.95 | 844.11 | 940.16 | 1193.28 | 590.99 | 862.19 | 965.02 | 1229.44 |
| 83 | 636.19 | 924.34 | 1029.43 | 1317.58 | 644.10 | 939.03 | 1050.90 | 1346.96 |
| 84 | 699.47 | 1015.87 | 1132.26 | 1467.87 | 702.86 | 1027.17 | 1149.21 | 1490.47 |
| 85+ | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made at these ages.
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost opti

# Appendix C4

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

## LTC-96 VA

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

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

| Age | 0.3% Simple Inflation or 1.8% Simple Inflation with Shared Cost | | | | 0.3% Compound Inflation or 1.8% Compound Inflation with Shared Cost | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 38.42 | 51.98 | 58.76 | 77.97 | 56.50 | 77.97 | 88.14 | 127.69 |
| 30 | 38.42 | 51.98 | 58.76 | 77.97 | 56.50 | 77.97 | 88.14 | 127.69 |
| 31 | 38.42 | 51.98 | 58.76 | 77.97 | 56.50 | 77.97 | 88.14 | 127.69 |
| 32 | 38.42 | 51.98 | 58.76 | 77.97 | 56.50 | 77.97 | 88.14 | 127.69 |
| 33 | 38.42 | 51.98 | 58.76 | 77.97 | 56.50 | 77.97 | 88.14 | 127.69 |
| 34 | 38.42 | 51.98 | 58.76 | 77.97 | 56.50 | 77.97 | 88.14 | 127.69 |
| 35 | 38.42 | 51.98 | 58.76 | 77.97 | 56.50 | 77.97 | 88.14 | 127.69 |
| 36 | 38.42 | 51.98 | 58.76 | 77.97 | 56.50 | 77.97 | 88.14 | 127.69 |
| 37 | 38.42 | 51.98 | 58.76 | 77.97 | 56.50 | 77.97 | 88.14 | 127.69 |
| 38 | 38.42 | 51.98 | 58.76 | 77.97 | 56.50 | 77.97 | 88.14 | 127.69 |
| 39 | 38.42 | 51.98 | 58.76 | 77.97 | 56.50 | 77.97 | 88.14 | 127.69 |
| 40 | 38.42 | 51.98 | 58.76 | 77.97 | 56.50 | 77.97 | 88.14 | 127.69 |
| 41 | 38.42 | 51.98 | 58.76 | 77.97 | 56.50 | 77.97 | 88.14 | 127.69 |
| 42 | 38.42 | 51.98 | 58.76 | 77.97 | 56.50 | 77.97 | 88.14 | 127.69 |
| 43 | 38.42 | 51.98 | 58.76 | 77.97 | 56.50 | 77.97 | 88.14 | 127.69 |
| 44 | 38.42 | 51.98 | 58.76 | 77.97 | 56.50 | 77.97 | 88.14 | 127.69 |
| 45 | 48.59 | 65.54 | 73.45 | 98.31 | 64.41 | 90.40 | 100.57 | 145.77 |
| 46 | 48.59 | 65.54 | 73.45 | 98.31 | 64.41 | 90.40 | 100.57 | 145.77 |
| 47 | 48.59 | 65.54 | 73.45 | 98.31 | 64.41 | 90.40 | 100.57 | 145.77 |
| 48 | 48.59 | 65.54 | 73.45 | 98.31 | 64.41 | 90.40 | 100.57 | 145.77 |
| 49 | 48.59 | 65.54 | 73.45 | 98.31 | 64.41 | 90.40 | 100.57 | 145.77 |
| 50 | 51.98 | 72.32 | 80.23 | 107.35 | 67.80 | 93.79 | 105.09 | 153.68 |
| 51 | 55.37 | 75.71 | 84.75 | 114.13 | 71.19 | 98.31 | 108.48 | 158.20 |
| 52 | 58.76 | 80.23 | 89.27 | 118.65 | 73.45 | 101.70 | 113.00 | 164.98 |
| 53 | 62.15 | 84.75 | 93.79 | 125.43 | 76.84 | 106.22 | 117.52 | 169.50 |
| 54 | 65.54 | 89.27 | 98.31 | 132.21 | 80.23 | 110.74 | 122.04 | 176.28 |
| 55 | 68.93 | 93.79 | 103.96 | 137.86 | 83.62 | 115.26 | 127.69 | 181.93 |
| 56 | 72.32 | 99.44 | 109.61 | 143.51 | 87.01 | 118.65 | 133.34 | 187.58 |
| 57 | 75.71 | 102.83 | 114.13 | 150.29 | 89.27 | 123.17 | 137.86 | 193.23 |
| 58 | 79.10 | 108.48 | 119.78 | 155.94 | 92.66 | 128.82 | 142.38 | 200.01 |
| 59 | 82.49 | 113.00 | 125.43 | 164.98 | 97.18 | 134.47 | 148.03 | 206.79 |
| 60 | 88.14 | 119.78 | 132.21 | 172.89 | 101.70 | 140.12 | 154.81 | 214.70 |
| 61 | 92.66 | 127.69 | 140.12 | 180.80 | 106.22 | 148.03 | 161.59 | 222.61 |
| 62 | 98.31 | 134.47 | 148.03 | 192.10 | 113.00 | 155.94 | 170.63 | 232.78 |
| 63 | 105.09 | 143.51 | 157.07 | 203.40 | 118.65 | 164.98 | 180.80 | 244.08 |
| 64 | 111.87 | 152.55 | 167.24 | 214.70 | 125.43 | 174.02 | 190.97 | 255.38 |
| 65 | 118.65 | 163.85 | 178.54 | 228.26 | 133.34 | 185.32 | 202.27 | 268.94 |
| 66 | 125.43 | 174.02 | 189.84 | 241.82 | 142.38 | 196.62 | 216.96 | 284.76 |
| 67 | 134.47 | 185.32 | 202.27 | 257.64 | 151.42 | 210.18 | 230.52 | 301.71 |
| 68 | 145.77 | 200.01 | 219.22 | 276.85 | 163.85 | 227.13 | 250.86 | 323.18 |
| 69 | 159.33 | 220.35 | 241.82 | 305.10 | 179.67 | 250.86 | 276.85 | 354.82 |
| 70 | 177.41 | 245.21 | 268.94 | 339.00 | 198.88 | 276.85 | 307.36 | 392.11 |
| 71 | 196.62 | 273.46 | 301.71 | 378.55 | 220.35 | 307.36 | 341.26 | 435.05 |
| 72 | 219.22 | 305.10 | 336.74 | 419.23 | 242.95 | 340.13 | 378.55 | 479.12 |
| 73 | 242.95 | 339.00 | 375.16 | 465.56 | 266.68 | 374.03 | 418.10 | 526.58 |
| 74 | 270.07 | 376.29 | 416.97 | 517.54 | 292.67 | 413.58 | 459.91 | 578.56 |
| 75 | 298.32 | 416.97 | 462.17 | 574.04 | 320.92 | 452.00 | 503.98 | 633.93 |
| 76 | 327.70 | 461.04 | 509.63 | 633.93 | 349.17 | 493.81 | 550.31 | 690.43 |
| 77 | 359.34 | 505.11 | 559.35 | 696.08 | 378.55 | 537.88 | 597.77 | 749.19 |
| 78 | 392.11 | 552.57 | 612.46 | 760.49 | 411.32 | 583.08 | 648.62 | 812.47 |
| 79 | 428.27 | 604.55 | 668.96 | 832.81 | 445.22 | 631.67 | 703.99 | 881.40 |
| 80 | 466.69 | | | | 482.51 | | | |
| 81 | 508.50 | | | | 522.06 | | | |
| 82 | 552.57 | | | | 566.13 | | | |
| 83 | 603.42 | | | | 613.59 | | | |
| 84 | 659.92 | | | | 666.70 | | | |
| 85+ | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made at these ages.
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost opti

# Appendix C4

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

## LTC-96 VA

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

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day EP
### Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

| Age | 0.3% Simple Inflation or 1.8% Simple Inflation with Shared Cost | | | | 0.3% Compound Inflation or 1.8% Compound Inflation with Shared Cost | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 35.03 | 45.20 | 49.72 | 65.54 | 51.98 | 68.93 | 76.84 | 110.74 |
| 30 | 35.03 | 45.20 | 49.72 | 65.54 | 51.98 | 68.93 | 76.84 | 110.74 |
| 31 | 35.03 | 45.20 | 49.72 | 65.54 | 51.98 | 68.93 | 76.84 | 110.74 |
| 32 | 35.03 | 45.20 | 49.72 | 65.54 | 51.98 | 68.93 | 76.84 | 110.74 |
| 33 | 35.03 | 45.20 | 49.72 | 65.54 | 51.98 | 68.93 | 76.84 | 110.74 |
| 34 | 35.03 | 45.20 | 49.72 | 65.54 | 51.98 | 68.93 | 76.84 | 110.74 |
| 35 | 35.03 | 45.20 | 49.72 | 65.54 | 51.98 | 68.93 | 76.84 | 110.74 |
| 36 | 35.03 | 45.20 | 49.72 | 65.54 | 51.98 | 68.93 | 76.84 | 110.74 |
| 37 | 35.03 | 45.20 | 49.72 | 65.54 | 51.98 | 68.93 | 76.84 | 110.74 |
| 38 | 35.03 | 45.20 | 49.72 | 65.54 | 51.98 | 68.93 | 76.84 | 110.74 |
| 39 | 35.03 | 45.20 | 49.72 | 65.54 | 51.98 | 68.93 | 76.84 | 110.74 |
| 40 | 35.03 | 45.20 | 49.72 | 65.54 | 51.98 | 68.93 | 76.84 | 110.74 |
| 41 | 35.03 | 45.20 | 49.72 | 65.54 | 51.98 | 68.93 | 76.84 | 110.74 |
| 42 | 35.03 | 45.20 | 49.72 | 65.54 | 51.98 | 68.93 | 76.84 | 110.74 |
| 43 | 35.03 | 45.20 | 49.72 | 65.54 | 51.98 | 68.93 | 76.84 | 110.74 |
| 44 | 35.03 | 45.20 | 49.72 | 65.54 | 51.98 | 68.93 | 76.84 | 110.74 |
| 45 | 44.07 | 57.63 | 63.28 | 84.75 | 58.76 | 79.10 | 88.14 | 127.69 |
| 46 | 44.07 | 57.63 | 63.28 | 84.75 | 58.76 | 79.10 | 88.14 | 127.69 |
| 47 | 44.07 | 57.63 | 63.28 | 84.75 | 58.76 | 79.10 | 88.14 | 127.69 |
| 48 | 44.07 | 57.63 | 63.28 | 84.75 | 58.76 | 79.10 | 88.14 | 127.69 |
| 49 | 44.07 | 57.63 | 63.28 | 84.75 | 58.76 | 79.10 | 88.14 | 127.69 |
| 50 | 47.46 | 62.15 | 68.93 | 92.66 | 62.15 | 83.62 | 91.53 | 135.60 |
| 51 | 50.85 | 65.54 | 73.45 | 98.31 | 64.41 | 85.88 | 96.05 | 140.12 |
| 52 | 53.11 | 70.06 | 77.97 | 102.83 | 66.67 | 90.40 | 100.57 | 145.77 |
| 53 | 55.37 | 74.58 | 81.36 | 108.48 | 68.93 | 92.66 | 103.96 | 151.42 |
| 54 | 58.76 | 76.84 | 85.88 | 114.13 | 72.32 | 97.18 | 108.48 | 155.94 |
| 55 | 61.02 | 81.36 | 89.27 | 119.78 | 75.71 | 100.57 | 111.87 | 161.59 |
| 56 | 64.41 | 84.75 | 94.92 | 126.56 | 77.97 | 105.09 | 116.39 | 167.24 |
| 57 | 67.80 | 89.27 | 99.44 | 131.08 | 81.36 | 109.61 | 120.91 | 171.76 |
| 58 | 70.06 | 94.92 | 103.96 | 137.86 | 83.62 | 113.00 | 125.43 | 177.41 |
| 59 | 74.58 | 98.31 | 109.61 | 143.51 | 88.14 | 118.65 | 131.08 | 184.19 |
| 60 | 79.10 | 103.96 | 115.26 | 151.42 | 91.53 | 124.30 | 136.73 | 190.97 |
| 61 | 83.62 | 110.74 | 123.17 | 159.33 | 97.18 | 131.08 | 143.51 | 198.88 |
| 62 | 89.27 | 117.52 | 129.95 | 168.37 | 101.70 | 136.73 | 150.29 | 206.79 |
| 63 | 94.92 | 125.43 | 138.99 | 178.54 | 107.35 | 144.64 | 159.33 | 216.96 |
| 64 | 100.57 | 133.34 | 148.03 | 189.84 | 114.13 | 154.81 | 169.50 | 228.26 |
| 65 | 107.35 | 142.38 | 157.07 | 201.14 | 120.91 | 163.85 | 180.80 | 240.69 |
| 66 | 114.13 | 152.55 | 167.24 | 213.57 | 128.82 | 175.15 | 193.23 | 255.38 |
| 67 | 120.91 | 163.85 | 179.67 | 227.13 | 136.73 | 186.45 | 205.66 | 270.07 |
| 68 | 131.08 | 176.28 | 194.36 | 246.34 | 148.03 | 202.27 | 223.74 | 291.54 |
| 69 | 143.51 | 194.36 | 215.83 | 270.07 | 162.72 | 222.61 | 248.60 | 319.79 |
| 70 | 159.33 | 216.96 | 239.56 | 301.71 | 180.80 | 247.47 | 276.85 | 353.69 |
| 71 | 177.41 | 242.95 | 268.94 | 337.87 | 200.01 | 275.72 | 308.49 | 392.11 |
| 72 | 198.88 | 270.07 | 300.58 | 375.16 | 220.35 | 306.23 | 342.39 | 433.92 |
| 73 | 220.35 | 301.71 | 335.61 | 416.97 | 244.08 | 336.74 | 377.42 | 476.86 |
| 74 | 244.08 | 335.61 | 374.03 | 463.30 | 266.68 | 370.64 | 416.97 | 523.19 |
| 75 | 268.94 | 371.77 | 413.58 | 511.89 | 291.54 | 406.80 | 456.52 | 570.65 |
| 76 | 294.93 | 409.06 | 456.52 | 563.87 | 317.53 | 444.09 | 497.20 | 621.50 |
| 77 | 323.18 | 448.61 | 500.59 | 616.98 | 343.52 | 481.38 | 540.14 | 673.48 |
| 78 | 352.56 | 490.42 | 546.92 | 673.48 | 371.77 | 522.06 | 586.47 | 726.59 |
| 79 | 384.20 | 535.62 | 596.64 | 735.63 | 402.28 | 566.13 | 635.06 | 787.61 |
| 80 | 416.97 | | | | 435.05 | | | |
| 81 | 453.13 | | | | 468.95 | | | |
| 82 | 491.55 | | | | 505.11 | | | |
| 83 | 533.36 | | | | 545.79 | | | |
| 84 | 579.69 | | | | 590.99 | | | |
| 85+ | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made at these ages.
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost opti

# Appendix B1

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

**LTC-96 VA 9/96**

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

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

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

| Age | GPO Inflation | | | | | | 5% Simple Inflation | | | | | | 5% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 34.41 | 37.86 | 42.36 | 55.94 | 64.97 | 83.50 | 80.68 | 101.42 | 112.95 | 126.78 | 159.77 | 173.28 | 216.52 | 268.79 | 304.96 | 353.13 | 441.02 | 486.02 |
| 30 | 36.89 | 40.27 | 45.55 | 61.30 | 81.84 | 94.51 | 80.68 | 101.42 | 112.95 | 126.78 | 166.04 | 186.46 | 230.78 | 282.99 | 324.01 | 364.51 | 441.02 | 486.02 |
| 31 | 38.86 | 41.50 | 47.54 | 65.21 | 82.83 | 94.51 | 80.68 | 101.42 | 112.95 | 126.78 | 172.36 | 199.84 | 234.01 | 290.17 | 324.01 | 364.51 | 441.02 | 486.02 |
| 32 | 41.22 | 43.48 | 50.39 | 68.96 | 86.44 | 94.51 | 80.68 | 101.42 | 112.95 | 126.78 | 185.17 | 206.62 | 234.01 | 292.51 | 324.01 | 364.51 | 441.02 | 486.02 |
| 33 | 42.67 | 44.73 | 54.16 | 71.18 | 87.59 | 94.51 | 83.64 | 101.42 | 115.38 | 126.78 | 191.65 | 220.32 | 234.01 | 292.51 | 324.01 | 364.51 | 441.02 | 486.02 |
| 34 | 44.40 | 47.25 | 58.09 | 73.61 | 87.59 | 94.51 | 83.64 | 101.42 | 121.36 | 131.36 | 204.77 | 234.23 | 234.01 | 292.51 | 324.01 | 364.51 | 441.02 | 486.02 |
| 35 | 45.50 | 49.60 | 60.49 | 73.76 | 87.59 | 94.51 | 89.63 | 104.01 | 121.36 | 137.36 | 218.10 | 241.27 | 234.01 | 292.51 | 324.01 | 364.51 | 441.02 | 486.02 |
| 36 | 46.59 | 54.36 | 62.26 | 73.76 | 87.59 | 94.51 | 95.70 | 109.95 | 127.40 | 149.52 | 224.84 | 255.50 | 234.01 | 292.51 | 324.01 | 364.51 | 441.02 | 486.02 |
| 37 | 47.68 | 56.12 | 64.48 | 73.76 | 87.59 | 99.26 | 101.86 | 115.96 | 139.69 | 155.69 | 238.49 | 269.94 | 234.01 | 292.51 | 324.01 | 364.51 | 441.02 | 486.02 |
| 38 | 48.41 | 57.23 | 64.54 | 73.76 | 87.59 | 99.26 | 101.86 | 122.04 | 145.93 | 161.92 | 252.35 | 284.60 | 234.01 | 292.51 | 324.01 | 364.51 | 441.02 | 486.02 |
| 39 | 48.41 | 59.00 | 67.10 | 76.74 | 91.63 | 105.57 | 108.12 | 128.19 | 152.24 | 174.56 | 266.43 | 306.99 | 234.01 | 292.51 | 324.01 | 364.51 | 441.02 | 486.02 |
| 40 | 52.10 | 61.46 | 72.37 | 82.23 | 97.46 | 111.97 | 114.46 | 134.41 | 158.61 | 180.97 | 280.72 | 322.19 | 234.01 | 292.51 | 324.01 | 364.51 | 441.02 | 486.02 |
| 41 | 52.72 | 62.58 | 76.15 | 88.48 | 104.08 | 118.81 | 121.53 | 141.37 | 165.86 | 188.36 | 296.83 | 337.51 | 234.01 | 292.51 | 324.01 | 364.51 | 441.02 | 486.02 |
| 42 | 56.60 | 66.70 | 79.05 | 89.17 | 110.87 | 125.79 | 122.17 | 148.48 | 173.25 | 202.55 | 306.01 | 337.51 | 234.01 | 292.51 | 324.01 | 364.51 | 441.02 | 486.02 |
| 43 | 58.91 | 69.04 | 82.31 | 95.66 | 117.85 | 132.90 | 129.45 | 155.73 | 187.53 | 210.31 | 306.01 | 337.51 | 234.01 | 292.51 | 324.01 | 364.51 | 441.02 | 486.02 |
| 44 | 59.72 | 72.18 | 85.55 | 100.00 | 125.02 | 140.14 | 136.92 | 162.66 | 194.54 | 218.22 | 306.01 | 337.51 | 234.01 | 292.51 | 324.01 | 364.51 | 441.02 | 486.02 |
| 45 | 59.93 | 72.41 | 85.89 | 100.00 | 127.02 | 142.18 | 138.01 | 162.66 | 194.54 | 222.38 | 344.42 | 385.45 | 265.51 | 333.01 | 369.01 | 409.52 | 495.02 | 549.02 |
| 46 | 64.49 | 75.13 | 89.59 | 106.57 | 134.03 | 149.22 | 138.72 | 176.11 | 208.64 | 230.02 | 360.90 | 409.58 | 265.51 | 333.01 | 369.01 | 409.52 | 495.02 | 549.02 |
| 47 | 65.02 | 78.03 | 92.91 | 113.32 | 141.21 | 156.38 | 145.98 | 183.40 | 216.35 | 244.46 | 377.74 | 426.38 | 265.51 | 333.01 | 369.01 | 409.52 | 495.02 | 549.02 |
| 48 | 65.56 | 81.91 | 97.52 | 114.20 | 148.56 | 163.66 | 153.39 | 190.82 | 231.05 | 259.26 | 394.96 | 432.02 | 265.51 | 333.01 | 369.01 | 409.52 | 495.02 | 549.02 |
| 49 | 71.78 | 84.44 | 100.95 | 121.19 | 162.64 | 178.03 | 160.96 | 205.10 | 239.14 | 267.46 | 400.52 | 432.02 | 265.51 | 333.01 | 369.01 | 409.52 | 495.02 | 549.02 |
| 50 | 71.78 | 87.47 | 104.08 | 126.79 | 167.61 | 182.56 | 166.68 | 209.13 | 250.59 | 278.44 | 430.07 | 468.02 | 283.51 | 355.51 | 391.52 | 432.02 | 517.52 | 571.52 |
| 51 | 77.30 | 90.39 | 108.06 | 132.46 | 180.39 | 195.26 | 172.46 | 215.16 | 262.34 | 291.70 | 450.95 | 490.52 | 292.51 | 364.51 | 400.52 | 441.02 | 531.02 | 585.02 |
| 52 | 77.30 | 93.52 | 111.04 | 137.97 | 187.24 | 208.04 | 185.12 | 227.93 | 268.03 | 303.10 | 473.02 | 517.52 | 306.01 | 373.51 | 409.52 | 450.02 | 544.52 | 603.02 |
| 53 | 83.35 | 97.87 | 115.77 | 137.97 | 200.34 | 220.31 | 190.49 | 240.82 | 280.74 | 315.95 | 495.02 | 540.02 | 319.51 | 382.51 | 423.02 | 463.52 | 558.02 | 616.52 |
| 54 | 83.35 | 101.83 | 119.99 | 143.92 | 213.62 | 233.24 | 197.10 | 247.09 | 293.59 | 335.25 | 516.90 | 567.02 | 328.51 | 396.02 | 436.52 | 472.52 | 571.52 | 630.02 |
| 55 | 88.93 | 105.80 | 124.52 | 149.97 | 227.09 | 245.07 | 210.05 | 260.19 | 305.95 | 348.40 | 535.52 | 587.20 | 340.85 | 405.02 | 445.52 | 481.52 | 585.02 | 643.52 |
| 56 | 94.79 | 112.87 | 133.37 | 162.03 | 240.54 | 265.19 | 223.06 | 273.26 | 319.47 | 367.86 | 558.02 | 616.52 | 354.39 | 423.02 | 463.52 | 499.52 | 603.02 | 670.53 |
| 57 | 100.71 | 120.39 | 141.97 | 173.82 | 261.15 | 285.53 | 229.26 | 285.86 | 339.50 | 388.16 | 585.02 | 639.02 | 360.45 | 445.52 | 490.52 | 526.52 | 634.52 | 702.03 |
| 58 | 106.70 | 126.96 | 151.01 | 192.50 | 280.76 | 304.69 | 242.48 | 298.56 | 352.65 | 407.31 | 607.52 | 666.03 | 374.17 | 468.02 | 522.02 | 553.52 | 675.03 | 747.03 |
| 59 | 112.37 | 135.39 | 161.68 | 204.60 | 300.61 | 331.24 | 254.63 | 318.30 | 373.03 | 426.64 | 634.52 | 693.03 | 379.50 | 481.67 | 558.02 | 589.52 | 715.53 | 792.03 |
| 60 | 117.70 | 144.09 | 172.24 | 222.83 | 321.38 | 357.27 | 267.49 | 331.24 | 393.62 | 446.16 | 661.53 | 720.03 | 392.50 | 492.42 | 571.55 | 625.52 | 760.53 | 841.53 |
| 61 | 127.14 | 156.17 | 184.93 | 240.78 | 348.66 | 383.42 | 286.46 | 357.03 | 416.15 | 478.61 | 672.02 | 728.74 | 412.57 | 518.59 | 592.33 | 645.83 | 781.11 | 864.02 |
| 62 | 136.62 | 167.26 | 197.76 | 258.94 | 375.63 | 416.48 | 298.86 | 381.23 | 442.19 | 503.38 | 689.26 | 744.23 | 421.55 | 535.81 | 607.54 | 663.88 | 803.43 | 888.00 |
| 63 | 146.22 | 182.82 | 212.43 | 276.84 | 409.65 | 443.13 | 315.43 | 399.94 | 454.56 | 542.05 | 704.28 | 761.61 | 426.74 | 553.63 | 621.72 | 687.90 | 827.12 | 913.11 |
| 64 | 158.02 | 197.42 | 226.03 | 294.94 | 444.17 | 483.52 | 325.38 | 412.62 | 485.11 | 573.02 | 725.05 | 784.48 | 432.51 | 567.69 | 635.79 | 713.17 | 851.84 | 939.00 |
| 65 | 166.54 | 214.01 | 243.23 | 319.86 | 478.44 | 516.76 | 339.18 | 437.39 | 504.61 | 611.41 | 746.98 | 804.44 | 436.84 | 583.02 | 651.13 | 735.49 | 877.22 | 965.33 |
| 66 | 185.03 | 234.83 | 264.09 | 355.40 | 499.57 | 536.58 | 364.62 | 476.61 | 542.59 | 662.12 | 773.41 | 832.62 | 460.42 | 609.53 | 682.47 | 754.91 | 906.63 | 988.04 |
| 67 | 201.96 | 257.56 | 292.66 | 397.80 | 521.46 | 550.04 | 394.39 | 510.86 | 585.71 | 689.33 | 810.77 | 871.49 | 483.72 | 635.76 | 703.62 | 778.63 | 946.49 | 1010.78 |
| 68 | 223.95 | 275.37 | 320.00 | 432.79 | 547.61 | 578.60 | 426.55 | 552.47 | 626.37 | 716.37 | 854.13 | 902.35 | 508.91 | 661.26 | 733.59 | 812.80 | 988.45 | 1047.00 |
| 69 | 248.92 | 305.51 | 352.99 | 470.48 | 577.28 | 617.09 | 455.00 | 594.77 | 674.35 | 763.07 | 899.10 | 962.13 | 535.97 | 693.40 | 776.34 | 862.60 | 1035.12 | 1104.80 |
| 70 | 275.22 | 328.48 | 386.70 | 509.22 | 619.36 | 664.06 | 487.99 | 638.52 | 718.15 | 814.11 | 945.00 | 1024.82 | 563.78 | 718.33 | 810.92 | 919.46 | 1075.90 | 1171.68 |
| 71 | 297.52 | 352.69 | 406.26 | 547.67 | 665.91 | 715.01 | 524.75 | 662.84 | 742.63 | 862.31 | 991.19 | 1070.98 | 595.33 | 745.70 | 837.76 | 972.78 | 1120.08 | 1212.14 |
| 72 | 319.77 | 375.53 | 428.83 | 589.10 | 721.79 | 774.81 | 550.91 | 689.38 | 765.98 | 922.12 | 1045.85 | 1125.40 | 621.62 | 777.76 | 866.14 | 1034.07 | 1172.53 | 1260.91 |
| 73 | 360.49 | 413.27 | 460.67 | 633.45 | 779.60 | 836.10 | 579.05 | 723.11 | 799.38 | 982.98 | 1107.26 | 1186.35 | 646.85 | 810.68 | 903.89 | 1095.96 | 1228.72 | 1310.64 |
| 74 | 401.52 | 463.56 | 513.80 | 682.51 | 822.79 | 889.77 | 605.80 | 759.96 | 841.09 | 1049.34 | 1173.74 | 1249.47 | 668.00 | 846.50 | 946.57 | 1157.51 | 1287.33 | 1368.46 |
| 75 | 438.39 | 530.31 | 578.05 | 733.82 | 864.19 | 935.96 | 628.28 | 798.93 | 902.35 | 1111.77 | 1238.46 | 1316.03 | 687.75 | 881.66 | 1000.60 | 1215.19 | 1349.64 | 1429.79 |
| 76 | 482.18 | 611.21 | 687.52 | 811.90 | 913.08 | 977.24 | 649.03 | 848.92 | 979.71 | 1174.67 | 1312.86 | 1399.24 | 705.79 | 925.42 | 1066.08 | 1270.91 | 1416.51 | 1507.82 |
| 77 | 507.88 | 644.25 | 726.54 | 844.11 | 949.92 | 1015.75 | 670.11 | 907.59 | 1065.13 | 1236.77 | 1399.01 | 1500.12 | 721.84 | 973.43 | 1135.67 | 1321.42 | 1495.41 | 1601.22 |
| 78 | 548.59 | 693.81 | 781.40 | 903.57 | 1016.51 | 1085.66 | 712.25 | 998.07 | 1180.17 | 1336.91 | 1532.83 | 1652.69 | 760.65 | 1055.70 | 1240.10 | 1410.67 | 1622.73 | 1749.51 |
| 79 | 601.61 | 760.65 | 857.47 | 981.94 | 1104.10 | 1180.17 | 772.18 | 1111.02 | 1318.47 | 1465.99 | 1701.10 | 1844.01 | 818.28 | 1159.42 | 1369.18 | 1535.14 | 1786.39 | 1938.52 |
| 80 | 666.15 | 843.64 | 949.67 | 1081.05 | 1219.35 | 1306.94 | 843.64 | 1226.27 | | | | | 887.43 | 1267.76 | | | | |
| 81 | 751.43 | 949.67 | 1069.53 | 1207.83 | 1378.40 | 1484.43 | 933.53 | 1346.13 | | | | | 970.41 | 1383.01 | | | | |
| 82 | 850.55 | 1074.14 | 1212.44 | 1362.26 | 1576.63 | 1705.71 | 1037.26 | 1472.90 | | | | | 1069.53 | 1502.87 | | | | |
| 83 | 961.19 | 1217.05 | 1373.79 | 1539.75 | 1802.52 | 1963.87 | 1152.51 | 1604.29 | | | | | 1180.17 | 1627.34 | | | | |
| 84 | 1085.66 | 1373.79 | 1551.27 | 1731.07 | 2053.77 | 2249.69 | 1279.28 | 1740.29 | | | | | 1300.03 | 1756.42 | | | | |
| 85+ | 1489.04 | 1892.42 | 2139.05 | 2369.55 | 2883.57 | 3199.36 | | | | | | | | | | | | |

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

# Appendix B1

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

**LTC-96 VA 9/96**

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

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

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

| Age | GPO Inflation | | | | | | 5% Simple Inflation | | | | | | 5% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 32.77 | 34.95 | 39.33 | 50.69 | 58.13 | 75.36 | 78.37 | 94.51 | 106.03 | 119.86 | 145.67 | 159.41 | 208.19 | 252.25 | 292.26 | 335.69 | 418.52 | 463.52 |
| 30 | 35.13 | 37.17 | 42.29 | 55.56 | 73.23 | 85.29 | 78.37 | 94.51 | 106.03 | 119.86 | 151.39 | 171.54 | 221.90 | 265.58 | 310.51 | 346.51 | 418.52 | 463.52 |
| 31 | 37.01 | 38.30 | 44.15 | 59.09 | 74.11 | 85.29 | 78.37 | 94.51 | 106.03 | 119.86 | 157.15 | 183.86 | 225.01 | 272.32 | 310.51 | 346.51 | 418.52 | 463.52 |
| 32 | 39.26 | 40.13 | 46.79 | 62.49 | 77.34 | 85.29 | 78.37 | 94.51 | 106.03 | 119.86 | 168.83 | 190.09 | 225.01 | 274.51 | 310.51 | 346.51 | 418.52 | 463.52 |
| 33 | 40.64 | 41.29 | 50.29 | 64.50 | 78.37 | 85.29 | 81.25 | 94.51 | 108.31 | 119.86 | 174.74 | 202.69 | 225.01 | 274.51 | 310.51 | 346.51 | 418.52 | 463.52 |
| 34 | 42.29 | 43.62 | 53.94 | 66.71 | 78.37 | 85.29 | 81.25 | 94.51 | 113.93 | 124.20 | 186.70 | 215.49 | 225.01 | 274.51 | 310.51 | 346.51 | 418.52 | 463.52 |
| 35 | 43.33 | 45.78 | 56.17 | 66.85 | 78.37 | 85.29 | 87.06 | 96.92 | 113.93 | 129.86 | 198.85 | 221.97 | 225.01 | 274.51 | 310.51 | 346.51 | 418.52 | 463.52 |
| 36 | 44.37 | 50.18 | 57.82 | 66.85 | 78.37 | 85.29 | 92.96 | 102.45 | 119.60 | 141.37 | 205.00 | 235.06 | 225.01 | 274.51 | 310.51 | 346.51 | 418.52 | 463.52 |
| 37 | 45.41 | 51.81 | 59.87 | 66.85 | 78.37 | 89.58 | 98.95 | 108.05 | 131.14 | 147.20 | 217.45 | 248.35 | 225.01 | 274.51 | 310.51 | 346.51 | 418.52 | 463.52 |
| 38 | 46.10 | 52.83 | 59.93 | 66.85 | 78.37 | 89.58 | 98.95 | 113.71 | 137.00 | 153.09 | 230.08 | 261.83 | 225.01 | 274.51 | 310.51 | 346.51 | 418.52 | 463.52 |
| 39 | 46.10 | 54.46 | 62.31 | 69.55 | 81.99 | 95.27 | 105.03 | 119.45 | 142.92 | 165.04 | 242.92 | 282.43 | 225.01 | 274.51 | 310.51 | 346.51 | 418.52 | 463.52 |
| 40 | 49.62 | 56.74 | 67.20 | 74.52 | 87.20 | 101.05 | 111.19 | 125.25 | 148.90 | 171.10 | 255.95 | 296.41 | 225.01 | 274.51 | 310.51 | 346.51 | 418.52 | 463.52 |
| 41 | 50.21 | 57.76 | 70.71 | 80.19 | 93.12 | 107.22 | 118.06 | 131.73 | 155.71 | 178.08 | 270.64 | 310.51 | 225.01 | 274.51 | 310.51 | 346.51 | 418.52 | 463.52 |
| 42 | 53.91 | 61.57 | 73.40 | 80.81 | 99.20 | 113.52 | 118.68 | 138.35 | 162.64 | 191.50 | 279.01 | 310.51 | 225.01 | 274.51 | 310.51 | 346.51 | 418.52 | 463.52 |
| 43 | 56.10 | 63.73 | 76.43 | 86.69 | 105.45 | 119.93 | 125.75 | 145.11 | 176.05 | 198.84 | 279.01 | 310.51 | 225.01 | 274.51 | 310.51 | 346.51 | 418.52 | 463.52 |
| 44 | 56.87 | 66.63 | 79.44 | 90.63 | 111.86 | 126.47 | 133.00 | 151.57 | 182.63 | 206.32 | 279.01 | 310.51 | 225.01 | 274.51 | 310.51 | 346.51 | 418.52 | 463.52 |
| 45 | 57.63 | 68.02 | 80.98 | 92.31 | 116.65 | 131.03 | 131.88 | 151.44 | 181.99 | 203.59 | 313.46 | 349.31 | 256.51 | 319.51 | 360.01 | 391.52 | 472.52 | 517.52 |
| 46 | 62.01 | 70.58 | 84.47 | 98.37 | 123.09 | 137.52 | 132.56 | 163.96 | 195.18 | 210.58 | 328.46 | 371.18 | 256.51 | 319.51 | 360.01 | 391.52 | 472.52 | 517.52 |
| 47 | 62.52 | 73.30 | 87.60 | 104.60 | 129.68 | 144.11 | 139.49 | 170.75 | 202.40 | 223.81 | 343.79 | 386.41 | 256.51 | 319.51 | 360.01 | 391.52 | 472.52 | 517.52 |
| 48 | 63.04 | 76.94 | 91.95 | 105.42 | 136.43 | 150.82 | 146.57 | 177.66 | 216.15 | 237.35 | 359.46 | 391.52 | 256.51 | 319.51 | 360.01 | 391.52 | 472.52 | 517.52 |
| 49 | 69.01 | 79.32 | 95.18 | 111.87 | 149.36 | 164.07 | 153.81 | 190.95 | 223.71 | 244.86 | 364.51 | 391.52 | 256.51 | 319.51 | 360.01 | 391.52 | 472.52 | 517.52 |
| 50 | 69.21 | 84.97 | 101.26 | 117.73 | 152.09 | 163.00 | 159.73 | 196.06 | 239.37 | 256.74 | 394.60 | 427.52 | 270.01 | 342.01 | 373.51 | 414.02 | 495.02 | 544.52 |
| 51 | 74.73 | 85.63 | 102.66 | 123.63 | 164.56 | 178.71 | 165.70 | 202.32 | 244.13 | 273.47 | 411.16 | 454.52 | 283.51 | 351.01 | 382.51 | 423.02 | 508.52 | 558.02 |
| 52 | 72.47 | 88.84 | 103.30 | 132.10 | 171.37 | 191.26 | 178.27 | 214.90 | 250.39 | 278.43 | 437.32 | 472.52 | 292.51 | 360.01 | 396.02 | 432.02 | 517.52 | 571.52 |
| 53 | 80.83 | 93.20 | 110.62 | 127.15 | 184.18 | 200.28 | 180.64 | 227.63 | 263.20 | 291.38 | 459.02 | 499.52 | 306.01 | 373.51 | 405.02 | 441.02 | 531.02 | 589.52 |
| 54 | 80.97 | 97.20 | 112.49 | 133.26 | 193.90 | 216.34 | 190.53 | 234.08 | 276.12 | 307.02 | 476.45 | 526.52 | 319.51 | 382.51 | 418.52 | 454.52 | 544.52 | 603.02 |
| 55 | 84.25 | 98.90 | 117.20 | 139.44 | 207.05 | 221.88 | 203.38 | 247.02 | 285.32 | 323.77 | 499.52 | 542.72 | 331.88 | 391.52 | 432.02 | 463.52 | 562.52 | 621.02 |
| 56 | 90.05 | 108.16 | 125.96 | 151.22 | 220.21 | 241.09 | 216.30 | 259.93 | 298.63 | 343.10 | 517.52 | 571.52 | 345.41 | 409.52 | 445.52 | 481.52 | 580.52 | 643.52 |
| 57 | 95.91 | 113.31 | 132.18 | 160.24 | 239.97 | 264.11 | 222.62 | 269.24 | 318.28 | 363.00 | 544.52 | 598.52 | 347.27 | 427.52 | 472.52 | 504.02 | 612.02 | 679.53 |
| 58 | 104.28 | 120.04 | 138.63 | 178.14 | 255.88 | 279.60 | 235.74 | 281.97 | 331.49 | 378.73 | 571.52 | 621.02 | 360.96 | 450.02 | 499.52 | 535.52 | 648.03 | 720.03 |
| 59 | 107.58 | 128.39 | 154.10 | 190.20 | 275.56 | 305.48 | 241.40 | 301.36 | 355.10 | 394.65 | 598.52 | 657.03 | 366.71 | 464.16 | 526.52 | 567.02 | 693.03 | 765.03 |
| 60 | 113.08 | 137.12 | 162.25 | 205.23 | 295.82 | 327.50 | 257.58 | 317.72 | 375.39 | 414.29 | 625.52 | 688.53 | 379.84 | 467.17 | 541.01 | 598.52 | 733.53 | 810.03 |
| 61 | 122.44 | 149.07 | 172.43 | 220.23 | 318.99 | 353.64 | 273.13 | 343.16 | 397.90 | 446.22 | 637.11 | 698.20 | 399.81 | 493.30 | 562.29 | 615.29 | 750.56 | 829.11 |
| 62 | 131.91 | 160.19 | 187.75 | 241.29 | 345.87 | 378.96 | 285.72 | 363.90 | 427.57 | 467.68 | 655.43 | 714.63 | 409.27 | 506.96 | 574.25 | 630.06 | 769.60 | 849.94 |
| 63 | 139.25 | 175.61 | 199.93 | 253.53 | 375.83 | 409.33 | 305.57 | 383.00 | 433.74 | 502.30 | 671.53 | 732.95 | 411.08 | 525.35 | 589.43 | 651.05 | 786.18 | 872.16 |
| 64 | 151.04 | 187.79 | 216.09 | 271.81 | 410.00 | 445.45 | 315.81 | 393.13 | 464.47 | 530.04 | 689.39 | 748.82 | 417.47 | 536.58 | 597.02 | 669.58 | 808.25 | 891.46 |
| 65 | 159.60 | 204.28 | 230.82 | 296.38 | 440.47 | 474.97 | 323.76 | 418.09 | 481.37 | 568.25 | 704.84 | 766.13 | 422.52 | 556.52 | 613.70 | 685.69 | 827.42 | 911.70 |
| 66 | 175.54 | 222.47 | 249.14 | 325.28 | 458.87 | 495.87 | 345.92 | 457.02 | 509.51 | 614.56 | 729.01 | 791.92 | 442.85 | 579.98 | 641.89 | 710.50 | 851.12 | 932.54 |
| 67 | 194.66 | 245.06 | 274.69 | 369.16 | 478.60 | 510.75 | 378.49 | 488.23 | 548.90 | 639.33 | 760.77 | 814.34 | 466.32 | 607.19 | 664.33 | 728.62 | 885.78 | 953.64 |
| 68 | 214.00 | 260.62 | 301.79 | 404.15 | 502.83 | 533.83 | 410.63 | 533.09 | 586.60 | 668.15 | 799.02 | 843.80 | 491.95 | 637.15 | 692.26 | 764.58 | 926.45 | 985.00 |
| 69 | 241.22 | 290.61 | 332.38 | 436.21 | 534.15 | 570.64 | 442.45 | 575.48 | 635.25 | 709.99 | 839.38 | 895.78 | 519.63 | 666.86 | 736.53 | 812.84 | 972.09 | 1041.76 |
| 70 | 267.43 | 313.88 | 363.95 | 470.28 | 574.67 | 619.36 | 484.88 | 619.36 | 689.55 | 759.83 | 881.15 | 957.78 | 557.45 | 699.18 | 782.18 | 868.38 | 1018.43 | 1107.83 |
| 71 | 292.43 | 336.23 | 384.75 | 513.08 | 626.02 | 665.91 | 521.68 | 644.43 | 718.08 | 819.34 | 932.89 | 1006.53 | 589.19 | 730.35 | 813.21 | 926.75 | 1064.84 | 1153.83 |
| 72 | 312.44 | 362.04 | 408.52 | 548.00 | 680.54 | 718.84 | 547.97 | 674.65 | 748.30 | 877.93 | 989.88 | 1063.53 | 618.67 | 763.03 | 848.47 | 986.93 | 1119.50 | 1207.89 |
| 73 | 355.55 | 400.01 | 441.11 | 591.57 | 737.23 | 779.60 | 576.23 | 706.16 | 782.43 | 937.78 | 1053.60 | 1127.04 | 644.02 | 796.55 | 886.94 | 1045.12 | 1180.70 | 1265.44 |
| 74 | 396.59 | 450.12 | 496.24 | 642.36 | 782.59 | 843.80 | 603.10 | 741.03 | 822.16 | 997.95 | 1119.65 | 1192.67 | 665.30 | 832.98 | 930.34 | 1100.72 | 1238.65 | 1322.49 |
| 75 | 433.49 | 518.63 | 560.05 | 702.02 | 820.86 | 889.42 | 623.11 | 778.24 | 873.91 | 1057.48 | 1181.58 | 1259.15 | 685.16 | 866.15 | 974.74 | 1153.14 | 1295.35 | 1380.67 |
| 76 | 477.26 | 596.48 | 667.95 | 777.35 | 871.13 | 927.89 | 644.09 | 821.77 | 935.29 | 1112.97 | 1246.23 | 1330.14 | 703.32 | 900.74 | 1026.60 | 1201.81 | 1352.35 | 1446.12 |
| 77 | 503.17 | 625.44 | 703.03 | 808.84 | 905.24 | 964.02 | 663.06 | 872.32 | 1006.35 | 1163.88 | 1316.72 | 1410.77 | 719.49 | 942.86 | 1083.94 | 1243.83 | 1413.12 | 1516.57 |
| 78 | 541.68 | 673.06 | 753.74 | 864.38 | 965.80 | 1028.04 | 705.33 | 951.97 | 1108.71 | 1249.32 | 1426.80 | 1535.14 | 756.04 | 1014.21 | 1173.25 | 1323.08 | 1519.00 | 1638.86 |
| 79 | 594.69 | 737.60 | 822.89 | 935.84 | 1046.48 | 1115.63 | 762.96 | 1055.70 | 1233.18 | 1364.57 | 1572.02 | 1698.80 | 811.36 | 1106.41 | 1288.50 | 1436.02 | 1659.61 | 1797.91 |
| 80 | 659.23 | 813.67 | 908.18 | 1025.73 | 1150.20 | 1228.57 | 832.11 | 1161.73 | | | | | 875.91 | 1207.83 | | | | |
| 81 | 739.91 | 912.79 | 1018.82 | 1145.59 | 1293.11 | 1383.01 | 915.09 | 1272.37 | | | | | 956.58 | 1313.86 | | | | |
| 82 | 832.11 | 1030.34 | 1150.20 | 1286.20 | 1465.99 | 1574.32 | 1014.21 | 1392.23 | | | | | 1048.78 | 1426.80 | | | | |
| 83 | 935.84 | 1161.73 | 1300.03 | 1447.55 | 1664.22 | 1797.91 | 1122.54 | 1514.39 | | | | | 1152.51 | 1544.36 | | | | |
| 84 | 1051.09 | 1306.94 | 1463.68 | 1622.73 | 1883.20 | 2042.24 | 1240.10 | 1643.47 | | | | | 1265.45 | 1668.83 | | | | |
| 85+ | 1426.80 | 1784.08 | 2003.06 | 2205.90 | 2609.28 | 2855.91 | | | | | | | | | | | | |

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

# Appendix B1

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

**LTC-96 VA 9/96**

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

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

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

| Age | GPO Inflation | | | | | | 5% Simple Inflation | | | | | | 5% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 31.13 | 32.04 | 34.80 | 43.70 | 49.58 | 63.14 | 71.46 | 82.98 | 92.20 | 101.42 | 122.18 | 134.00 | 191.54 | 227.44 | 258.37 | 292.10 | 364.51 | 400.52 |
| 30 | 33.38 | 34.08 | 37.41 | 47.89 | 62.46 | 71.46 | 71.46 | 82.98 | 92.20 | 101.42 | 126.97 | 144.19 | 204.15 | 239.45 | 274.51 | 301.51 | 364.51 | 400.52 |
| 31 | 35.16 | 35.11 | 39.05 | 50.94 | 63.21 | 71.46 | 71.46 | 82.98 | 92.20 | 101.42 | 131.81 | 154.55 | 207.01 | 245.53 | 274.51 | 301.51 | 364.51 | 400.52 |
| 32 | 37.29 | 36.79 | 41.39 | 53.87 | 65.97 | 71.46 | 71.46 | 82.98 | 92.20 | 101.42 | 141.60 | 159.78 | 207.01 | 247.51 | 274.51 | 301.51 | 364.51 | 400.52 |
| 33 | 38.61 | 37.85 | 44.49 | 55.61 | 66.85 | 71.46 | 74.08 | 82.98 | 94.19 | 101.42 | 146.55 | 170.38 | 207.01 | 247.51 | 274.51 | 301.51 | 364.51 | 400.52 |
| 34 | 40.17 | 39.98 | 47.72 | 57.51 | 66.85 | 71.46 | 74.08 | 82.98 | 99.07 | 105.09 | 156.59 | 181.14 | 207.01 | 247.51 | 274.51 | 301.51 | 364.51 | 400.52 |
| 35 | 41.16 | 41.97 | 49.69 | 57.63 | 66.85 | 71.46 | 79.38 | 85.10 | 99.07 | 109.88 | 166.78 | 186.58 | 207.01 | 247.51 | 274.51 | 301.51 | 364.51 | 400.52 |
| 36 | 42.15 | 45.99 | 51.15 | 57.63 | 66.85 | 71.46 | 84.76 | 89.96 | 104.00 | 119.62 | 171.94 | 197.59 | 207.01 | 247.51 | 274.51 | 301.51 | 364.51 | 400.52 |
| 37 | 43.14 | 47.49 | 52.97 | 57.63 | 66.85 | 75.05 | 90.22 | 94.87 | 114.03 | 124.55 | 182.37 | 208.76 | 207.01 | 247.51 | 274.51 | 301.51 | 364.51 | 400.52 |
| 38 | 43.80 | 48.43 | 53.02 | 57.63 | 66.85 | 75.05 | 90.22 | 99.85 | 119.13 | 129.54 | 192.97 | 220.09 | 207.01 | 247.51 | 274.51 | 301.51 | 364.51 | 400.52 |
| 39 | 43.80 | 49.92 | 55.12 | 59.96 | 69.93 | 79.82 | 95.76 | 104.88 | 124.28 | 139.65 | 203.74 | 237.41 | 207.01 | 247.51 | 274.51 | 301.51 | 364.51 | 400.52 |
| 40 | 47.14 | 52.01 | 59.45 | 64.24 | 74.37 | 84.66 | 101.38 | 109.97 | 129.48 | 144.77 | 214.67 | 249.16 | 207.01 | 247.51 | 274.51 | 301.51 | 364.51 | 400.52 |
| 41 | 47.69 | 52.95 | 62.55 | 69.13 | 79.43 | 89.84 | 107.64 | 115.67 | 135.40 | 150.69 | 226.99 | 261.01 | 207.01 | 247.51 | 274.51 | 301.51 | 364.51 | 400.52 |
| 42 | 51.21 | 56.44 | 64.93 | 69.66 | 84.61 | 95.11 | 108.21 | 121.48 | 141.43 | 162.04 | 234.01 | 261.01 | 207.01 | 247.51 | 274.51 | 301.51 | 364.51 | 400.52 |
| 43 | 53.30 | 58.42 | 67.61 | 74.74 | 89.94 | 100.48 | 114.66 | 127.41 | 153.09 | 168.25 | 234.01 | 261.01 | 207.01 | 247.51 | 274.51 | 301.51 | 364.51 | 400.52 |
| 44 | 54.03 | 61.07 | 70.28 | 78.13 | 95.41 | 105.96 | 121.27 | 133.08 | 158.81 | 174.58 | 234.01 | 261.01 | 207.01 | 247.51 | 274.51 | 301.51 | 364.51 | 400.52 |
| 45 | 53.02 | 59.24 | 68.71 | 79.49 | 98.50 | 111.51 | 119.61 | 134.61 | 160.02 | 175.40 | 267.02 | 301.13 | 234.01 | 283.51 | 310.51 | 342.01 | 414.02 | 454.52 |
| 46 | 57.05 | 61.47 | 71.67 | 84.71 | 103.94 | 117.04 | 120.23 | 145.74 | 171.62 | 181.42 | 279.80 | 319.99 | 234.01 | 283.51 | 310.51 | 342.01 | 414.02 | 454.52 |
| 47 | 57.52 | 63.84 | 74.33 | 90.07 | 109.51 | 122.65 | 126.51 | 151.78 | 177.97 | 192.82 | 292.86 | 333.11 | 234.01 | 283.51 | 310.51 | 342.01 | 414.02 | 454.52 |
| 48 | 58.00 | 67.02 | 78.02 | 90.77 | 115.21 | 128.36 | 132.94 | 157.92 | 190.06 | 204.49 | 306.20 | 337.51 | 234.01 | 283.51 | 310.51 | 342.01 | 414.02 | 454.52 |
| 49 | 63.49 | 69.09 | 80.76 | 96.33 | 126.13 | 139.63 | 139.50 | 169.73 | 196.71 | 210.95 | 310.51 | 337.51 | 234.01 | 283.51 | 310.51 | 342.01 | 414.02 | 454.52 |
| 50 | 61.52 | 74.97 | 87.20 | 99.62 | 130.36 | 140.18 | 145.84 | 173.19 | 205.70 | 220.58 | 336.97 | 369.01 | 247.51 | 301.51 | 328.51 | 360.01 | 436.52 | 481.52 |
| 51 | 67.00 | 73.74 | 86.45 | 105.97 | 139.24 | 148.93 | 152.17 | 176.63 | 211.33 | 237.01 | 353.69 | 391.52 | 256.51 | 310.51 | 337.51 | 369.01 | 445.52 | 495.02 |
| 52 | 65.22 | 77.15 | 90.39 | 111.55 | 145.99 | 161.06 | 161.13 | 188.85 | 218.65 | 243.18 | 374.84 | 409.52 | 265.51 | 319.51 | 346.51 | 378.01 | 459.02 | 508.52 |
| 53 | 73.25 | 81.55 | 95.19 | 108.21 | 155.10 | 173.58 | 160.93 | 197.94 | 231.61 | 252.76 | 396.02 | 432.02 | 274.51 | 328.51 | 355.51 | 387.01 | 468.02 | 522.02 |
| 54 | 73.83 | 83.31 | 99.99 | 114.61 | 164.32 | 185.92 | 170.82 | 204.82 | 237.67 | 268.20 | 413.52 | 454.52 | 288.01 | 337.51 | 364.51 | 396.02 | 481.52 | 535.52 |
| 55 | 77.23 | 87.40 | 100.10 | 118.40 | 173.66 | 188.77 | 180.04 | 214.08 | 247.51 | 278.02 | 432.02 | 471.54 | 300.48 | 346.51 | 378.01 | 405.02 | 495.02 | 549.02 |
| 56 | 80.57 | 94.06 | 108.67 | 129.62 | 186.33 | 210.09 | 192.64 | 226.61 | 260.43 | 297.12 | 450.02 | 504.02 | 309.53 | 360.01 | 391.52 | 423.02 | 513.02 | 571.52 |
| 57 | 88.72 | 99.15 | 112.60 | 135.80 | 208.21 | 228.42 | 199.36 | 236.00 | 275.85 | 316.28 | 472.52 | 522.02 | 316.50 | 378.01 | 414.02 | 445.52 | 544.52 | 603.02 |
| 58 | 92.15 | 103.88 | 121.30 | 155.15 | 220.34 | 243.76 | 208.80 | 248.80 | 289.17 | 328.71 | 495.02 | 549.02 | 325.75 | 400.52 | 441.02 | 472.52 | 576.02 | 639.02 |
| 59 | 98.02 | 112.05 | 131.36 | 164.26 | 239.77 | 264.99 | 218.26 | 264.12 | 308.47 | 344.87 | 522.02 | 571.52 | 332.59 | 411.61 | 468.02 | 499.52 | 612.02 | 679.53 |
| 60 | 99.24 | 118.52 | 139.79 | 178.85 | 259.30 | 286.56 | 231.16 | 277.16 | 328.01 | 361.17 | 549.02 | 603.02 | 341.85 | 416.66 | 479.93 | 531.02 | 648.03 | 720.03 |
| 61 | 108.31 | 130.14 | 149.94 | 193.80 | 281.90 | 305.24 | 246.49 | 301.57 | 346.79 | 392.24 | 558.56 | 615.29 | 365.79 | 438.49 | 497.90 | 545.47 | 663.29 | 737.47 |
| 62 | 117.78 | 138.99 | 162.72 | 208.92 | 301.25 | 330.18 | 259.45 | 322.31 | 369.10 | 410.56 | 575.08 | 625.83 | 368.34 | 453.38 | 503.51 | 562.40 | 685.03 | 756.91 |
| 63 | 125.33 | 153.96 | 174.94 | 221.47 | 330.73 | 356.76 | 276.00 | 335.55 | 378.22 | 444.48 | 589.63 | 642.86 | 371.93 | 468.77 | 516.76 | 577.35 | 700.19 | 777.99 |
| 64 | 132.45 | 166.12 | 186.29 | 237.11 | 356.85 | 384.54 | 283.91 | 347.64 | 402.54 | 469.16 | 606.19 | 661.66 | 379.86 | 478.26 | 531.11 | 594.30 | 721.09 | 796.37 |
| 65 | 143.41 | 179.96 | 201.04 | 258.24 | 383.51 | 414.17 | 292.93 | 366.64 | 418.30 | 499.92 | 620.57 | 678.03 | 383.13 | 495.95 | 542.60 | 612.90 | 739.32 | 815.93 |
| 66 | 156.56 | 195.28 | 219.24 | 286.13 | 399.66 | 436.66 | 314.75 | 401.53 | 446.65 | 541.40 | 643.89 | 699.40 | 400.67 | 517.18 | 571.80 | 632.79 | 762.31 | 836.32 |
| 67 | 172.76 | 215.05 | 241.32 | 324.60 | 414.31 | 450.03 | 340.32 | 433.26 | 485.31 | 567.90 | 671.48 | 717.91 | 421.08 | 542.90 | 589.33 | 650.05 | 796.48 | 853.63 |
| 68 | 191.61 | 231.12 | 265.36 | 353.23 | 437.40 | 471.84 | 369.25 | 471.70 | 517.01 | 592.38 | 706.03 | 750.81 | 444.45 | 568.27 | 616.49 | 681.93 | 833.46 | 888.57 |
| 69 | 218.12 | 255.84 | 291.15 | 386.36 | 464.48 | 504.29 | 398.52 | 511.18 | 560.33 | 633.68 | 746.48 | 792.93 | 470.61 | 600.50 | 653.59 | 729.89 | 875.87 | 938.91 |
| 70 | 244.06 | 277.38 | 320.99 | 416.36 | 504.43 | 542.74 | 435.15 | 549.12 | 610.11 | 676.83 | 785.38 | 852.42 | 506.77 | 628.94 | 699.18 | 782.18 | 916.27 | 999.28 |
| 71 | 264.46 | 300.96 | 339.35 | 452.55 | 552.37 | 589.19 | 469.51 | 573.85 | 638.29 | 730.35 | 831.62 | 896.06 | 537.02 | 656.70 | 730.35 | 837.76 | 960.50 | 1040.29 |
| 72 | 283.15 | 321.56 | 361.12 | 484.98 | 603.94 | 639.30 | 494.94 | 601.00 | 662.86 | 783.65 | 883.82 | 948.63 | 562.70 | 686.43 | 763.03 | 892.66 | 1010.50 | 1087.10 |
| 73 | 320.99 | 355.81 | 388.96 | 523.52 | 652.49 | 692.04 | 519.74 | 629.90 | 694.86 | 838.92 | 940.61 | 1005.58 | 584.70 | 717.46 | 796.55 | 943.43 | 1064.89 | 1138.33 |
| 74 | 357.18 | 400.85 | 439.15 | 572.10 | 691.46 | 743.73 | 543.60 | 662.60 | 732.91 | 895.18 | 997.95 | 1062.86 | 605.80 | 749.14 | 835.68 | 997.95 | 1116.95 | 1189.97 |
| 75 | 391.86 | 460.22 | 494.83 | 626.19 | 726.53 | 783.41 | 561.06 | 695.50 | 778.24 | 946.30 | 1054.89 | 1122.12 | 623.11 | 780.83 | 876.49 | 1044.55 | 1168.65 | 1243.63 |
| 76 | 430.51 | 530.20 | 589.65 | 690.98 | 769.95 | 816.84 | 579.93 | 735.40 | 834.11 | 996.99 | 1112.97 | 1187.01 | 639.16 | 814.37 | 925.42 | 1085.83 | 1221.56 | 1302.99 |
| 77 | 451.45 | 554.90 | 618.39 | 717.14 | 799.43 | 846.46 | 597.22 | 778.27 | 895.84 | 1041.62 | 1173.29 | 1255.58 | 653.66 | 848.81 | 975.78 | 1123.91 | 1274.39 | 1363.74 |
| 78 | 484.05 | 594.69 | 663.84 | 765.26 | 848.25 | 901.26 | 633.88 | 848.25 | 984.24 | 1115.63 | 1267.76 | 1362.26 | 684.59 | 912.79 | 1053.39 | 1196.30 | 1366.87 | 1468.29 |
| 79 | 530.15 | 650.01 | 723.77 | 827.50 | 917.40 | 975.02 | 684.59 | 938.14 | 1092.58 | 1217.05 | 1392.23 | 1500.56 | 732.99 | 995.77 | 1154.81 | 1295.42 | 1489.04 | 1606.59 |
| 80 | 583.17 | 716.86 | 797.53 | 903.57 | 1004.99 | 1067.22 | 744.52 | 1030.34 | | | | | 790.62 | 1081.05 | | | | |
| 81 | 652.32 | 799.84 | 892.04 | 1004.99 | 1122.54 | 1194.00 | 815.97 | 1127.15 | | | | | 857.47 | 1173.25 | | | | |
| 82 | 730.69 | 901.26 | 1004.99 | 1127.15 | 1265.45 | 1348.43 | 898.96 | 1226.27 | | | | | 935.84 | 1270.06 | | | | |
| 83 | 818.28 | 1014.21 | 1131.76 | 1265.45 | 1429.11 | 1528.22 | 988.85 | 1332.30 | | | | | 1023.43 | 1371.48 | | | | |
| 84 | 915.09 | 1136.37 | 1272.37 | 1419.89 | 1608.90 | 1726.46 | 1087.97 | 1442.94 | | | | | 1117.93 | 1477.51 | | | | |
| 85+ | 1233.18 | 1544.36 | 1735.68 | 1922.38 | 2205.90 | 2378.77 | | | | | | | | | | | | |

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

# Appendix B1

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

**LTC-96 VA 9/96**

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

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

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

| Age | GPO Inflation | | | | | | 5% Simple Inflation | | | | | | 5% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 32.77 | 34.95 | 40.85 | 52.44 | 61.55 | 79.43 | 76.07 | 94.51 | 108.34 | 122.17 | 152.72 | 168.66 | 204.03 | 252.25 | 288.02 | 335.69 | 418.52 | 459.02 |
| 30 | 35.13 | 37.17 | 43.92 | 57.47 | 77.53 | 89.90 | 76.07 | 94.51 | 108.34 | 122.17 | 158.71 | 181.48 | 217.46 | 265.58 | 306.01 | 346.51 | 418.52 | 459.02 |
| 31 | 37.01 | 38.30 | 45.85 | 61.13 | 78.47 | 89.90 | 76.07 | 94.51 | 108.34 | 122.17 | 164.76 | 194.51 | 220.51 | 272.32 | 306.01 | 346.51 | 418.52 | 459.02 |
| 32 | 39.26 | 40.13 | 48.59 | 64.65 | 81.89 | 89.90 | 76.07 | 94.51 | 108.34 | 122.17 | 177.00 | 201.11 | 220.51 | 274.51 | 306.01 | 346.51 | 418.52 | 459.02 |
| 33 | 40.64 | 41.29 | 52.22 | 66.73 | 82.98 | 89.90 | 78.86 | 94.51 | 110.67 | 122.17 | 183.19 | 214.44 | 220.51 | 274.51 | 306.01 | 346.51 | 418.52 | 459.02 |
| 34 | 42.29 | 43.62 | 56.02 | 69.01 | 82.98 | 89.90 | 78.86 | 94.51 | 116.40 | 126.58 | 195.73 | 227.99 | 220.51 | 274.51 | 306.01 | 346.51 | 418.52 | 459.02 |
| 35 | 43.33 | 45.78 | 58.33 | 69.15 | 82.98 | 89.90 | 84.50 | 96.92 | 116.40 | 132.36 | 208.47 | 234.83 | 220.51 | 274.51 | 306.01 | 346.51 | 418.52 | 459.02 |
| 36 | 44.37 | 50.18 | 60.04 | 69.15 | 82.98 | 89.90 | 90.23 | 102.45 | 122.20 | 144.08 | 214.92 | 248.68 | 220.51 | 274.51 | 306.01 | 346.51 | 418.52 | 459.02 |
| 37 | 45.41 | 51.81 | 62.18 | 69.15 | 82.98 | 94.42 | 96.04 | 108.05 | 133.99 | 150.03 | 227.97 | 262.74 | 220.51 | 274.51 | 306.01 | 346.51 | 418.52 | 459.02 |
| 38 | 46.10 | 52.83 | 62.24 | 69.15 | 82.98 | 94.42 | 96.04 | 113.71 | 139.97 | 156.03 | 241.22 | 277.01 | 220.51 | 274.51 | 306.01 | 346.51 | 418.52 | 459.02 |
| 39 | 46.10 | 54.46 | 64.70 | 71.95 | 86.81 | 100.42 | 101.94 | 119.45 | 146.03 | 168.21 | 254.67 | 298.80 | 220.51 | 274.51 | 306.01 | 346.51 | 418.52 | 459.02 |
| 40 | 49.62 | 56.74 | 69.79 | 77.09 | 92.33 | 106.51 | 107.92 | 125.25 | 152.14 | 174.39 | 268.33 | 313.59 | 220.51 | 274.51 | 306.01 | 346.51 | 418.52 | 459.02 |
| 41 | 50.21 | 57.76 | 73.43 | 82.95 | 98.60 | 113.02 | 114.59 | 131.73 | 159.09 | 181.51 | 283.74 | 328.51 | 220.51 | 274.51 | 306.01 | 346.51 | 418.52 | 459.02 |
| 42 | 53.91 | 61.57 | 76.22 | 83.60 | 105.04 | 119.65 | 115.19 | 138.35 | 166.18 | 195.18 | 292.51 | 328.51 | 220.51 | 274.51 | 306.01 | 346.51 | 418.52 | 459.02 |
| 43 | 56.10 | 63.73 | 79.37 | 89.68 | 111.65 | 126.41 | 122.06 | 145.11 | 179.88 | 202.67 | 292.51 | 328.51 | 220.51 | 274.51 | 306.01 | 346.51 | 418.52 | 459.02 |
| 44 | 56.87 | 66.63 | 82.50 | 93.75 | 118.44 | 133.30 | 129.09 | 151.57 | 186.60 | 210.29 | 292.51 | 328.51 | 220.51 | 274.51 | 306.01 | 346.51 | 418.52 | 459.02 |
| 45 | 57.63 | 68.02 | 83.44 | 97.44 | 119.24 | 139.39 | 131.88 | 154.24 | 191.40 | 212.98 | 325.07 | 377.42 | 261.01 | 315.01 | 346.51 | 387.01 | 468.02 | 513.02 |
| 46 | 62.01 | 70.58 | 87.03 | 103.84 | 125.82 | 146.29 | 132.56 | 167.00 | 205.27 | 220.30 | 340.62 | 401.05 | 261.01 | 315.01 | 346.51 | 387.01 | 468.02 | 513.02 |
| 47 | 62.52 | 73.30 | 90.25 | 110.41 | 132.56 | 153.31 | 139.49 | 173.91 | 212.87 | 234.13 | 356.52 | 417.50 | 261.01 | 315.01 | 346.51 | 387.01 | 468.02 | 513.02 |
| 48 | 63.04 | 76.94 | 94.73 | 111.27 | 139.46 | 160.45 | 146.57 | 180.95 | 227.33 | 248.31 | 372.77 | 423.02 | 261.01 | 315.01 | 346.51 | 387.01 | 468.02 | 513.02 |
| 49 | 69.01 | 79.32 | 98.07 | 118.09 | 152.68 | 174.54 | 153.81 | 194.49 | 235.28 | 256.16 | 378.01 | 423.02 | 261.01 | 315.01 | 346.51 | 387.01 | 468.02 | 513.02 |
| 50 | 69.21 | 84.97 | 101.26 | 123.77 | 158.30 | 179.30 | 163.21 | 196.06 | 246.85 | 271.20 | 407.91 | 459.02 | 279.01 | 328.51 | 360.01 | 405.02 | 486.02 | 549.02 |
| 51 | 74.73 | 85.63 | 105.36 | 129.52 | 167.73 | 191.95 | 169.08 | 202.32 | 258.70 | 288.06 | 424.42 | 481.52 | 288.01 | 342.01 | 373.51 | 414.02 | 499.52 | 549.02 |
| 52 | 74.89 | 88.84 | 108.46 | 135.04 | 177.72 | 204.69 | 178.27 | 214.90 | 260.97 | 289.00 | 446.24 | 499.52 | 292.51 | 351.01 | 382.51 | 423.02 | 508.52 | 562.52 |
| 53 | 80.83 | 93.20 | 113.20 | 132.56 | 187.41 | 213.63 | 177.35 | 227.63 | 273.72 | 301.91 | 468.02 | 517.52 | 301.51 | 360.01 | 396.02 | 432.02 | 522.02 | 576.02 |
| 54 | 80.97 | 94.89 | 114.99 | 135.93 | 200.47 | 226.48 | 187.25 | 234.08 | 283.11 | 314.08 | 485.44 | 540.02 | 310.51 | 369.01 | 405.02 | 445.52 | 535.52 | 589.52 |
| 55 | 84.25 | 98.90 | 117.20 | 142.07 | 210.39 | 231.82 | 196.71 | 243.73 | 288.76 | 327.29 | 504.02 | 551.61 | 318.42 | 382.51 | 418.52 | 454.52 | 549.02 | 607.52 |
| 56 | 87.68 | 105.81 | 123.49 | 151.22 | 223.60 | 251.42 | 209.54 | 256.60 | 302.10 | 343.10 | 526.52 | 580.52 | 331.96 | 396.02 | 436.52 | 468.02 | 567.02 | 630.02 |
| 57 | 95.91 | 113.31 | 129.73 | 160.24 | 247.03 | 271.25 | 215.97 | 265.91 | 318.28 | 363.00 | 544.52 | 598.52 | 334.08 | 418.52 | 463.52 | 490.52 | 594.02 | 661.53 |
| 58 | 101.85 | 117.73 | 141.11 | 181.01 | 259.44 | 286.77 | 229.01 | 275.34 | 327.97 | 378.73 | 567.02 | 621.02 | 347.76 | 436.52 | 486.02 | 517.52 | 630.02 | 697.53 |
| 59 | 105.19 | 126.05 | 151.57 | 190.20 | 275.56 | 309.16 | 234.79 | 294.59 | 344.34 | 394.65 | 589.52 | 643.52 | 349.65 | 446.64 | 517.52 | 549.02 | 666.03 | 738.03 |
| 60 | 108.47 | 132.47 | 157.26 | 205.23 | 295.82 | 327.50 | 247.68 | 304.20 | 360.81 | 410.75 | 607.52 | 661.53 | 362.95 | 450.33 | 527.92 | 576.02 | 697.53 | 774.03 |
| 61 | 117.73 | 141.97 | 167.44 | 217.29 | 318.99 | 346.19 | 259.81 | 325.83 | 379.64 | 435.43 | 615.29 | 667.65 | 378.55 | 472.22 | 540.82 | 584.74 | 711.29 | 785.47 |
| 62 | 124.84 | 150.77 | 177.74 | 232.46 | 338.44 | 371.46 | 269.30 | 343.11 | 398.33 | 453.40 | 621.60 | 672.34 | 376.53 | 482.23 | 549.28 | 600.46 | 723.08 | 799.20 |
| 63 | 129.97 | 163.58 | 189.94 | 244.78 | 364.55 | 394.31 | 282.57 | 355.88 | 402.51 | 484.23 | 630.58 | 679.71 | 379.76 | 497.06 | 557.13 | 614.20 | 737.04 | 814.84 |
| 64 | 137.10 | 173.35 | 198.71 | 257.35 | 391.02 | 422.61 | 290.29 | 360.64 | 426.62 | 504.97 | 637.89 | 689.39 | 379.86 | 497.70 | 562.13 | 626.00 | 748.82 | 828.06 |
| 65 | 145.72 | 187.25 | 210.97 | 278.78 | 413.89 | 448.37 | 296.01 | 379.50 | 438.22 | 532.29 | 647.38 | 701.01 | 379.55 | 507.30 | 565.06 | 639.72 | 762.30 | 838.91 |
| 66 | 158.94 | 202.70 | 226.72 | 304.20 | 432.96 | 466.27 | 314.75 | 414.58 | 469.81 | 574.32 | 666.10 | 721.61 | 393.64 | 524.57 | 590.24 | 658.70 | 784.51 | 862.23 |
| 67 | 175.19 | 222.55 | 254.15 | 346.88 | 450.03 | 485.75 | 343.50 | 442.96 | 515.43 | 603.61 | 700.05 | 757.20 | 421.08 | 546.47 | 617.90 | 685.76 | 817.91 | 896.49 |
| 68 | 194.09 | 238.49 | 283.58 | 381.87 | 471.84 | 509.72 | 369.25 | 478.16 | 556.78 | 633.71 | 740.47 | 802.47 | 444.45 | 571.72 | 647.48 | 719.81 | 857.57 | 940.23 |
| 69 | 215.56 | 265.77 | 311.77 | 411.28 | 500.97 | 540.79 | 395.38 | 517.61 | 592.90 | 670.18 | 782.98 | 849.33 | 464.07 | 600.50 | 676.81 | 756.44 | 899.10 | 982.04 |
| 70 | 238.87 | 287.12 | 336.15 | 443.32 | 536.35 | 577.86 | 425.82 | 555.51 | 625.99 | 708.75 | 820.49 | 890.73 | 490.93 | 625.75 | 705.56 | 801.34 | 935.43 | 1018.43 |
| 71 | 259.37 | 305.66 | 353.69 | 481.37 | 579.99 | 622.95 | 457.24 | 576.92 | 647.50 | 751.83 | 862.31 | 932.89 | 518.61 | 650.57 | 730.35 | 846.96 | 975.85 | 1055.63 |
| 72 | 278.27 | 328.31 | 372.41 | 517.86 | 630.46 | 674.65 | 483.15 | 601.00 | 668.76 | 801.33 | 910.33 | 981.04 | 542.08 | 677.59 | 754.19 | 898.55 | 1019.34 | 1095.93 |
| 73 | 313.58 | 360.23 | 399.83 | 554.93 | 677.92 | 725.94 | 505.61 | 629.90 | 694.86 | 855.87 | 963.21 | 1031.00 | 562.11 | 706.16 | 785.25 | 954.73 | 1067.72 | 1141.16 |
| 74 | 349.79 | 403.09 | 447.93 | 594.68 | 718.26 | 773.48 | 527.37 | 659.89 | 732.91 | 914.11 | 1019.59 | 1087.20 | 584.17 | 735.62 | 822.16 | 1008.77 | 1119.65 | 1189.97 |
| 75 | 382.06 | 462.56 | 503.82 | 638.42 | 752.03 | 814.44 | 545.54 | 695.50 | 786.00 | 966.98 | 1078.16 | 1145.38 | 599.84 | 767.90 | 871.32 | 1057.48 | 1173.83 | 1243.63 |
| 76 | 420.67 | 532.66 | 599.44 | 705.79 | 794.63 | 848.92 | 565.12 | 737.87 | 853.85 | 1021.66 | 1142.59 | 1216.62 | 614.48 | 804.50 | 927.89 | 1105.57 | 1233.89 | 1310.40 |
| 77 | 442.04 | 559.60 | 632.49 | 733.60 | 827.65 | 884.08 | 583.12 | 790.03 | 926.40 | 1076.89 | 1217.96 | 1304.96 | 627.79 | 846.46 | 989.89 | 1149.77 | 1300.26 | 1391.96 |
| 78 | 477.14 | 603.91 | 679.98 | 786.01 | 885.13 | 945.06 | 620.05 | 868.99 | 1028.04 | 1161.73 | 1332.30 | 1438.33 | 661.54 | 917.40 | 1078.75 | 1228.57 | 1410.67 | 1523.61 |
| 79 | 523.24 | 661.54 | 746.82 | 855.16 | 961.19 | 1028.04 | 673.06 | 965.80 | 1147.90 | 1274.67 | 1479.82 | 1604.29 | 712.25 | 1009.60 | 1191.69 | 1334.60 | 1553.58 | 1687.27 |
| 80 | 580.86 | 732.99 | 827.50 | 940.45 | 1062.61 | 1136.37 | 735.30 | 1067.22 | | | | | 772.18 | 1104.10 | | | | |
| 81 | 652.32 | 825.19 | 931.23 | 1051.09 | 1200.91 | 1290.81 | 811.36 | 1173.25 | | | | | 845.94 | 1203.22 | | | | |
| 82 | 739.91 | 935.84 | 1055.70 | 1184.78 | 1371.48 | 1484.43 | 901.26 | 1281.59 | | | | | 931.23 | 1306.94 | | | | |
| 83 | 836.72 | 1060.31 | 1196.30 | 1339.21 | 1567.41 | 1708.02 | 1002.68 | 1394.53 | | | | | 1028.04 | 1415.28 | | | | |
| 84 | 942.75 | 1196.30 | 1350.74 | 1507.48 | 1786.39 | 1956.96 | 1113.32 | 1512.09 | | | | | 1131.76 | 1528.22 | | | | |
| 85+ | 1295.42 | 1645.78 | 1860.15 | 2060.68 | 2510.16 | 2784.46 | | | | | | | | | | | | |

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

# Appendix B1

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

**LTC-96 VA 9/96**

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

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

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

| Age | GPO Inflation | | | | | | 5% Simple Inflation | | | | | | 5% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 31.13 | 33.49 | 37.82 | 48.94 | 54.71 | 71.28 | 73.76 | 89.90 | 101.42 | 112.95 | 138.62 | 152.48 | 195.70 | 239.85 | 275.31 | 318.25 | 396.02 | 436.52 |
| 30 | 33.38 | 35.63 | 40.67 | 53.64 | 68.92 | 80.68 | 73.76 | 89.90 | 101.42 | 112.95 | 144.06 | 164.08 | 208.59 | 252.52 | 292.51 | 328.51 | 396.02 | 436.52 |
| 31 | 35.16 | 36.71 | 42.45 | 57.06 | 69.75 | 80.68 | 73.76 | 89.90 | 101.42 | 112.95 | 149.55 | 175.86 | 211.51 | 258.92 | 292.51 | 328.51 | 396.02 | 436.52 |
| 32 | 37.29 | 38.46 | 44.99 | 60.34 | 72.79 | 80.68 | 73.76 | 89.90 | 101.42 | 112.95 | 160.66 | 181.82 | 211.51 | 261.01 | 292.51 | 328.51 | 396.02 | 436.52 |
| 33 | 38.61 | 39.57 | 48.35 | 62.28 | 73.76 | 80.68 | 76.47 | 89.90 | 103.60 | 112.95 | 166.28 | 193.88 | 211.51 | 261.01 | 292.51 | 328.51 | 396.02 | 436.52 |
| 34 | 40.17 | 41.80 | 51.87 | 64.41 | 73.76 | 80.68 | 76.47 | 89.90 | 108.97 | 117.03 | 177.66 | 206.12 | 211.51 | 261.01 | 292.51 | 328.51 | 396.02 | 436.52 |
| 35 | 41.16 | 43.87 | 54.01 | 64.54 | 73.76 | 80.68 | 81.94 | 92.19 | 108.97 | 122.37 | 189.23 | 212.32 | 211.51 | 261.01 | 292.51 | 328.51 | 396.02 | 436.52 |
| 36 | 42.15 | 48.09 | 55.59 | 64.54 | 73.76 | 80.68 | 87.49 | 97.46 | 114.40 | 133.21 | 195.08 | 224.84 | 211.51 | 261.01 | 292.51 | 328.51 | 396.02 | 436.52 |
| 37 | 43.14 | 49.65 | 57.57 | 64.54 | 73.76 | 84.74 | 93.13 | 102.78 | 125.43 | 138.71 | 206.92 | 237.55 | 211.51 | 261.01 | 292.51 | 328.51 | 396.02 | 436.52 |
| 38 | 43.80 | 50.63 | 57.63 | 64.54 | 73.76 | 84.74 | 93.13 | 108.17 | 131.04 | 144.26 | 218.95 | 250.45 | 211.51 | 261.01 | 292.51 | 328.51 | 396.02 | 436.52 |
| 39 | 43.80 | 52.19 | 59.91 | 67.15 | 77.16 | 90.12 | 98.85 | 113.62 | 136.70 | 155.52 | 231.16 | 270.15 | 211.51 | 261.01 | 292.51 | 328.51 | 396.02 | 436.52 |
| 40 | 47.14 | 54.37 | 64.62 | 71.95 | 82.07 | 95.59 | 104.65 | 119.14 | 142.43 | 161.22 | 243.56 | 283.52 | 211.51 | 261.01 | 292.51 | 328.51 | 396.02 | 436.52 |
| 41 | 47.69 | 55.36 | 67.99 | 77.42 | 87.64 | 101.43 | 111.12 | 125.31 | 148.94 | 167.81 | 257.55 | 297.01 | 211.51 | 261.01 | 292.51 | 328.51 | 396.02 | 436.52 |
| 42 | 51.21 | 59.00 | 70.58 | 78.02 | 93.37 | 107.38 | 111.70 | 131.60 | 155.57 | 180.45 | 265.51 | 297.01 | 211.51 | 261.01 | 292.51 | 328.51 | 396.02 | 436.52 |
| 43 | 53.30 | 61.08 | 73.49 | 83.70 | 99.24 | 113.45 | 118.36 | 138.03 | 168.40 | 187.37 | 265.51 | 297.01 | 211.51 | 261.01 | 292.51 | 328.51 | 396.02 | 436.52 |
| 44 | 54.03 | 63.85 | 76.39 | 87.50 | 105.28 | 119.63 | 125.18 | 144.17 | 174.69 | 194.42 | 265.51 | 297.01 | 211.51 | 261.01 | 292.51 | 328.51 | 396.02 | 436.52 |
| 45 | 55.32 | 63.63 | 78.53 | 89.75 | 108.87 | 128.24 | 128.81 | 143.03 | 178.85 | 197.32 | 297.98 | 341.28 | 252.01 | 301.51 | 333.01 | 369.01 | 441.02 | 481.52 |
| 46 | 59.53 | 66.03 | 81.91 | 95.64 | 114.88 | 134.59 | 129.47 | 154.85 | 191.81 | 204.10 | 312.24 | 362.65 | 252.01 | 301.51 | 333.01 | 369.01 | 441.02 | 481.52 |
| 47 | 60.02 | 68.57 | 84.94 | 101.70 | 121.04 | 141.05 | 136.25 | 161.27 | 198.91 | 216.92 | 326.81 | 377.53 | 252.01 | 301.51 | 333.01 | 369.01 | 441.02 | 481.52 |
| 48 | 60.52 | 71.98 | 89.16 | 102.49 | 127.33 | 147.61 | 143.16 | 167.79 | 212.42 | 230.05 | 341.71 | 382.51 | 252.01 | 301.51 | 333.01 | 369.01 | 441.02 | 481.52 |
| 49 | 66.25 | 74.21 | 92.30 | 108.76 | 139.40 | 160.58 | 150.23 | 180.34 | 219.85 | 237.32 | 346.51 | 382.51 | 252.01 | 301.51 | 333.01 | 369.01 | 441.02 | 481.52 |
| 50 | 66.65 | 79.97 | 98.45 | 114.72 | 142.78 | 159.74 | 156.26 | 186.26 | 235.63 | 253.12 | 372.44 | 418.52 | 265.51 | 319.51 | 351.01 | 387.01 | 463.52 | 517.52 |
| 51 | 72.15 | 80.88 | 99.95 | 120.69 | 155.07 | 175.40 | 162.32 | 189.47 | 240.48 | 266.18 | 389.05 | 436.52 | 279.01 | 328.51 | 360.01 | 396.02 | 472.52 | 517.52 |
| 52 | 70.06 | 84.16 | 100.71 | 129.17 | 161.85 | 184.55 | 171.41 | 201.88 | 243.34 | 267.85 | 410.54 | 454.52 | 288.01 | 337.51 | 369.01 | 405.02 | 486.02 | 531.02 |
| 53 | 78.30 | 86.21 | 105.48 | 124.45 | 171.25 | 193.61 | 174.07 | 214.43 | 252.67 | 280.85 | 432.02 | 477.02 | 297.01 | 346.51 | 382.51 | 414.02 | 499.52 | 549.02 |
| 54 | 76.21 | 90.26 | 107.49 | 127.93 | 184.04 | 202.82 | 180.68 | 217.83 | 262.14 | 292.91 | 449.48 | 495.02 | 306.01 | 360.01 | 391.52 | 427.52 | 513.02 | 562.52 |
| 55 | 79.57 | 94.30 | 109.87 | 131.55 | 193.70 | 208.64 | 190.04 | 230.55 | 268.14 | 302.65 | 468.02 | 511.58 | 313.94 | 369.01 | 405.02 | 436.52 | 526.52 | 580.52 |
| 56 | 85.31 | 101.11 | 116.08 | 140.42 | 206.66 | 227.31 | 202.78 | 243.27 | 281.27 | 318.34 | 486.02 | 535.52 | 322.98 | 382.51 | 423.02 | 450.02 | 549.02 | 607.52 |
| 57 | 91.12 | 106.23 | 122.39 | 149.38 | 225.86 | 246.27 | 209.33 | 252.62 | 297.07 | 337.84 | 508.52 | 562.52 | 325.29 | 400.52 | 441.02 | 472.52 | 576.02 | 639.02 |
| 58 | 97.00 | 110.80 | 131.20 | 166.64 | 238.11 | 261.68 | 222.27 | 262.07 | 310.33 | 353.72 | 531.02 | 585.02 | 338.95 | 418.52 | 463.52 | 499.52 | 607.52 | 675.03 |
| 59 | 102.80 | 119.05 | 143.99 | 175.79 | 254.09 | 283.40 | 228.18 | 281.05 | 329.99 | 366.20 | 553.52 | 607.52 | 341.12 | 429.13 | 490.52 | 526.52 | 639.02 | 711.03 |
| 60 | 103.85 | 125.50 | 149.77 | 187.64 | 273.91 | 301.45 | 237.77 | 290.68 | 346.24 | 382.42 | 576.02 | 634.52 | 350.29 | 429.29 | 497.38 | 553.52 | 675.03 | 747.03 |
| 61 | 113.02 | 134.87 | 157.44 | 199.67 | 293.02 | 316.41 | 249.82 | 311.96 | 365.04 | 406.64 | 580.38 | 637.11 | 365.79 | 451.13 | 510.78 | 562.92 | 680.74 | 759.29 |
| 62 | 120.13 | 143.70 | 167.72 | 211.86 | 312.40 | 341.44 | 259.45 | 329.24 | 383.72 | 421.27 | 592.00 | 646.97 | 364.25 | 457.50 | 520.15 | 570.86 | 693.48 | 769.60 |
| 63 | 125.33 | 156.36 | 179.94 | 224.39 | 334.48 | 360.51 | 272.71 | 338.94 | 385.16 | 448.09 | 597.82 | 651.05 | 364.10 | 468.77 | 524.83 | 577.35 | 700.19 | 777.99 |
| 64 | 132.45 | 166.12 | 188.77 | 240.00 | 360.65 | 388.34 | 277.53 | 344.39 | 409.42 | 469.16 | 606.19 | 661.66 | 368.58 | 474.37 | 527.24 | 586.38 | 709.20 | 784.48 |
| 65 | 138.78 | 177.53 | 201.04 | 258.24 | 383.51 | 414.17 | 280.59 | 363.42 | 418.30 | 492.73 | 612.90 | 666.53 | 368.81 | 480.80 | 535.12 | 597.58 | 720.16 | 792.95 |
| 66 | 151.82 | 192.81 | 214.26 | 283.12 | 395.96 | 429.26 | 302.29 | 395.00 | 446.65 | 534.08 | 629.09 | 684.60 | 383.10 | 498.71 | 557.04 | 610.59 | 732.71 | 810.42 |
| 67 | 167.89 | 210.05 | 241.32 | 318.24 | 410.74 | 446.46 | 333.96 | 423.56 | 492.00 | 560.75 | 653.62 | 714.34 | 410.64 | 521.46 | 585.76 | 635.76 | 764.34 | 842.92 |
| 68 | 186.63 | 226.20 | 265.36 | 346.86 | 433.95 | 468.39 | 362.88 | 462.01 | 530.26 | 588.94 | 688.81 | 750.81 | 434.27 | 551.05 | 616.49 | 671.59 | 802.47 | 881.68 |
| 69 | 210.43 | 250.87 | 291.15 | 377.01 | 461.16 | 497.66 | 389.11 | 498.32 | 566.84 | 623.73 | 729.89 | 792.93 | 457.54 | 580.60 | 650.27 | 709.99 | 842.70 | 922.32 |
| 70 | 233.67 | 272.52 | 315.93 | 410.37 | 501.24 | 539.55 | 422.72 | 539.55 | 600.57 | 660.86 | 769.41 | 833.26 | 484.60 | 606.59 | 680.02 | 756.64 | 884.35 | 964.16 |
| 71 | 254.29 | 293.90 | 334.57 | 449.67 | 546.23 | 586.12 | 454.17 | 561.57 | 626.02 | 705.80 | 810.14 | 877.65 | 512.47 | 635.22 | 708.87 | 804.00 | 926.75 | 1003.47 |
| 72 | 273.39 | 314.82 | 356.61 | 487.72 | 595.10 | 636.35 | 480.21 | 586.27 | 651.08 | 760.08 | 863.20 | 928.01 | 539.13 | 662.86 | 739.46 | 857.30 | 975.15 | 1051.74 |
| 73 | 311.11 | 346.97 | 384.62 | 528.75 | 644.02 | 689.22 | 502.79 | 615.77 | 680.74 | 816.32 | 918.01 | 982.98 | 559.28 | 694.86 | 773.95 | 909.54 | 1028.17 | 1101.61 |
| 74 | 344.86 | 391.90 | 432.56 | 567.08 | 680.74 | 735.62 | 524.67 | 646.37 | 716.69 | 870.84 | 973.61 | 1038.52 | 581.46 | 724.80 | 808.64 | 957.38 | 1079.08 | 1152.11 |
| 75 | 377.16 | 450.88 | 488.08 | 611.52 | 713.79 | 773.07 | 542.96 | 677.41 | 760.14 | 920.44 | 1029.04 | 1096.26 | 597.25 | 752.39 | 848.05 | 1003.18 | 1127.29 | 1202.27 |
| 76 | 415.75 | 517.93 | 579.87 | 676.17 | 757.61 | 806.97 | 560.19 | 713.19 | 814.37 | 967.37 | 1085.83 | 1157.39 | 612.01 | 784.76 | 893.34 | 1043.87 | 1177.14 | 1258.57 |
| 77 | 437.34 | 545.50 | 611.33 | 703.03 | 787.68 | 839.41 | 578.41 | 759.46 | 874.68 | 1013.40 | 1145.07 | 1227.37 | 625.44 | 820.60 | 942.86 | 1083.94 | 1229.72 | 1321.42 |
| 78 | 472.53 | 585.47 | 656.93 | 751.43 | 839.03 | 894.35 | 613.13 | 827.50 | 963.50 | 1087.97 | 1242.40 | 1336.91 | 659.23 | 880.52 | 1021.12 | 1152.51 | 1323.08 | 1426.80 |
| 79 | 518.63 | 640.79 | 716.86 | 815.97 | 910.48 | 970.41 | 663.84 | 917.40 | 1071.83 | 1187.08 | 1366.87 | 1477.51 | 707.64 | 963.50 | 1120.24 | 1249.32 | 1445.24 | 1565.10 |
| 80 | 573.95 | 707.64 | 790.62 | 894.35 | 1002.68 | 1067.22 | 723.77 | 1009.60 | | | | | 762.96 | 1051.09 | | | | |
| 81 | 643.10 | 792.92 | 887.43 | 995.77 | 1124.85 | 1203.22 | 797.53 | 1108.71 | | | | | 832.11 | 1143.29 | | | | |
| 82 | 723.77 | 896.65 | 1000.38 | 1117.93 | 1274.67 | 1369.18 | 880.52 | 1210.13 | | | | | 912.79 | 1240.10 | | | | |
| 83 | 815.97 | 1009.60 | 1129.46 | 1258.54 | 1447.55 | 1562.80 | 975.02 | 1318.47 | | | | | 1002.68 | 1343.82 | | | | |
| 84 | 915.09 | 1136.37 | 1272.37 | 1412.97 | 1638.86 | 1777.17 | 1078.75 | 1429.11 | | | | | 1101.80 | 1452.16 | | | | |
| 85+ | 1242.40 | 1551.27 | 1742.59 | 1920.08 | 2270.44 | 2484.80 | | | | | | | | | | | | |

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

# Appendix B1

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

**LTC-96 VA 9/96**

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

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

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

| Age | GPO Inflation | | | | | | 5% Simple Inflation | | | | | | 5% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 29.49 | 30.58 | 33.28 | 41.95 | 46.16 | 59.06 | 66.85 | 78.37 | 87.59 | 94.51 | 117.48 | 127.07 | 183.21 | 215.03 | 241.43 | 274.66 | 342.01 | 378.01 |
| 30 | 31.62 | 32.53 | 35.79 | 45.98 | 58.15 | 66.85 | 66.85 | 78.37 | 87.59 | 94.51 | 122.09 | 136.73 | 195.27 | 226.39 | 256.51 | 283.51 | 342.01 | 378.01 |
| 31 | 33.31 | 33.52 | 37.36 | 48.91 | 58.85 | 66.85 | 66.85 | 78.37 | 87.59 | 94.51 | 126.74 | 146.55 | 198.01 | 232.14 | 256.51 | 283.51 | 342.01 | 378.01 |
| 32 | 35.33 | 35.12 | 39.59 | 51.72 | 61.42 | 66.85 | 66.85 | 78.37 | 87.59 | 94.51 | 136.15 | 151.52 | 198.01 | 234.01 | 256.51 | 283.51 | 342.01 | 378.01 |
| 33 | 36.58 | 36.13 | 42.55 | 53.38 | 62.24 | 66.85 | 69.30 | 78.37 | 89.48 | 94.51 | 140.92 | 161.57 | 198.01 | 234.01 | 256.51 | 283.51 | 342.01 | 378.01 |
| 34 | 38.06 | 38.16 | 45.64 | 55.21 | 62.24 | 66.85 | 69.30 | 78.37 | 94.11 | 97.92 | 150.56 | 171.77 | 198.01 | 234.01 | 256.51 | 283.51 | 342.01 | 378.01 |
| 35 | 39.00 | 40.06 | 47.53 | 55.32 | 62.24 | 66.85 | 74.26 | 80.37 | 94.11 | 102.39 | 160.36 | 176.93 | 198.01 | 234.01 | 256.51 | 283.51 | 342.01 | 378.01 |
| 36 | 39.93 | 43.90 | 48.92 | 55.32 | 62.24 | 66.85 | 79.29 | 84.96 | 98.80 | 111.46 | 165.32 | 187.37 | 198.01 | 234.01 | 256.51 | 283.51 | 342.01 | 378.01 |
| 37 | 40.87 | 45.33 | 50.66 | 55.32 | 62.24 | 70.21 | 84.40 | 89.60 | 108.33 | 116.06 | 175.36 | 197.96 | 198.01 | 234.01 | 256.51 | 283.51 | 342.01 | 378.01 |
| 38 | 41.49 | 46.22 | 50.71 | 55.32 | 62.24 | 70.21 | 84.40 | 94.30 | 113.17 | 120.71 | 185.55 | 208.71 | 198.01 | 234.01 | 256.51 | 283.51 | 342.01 | 378.01 |
| 39 | 41.49 | 47.65 | 52.72 | 57.56 | 65.11 | 74.67 | 89.58 | 99.05 | 118.06 | 130.13 | 195.90 | 225.13 | 198.01 | 234.01 | 256.51 | 283.51 | 342.01 | 378.01 |
| 40 | 44.66 | 49.64 | 56.86 | 61.68 | 69.25 | 79.20 | 94.84 | 103.86 | 123.01 | 134.90 | 206.41 | 236.27 | 198.01 | 234.01 | 256.51 | 283.51 | 342.01 | 378.01 |
| 41 | 45.18 | 50.54 | 59.83 | 66.36 | 73.95 | 84.04 | 100.70 | 109.24 | 128.63 | 140.41 | 218.26 | 247.51 | 198.01 | 234.01 | 256.51 | 283.51 | 342.01 | 378.01 |
| 42 | 48.52 | 53.87 | 62.11 | 66.88 | 78.78 | 88.97 | 101.22 | 114.73 | 134.36 | 150.99 | 225.01 | 247.51 | 198.01 | 234.01 | 256.51 | 283.51 | 342.01 | 378.01 |
| 43 | 50.49 | 55.77 | 64.67 | 71.75 | 83.74 | 94.00 | 107.26 | 120.33 | 145.43 | 156.78 | 225.01 | 247.51 | 198.01 | 234.01 | 256.51 | 283.51 | 342.01 | 378.01 |
| 44 | 51.19 | 58.30 | 67.22 | 75.00 | 88.83 | 99.12 | 113.45 | 125.69 | 150.87 | 162.68 | 225.01 | 247.51 | 198.01 | 234.01 | 256.51 | 283.51 | 342.01 | 378.01 |
| 45 | 50.71 | 57.05 | 66.26 | 76.92 | 90.73 | 105.94 | 113.48 | 126.20 | 156.89 | 169.13 | 251.54 | 289.09 | 229.51 | 270.01 | 288.01 | 319.51 | 387.01 | 427.52 |
| 46 | 54.57 | 59.20 | 69.11 | 81.98 | 95.74 | 111.18 | 114.06 | 136.63 | 168.26 | 174.94 | 263.58 | 307.19 | 229.51 | 270.01 | 288.01 | 319.51 | 387.01 | 427.52 |
| 47 | 55.02 | 61.48 | 71.67 | 87.17 | 100.86 | 116.52 | 120.03 | 142.29 | 174.48 | 185.93 | 275.88 | 319.79 | 229.51 | 270.01 | 288.01 | 319.51 | 387.01 | 427.52 |
| 48 | 55.47 | 64.53 | 75.23 | 87.85 | 106.11 | 121.94 | 126.12 | 148.05 | 186.33 | 197.18 | 288.45 | 324.01 | 229.51 | 270.01 | 288.01 | 319.51 | 387.01 | 427.52 |
| 49 | 60.73 | 66.53 | 77.88 | 93.23 | 116.17 | 132.65 | 132.35 | 159.13 | 192.85 | 203.42 | 292.51 | 324.01 | 229.51 | 270.01 | 288.01 | 319.51 | 387.01 | 427.52 |
| 50 | 58.96 | 72.47 | 84.39 | 96.60 | 121.05 | 136.92 | 142.37 | 163.38 | 201.96 | 213.35 | 319.23 | 360.01 | 243.01 | 283.51 | 301.51 | 337.51 | 405.02 | 459.02 |
| 51 | 64.42 | 71.36 | 83.75 | 103.02 | 129.75 | 145.62 | 145.41 | 166.99 | 207.69 | 226.07 | 331.58 | 378.01 | 252.01 | 292.51 | 310.51 | 346.51 | 418.52 | 459.02 |
| 52 | 62.81 | 72.48 | 87.80 | 108.62 | 136.47 | 157.71 | 154.27 | 175.83 | 211.60 | 229.08 | 352.53 | 396.02 | 261.01 | 297.01 | 319.51 | 355.51 | 427.52 | 472.52 |
| 53 | 70.72 | 76.89 | 90.04 | 105.51 | 145.41 | 163.56 | 154.36 | 188.04 | 221.08 | 238.72 | 373.51 | 409.52 | 270.01 | 306.01 | 328.51 | 364.51 | 441.02 | 486.02 |
| 54 | 71.44 | 78.69 | 92.49 | 106.61 | 154.46 | 172.40 | 160.97 | 191.82 | 227.18 | 250.56 | 386.55 | 432.02 | 274.51 | 315.01 | 342.01 | 373.51 | 454.52 | 499.52 |
| 55 | 72.55 | 82.80 | 95.22 | 110.50 | 163.64 | 178.83 | 170.04 | 200.91 | 233.76 | 260.42 | 405.02 | 444.85 | 282.54 | 328.51 | 355.51 | 382.51 | 468.02 | 517.52 |
| 56 | 75.83 | 87.00 | 98.79 | 118.82 | 176.17 | 192.87 | 179.12 | 213.28 | 243.07 | 275.90 | 423.02 | 468.02 | 291.58 | 337.51 | 369.01 | 396.02 | 486.02 | 540.02 |
| 57 | 81.53 | 94.42 | 105.25 | 127.65 | 194.10 | 214.15 | 186.07 | 222.70 | 258.16 | 291.12 | 441.02 | 490.52 | 294.52 | 355.51 | 387.01 | 414.02 | 508.52 | 567.02 |
| 58 | 87.30 | 96.95 | 113.88 | 143.66 | 206.13 | 225.83 | 198.70 | 232.21 | 268.01 | 303.70 | 463.52 | 508.52 | 303.74 | 373.51 | 409.52 | 441.02 | 535.52 | 598.52 |
| 59 | 90.85 | 102.71 | 123.78 | 152.73 | 221.88 | 246.59 | 201.72 | 247.19 | 283.36 | 319.98 | 481.52 | 531.02 | 307.01 | 380.96 | 432.02 | 463.52 | 567.02 | 630.02 |
| 60 | 92.31 | 109.23 | 129.80 | 164.19 | 237.38 | 264.23 | 211.35 | 256.88 | 302.50 | 332.85 | 504.02 | 553.52 | 316.53 | 382.99 | 440.66 | 486.02 | 598.52 | 666.03 |
| 61 | 98.89 | 118.31 | 137.45 | 173.25 | 255.93 | 279.19 | 223.17 | 273.84 | 313.94 | 352.66 | 510.56 | 558.56 | 327.51 | 400.54 | 454.98 | 497.47 | 606.56 | 676.38 |
| 62 | 103.64 | 124.85 | 145.19 | 185.38 | 271.49 | 296.42 | 233.18 | 287.66 | 332.55 | 367.72 | 515.88 | 566.63 | 327.42 | 408.04 | 461.90 | 507.43 | 617.37 | 685.03 |
| 63 | 109.08 | 137.12 | 154.95 | 198.16 | 293.14 | 315.45 | 246.43 | 298.26 | 336.58 | 393.89 | 524.12 | 573.25 | 328.86 | 420.28 | 468.31 | 515.93 | 626.48 | 692.00 |
| 64 | 118.51 | 144.46 | 163.93 | 208.19 | 315.09 | 342.66 | 252.01 | 305.40 | 354.37 | 411.86 | 534.87 | 582.42 | 330.97 | 423.82 | 469.09 | 522.99 | 633.92 | 701.28 |
| 65 | 124.90 | 155.64 | 173.74 | 225.96 | 334.15 | 360.98 | 255.93 | 318.39 | 365.18 | 435.18 | 540.12 | 589.92 | 333.00 | 431.59 | 471.50 | 532.46 | 643.55 | 708.67 |
| 66 | 137.59 | 170.56 | 186.85 | 243.96 | 344.15 | 373.75 | 274.24 | 346.03 | 390.40 | 468.24 | 555.08 | 603.19 | 347.95 | 446.99 | 494.33 | 547.68 | 658.70 | 725.31 |
| 67 | 150.86 | 185.04 | 210.51 | 276.87 | 357.17 | 385.74 | 298.97 | 375.06 | 428.41 | 492.89 | 578.61 | 632.19 | 372.36 | 467.89 | 517.89 | 571.47 | 685.76 | 757.20 |
| 68 | 169.21 | 199.15 | 234.15 | 302.31 | 375.40 | 406.40 | 324.68 | 407.08 | 467.29 | 520.05 | 609.60 | 664.70 | 393.56 | 492.50 | 547.61 | 602.71 | 719.81 | 792.14 |
| 69 | 189.90 | 223.55 | 255.08 | 330.27 | 404.76 | 434.62 | 348.31 | 443.67 | 501.69 | 554.06 | 646.95 | 703.35 | 415.05 | 520.88 | 580.60 | 637.00 | 759.75 | 832.74 |
| 70 | 210.31 | 240.89 | 278.02 | 362.44 | 440.58 | 472.50 | 379.20 | 478.89 | 530.66 | 587.44 | 683.21 | 740.68 | 440.26 | 545.93 | 609.78 | 680.02 | 798.15 | 868.38 |
| 71 | 231.40 | 260.99 | 296.33 | 400.66 | 481.79 | 515.54 | 408.14 | 500.20 | 555.44 | 632.15 | 724.21 | 782.52 | 466.44 | 570.78 | 635.22 | 727.28 | 837.76 | 905.27 |
| 72 | 246.54 | 281.09 | 313.73 | 435.66 | 527.34 | 562.70 | 430.12 | 524.40 | 577.43 | 680.54 | 768.92 | 824.90 | 489.05 | 598.05 | 662.86 | 774.81 | 880.87 | 948.63 |
| 73 | 281.48 | 309.40 | 338.98 | 471.16 | 570.58 | 607.30 | 451.94 | 547.98 | 604.48 | 728.76 | 819.15 | 875.64 | 508.44 | 624.25 | 692.04 | 821.97 | 926.49 | 991.45 |
| 74 | 310.38 | 349.35 | 382.06 | 504.35 | 603.02 | 649.07 | 473.28 | 576.05 | 638.26 | 778.89 | 868.14 | 924.93 | 527.37 | 651.78 | 727.50 | 868.14 | 970.91 | 1035.81 |
| 75 | 340.42 | 399.48 | 429.60 | 543.03 | 632.21 | 682.58 | 488.66 | 605.01 | 677.41 | 822.20 | 917.86 | 977.33 | 542.96 | 679.99 | 762.73 | 907.52 | 1016.11 | 1083.33 |
| 76 | 373.93 | 461.47 | 511.36 | 602.14 | 668.77 | 710.72 | 503.43 | 639.16 | 725.53 | 866.19 | 969.84 | 1031.54 | 555.25 | 708.26 | 804.50 | 945.16 | 1061.15 | 1132.71 |
| 77 | 392.66 | 482.01 | 538.44 | 625.44 | 693.63 | 738.30 | 519.63 | 677.17 | 778.27 | 905.24 | 1020.45 | 1090.99 | 566.66 | 738.30 | 848.81 | 980.48 | 1107.45 | 1187.40 |
| 78 | 421.82 | 518.63 | 576.25 | 663.84 | 737.60 | 783.70 | 550.90 | 737.60 | 855.16 | 970.41 | 1104.10 | 1184.78 | 597.00 | 792.92 | 917.40 | 1041.87 | 1189.39 | 1279.28 |
| 79 | 461.00 | 564.73 | 629.27 | 719.16 | 797.53 | 848.25 | 594.69 | 815.97 | 949.67 | 1058.00 | 1212.44 | 1304.64 | 638.49 | 864.38 | 1004.99 | 1127.15 | 1295.42 | 1396.84 |
| 80 | 507.10 | 622.35 | 693.81 | 786.01 | 873.60 | 928.92 | 647.71 | 896.65 | | | | | 686.89 | 940.45 | | | | |
| 81 | 567.03 | 696.11 | 776.79 | 873.60 | 975.02 | 1037.26 | 709.94 | 979.63 | | | | | 746.82 | 1021.12 | | | | |
| 82 | 636.18 | 783.70 | 873.60 | 979.63 | 1099.49 | 1173.25 | 781.40 | 1067.22 | | | | | 813.67 | 1104.10 | | | | |
| 83 | 712.25 | 880.52 | 984.24 | 1101.80 | 1242.40 | 1329.99 | 859.77 | 1159.42 | | | | | 889.74 | 1194.00 | | | | |
| 84 | 795.23 | 988.85 | 1106.41 | 1235.49 | 1399.14 | 1500.56 | 945.06 | 1253.93 | | | | | 972.72 | 1283.89 | | | | |
| 85+ | 1071.83 | 1343.82 | 1509.78 | 1671.13 | 1917.77 | 2069.90 | | | | | | | | | | | | |

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

# Appendix B2

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

## LTC-96 VA 9/96

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

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

| Age | 3.4% Simple Inflation | | | | | | 3.4% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 80.68 | 101.42 | 112.95 | 126.78 | 157.09 | 172.92 | 130.43 | 162.84 | 181.12 | 204.79 | 249.17 | 274.60 |
| 30 | 80.68 | 101.42 | 112.95 | 126.78 | 157.82 | 174.45 | 131.89 | 164.30 | 183.07 | 205.95 | 249.17 | 274.60 |
| 31 | 80.68 | 101.42 | 112.95 | 126.78 | 158.54 | 175.97 | 132.22 | 165.03 | 183.07 | 205.95 | 249.17 | 274.60 |
| 32 | 80.68 | 101.42 | 112.95 | 126.78 | 160.00 | 176.74 | 132.22 | 165.27 | 183.07 | 205.95 | 249.17 | 274.60 |
| 33 | 81.02 | 101.42 | 113.23 | 126.78 | 160.73 | 178.27 | 132.22 | 165.27 | 183.07 | 205.95 | 249.17 | 274.60 |
| 34 | 81.02 | 101.42 | 113.92 | 127.31 | 162.19 | 179.81 | 132.22 | 165.27 | 183.07 | 205.95 | 249.17 | 274.60 |
| 35 | 81.71 | 101.72 | 113.92 | 128.00 | 163.65 | 180.58 | 132.22 | 165.27 | 183.07 | 205.95 | 249.17 | 274.60 |
| 36 | 82.40 | 102.41 | 114.61 | 129.38 | 164.39 | 182.13 | 132.22 | 165.27 | 183.07 | 205.95 | 249.17 | 274.60 |
| 37 | 83.09 | 103.09 | 116.00 | 130.08 | 165.86 | 183.67 | 132.22 | 165.27 | 183.07 | 205.95 | 249.17 | 274.60 |
| 38 | 83.09 | 103.78 | 116.69 | 130.77 | 167.34 | 185.23 | 132.22 | 165.27 | 183.07 | 205.95 | 249.17 | 274.60 |
| 39 | 83.78 | 104.47 | 117.39 | 132.17 | 168.82 | 187.57 | 132.22 | 165.27 | 183.07 | 205.95 | 249.17 | 274.60 |
| 40 | 84.48 | 105.16 | 118.09 | 132.87 | 170.31 | 189.13 | 132.22 | 165.27 | 183.07 | 205.95 | 249.17 | 274.60 |
| 41 | 85.24 | 105.92 | 118.87 | 133.67 | 171.96 | 190.69 | 132.22 | 165.27 | 183.07 | 205.95 | 249.17 | 274.60 |
| 42 | 85.31 | 106.69 | 119.67 | 135.18 | 172.90 | 190.69 | 132.22 | 165.27 | 183.07 | 205.95 | 249.17 | 274.60 |
| 43 | 86.09 | 107.47 | 121.18 | 136.00 | 172.90 | 190.69 | 132.22 | 165.27 | 183.07 | 205.95 | 249.17 | 274.60 |
| 44 | 86.87 | 107.95 | 121.51 | 136.83 | 172.90 | 190.69 | 132.22 | 165.27 | 183.07 | 205.95 | 249.17 | 274.60 |
| 45 | 107.61 | 137.00 | 148.74 | 170.29 | 220.51 | 239.31 | 150.01 | 188.15 | 208.49 | 231.38 | 279.69 | 310.20 |
| 46 | 107.69 | 138.50 | 150.28 | 171.13 | 222.23 | 241.80 | 150.01 | 188.15 | 208.49 | 231.38 | 279.69 | 310.20 |
| 47 | 108.48 | 139.30 | 151.11 | 172.69 | 223.97 | 243.52 | 150.01 | 188.15 | 208.49 | 231.38 | 279.69 | 310.20 |
| 48 | 109.28 | 140.11 | 152.68 | 174.27 | 225.73 | 244.09 | 150.01 | 188.15 | 208.49 | 231.38 | 279.69 | 310.20 |
| 49 | 110.10 | 141.65 | 153.53 | 175.14 | 226.29 | 244.09 | 150.01 | 188.15 | 208.49 | 231.38 | 279.69 | 310.20 |
| 50 | 116.90 | 154.45 | 165.09 | 188.71 | 245.98 | 264.43 | 160.18 | 200.87 | 221.21 | 244.09 | 292.40 | 322.91 |
| 51 | 123.71 | 161.28 | 176.67 | 196.32 | 258.53 | 277.14 | 165.27 | 205.95 | 226.29 | 249.17 | 300.03 | 330.54 |
| 52 | 131.26 | 168.84 | 185.53 | 209.93 | 269.11 | 292.40 | 172.90 | 211.04 | 231.38 | 254.26 | 307.65 | 340.71 |
| 53 | 140.08 | 176.42 | 195.15 | 219.56 | 279.69 | 305.11 | 180.52 | 216.12 | 239.00 | 261.89 | 315.28 | 348.34 |
| 54 | 144.91 | 183.27 | 204.78 | 231.94 | 292.34 | 320.37 | 185.61 | 223.75 | 246.63 | 266.97 | 322.91 | 355.96 |
| 55 | 152.49 | 190.87 | 216.42 | 241.60 | 302.57 | 334.93 | 193.12 | 228.83 | 251.72 | 272.06 | 330.54 | 363.59 |
| 56 | 160.08 | 198.47 | 224.06 | 254.01 | 315.28 | 348.34 | 200.75 | 239.00 | 261.89 | 282.23 | 340.71 | 378.85 |
| 57 | 166.93 | 208.07 | 234.46 | 264.43 | 330.54 | 361.05 | 207.62 | 251.72 | 277.14 | 297.48 | 358.51 | 396.65 |
| 58 | 174.54 | 217.68 | 244.12 | 278.87 | 343.25 | 376.30 | 215.27 | 264.43 | 294.94 | 312.74 | 381.39 | 422.07 |
| 59 | 186.15 | 228.06 | 254.56 | 293.32 | 358.51 | 391.56 | 224.15 | 278.33 | 315.28 | 333.08 | 404.27 | 447.50 |
| 60 | 195.78 | 237.70 | 265.01 | 307.79 | 373.76 | 406.82 | 233.81 | 294.00 | 331.25 | 353.42 | 429.70 | 475.47 |
| 61 | 208.13 | 250.78 | 277.97 | 325.71 | 389.42 | 422.30 | 244.19 | 309.17 | 345.72 | 374.25 | 452.64 | 500.69 |
| 62 | 215.67 | 267.53 | 291.66 | 344.87 | 409.93 | 442.62 | 252.91 | 325.16 | 361.33 | 394.84 | 477.83 | 528.13 |
| 63 | 222.07 | 282.76 | 307.25 | 367.58 | 430.18 | 465.20 | 260.66 | 338.17 | 379.75 | 420.18 | 505.22 | 557.74 |
| 64 | 230.18 | 295.90 | 326.99 | 391.54 | 455.17 | 492.48 | 271.52 | 356.38 | 399.13 | 447.71 | 534.76 | 589.48 |
| 65 | 241.42 | 313.41 | 345.29 | 416.28 | 482.33 | 519.44 | 282.07 | 376.46 | 420.44 | 474.91 | 566.43 | 623.32 |
| 66 | 259.22 | 340.18 | 375.29 | 444.40 | 514.09 | 553.45 | 306.05 | 405.16 | 453.64 | 501.79 | 602.64 | 656.76 |
| 67 | 280.08 | 368.06 | 402.63 | 472.09 | 555.26 | 596.84 | 331.27 | 435.40 | 481.87 | 533.24 | 648.21 | 692.23 |
| 68 | 305.40 | 399.44 | 442.38 | 505.93 | 603.23 | 637.28 | 359.42 | 467.02 | 518.10 | 574.04 | 698.09 | 739.44 |
| 69 | 331.71 | 433.69 | 491.62 | 556.30 | 655.47 | 701.43 | 390.74 | 505.51 | 565.98 | 628.87 | 754.64 | 805.43 |
| 70 | 367.62 | 481.02 | 541.00 | 613.30 | 711.90 | 772.03 | 424.72 | 541.14 | 610.89 | 692.66 | 810.51 | 882.66 |
| 71 | 408.94 | 516.56 | 578.74 | 672.00 | 772.45 | 834.62 | 463.95 | 581.13 | 652.87 | 758.10 | 872.89 | 944.63 |
| 72 | 444.67 | 556.43 | 618.25 | 744.28 | 844.15 | 908.35 | 501.74 | 627.76 | 699.10 | 834.64 | 946.40 | 1017.74 |
| 73 | 484.69 | 605.27 | 669.11 | 822.79 | 926.82 | 993.02 | 541.43 | 678.57 | 756.59 | 917.36 | 1028.49 | 1097.05 |
| 74 | 526.58 | 660.58 | 731.10 | 912.11 | 1020.25 | 1086.07 | 580.65 | 735.80 | 822.78 | 1006.15 | 1118.99 | 1189.51 |
| 75 | 567.97 | 722.23 | 815.72 | 1005.04 | 1119.57 | 1189.69 | 621.72 | 797.02 | 904.54 | 1098.54 | 1220.08 | 1292.53 |
| 76 | 611.17 | 799.40 | 922.56 | 1106.15 | 1236.28 | 1317.61 | 664.62 | 871.44 | 1003.90 | 1196.77 | 1333.88 | 1419.86 |
| 77 | 658.46 | 891.81 | 1046.60 | 1215.26 | 1374.68 | 1474.03 | 709.29 | 956.50 | 1115.92 | 1298.44 | 1469.41 | 1573.37 |
| 78 | 712.25 | 998.07 | 1180.17 | 1336.91 | 1532.83 | 1652.69 | 760.65 | 1055.70 | 1240.10 | 1410.67 | 1622.73 | 1749.51 |
| 79 | 772.18 | 1111.02 | 1318.47 | 1465.99 | 1701.10 | 1844.01 | 818.28 | 1159.42 | 1369.18 | 1535.14 | 1786.39 | 1938.52 |
| 80 | 843.64 | 1226.27 | | | | | 887.43 | 1267.76 | | | | |
| 81 | 933.53 | 1346.13 | | | | | 970.41 | 1383.01 | | | | |
| 82 | 1037.26 | 1472.90 | | | | | 1069.53 | 1502.87 | | | | |
| 83 | 1152.51 | 1604.29 | | | | | 1180.17 | 1627.34 | | | | |
| 84 | 1279.28 | 1740.29 | | | | | 1300.03 | 1756.42 | | | | |
| 85+ | | | | | | | | | | | | |

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

# Appendix B2

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

## LTC-96 VA 9/96

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

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

| Age | 3.4% Simple Inflation | | | | | | 3.4% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 78.37 | 94.51 | 106.03 | 119.86 | 143.23 | 159.09 | 125.41 | 152.82 | 173.58 | 194.68 | 236.46 | 261.89 |
| 30 | 78.37 | 94.51 | 106.03 | 119.86 | 143.89 | 160.49 | 126.81 | 154.19 | 175.44 | 195.78 | 236.46 | 261.89 |
| 31 | 78.37 | 94.51 | 106.03 | 119.86 | 144.55 | 161.89 | 127.13 | 154.88 | 175.44 | 195.78 | 236.46 | 261.89 |
| 32 | 78.37 | 94.51 | 106.03 | 119.86 | 145.88 | 162.60 | 127.13 | 155.10 | 175.44 | 195.78 | 236.46 | 261.89 |
| 33 | 78.70 | 94.51 | 106.30 | 119.86 | 146.55 | 164.01 | 127.13 | 155.10 | 175.44 | 195.78 | 236.46 | 261.89 |
| 34 | 78.70 | 94.51 | 106.94 | 120.36 | 147.88 | 165.42 | 127.13 | 155.10 | 175.44 | 195.78 | 236.46 | 261.89 |
| 35 | 79.37 | 94.79 | 106.94 | 121.02 | 149.21 | 166.13 | 127.13 | 155.10 | 175.44 | 195.78 | 236.46 | 261.89 |
| 36 | 80.04 | 95.42 | 107.59 | 122.33 | 149.88 | 167.56 | 127.13 | 155.10 | 175.44 | 195.78 | 236.46 | 261.89 |
| 37 | 80.71 | 96.06 | 108.89 | 122.98 | 151.23 | 168.98 | 127.13 | 155.10 | 175.44 | 195.78 | 236.46 | 261.89 |
| 38 | 80.71 | 96.70 | 109.55 | 123.64 | 152.57 | 170.41 | 127.13 | 155.10 | 175.44 | 195.78 | 236.46 | 261.89 |
| 39 | 81.39 | 97.34 | 110.20 | 124.96 | 153.93 | 172.56 | 127.13 | 155.10 | 175.44 | 195.78 | 236.46 | 261.89 |
| 40 | 82.06 | 97.99 | 110.86 | 125.62 | 155.28 | 174.00 | 127.13 | 155.10 | 175.44 | 195.78 | 236.46 | 261.89 |
| 41 | 82.80 | 98.70 | 111.60 | 126.37 | 156.79 | 175.44 | 127.13 | 155.10 | 175.44 | 195.78 | 236.46 | 261.89 |
| 42 | 82.87 | 99.42 | 112.34 | 127.81 | 157.64 | 175.44 | 127.13 | 155.10 | 175.44 | 195.78 | 236.46 | 261.89 |
| 43 | 83.63 | 100.15 | 113.76 | 128.59 | 157.64 | 175.44 | 127.13 | 155.10 | 175.44 | 195.78 | 236.46 | 261.89 |
| 44 | 84.39 | 100.59 | 114.07 | 129.37 | 157.64 | 175.44 | 127.13 | 155.10 | 175.44 | 195.78 | 236.46 | 261.89 |
| 45 | 102.82 | 127.55 | 139.15 | 155.90 | 200.69 | 216.87 | 144.93 | 180.52 | 203.41 | 221.21 | 266.97 | 292.40 |
| 46 | 102.90 | 128.95 | 140.58 | 156.66 | 202.25 | 219.13 | 144.93 | 180.52 | 203.41 | 221.21 | 266.97 | 292.40 |
| 47 | 103.66 | 129.69 | 141.36 | 158.10 | 203.84 | 220.69 | 144.93 | 180.52 | 203.41 | 221.21 | 266.97 | 292.40 |
| 48 | 104.43 | 130.45 | 142.83 | 159.55 | 205.44 | 221.21 | 144.93 | 180.52 | 203.41 | 221.21 | 266.97 | 292.40 |
| 49 | 105.20 | 131.88 | 143.62 | 160.34 | 205.95 | 221.21 | 144.93 | 180.52 | 203.41 | 221.21 | 266.97 | 292.40 |
| 50 | 112.03 | 144.80 | 157.69 | 174.01 | 225.69 | 241.55 | 152.56 | 193.24 | 211.04 | 233.92 | 279.69 | 307.65 |
| 51 | 118.86 | 151.65 | 164.40 | 184.05 | 235.72 | 256.80 | 160.18 | 198.32 | 216.12 | 239.00 | 287.31 | 315.28 |
| 52 | 126.39 | 159.19 | 173.33 | 192.84 | 248.80 | 266.97 | 165.27 | 203.41 | 223.75 | 244.09 | 292.40 | 322.91 |
| 53 | 132.83 | 166.75 | 182.95 | 202.48 | 259.35 | 282.23 | 172.90 | 211.04 | 228.83 | 249.17 | 300.03 | 333.08 |
| 54 | 140.08 | 173.63 | 192.59 | 212.41 | 269.46 | 297.48 | 180.52 | 216.12 | 236.46 | 256.80 | 307.65 | 340.71 |
| 55 | 147.65 | 181.21 | 201.83 | 224.52 | 282.23 | 309.56 | 188.04 | 221.21 | 244.09 | 261.89 | 317.82 | 350.88 |
| 56 | 155.23 | 188.78 | 209.45 | 236.91 | 292.40 | 322.91 | 195.67 | 231.38 | 251.72 | 272.06 | 328.00 | 363.59 |
| 57 | 162.09 | 195.97 | 219.81 | 247.29 | 307.65 | 338.17 | 200.03 | 241.55 | 266.97 | 284.77 | 345.79 | 383.93 |
| 58 | 169.69 | 205.59 | 229.48 | 259.30 | 322.91 | 350.88 | 207.68 | 254.26 | 282.23 | 302.57 | 366.13 | 406.82 |
| 59 | 176.48 | 215.92 | 242.32 | 271.32 | 338.17 | 371.22 | 216.59 | 268.21 | 297.48 | 320.37 | 391.56 | 432.24 |
| 60 | 188.53 | 227.99 | 252.74 | 285.80 | 353.42 | 389.02 | 226.26 | 278.93 | 313.55 | 338.17 | 414.44 | 457.67 |
| 61 | 198.45 | 241.04 | 265.78 | 303.67 | 369.19 | 404.60 | 236.64 | 294.09 | 328.18 | 356.55 | 434.94 | 480.46 |
| 62 | 206.19 | 255.37 | 282.02 | 320.41 | 389.81 | 425.02 | 245.54 | 307.65 | 341.53 | 374.72 | 457.71 | 505.49 |
| 63 | 215.13 | 270.78 | 293.18 | 340.62 | 410.17 | 447.69 | 251.09 | 320.89 | 360.03 | 397.67 | 480.20 | 532.73 |
| 64 | 223.41 | 281.92 | 313.07 | 362.17 | 432.79 | 470.09 | 262.08 | 336.85 | 374.79 | 420.35 | 507.40 | 559.64 |
| 65 | 230.45 | 299.58 | 329.38 | 386.90 | 455.13 | 494.70 | 272.83 | 359.35 | 396.28 | 442.76 | 534.28 | 588.70 |
| 66 | 245.93 | 326.20 | 352.41 | 412.48 | 484.57 | 526.39 | 294.36 | 385.52 | 426.67 | 472.28 | 565.75 | 619.86 |
| 67 | 268.78 | 351.75 | 377.32 | 437.84 | 521.01 | 557.70 | 319.36 | 415.83 | 454.97 | 499.00 | 606.62 | 653.10 |
| 68 | 294.01 | 385.43 | 414.29 | 471.88 | 564.31 | 595.93 | 347.44 | 449.99 | 488.91 | 539.99 | 654.31 | 695.66 |
| 69 | 322.56 | 419.63 | 463.12 | 517.60 | 611.93 | 653.05 | 378.83 | 486.16 | 536.95 | 592.58 | 708.68 | 759.48 |
| 70 | 365.28 | 466.59 | 519.46 | 572.41 | 663.80 | 721.52 | 419.94 | 526.71 | 589.24 | 654.18 | 767.22 | 834.56 |
| 71 | 406.55 | 502.21 | 559.60 | 638.52 | 727.01 | 784.40 | 459.16 | 569.17 | 633.74 | 722.22 | 829.84 | 899.19 |
| 72 | 442.29 | 544.54 | 603.98 | 708.61 | 798.97 | 858.42 | 499.36 | 615.87 | 684.83 | 796.59 | 903.60 | 974.94 |
| 73 | 482.33 | 591.08 | 654.92 | 784.96 | 881.90 | 943.37 | 539.07 | 666.74 | 742.40 | 874.81 | 988.29 | 1059.22 |
| 74 | 524.23 | 644.12 | 714.65 | 867.45 | 973.24 | 1036.71 | 578.30 | 724.05 | 808.68 | 956.78 | 1076.67 | 1149.55 |
| 75 | 563.29 | 703.53 | 790.01 | 955.96 | 1068.15 | 1138.27 | 619.39 | 783.00 | 881.17 | 1042.44 | 1170.99 | 1248.12 |
| 76 | 606.52 | 773.84 | 880.73 | 1048.05 | 1173.54 | 1252.55 | 662.29 | 848.20 | 966.72 | 1131.71 | 1273.46 | 1361.77 |
| 77 | 651.53 | 857.15 | 988.85 | 1143.64 | 1293.82 | 1386.23 | 706.98 | 926.46 | 1065.09 | 1222.19 | 1388.54 | 1490.20 |
| 78 | 705.33 | 951.97 | 1108.71 | 1249.32 | 1426.80 | 1535.14 | 756.04 | 1014.21 | 1173.25 | 1323.08 | 1519.00 | 1638.86 |
| 79 | 762.96 | 1055.70 | 1233.18 | 1364.57 | 1572.02 | 1698.80 | 811.36 | 1106.41 | 1288.50 | 1436.02 | 1659.61 | 1797.91 |
| 80 | 832.11 | 1161.73 | | | | | 875.91 | 1207.83 | | | | |
| 81 | 915.09 | 1272.37 | | | | | 956.58 | 1313.86 | | | | |
| 82 | 1014.21 | 1392.23 | | | | | 1048.78 | 1426.80 | | | | |
| 83 | 1122.54 | 1514.39 | | | | | 1152.51 | 1544.36 | | | | |
| 84 | 1240.10 | 1643.47 | | | | | 1265.45 | 1668.83 | | | | |
| 85+ | | | | | | | | | | | | |

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

# Appendix B2

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

## LTC-96 VA 9/96

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

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

| Age | 3.4% Simple Inflation | | | | | | 3.4% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 71.46 | 82.98 | 92.20 | 101.42 | 120.13 | 133.73 | 115.38 | 137.79 | 153.45 | 169.40 | 205.95 | 226.29 |
| 30 | 71.46 | 82.98 | 92.20 | 101.42 | 120.68 | 134.90 | 116.67 | 139.02 | 155.10 | 170.35 | 205.95 | 226.29 |
| 31 | 71.46 | 82.98 | 92.20 | 101.42 | 121.24 | 136.09 | 116.96 | 139.64 | 155.10 | 170.35 | 205.95 | 226.29 |
| 32 | 71.46 | 82.98 | 92.20 | 101.42 | 122.35 | 136.68 | 116.96 | 139.84 | 155.10 | 170.35 | 205.95 | 226.29 |
| 33 | 71.76 | 82.98 | 92.43 | 101.42 | 122.91 | 137.86 | 116.96 | 139.84 | 155.10 | 170.35 | 205.95 | 226.29 |
| 34 | 71.76 | 82.98 | 92.99 | 101.85 | 124.03 | 139.05 | 116.96 | 139.84 | 155.10 | 170.35 | 205.95 | 226.29 |
| 35 | 72.37 | 83.23 | 92.99 | 102.40 | 125.15 | 139.65 | 116.96 | 139.84 | 155.10 | 170.35 | 205.95 | 226.29 |
| 36 | 72.98 | 83.79 | 93.56 | 103.51 | 125.71 | 140.84 | 116.96 | 139.84 | 155.10 | 170.35 | 205.95 | 226.29 |
| 37 | 73.59 | 84.35 | 94.69 | 104.06 | 126.84 | 142.04 | 116.96 | 139.84 | 155.10 | 170.35 | 205.95 | 226.29 |
| 38 | 73.59 | 84.91 | 95.26 | 104.62 | 127.97 | 143.24 | 116.96 | 139.84 | 155.10 | 170.35 | 205.95 | 226.29 |
| 39 | 74.21 | 85.47 | 95.83 | 105.73 | 129.10 | 145.05 | 116.96 | 139.84 | 155.10 | 170.35 | 205.95 | 226.29 |
| 40 | 74.82 | 86.04 | 96.40 | 106.29 | 130.24 | 146.26 | 116.96 | 139.84 | 155.10 | 170.35 | 205.95 | 226.29 |
| 41 | 75.50 | 86.66 | 97.04 | 106.93 | 131.50 | 147.47 | 116.96 | 139.84 | 155.10 | 170.35 | 205.95 | 226.29 |
| 42 | 75.56 | 87.29 | 97.69 | 108.15 | 132.22 | 147.47 | 116.96 | 139.84 | 155.10 | 170.35 | 205.95 | 226.29 |
| 43 | 76.25 | 87.93 | 98.93 | 108.80 | 132.22 | 147.47 | 116.96 | 139.84 | 155.10 | 170.35 | 205.95 | 226.29 |
| 44 | 76.94 | 88.32 | 99.19 | 109.47 | 132.22 | 147.47 | 116.96 | 139.84 | 155.10 | 170.35 | 205.95 | 226.29 |
| 45 | 93.26 | 113.38 | 122.35 | 134.31 | 170.96 | 186.96 | 132.22 | 160.18 | 175.44 | 193.24 | 233.92 | 256.80 |
| 46 | 93.33 | 114.62 | 123.62 | 134.97 | 172.29 | 188.91 | 132.22 | 160.18 | 175.44 | 193.24 | 233.92 | 256.80 |
| 47 | 94.02 | 115.28 | 124.30 | 136.21 | 173.64 | 190.25 | 132.22 | 160.18 | 175.44 | 193.24 | 233.92 | 256.80 |
| 48 | 94.71 | 115.95 | 125.59 | 137.46 | 175.00 | 190.69 | 132.22 | 160.18 | 175.44 | 193.24 | 233.92 | 256.80 |
| 49 | 95.42 | 117.23 | 126.29 | 138.14 | 175.44 | 190.69 | 132.22 | 160.18 | 175.44 | 193.24 | 233.92 | 256.80 |
| 50 | 102.29 | 127.90 | 135.52 | 149.50 | 192.73 | 208.49 | 139.84 | 170.35 | 185.61 | 203.41 | 246.63 | 272.06 |
| 51 | 109.15 | 132.39 | 142.32 | 159.51 | 202.77 | 221.21 | 144.93 | 175.44 | 190.69 | 208.49 | 251.72 | 279.69 |
| 52 | 114.24 | 139.90 | 151.36 | 168.43 | 213.26 | 231.38 | 150.01 | 180.52 | 195.78 | 213.58 | 259.35 | 287.31 |
| 53 | 118.34 | 145.00 | 161.00 | 175.65 | 223.75 | 244.09 | 155.10 | 185.61 | 200.87 | 218.66 | 264.43 | 294.94 |
| 54 | 125.59 | 151.92 | 165.77 | 185.55 | 233.87 | 256.80 | 162.73 | 190.69 | 205.95 | 223.75 | 272.06 | 302.57 |
| 55 | 130.71 | 157.05 | 175.08 | 192.80 | 244.09 | 268.96 | 170.25 | 195.78 | 213.58 | 228.83 | 279.69 | 310.20 |
| 56 | 138.25 | 164.58 | 182.66 | 205.16 | 254.26 | 284.77 | 175.34 | 203.41 | 221.21 | 239.00 | 289.86 | 322.91 |
| 57 | 145.16 | 171.78 | 190.50 | 215.46 | 266.97 | 294.94 | 182.30 | 213.58 | 233.92 | 251.72 | 307.65 | 340.71 |
| 58 | 150.30 | 181.40 | 200.18 | 225.05 | 279.69 | 310.20 | 187.41 | 226.29 | 249.17 | 266.97 | 325.45 | 361.05 |
| 59 | 159.56 | 189.24 | 210.50 | 237.10 | 294.94 | 322.91 | 196.45 | 237.85 | 264.43 | 282.23 | 345.79 | 383.93 |
| 60 | 169.19 | 198.89 | 220.84 | 249.16 | 310.20 | 340.71 | 203.64 | 248.77 | 278.15 | 300.03 | 366.13 | 406.82 |
| 61 | 179.09 | 211.82 | 231.65 | 266.93 | 323.68 | 356.55 | 216.50 | 261.42 | 290.61 | 316.09 | 384.37 | 427.36 |
| 62 | 187.23 | 226.19 | 243.45 | 281.28 | 342.02 | 372.20 | 220.99 | 275.14 | 299.46 | 334.48 | 407.41 | 450.16 |
| 63 | 194.31 | 237.23 | 255.65 | 301.42 | 360.15 | 392.67 | 227.18 | 286.33 | 315.64 | 352.65 | 427.68 | 475.20 |
| 64 | 200.85 | 249.30 | 271.33 | 320.57 | 380.55 | 415.37 | 238.47 | 300.24 | 333.42 | 373.09 | 452.68 | 499.94 |
| 65 | 208.50 | 262.71 | 286.22 | 340.37 | 400.71 | 437.81 | 247.39 | 320.24 | 350.37 | 395.76 | 477.39 | 526.86 |
| 66 | 223.77 | 286.59 | 308.93 | 363.38 | 428.00 | 464.90 | 266.33 | 343.77 | 380.08 | 420.62 | 506.71 | 555.91 |
| 67 | 241.68 | 312.15 | 333.60 | 388.92 | 459.86 | 491.66 | 288.37 | 371.80 | 403.60 | 445.18 | 545.47 | 584.61 |
| 68 | 264.38 | 341.05 | 365.14 | 418.37 | 498.64 | 530.26 | 313.89 | 401.34 | 435.39 | 481.61 | 588.63 | 627.55 |
| 69 | 290.53 | 372.74 | 408.50 | 461.97 | 544.21 | 578.07 | 343.09 | 437.79 | 476.49 | 532.12 | 638.54 | 684.50 |
| 70 | 327.81 | 413.67 | 459.61 | 509.88 | 591.65 | 642.16 | 381.77 | 473.80 | 526.71 | 589.24 | 690.26 | 752.79 |
| 71 | 365.90 | 447.21 | 497.43 | 569.17 | 648.09 | 698.31 | 418.51 | 511.78 | 569.17 | 652.87 | 748.53 | 810.71 |
| 72 | 399.49 | 485.09 | 535.03 | 632.52 | 713.37 | 765.68 | 454.18 | 554.05 | 615.87 | 720.50 | 815.62 | 877.44 |
| 73 | 435.04 | 527.25 | 581.63 | 702.21 | 787.32 | 841.70 | 489.42 | 600.54 | 666.74 | 789.69 | 891.36 | 952.83 |
| 74 | 472.51 | 575.95 | 637.07 | 778.12 | 867.45 | 923.87 | 526.58 | 651.17 | 726.40 | 867.45 | 970.88 | 1034.36 |
| 75 | 507.20 | 628.74 | 703.53 | 855.46 | 953.62 | 1014.39 | 563.29 | 705.87 | 792.35 | 944.27 | 1056.46 | 1124.25 |
| 76 | 546.10 | 692.50 | 785.46 | 938.83 | 1048.05 | 1117.76 | 601.87 | 766.87 | 871.44 | 1022.49 | 1150.30 | 1226.98 |
| 77 | 586.84 | 764.74 | 880.26 | 1023.50 | 1152.88 | 1233.75 | 642.29 | 834.05 | 958.81 | 1104.36 | 1252.23 | 1340.02 |
| 78 | 633.88 | 848.25 | 984.24 | 1115.63 | 1267.76 | 1362.26 | 684.59 | 912.79 | 1053.39 | 1196.30 | 1366.87 | 1468.29 |
| 79 | 684.59 | 938.14 | 1092.58 | 1217.05 | 1392.23 | 1500.56 | 732.99 | 995.77 | 1154.81 | 1295.42 | 1489.04 | 1606.59 |
| 80 | 744.52 | 1030.34 | | | | | 790.62 | 1081.05 | | | | |
| 81 | 815.97 | 1127.15 | | | | | 857.47 | 1173.25 | | | | |
| 82 | 898.96 | 1226.27 | | | | | 935.84 | 1270.06 | | | | |
| 83 | 988.85 | 1332.30 | | | | | 1023.43 | 1371.48 | | | | |
| 84 | 1087.97 | 1442.94 | | | | | 1117.93 | 1477.51 | | | | |
| 85+ | | | | | | | | | | | | |

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

# Appendix B2

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

## LTC-96 VA 9/96

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

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

| Age | 3.4% Simple Inflation | | | | | | 3.4% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 76.07 | 94.51 | 108.34 | 122.17 | 150.16 | 168.31 | 122.90 | 152.82 | 171.06 | 194.68 | 236.46 | 259.35 |
| 30 | 76.07 | 94.51 | 108.34 | 122.17 | 150.85 | 169.79 | 124.28 | 154.19 | 172.90 | 195.78 | 236.46 | 259.35 |
| 31 | 76.07 | 94.51 | 108.34 | 122.17 | 151.55 | 171.28 | 124.59 | 154.88 | 172.90 | 195.78 | 236.46 | 259.35 |
| 32 | 76.07 | 94.51 | 108.34 | 122.17 | 152.94 | 172.02 | 124.59 | 155.10 | 172.90 | 195.78 | 236.46 | 259.35 |
| 33 | 76.39 | 94.51 | 108.61 | 122.17 | 153.64 | 173.52 | 124.59 | 155.10 | 172.90 | 195.78 | 236.46 | 259.35 |
| 34 | 76.39 | 94.51 | 109.27 | 122.68 | 155.03 | 175.01 | 124.59 | 155.10 | 172.90 | 195.78 | 236.46 | 259.35 |
| 35 | 77.04 | 94.79 | 109.27 | 123.34 | 156.43 | 175.76 | 124.59 | 155.10 | 172.90 | 195.78 | 236.46 | 259.35 |
| 36 | 77.69 | 95.42 | 109.93 | 124.68 | 157.14 | 177.27 | 124.59 | 155.10 | 172.90 | 195.78 | 236.46 | 259.35 |
| 37 | 78.34 | 96.06 | 111.26 | 125.35 | 158.55 | 178.78 | 124.59 | 155.10 | 172.90 | 195.78 | 236.46 | 259.35 |
| 38 | 78.34 | 96.70 | 111.93 | 126.02 | 159.96 | 180.29 | 124.59 | 155.10 | 172.90 | 195.78 | 236.46 | 259.35 |
| 39 | 78.99 | 97.34 | 112.60 | 127.36 | 161.37 | 182.57 | 124.59 | 155.10 | 172.90 | 195.78 | 236.46 | 259.35 |
| 40 | 79.65 | 97.99 | 113.27 | 128.03 | 162.79 | 184.09 | 124.59 | 155.10 | 172.90 | 195.78 | 236.46 | 259.35 |
| 41 | 80.37 | 98.70 | 114.02 | 128.81 | 164.38 | 185.61 | 124.59 | 155.10 | 172.90 | 195.78 | 236.46 | 259.35 |
| 42 | 80.43 | 99.42 | 114.78 | 130.27 | 165.27 | 185.61 | 124.59 | 155.10 | 172.90 | 195.78 | 236.46 | 259.35 |
| 43 | 81.17 | 100.15 | 116.24 | 131.06 | 165.27 | 185.61 | 124.59 | 155.10 | 172.90 | 195.78 | 236.46 | 259.35 |
| 44 | 81.91 | 100.59 | 116.55 | 131.86 | 165.27 | 185.61 | 124.59 | 155.10 | 172.90 | 195.78 | 236.46 | 259.35 |
| 45 | 102.82 | 129.91 | 146.34 | 163.09 | 208.12 | 234.32 | 147.47 | 177.98 | 195.78 | 218.66 | 264.43 | 289.86 |
| 46 | 102.90 | 131.33 | 147.86 | 163.90 | 209.74 | 236.77 | 147.47 | 177.98 | 195.78 | 218.66 | 264.43 | 289.86 |
| 47 | 103.66 | 132.10 | 148.67 | 165.39 | 211.39 | 238.44 | 147.47 | 177.98 | 195.78 | 218.66 | 264.43 | 289.86 |
| 48 | 104.43 | 132.86 | 150.21 | 166.91 | 213.05 | 239.00 | 147.47 | 177.98 | 195.78 | 218.66 | 264.43 | 289.86 |
| 49 | 105.20 | 134.32 | 151.05 | 167.74 | 213.58 | 239.00 | 147.47 | 177.98 | 195.78 | 218.66 | 264.43 | 289.86 |
| 50 | 114.47 | 144.80 | 162.62 | 183.81 | 233.30 | 259.35 | 157.64 | 185.61 | 203.41 | 228.83 | 274.60 | 310.20 |
| 51 | 121.28 | 151.65 | 174.21 | 193.87 | 243.32 | 272.06 | 162.73 | 193.24 | 211.04 | 233.92 | 282.23 | 310.20 |
| 52 | 126.39 | 159.19 | 180.65 | 200.16 | 253.88 | 282.23 | 165.27 | 198.32 | 216.12 | 239.00 | 287.31 | 317.82 |
| 53 | 130.41 | 166.75 | 190.27 | 209.80 | 264.43 | 292.40 | 170.35 | 203.41 | 223.75 | 244.09 | 294.94 | 325.45 |
| 54 | 137.66 | 173.63 | 197.47 | 217.29 | 274.54 | 305.11 | 175.44 | 208.49 | 228.83 | 251.72 | 302.57 | 333.08 |
| 55 | 142.81 | 178.79 | 204.26 | 226.96 | 284.77 | 314.63 | 180.41 | 216.12 | 236.46 | 256.80 | 310.20 | 343.25 |
| 56 | 150.38 | 186.36 | 211.88 | 236.91 | 297.48 | 328.00 | 188.05 | 223.75 | 246.63 | 264.43 | 320.37 | 355.96 |
| 57 | 157.25 | 193.55 | 219.81 | 247.29 | 307.65 | 338.17 | 192.43 | 236.46 | 261.89 | 277.14 | 335.62 | 373.76 |
| 58 | 164.84 | 200.75 | 227.03 | 259.30 | 320.37 | 350.88 | 200.08 | 246.63 | 274.60 | 292.40 | 355.96 | 394.10 |
| 59 | 171.65 | 211.07 | 234.98 | 271.32 | 333.08 | 363.59 | 206.52 | 258.09 | 292.40 | 310.20 | 376.30 | 416.99 |
| 60 | 181.28 | 218.29 | 242.93 | 283.36 | 343.25 | 373.76 | 216.21 | 268.87 | 305.97 | 325.45 | 394.10 | 437.33 |
| 61 | 188.77 | 228.87 | 253.59 | 296.32 | 356.55 | 386.90 | 224.05 | 281.52 | 315.66 | 338.85 | 412.18 | 455.17 |
| 62 | 194.34 | 240.78 | 262.73 | 310.63 | 369.69 | 399.87 | 225.90 | 292.65 | 326.68 | 357.11 | 430.05 | 475.31 |
| 63 | 198.94 | 251.61 | 272.07 | 328.37 | 385.16 | 415.18 | 231.96 | 303.61 | 340.30 | 375.16 | 450.19 | 497.71 |
| 64 | 205.36 | 258.62 | 287.56 | 345.04 | 400.45 | 432.79 | 238.47 | 312.44 | 352.89 | 392.99 | 470.09 | 519.84 |
| 65 | 210.70 | 271.93 | 299.85 | 362.41 | 418.02 | 452.65 | 245.08 | 327.57 | 364.87 | 413.08 | 492.23 | 541.70 |
| 66 | 223.77 | 295.91 | 324.95 | 385.48 | 442.76 | 479.66 | 261.66 | 348.68 | 392.34 | 437.84 | 521.47 | 573.13 |
| 67 | 243.94 | 319.14 | 354.31 | 413.38 | 479.43 | 518.56 | 288.37 | 374.25 | 423.17 | 469.64 | 560.15 | 613.96 |
| 68 | 264.38 | 345.72 | 393.22 | 447.56 | 522.96 | 566.74 | 313.89 | 403.77 | 457.29 | 508.37 | 605.66 | 664.04 |
| 69 | 288.25 | 377.43 | 432.25 | 488.58 | 570.82 | 619.19 | 338.33 | 437.79 | 493.42 | 551.47 | 655.47 | 715.94 |
| 70 | 320.79 | 418.48 | 471.58 | 533.93 | 618.11 | 671.02 | 369.84 | 471.40 | 531.52 | 603.67 | 704.69 | 767.22 |
| 71 | 356.33 | 449.60 | 504.60 | 585.91 | 672.00 | 727.01 | 404.16 | 506.99 | 569.17 | 660.05 | 760.49 | 822.67 |
| 72 | 389.97 | 485.09 | 539.78 | 646.79 | 734.77 | 791.84 | 437.53 | 546.92 | 608.74 | 725.26 | 822.75 | 884.58 |
| 73 | 423.22 | 527.25 | 581.63 | 716.39 | 806.24 | 862.98 | 470.50 | 591.08 | 657.29 | 799.15 | 893.72 | 955.19 |
| 74 | 458.41 | 573.60 | 637.07 | 794.57 | 886.26 | 945.03 | 507.78 | 639.42 | 714.65 | 876.85 | 973.24 | 1034.36 |
| 75 | 493.17 | 628.74 | 710.54 | 874.15 | 974.66 | 1035.43 | 542.26 | 694.18 | 787.67 | 955.96 | 1061.14 | 1124.25 |
| 76 | 532.16 | 694.83 | 804.05 | 962.07 | 1075.94 | 1145.65 | 578.63 | 757.57 | 873.76 | 1041.08 | 1161.92 | 1233.96 |
| 77 | 572.98 | 776.29 | 910.29 | 1058.16 | 1196.78 | 1282.26 | 616.87 | 831.74 | 972.67 | 1129.78 | 1277.64 | 1367.75 |
| 78 | 620.05 | 868.99 | 1028.04 | 1161.73 | 1332.30 | 1438.33 | 661.54 | 917.40 | 1078.75 | 1228.57 | 1410.67 | 1523.61 |
| 79 | 673.06 | 965.80 | 1147.90 | 1274.67 | 1479.82 | 1604.29 | 712.25 | 1009.60 | 1191.69 | 1334.60 | 1553.58 | 1687.27 |
| 80 | 735.30 | 1067.22 | | | | | 772.18 | 1104.10 | | | | |
| 81 | 811.36 | 1173.25 | | | | | 845.94 | 1203.22 | | | | |
| 82 | 901.26 | 1281.59 | | | | | 931.23 | 1306.94 | | | | |
| 83 | 1002.68 | 1394.53 | | | | | 1028.04 | 1415.28 | | | | |
| 84 | 1113.32 | 1512.09 | | | | | 1131.76 | 1528.22 | | | | |
| 85+ | | | | | | | | | | | | |

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

# Appendix B2

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

## LTC-96 VA 9/96

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

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

| Age | 3.4% Simple Inflation | | | | | | 3.4% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 73.76 | 89.90 | 101.42 | 112.95 | 136.30 | 152.17 | 117.89 | 145.31 | 163.51 | 184.57 | 223.75 | 246.63 |
| 30 | 73.76 | 89.90 | 101.42 | 112.95 | 136.93 | 153.51 | 119.21 | 146.61 | 165.27 | 185.61 | 223.75 | 246.63 |
| 31 | 73.76 | 89.90 | 101.42 | 112.95 | 137.56 | 154.86 | 119.50 | 147.26 | 165.27 | 185.61 | 223.75 | 246.63 |
| 32 | 73.76 | 89.90 | 101.42 | 112.95 | 138.82 | 155.53 | 119.50 | 147.47 | 165.27 | 185.61 | 223.75 | 246.63 |
| 33 | 74.08 | 89.90 | 101.67 | 112.95 | 139.45 | 156.88 | 119.50 | 147.47 | 165.27 | 185.61 | 223.75 | 246.63 |
| 34 | 74.08 | 89.90 | 102.29 | 113.42 | 140.72 | 158.23 | 119.50 | 147.47 | 165.27 | 185.61 | 223.75 | 246.63 |
| 35 | 74.70 | 90.16 | 102.29 | 114.03 | 141.99 | 158.91 | 119.50 | 147.47 | 165.27 | 185.61 | 223.75 | 246.63 |
| 36 | 75.33 | 90.77 | 102.91 | 115.27 | 142.63 | 160.27 | 119.50 | 147.47 | 165.27 | 185.61 | 223.75 | 246.63 |
| 37 | 75.97 | 91.38 | 104.16 | 115.89 | 143.91 | 161.63 | 119.50 | 147.47 | 165.27 | 185.61 | 223.75 | 246.63 |
| 38 | 75.97 | 91.99 | 104.78 | 116.51 | 145.19 | 163.00 | 119.50 | 147.47 | 165.27 | 185.61 | 223.75 | 246.63 |
| 39 | 76.60 | 92.60 | 105.41 | 117.75 | 146.48 | 165.06 | 119.50 | 147.47 | 165.27 | 185.61 | 223.75 | 246.63 |
| 40 | 77.23 | 93.21 | 106.04 | 118.37 | 147.77 | 166.44 | 119.50 | 147.47 | 165.27 | 185.61 | 223.75 | 246.63 |
| 41 | 77.93 | 93.89 | 106.74 | 119.08 | 149.20 | 167.81 | 119.50 | 147.47 | 165.27 | 185.61 | 223.75 | 246.63 |
| 42 | 78.00 | 94.57 | 107.46 | 120.44 | 150.01 | 167.81 | 119.50 | 147.47 | 165.27 | 185.61 | 223.75 | 246.63 |
| 43 | 78.71 | 95.26 | 108.82 | 121.17 | 150.01 | 167.81 | 119.50 | 147.47 | 165.27 | 185.61 | 223.75 | 246.63 |
| 44 | 79.43 | 95.68 | 109.11 | 121.91 | 150.01 | 167.81 | 119.50 | 147.47 | 165.27 | 185.61 | 223.75 | 246.63 |
| 45 | 100.43 | 120.47 | 136.75 | 151.10 | 190.78 | 211.89 | 142.39 | 170.35 | 188.15 | 208.49 | 249.17 | 272.06 |
| 46 | 100.51 | 121.78 | 138.16 | 151.84 | 192.27 | 214.10 | 142.39 | 170.35 | 188.15 | 208.49 | 249.17 | 272.06 |
| 47 | 101.25 | 122.49 | 138.92 | 153.23 | 193.77 | 215.61 | 142.39 | 170.35 | 188.15 | 208.49 | 249.17 | 272.06 |
| 48 | 102.00 | 123.20 | 140.36 | 154.64 | 195.29 | 216.12 | 142.39 | 170.35 | 188.15 | 208.49 | 249.17 | 272.06 |
| 49 | 102.76 | 124.56 | 141.15 | 155.41 | 195.78 | 216.12 | 142.39 | 170.35 | 188.15 | 208.49 | 249.17 | 272.06 |
| 50 | 109.59 | 137.56 | 155.23 | 171.56 | 213.01 | 236.46 | 150.01 | 180.52 | 198.32 | 218.66 | 261.89 | 292.40 |
| 51 | 116.43 | 142.02 | 161.95 | 179.14 | 223.04 | 246.63 | 157.64 | 185.61 | 203.41 | 223.75 | 266.97 | 292.40 |
| 52 | 121.53 | 149.54 | 168.45 | 185.52 | 233.57 | 256.80 | 162.73 | 190.69 | 208.49 | 228.83 | 274.60 | 300.03 |
| 53 | 128.00 | 157.08 | 175.64 | 195.16 | 244.09 | 269.52 | 167.81 | 195.78 | 216.12 | 233.92 | 282.23 | 310.20 |
| 54 | 132.83 | 161.57 | 182.84 | 202.64 | 254.21 | 279.69 | 172.90 | 203.41 | 221.21 | 241.55 | 289.86 | 317.82 |
| 55 | 137.97 | 169.13 | 189.67 | 209.88 | 264.43 | 291.80 | 177.87 | 208.49 | 228.83 | 246.63 | 297.48 | 328.00 |
| 56 | 145.53 | 176.68 | 197.27 | 219.81 | 274.60 | 302.57 | 182.96 | 216.12 | 239.00 | 254.26 | 310.20 | 343.25 |
| 57 | 152.41 | 183.87 | 205.15 | 230.15 | 287.31 | 317.82 | 187.37 | 226.29 | 249.17 | 266.97 | 325.45 | 361.05 |
| 58 | 159.99 | 191.08 | 214.83 | 242.17 | 300.03 | 330.54 | 195.01 | 236.46 | 261.89 | 282.23 | 343.25 | 381.39 |
| 59 | 166.81 | 201.37 | 225.19 | 251.76 | 312.74 | 343.25 | 201.48 | 247.97 | 277.14 | 297.48 | 361.05 | 401.73 |
| 60 | 174.03 | 208.59 | 233.11 | 263.82 | 325.45 | 358.51 | 208.67 | 256.31 | 288.27 | 312.74 | 381.39 | 422.07 |
| 61 | 181.51 | 219.13 | 243.84 | 276.73 | 336.32 | 369.19 | 216.50 | 268.96 | 298.12 | 326.21 | 394.48 | 440.00 |
| 62 | 187.23 | 231.05 | 253.09 | 288.61 | 352.08 | 384.78 | 218.53 | 277.64 | 309.35 | 339.51 | 412.44 | 457.71 |
| 63 | 192.00 | 239.63 | 260.35 | 303.87 | 365.16 | 397.67 | 222.39 | 286.33 | 320.57 | 352.65 | 427.68 | 475.20 |
| 64 | 196.33 | 246.97 | 275.97 | 320.57 | 380.55 | 415.37 | 231.38 | 297.80 | 330.99 | 368.12 | 445.22 | 492.48 |
| 65 | 199.72 | 260.40 | 286.22 | 335.47 | 395.76 | 430.39 | 238.14 | 310.46 | 345.53 | 385.87 | 465.02 | 512.02 |
| 66 | 214.91 | 281.93 | 308.93 | 358.47 | 418.16 | 455.06 | 254.65 | 331.49 | 370.27 | 405.86 | 487.03 | 538.69 |
| 67 | 237.16 | 305.16 | 338.21 | 384.03 | 447.63 | 489.21 | 281.22 | 357.12 | 401.15 | 435.40 | 523.46 | 577.27 |
| 68 | 259.82 | 334.04 | 374.50 | 415.94 | 486.47 | 530.26 | 306.70 | 389.18 | 435.39 | 474.31 | 566.74 | 622.69 |
| 69 | 283.67 | 363.36 | 413.25 | 454.72 | 532.12 | 578.07 | 333.56 | 423.27 | 474.07 | 517.60 | 614.35 | 672.40 |
| 70 | 318.45 | 406.46 | 452.43 | 497.85 | 579.62 | 627.73 | 365.06 | 456.97 | 512.28 | 570.00 | 666.21 | 726.33 |
| 71 | 353.94 | 437.64 | 487.86 | 550.04 | 631.35 | 683.96 | 399.38 | 495.03 | 552.43 | 626.57 | 722.22 | 782.01 |
| 72 | 387.60 | 473.20 | 525.51 | 613.50 | 696.72 | 749.04 | 435.15 | 535.03 | 596.85 | 691.97 | 787.08 | 848.91 |
| 73 | 420.85 | 515.43 | 569.81 | 683.29 | 768.41 | 822.79 | 468.14 | 581.63 | 647.83 | 761.32 | 860.62 | 922.09 |
| 74 | 456.06 | 561.84 | 622.96 | 756.96 | 846.29 | 902.71 | 505.42 | 630.02 | 702.89 | 832.19 | 937.97 | 1001.45 |
| 75 | 490.83 | 612.38 | 687.17 | 832.08 | 930.25 | 991.02 | 539.92 | 680.16 | 766.64 | 906.88 | 1019.07 | 1086.85 |
| 76 | 527.51 | 671.59 | 766.87 | 910.94 | 1022.49 | 1089.88 | 576.31 | 738.98 | 841.23 | 982.98 | 1108.47 | 1185.16 |
| 77 | 568.35 | 746.25 | 859.46 | 995.78 | 1125.16 | 1206.02 | 614.56 | 806.32 | 926.46 | 1065.09 | 1208.33 | 1298.44 |
| 78 | 613.13 | 827.50 | 963.50 | 1087.97 | 1242.40 | 1336.91 | 659.23 | 880.52 | 1021.12 | 1152.51 | 1323.08 | 1426.80 |
| 79 | 663.84 | 917.40 | 1071.83 | 1187.08 | 1366.87 | 1477.51 | 707.64 | 963.50 | 1120.24 | 1249.32 | 1445.24 | 1565.10 |
| 80 | 723.77 | 1009.60 | | | | | 762.96 | 1051.09 | | | | |
| 81 | 797.53 | 1108.71 | | | | | 832.11 | 1143.29 | | | | |
| 82 | 880.52 | 1210.13 | | | | | 912.79 | 1240.10 | | | | |
| 83 | 975.02 | 1318.47 | | | | | 1002.68 | 1343.82 | | | | |
| 84 | 1078.75 | 1429.11 | | | | | 1101.80 | 1452.16 | | | | |
| 85+ | | | | | | | | | | | | |

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

# Appendix B2

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

## LTC-96 VA 9/96

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

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

| Age | 3.4% Simple Inflation | | | | | | 3.4% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 66.85 | 78.37 | 87.59 | 94.51 | 115.51 | 126.81 | 110.36 | 130.27 | 143.39 | 159.28 | 193.24 | 213.58 |
| 30 | 66.85 | 78.37 | 87.59 | 94.51 | 116.04 | 127.93 | 111.60 | 131.44 | 144.93 | 160.18 | 193.24 | 213.58 |
| 31 | 66.85 | 78.37 | 87.59 | 94.51 | 116.58 | 129.05 | 111.87 | 132.03 | 144.93 | 160.18 | 193.24 | 213.58 |
| 32 | 66.85 | 78.37 | 87.59 | 94.51 | 117.65 | 129.61 | 111.87 | 132.22 | 144.93 | 160.18 | 193.24 | 213.58 |
| 33 | 67.13 | 78.37 | 87.81 | 94.51 | 118.18 | 130.73 | 111.87 | 132.22 | 144.93 | 160.18 | 193.24 | 213.58 |
| 34 | 67.13 | 78.37 | 88.34 | 94.90 | 119.26 | 131.86 | 111.87 | 132.22 | 144.93 | 160.18 | 193.24 | 213.58 |
| 35 | 67.70 | 78.60 | 88.34 | 95.42 | 120.33 | 132.43 | 111.87 | 132.22 | 144.93 | 160.18 | 193.24 | 213.58 |
| 36 | 68.27 | 79.13 | 88.88 | 96.45 | 120.87 | 133.56 | 111.87 | 132.22 | 144.93 | 160.18 | 193.24 | 213.58 |
| 37 | 68.84 | 79.66 | 89.96 | 96.97 | 121.96 | 134.69 | 111.87 | 132.22 | 144.93 | 160.18 | 193.24 | 213.58 |
| 38 | 68.84 | 80.19 | 90.50 | 97.48 | 123.04 | 135.83 | 111.87 | 132.22 | 144.93 | 160.18 | 193.24 | 213.58 |
| 39 | 69.42 | 80.72 | 91.04 | 98.52 | 124.13 | 137.55 | 111.87 | 132.22 | 144.93 | 160.18 | 193.24 | 213.58 |
| 40 | 69.99 | 81.26 | 91.58 | 99.05 | 125.23 | 138.70 | 111.87 | 132.22 | 144.93 | 160.18 | 193.24 | 213.58 |
| 41 | 70.63 | 81.85 | 92.19 | 99.64 | 126.44 | 139.84 | 111.87 | 132.22 | 144.93 | 160.18 | 193.24 | 213.58 |
| 42 | 70.68 | 82.45 | 92.80 | 100.77 | 127.13 | 139.84 | 111.87 | 132.22 | 144.93 | 160.18 | 193.24 | 213.58 |
| 43 | 71.33 | 83.05 | 93.98 | 101.38 | 127.13 | 139.84 | 111.87 | 132.22 | 144.93 | 160.18 | 193.24 | 213.58 |
| 44 | 71.98 | 83.42 | 94.23 | 102.00 | 127.13 | 139.84 | 111.87 | 132.22 | 144.93 | 160.18 | 193.24 | 213.58 |
| 45 | 88.48 | 106.29 | 119.95 | 129.52 | 161.05 | 179.48 | 129.67 | 152.56 | 162.73 | 180.52 | 218.66 | 241.55 |
| 46 | 88.54 | 107.46 | 121.19 | 130.15 | 162.30 | 181.35 | 129.67 | 152.56 | 162.73 | 180.52 | 218.66 | 241.55 |
| 47 | 89.20 | 108.08 | 121.86 | 131.34 | 163.57 | 182.64 | 129.67 | 152.56 | 162.73 | 180.52 | 218.66 | 241.55 |
| 48 | 89.86 | 108.71 | 123.13 | 132.55 | 164.86 | 183.07 | 129.67 | 152.56 | 162.73 | 180.52 | 218.66 | 241.55 |
| 49 | 90.52 | 109.90 | 123.81 | 133.21 | 165.27 | 183.07 | 129.67 | 152.56 | 162.73 | 180.52 | 218.66 | 241.55 |
| 50 | 99.85 | 120.66 | 133.05 | 144.60 | 182.58 | 203.41 | 137.30 | 160.18 | 170.35 | 190.69 | 228.83 | 259.35 |
| 51 | 104.30 | 125.17 | 139.86 | 152.15 | 190.09 | 213.58 | 142.39 | 165.27 | 175.44 | 195.78 | 236.46 | 259.35 |
| 52 | 109.38 | 130.25 | 146.47 | 158.66 | 200.56 | 223.75 | 147.47 | 167.81 | 180.52 | 200.87 | 241.55 | 266.97 |
| 53 | 113.51 | 137.75 | 153.68 | 165.89 | 211.04 | 231.38 | 152.56 | 172.90 | 185.61 | 205.95 | 249.17 | 274.60 |
| 54 | 118.34 | 142.28 | 158.46 | 173.35 | 218.62 | 244.09 | 155.10 | 177.98 | 193.24 | 211.04 | 256.80 | 282.23 |
| 55 | 123.44 | 147.38 | 165.35 | 180.59 | 228.83 | 253.74 | 160.09 | 185.61 | 200.87 | 216.12 | 264.43 | 292.40 |
| 56 | 128.55 | 154.90 | 170.48 | 190.50 | 239.00 | 264.43 | 165.17 | 190.69 | 208.49 | 223.75 | 274.60 | 305.11 |
| 57 | 135.48 | 162.10 | 178.29 | 198.32 | 249.17 | 277.14 | 169.64 | 200.87 | 218.66 | 233.92 | 287.31 | 320.37 |
| 58 | 143.02 | 169.31 | 185.53 | 207.93 | 261.89 | 287.31 | 174.75 | 211.04 | 231.38 | 249.17 | 302.57 | 338.17 |
| 59 | 147.47 | 177.11 | 193.37 | 219.99 | 272.06 | 300.03 | 181.33 | 220.13 | 244.09 | 261.89 | 320.37 | 355.96 |
| 60 | 154.69 | 184.34 | 203.67 | 229.62 | 284.77 | 312.74 | 188.55 | 228.67 | 255.39 | 274.60 | 338.17 | 376.30 |
| 61 | 162.15 | 192.35 | 209.70 | 239.99 | 295.86 | 323.68 | 193.84 | 238.79 | 265.55 | 288.27 | 351.49 | 391.95 |
| 62 | 168.27 | 201.87 | 219.35 | 251.93 | 306.82 | 336.99 | 196.43 | 247.62 | 274.71 | 301.79 | 367.17 | 407.41 |
| 63 | 173.49 | 210.87 | 227.51 | 267.11 | 320.14 | 350.15 | 200.87 | 256.71 | 286.05 | 315.13 | 382.66 | 422.68 |
| 64 | 178.28 | 219.01 | 238.86 | 281.42 | 335.78 | 365.63 | 207.77 | 266.07 | 294.48 | 328.32 | 397.96 | 440.25 |
| 65 | 182.17 | 228.14 | 249.88 | 296.29 | 348.76 | 380.92 | 215.02 | 278.68 | 304.46 | 343.82 | 415.55 | 457.60 |
| 66 | 194.97 | 246.98 | 270.03 | 314.27 | 368.97 | 400.94 | 231.29 | 297.12 | 328.58 | 364.05 | 437.84 | 482.12 |
| 67 | 212.32 | 270.22 | 294.49 | 337.56 | 396.26 | 432.95 | 255.01 | 320.43 | 354.68 | 391.37 | 469.64 | 518.56 |
| 68 | 232.47 | 294.33 | 330.03 | 367.29 | 430.53 | 469.45 | 277.95 | 347.83 | 386.75 | 425.67 | 508.37 | 559.45 |
| 69 | 253.93 | 323.51 | 365.75 | 403.93 | 471.65 | 512.77 | 302.59 | 379.74 | 423.27 | 464.39 | 553.89 | 607.10 |
| 70 | 285.66 | 360.76 | 399.77 | 442.53 | 514.69 | 557.98 | 331.66 | 411.27 | 459.37 | 512.28 | 601.27 | 654.18 |
| 71 | 318.07 | 389.81 | 432.86 | 492.64 | 564.39 | 609.83 | 363.50 | 444.81 | 495.03 | 566.78 | 652.87 | 705.48 |
| 72 | 347.17 | 423.26 | 466.07 | 549.29 | 620.63 | 665.81 | 394.73 | 482.71 | 535.03 | 625.39 | 710.99 | 765.68 |
| 73 | 378.29 | 458.68 | 505.97 | 610.00 | 685.66 | 732.94 | 425.58 | 522.52 | 579.26 | 688.02 | 775.50 | 829.88 |
| 74 | 411.39 | 500.72 | 554.79 | 677.03 | 754.61 | 803.98 | 458.41 | 566.55 | 632.37 | 754.61 | 843.94 | 900.36 |
| 75 | 441.75 | 546.93 | 612.38 | 743.26 | 829.74 | 883.50 | 490.83 | 614.71 | 689.51 | 820.40 | 918.56 | 979.33 |
| 76 | 474.06 | 601.87 | 683.21 | 815.67 | 913.27 | 971.36 | 522.86 | 666.94 | 757.57 | 890.03 | 999.25 | 1066.64 |
| 77 | 510.60 | 665.39 | 764.74 | 889.50 | 1002.71 | 1072.02 | 556.80 | 725.46 | 834.05 | 963.43 | 1088.19 | 1166.74 |
| 78 | 550.90 | 737.60 | 855.16 | 970.41 | 1104.10 | 1184.78 | 597.00 | 792.92 | 917.40 | 1041.87 | 1189.39 | 1279.28 |
| 79 | 594.69 | 815.97 | 949.67 | 1058.00 | 1212.44 | 1304.64 | 638.49 | 864.38 | 1004.99 | 1127.15 | 1295.42 | 1396.84 |
| 80 | 647.71 | 896.65 | | | | | 686.89 | 940.45 | | | | |
| 81 | 709.94 | 979.63 | | | | | 746.82 | 1021.12 | | | | |
| 82 | 781.40 | 1067.22 | | | | | 813.67 | 1104.10 | | | | |
| 83 | 859.77 | 1159.42 | | | | | 889.74 | 1194.00 | | | | |
| 84 | 945.06 | 1253.93 | | | | | 972.72 | 1283.89 | | | | |
| 85+ | | | | | | | | | | | | |

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

# Appendix B3

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

## LTC-96 VA 9/96

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

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

| Age | 3.2% Simple Inflation | | | | | | 3.2% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 56.06 | 70.48 | 78.49 | 88.10 | 110.83 | 120.39 | 140.85 | 175.02 | 197.94 | 228.31 | 283.88 | 312.85 |
| 30 | 56.06 | 70.48 | 78.49 | 88.10 | 114.77 | 128.66 | 148.84 | 182.99 | 208.57 | 234.64 | 283.88 | 312.85 |
| 31 | 56.06 | 70.48 | 78.49 | 88.10 | 118.71 | 136.96 | 150.63 | 186.99 | 208.57 | 234.64 | 283.88 | 312.85 |
| 32 | 56.06 | 70.48 | 78.49 | 88.10 | 126.62 | 141.12 | 150.63 | 188.29 | 208.57 | 234.64 | 283.88 | 312.85 |
| 33 | 57.93 | 70.48 | 80.02 | 88.10 | 130.58 | 149.46 | 150.63 | 188.29 | 208.57 | 234.64 | 283.88 | 312.85 |
| 34 | 57.93 | 70.48 | 83.77 | 90.99 | 138.54 | 157.84 | 150.63 | 188.29 | 208.57 | 234.64 | 283.88 | 312.85 |
| 35 | 61.66 | 72.11 | 83.77 | 94.74 | 146.52 | 162.03 | 150.63 | 188.29 | 208.57 | 234.64 | 283.88 | 312.85 |
| 36 | 65.41 | 75.83 | 87.52 | 102.26 | 150.53 | 170.45 | 150.63 | 188.29 | 208.57 | 234.64 | 283.88 | 312.85 |
| 37 | 69.17 | 79.55 | 95.07 | 106.04 | 158.56 | 178.90 | 150.63 | 188.29 | 208.57 | 234.64 | 283.88 | 312.85 |
| 38 | 69.17 | 83.29 | 98.85 | 109.82 | 166.62 | 187.38 | 150.63 | 188.29 | 208.57 | 234.64 | 283.88 | 312.85 |
| 39 | 72.94 | 87.04 | 102.64 | 117.41 | 174.71 | 200.16 | 150.63 | 188.29 | 208.57 | 234.64 | 283.88 | 312.85 |
| 40 | 76.73 | 90.79 | 106.45 | 121.22 | 182.83 | 208.72 | 150.63 | 188.29 | 208.57 | 234.64 | 283.88 | 312.85 |
| 41 | 80.90 | 94.96 | 110.74 | 125.58 | 191.88 | 217.26 | 150.63 | 188.29 | 208.57 | 234.64 | 283.88 | 312.85 |
| 42 | 81.27 | 99.17 | 115.07 | 133.86 | 196.98 | 217.26 | 150.63 | 188.29 | 208.57 | 234.64 | 283.88 | 312.85 |
| 43 | 85.51 | 103.42 | 123.34 | 138.34 | 196.98 | 217.26 | 150.63 | 188.29 | 208.57 | 234.64 | 283.88 | 312.85 |
| 44 | 89.80 | 107.41 | 127.28 | 142.87 | 196.98 | 217.26 | 150.63 | 188.29 | 208.57 | 234.64 | 283.88 | 312.85 |
| 45 | 93.19 | 110.89 | 131.02 | 149.80 | 226.21 | 251.95 | 170.91 | 214.36 | 237.54 | 263.61 | 318.64 | 353.41 |
| 46 | 93.61 | 119.04 | 139.39 | 154.35 | 235.60 | 265.58 | 170.91 | 214.36 | 237.54 | 263.61 | 318.64 | 353.41 |
| 47 | 97.94 | 123.41 | 143.93 | 162.89 | 245.11 | 274.96 | 170.91 | 214.36 | 237.54 | 263.61 | 318.64 | 353.41 |
| 48 | 102.33 | 127.83 | 152.48 | 171.52 | 254.73 | 278.09 | 170.91 | 214.36 | 237.54 | 263.61 | 318.64 | 353.41 |
| 49 | 106.76 | 136.22 | 157.13 | 176.26 | 257.81 | 278.09 | 170.91 | 214.36 | 237.54 | 263.61 | 318.64 | 353.41 |
| 50 | 110.95 | 140.20 | 165.29 | 184.43 | 277.41 | 301.26 | 182.50 | 228.84 | 252.02 | 278.09 | 333.13 | 367.89 |
| 51 | 115.16 | 144.53 | 173.61 | 193.02 | 290.99 | 315.75 | 188.29 | 234.64 | 257.81 | 283.88 | 341.82 | 376.58 |
| 52 | 123.41 | 152.86 | 178.07 | 201.39 | 304.84 | 333.13 | 196.98 | 240.43 | 263.61 | 289.68 | 350.51 | 388.17 |
| 53 | 127.63 | 161.27 | 186.63 | 210.03 | 318.64 | 347.61 | 205.67 | 246.23 | 272.30 | 298.37 | 359.20 | 396.86 |
| 54 | 132.06 | 165.74 | 195.27 | 222.72 | 332.79 | 364.99 | 211.46 | 254.92 | 280.99 | 304.16 | 367.89 | 405.55 |
| 55 | 140.49 | 174.27 | 203.89 | 231.53 | 344.72 | 378.59 | 219.51 | 260.71 | 286.78 | 309.95 | 376.58 | 414.24 |
| 56 | 148.95 | 182.78 | 212.65 | 244.32 | 359.20 | 396.86 | 228.22 | 272.30 | 298.37 | 321.54 | 388.17 | 431.62 |
| 57 | 153.40 | 191.26 | 225.49 | 257.30 | 376.58 | 411.34 | 232.78 | 286.78 | 315.75 | 338.92 | 408.44 | 451.90 |
| 58 | 161.99 | 199.80 | 234.30 | 270.19 | 391.06 | 428.72 | 241.59 | 301.26 | 336.03 | 356.30 | 434.52 | 480.86 |
| 59 | 170.47 | 212.50 | 247.33 | 283.18 | 408.44 | 446.10 | 246.09 | 311.23 | 359.20 | 379.48 | 460.59 | 509.83 |
| 60 | 179.10 | 221.19 | 260.47 | 296.28 | 425.83 | 463.48 | 254.88 | 319.88 | 369.48 | 402.65 | 489.55 | 541.70 |
| 61 | 191.61 | 237.70 | 275.06 | 317.21 | 434.42 | 471.09 | 267.63 | 336.80 | 383.36 | 417.49 | 504.94 | 558.54 |
| 62 | 199.72 | 253.78 | 291.72 | 333.95 | 447.47 | 483.15 | 274.06 | 348.98 | 394.42 | 431.00 | 521.59 | 576.49 |
| 63 | 210.07 | 266.51 | 300.97 | 359.07 | 459.18 | 496.56 | 278.23 | 360.96 | 405.36 | 448.50 | 539.27 | 595.34 |
| 64 | 216.84 | 275.51 | 321.07 | 380.00 | 474.76 | 513.68 | 283.21 | 371.72 | 416.31 | 466.98 | 557.78 | 614.85 |
| 65 | 226.41 | 292.01 | 334.70 | 405.25 | 491.24 | 529.02 | 287.28 | 383.41 | 428.20 | 483.68 | 576.89 | 634.83 |
| 66 | 243.16 | 318.02 | 360.45 | 437.94 | 510.83 | 549.94 | 304.10 | 402.59 | 450.76 | 498.61 | 598.82 | 652.59 |
| 67 | 262.98 | 341.32 | 388.75 | 457.28 | 537.84 | 578.12 | 320.88 | 421.74 | 466.76 | 516.52 | 627.88 | 670.53 |
| 68 | 284.74 | 369.30 | 417.34 | 477.30 | 569.09 | 601.22 | 339.08 | 440.59 | 488.77 | 541.55 | 658.58 | 697.59 |
| 69 | 304.50 | 398.04 | 451.28 | 510.66 | 601.69 | 643.87 | 358.68 | 464.03 | 519.54 | 577.27 | 692.72 | 739.34 |
| 70 | 328.01 | 429.19 | 482.72 | 547.22 | 635.21 | 688.86 | 378.96 | 482.84 | 545.08 | 618.04 | 723.19 | 787.57 |
| 71 | 354.29 | 447.52 | 501.39 | 582.20 | 669.21 | 723.08 | 401.94 | 503.46 | 565.62 | 656.78 | 756.23 | 818.39 |
| 72 | 373.62 | 467.52 | 519.47 | 625.36 | 709.27 | 763.21 | 421.57 | 527.46 | 587.40 | 701.28 | 795.18 | 855.12 |
| 73 | 394.46 | 492.59 | 544.55 | 669.62 | 754.28 | 808.16 | 440.64 | 552.24 | 615.74 | 746.59 | 837.02 | 892.83 |
| 74 | 414.54 | 520.02 | 575.54 | 718.04 | 803.17 | 854.99 | 457.10 | 579.24 | 647.72 | 792.07 | 880.90 | 936.41 |
| 75 | 431.87 | 549.16 | 620.25 | 764.21 | 851.29 | 904.61 | 472.74 | 606.03 | 687.79 | 835.30 | 927.71 | 982.81 |
| 76 | 448.15 | 586.18 | 676.49 | 811.11 | 906.53 | 966.17 | 487.35 | 639.00 | 736.13 | 877.56 | 978.10 | 1041.15 |
| 77 | 464.83 | 629.55 | 738.83 | 857.89 | 970.43 | 1040.56 | 500.71 | 675.22 | 787.76 | 916.60 | 1037.30 | 1110.69 |
| 78 | 494.96 | 693.58 | 820.12 | 929.05 | 1065.20 | 1148.49 | 528.59 | 733.63 | 861.77 | 980.30 | 1127.67 | 1215.77 |
| 79 | 536.60 | 772.07 | 916.23 | 1018.75 | 1182.13 | 1281.44 | 568.64 | 805.71 | 951.47 | 1066.80 | 1241.40 | 1347.12 |
| 80 | 586.26 | 852.16 | | | | | 616.69 | 880.99 | | | | |
| 81 | 648.73 | 935.45 | | | | | 674.36 | 961.08 | | | | |
| 82 | 720.81 | 1023.55 | | | | | 743.24 | 1044.38 | | | | |
| 83 | 800.90 | 1114.85 | | | | | 820.12 | 1130.87 | | | | |
| 84 | 889.00 | 1209.36 | | | | | 903.42 | 1220.57 | | | | |
| 85+ | | | | | | | | | | | | |

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

# Appendix B3

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

## LTC-96 VA 9/96

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

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

| Age | 3.2% Simple Inflation | | | | | | 3.2% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 54.46 | 65.67 | 73.68 | 83.29 | 101.05 | 110.76 | 135.44 | 164.25 | 189.69 | 217.03 | 269.40 | 298.37 |
| 30 | 54.46 | 65.67 | 73.68 | 83.29 | 104.64 | 118.36 | 143.11 | 171.73 | 199.88 | 223.05 | 269.40 | 298.37 |
| 31 | 54.46 | 65.67 | 73.68 | 83.29 | 108.23 | 126.00 | 144.84 | 175.49 | 199.88 | 223.05 | 269.40 | 298.37 |
| 32 | 54.46 | 65.67 | 73.68 | 83.29 | 115.45 | 129.83 | 144.84 | 176.70 | 199.88 | 223.05 | 269.40 | 298.37 |
| 33 | 56.28 | 65.67 | 75.12 | 83.29 | 119.06 | 137.50 | 144.84 | 176.70 | 199.88 | 223.05 | 269.40 | 298.37 |
| 34 | 56.28 | 65.67 | 78.64 | 86.02 | 126.31 | 145.21 | 144.84 | 176.70 | 199.88 | 223.05 | 269.40 | 298.37 |
| 35 | 59.90 | 67.20 | 78.64 | 89.57 | 133.59 | 149.07 | 144.84 | 176.70 | 199.88 | 223.05 | 269.40 | 298.37 |
| 36 | 63.54 | 70.66 | 82.17 | 96.68 | 137.24 | 156.82 | 144.84 | 176.70 | 199.88 | 223.05 | 269.40 | 298.37 |
| 37 | 67.19 | 74.13 | 89.25 | 100.25 | 144.57 | 164.59 | 144.84 | 176.70 | 199.88 | 223.05 | 269.40 | 298.37 |
| 38 | 67.19 | 77.61 | 92.80 | 103.83 | 151.91 | 172.39 | 144.84 | 176.70 | 199.88 | 223.05 | 269.40 | 298.37 |
| 39 | 70.86 | 81.10 | 96.36 | 111.01 | 159.29 | 184.15 | 144.84 | 176.70 | 199.88 | 223.05 | 269.40 | 298.37 |
| 40 | 74.54 | 84.60 | 99.93 | 114.61 | 166.70 | 192.02 | 144.84 | 176.70 | 199.88 | 223.05 | 269.40 | 298.37 |
| 41 | 78.59 | 88.48 | 103.96 | 118.73 | 174.95 | 199.88 | 144.84 | 176.70 | 199.88 | 223.05 | 269.40 | 298.37 |
| 42 | 78.95 | 92.40 | 108.02 | 126.56 | 179.60 | 199.88 | 144.84 | 176.70 | 199.88 | 223.05 | 269.40 | 298.37 |
| 43 | 83.06 | 96.37 | 115.79 | 130.79 | 179.60 | 199.88 | 144.84 | 176.70 | 199.88 | 223.05 | 269.40 | 298.37 |
| 44 | 87.23 | 100.08 | 119.49 | 135.07 | 179.60 | 199.88 | 144.84 | 176.70 | 199.88 | 223.05 | 269.40 | 298.37 |
| 45 | 89.05 | 103.24 | 122.57 | 137.14 | 205.87 | 228.33 | 165.12 | 205.67 | 231.74 | 252.02 | 304.16 | 333.13 |
| 46 | 89.45 | 110.83 | 130.40 | 141.31 | 214.43 | 240.68 | 165.12 | 205.67 | 231.74 | 252.02 | 304.16 | 333.13 |
| 47 | 93.59 | 114.90 | 134.64 | 149.12 | 223.08 | 249.18 | 165.12 | 205.67 | 231.74 | 252.02 | 304.16 | 333.13 |
| 48 | 97.78 | 119.01 | 142.64 | 157.03 | 231.83 | 252.02 | 165.12 | 205.67 | 231.74 | 252.02 | 304.16 | 333.13 |
| 49 | 102.01 | 126.82 | 146.99 | 161.37 | 234.64 | 252.02 | 165.12 | 205.67 | 231.74 | 252.02 | 304.16 | 333.13 |
| 50 | 106.32 | 131.44 | 157.89 | 170.06 | 254.53 | 275.19 | 173.81 | 220.15 | 240.43 | 266.50 | 318.64 | 350.51 |
| 51 | 110.64 | 135.90 | 161.55 | 180.95 | 265.31 | 292.57 | 182.50 | 225.95 | 246.23 | 272.30 | 327.34 | 359.20 |
| 52 | 118.84 | 144.13 | 166.36 | 185.00 | 281.83 | 304.16 | 188.29 | 231.74 | 254.92 | 278.09 | 333.13 | 367.89 |
| 53 | 121.03 | 152.43 | 174.97 | 193.70 | 295.47 | 321.54 | 196.98 | 240.43 | 260.71 | 283.88 | 341.82 | 379.48 |
| 54 | 127.65 | 157.02 | 183.65 | 203.97 | 306.74 | 338.92 | 205.67 | 246.23 | 269.40 | 292.57 | 350.51 | 388.17 |
| 55 | 136.03 | 165.45 | 190.15 | 215.16 | 321.54 | 349.91 | 213.73 | 252.02 | 278.09 | 298.37 | 362.10 | 399.75 |
| 56 | 144.44 | 173.86 | 198.78 | 227.87 | 333.13 | 367.89 | 222.44 | 263.61 | 286.78 | 309.95 | 373.68 | 414.24 |
| 57 | 148.95 | 180.14 | 211.39 | 240.62 | 350.51 | 385.27 | 224.26 | 275.19 | 304.16 | 324.44 | 393.96 | 437.41 |
| 58 | 157.49 | 188.70 | 220.24 | 251.23 | 367.89 | 399.75 | 233.06 | 289.68 | 321.54 | 344.72 | 417.13 | 463.48 |
| 59 | 161.61 | 201.20 | 235.44 | 261.94 | 385.27 | 422.93 | 237.80 | 299.91 | 338.92 | 364.99 | 446.10 | 492.45 |
| 60 | 172.47 | 212.16 | 248.41 | 275.11 | 402.65 | 443.21 | 246.65 | 303.48 | 349.74 | 385.27 | 472.17 | 521.42 |
| 61 | 182.70 | 228.47 | 263.00 | 295.74 | 411.85 | 451.34 | 259.36 | 320.37 | 363.92 | 397.75 | 485.19 | 535.97 |
| 62 | 190.94 | 242.24 | 282.08 | 310.26 | 425.50 | 463.94 | 266.07 | 330.19 | 372.80 | 409.03 | 499.62 | 551.78 |
| 63 | 203.50 | 255.22 | 287.18 | 332.74 | 437.83 | 477.87 | 268.02 | 342.52 | 384.30 | 424.48 | 512.58 | 568.64 |
| 64 | 210.46 | 262.49 | 307.40 | 351.50 | 451.41 | 490.33 | 273.36 | 351.35 | 390.93 | 438.44 | 529.24 | 583.72 |
| 65 | 216.12 | 279.13 | 319.29 | 376.65 | 463.52 | 503.83 | 277.86 | 365.98 | 403.59 | 450.93 | 544.14 | 599.56 |
| 66 | 230.69 | 304.95 | 338.47 | 406.49 | 481.50 | 523.05 | 292.50 | 383.07 | 423.96 | 469.28 | 562.16 | 615.93 |
| 67 | 252.37 | 326.20 | 364.32 | 424.11 | 504.67 | 540.21 | 309.34 | 402.79 | 440.70 | 483.35 | 587.60 | 632.62 |
| 68 | 274.12 | 356.34 | 390.84 | 445.17 | 532.37 | 562.20 | 327.77 | 424.52 | 461.24 | 509.43 | 617.28 | 656.29 |
| 69 | 296.10 | 385.13 | 425.12 | 475.13 | 561.72 | 599.47 | 347.75 | 446.27 | 492.90 | 543.96 | 650.53 | 697.16 |
| 70 | 325.92 | 416.32 | 463.50 | 510.74 | 592.29 | 643.79 | 374.70 | 469.97 | 525.76 | 583.70 | 684.57 | 744.65 |
| 71 | 352.22 | 435.09 | 484.82 | 553.19 | 629.85 | 679.57 | 397.80 | 493.10 | 549.05 | 625.70 | 718.94 | 779.02 |
| 72 | 371.62 | 457.53 | 507.48 | 595.39 | 671.31 | 721.26 | 419.57 | 517.47 | 575.41 | 669.31 | 759.22 | 819.16 |
| 73 | 392.54 | 481.05 | 533.00 | 638.83 | 717.72 | 767.75 | 438.72 | 542.62 | 604.20 | 711.95 | 804.31 | 862.04 |
| 74 | 412.69 | 507.07 | 562.59 | 682.88 | 766.16 | 816.12 | 455.25 | 569.99 | 636.61 | 753.20 | 847.58 | 904.95 |
| 75 | 428.31 | 534.95 | 600.70 | 726.89 | 812.19 | 865.51 | 470.96 | 595.37 | 670.01 | 792.64 | 890.39 | 949.04 |
| 76 | 444.75 | 567.43 | 645.82 | 768.51 | 860.52 | 918.46 | 485.64 | 621.96 | 708.87 | 829.85 | 933.80 | 998.55 |
| 77 | 459.93 | 605.09 | 698.05 | 807.33 | 913.34 | 978.58 | 499.08 | 654.02 | 751.88 | 862.78 | 980.21 | 1051.97 |
| 78 | 490.15 | 661.54 | 770.47 | 868.18 | 991.52 | 1066.80 | 525.39 | 704.79 | 815.32 | 919.43 | 1055.59 | 1138.88 |
| 79 | 530.20 | 733.63 | 856.96 | 948.27 | 1092.43 | 1180.53 | 563.83 | 768.87 | 895.41 | 997.92 | 1153.30 | 1249.41 |
| 80 | 578.25 | 807.31 | | | | | 608.68 | 839.34 | | | | |
| 81 | 635.92 | 884.20 | | | | | 664.75 | 913.03 | | | | |
| 82 | 704.79 | 967.49 | | | | | 728.82 | 991.52 | | | | |
| 83 | 780.08 | 1052.38 | | | | | 800.90 | 1073.21 | | | | |
| 84 | 861.77 | 1142.09 | | | | | 879.39 | 1159.71 | | | | |
| 85+ | | | | | | | | | | | | |

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

# Appendix B3

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

## LTC-96 VA 9/96

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

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

| Age | 3.2% Simple Inflation | | | | | | 3.2% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 49.66 | 57.66 | 64.07 | 70.48 | 84.75 | 93.10 | 124.60 | 148.09 | 167.70 | 188.85 | 234.64 | 257.81 |
| 30 | 49.66 | 57.66 | 64.07 | 70.48 | 87.76 | 99.49 | 131.66 | 154.84 | 176.70 | 194.08 | 234.64 | 257.81 |
| 31 | 49.66 | 57.66 | 64.07 | 70.48 | 90.78 | 105.91 | 133.25 | 158.22 | 176.70 | 194.08 | 234.64 | 257.81 |
| 32 | 49.66 | 57.66 | 64.07 | 70.48 | 96.83 | 109.13 | 133.25 | 159.32 | 176.70 | 194.08 | 234.64 | 257.81 |
| 33 | 51.31 | 57.66 | 65.32 | 70.48 | 99.86 | 115.58 | 133.25 | 159.32 | 176.70 | 194.08 | 234.64 | 257.81 |
| 34 | 51.31 | 57.66 | 68.38 | 72.79 | 105.94 | 122.06 | 133.25 | 159.32 | 176.70 | 194.08 | 234.64 | 257.81 |
| 35 | 54.62 | 59.00 | 68.38 | 75.79 | 112.05 | 125.31 | 133.25 | 159.32 | 176.70 | 194.08 | 234.64 | 257.81 |
| 36 | 57.94 | 62.04 | 71.45 | 81.81 | 115.11 | 131.82 | 133.25 | 159.32 | 176.70 | 194.08 | 234.64 | 257.81 |
| 37 | 61.27 | 65.09 | 77.60 | 84.83 | 121.25 | 138.35 | 133.25 | 159.32 | 176.70 | 194.08 | 234.64 | 257.81 |
| 38 | 61.27 | 68.15 | 80.69 | 87.86 | 127.41 | 144.91 | 133.25 | 159.32 | 176.70 | 194.08 | 234.64 | 257.81 |
| 39 | 64.61 | 71.21 | 83.79 | 93.93 | 133.60 | 154.79 | 133.25 | 159.32 | 176.70 | 194.08 | 234.64 | 257.81 |
| 40 | 67.96 | 74.29 | 86.90 | 96.98 | 139.81 | 161.41 | 133.25 | 159.32 | 176.70 | 194.08 | 234.64 | 257.81 |
| 41 | 71.65 | 77.69 | 90.40 | 100.47 | 146.73 | 168.01 | 133.25 | 159.32 | 176.70 | 194.08 | 234.64 | 257.81 |
| 42 | 71.98 | 81.14 | 93.93 | 107.09 | 150.63 | 168.01 | 133.25 | 159.32 | 176.70 | 194.08 | 234.64 | 257.81 |
| 43 | 75.74 | 84.62 | 100.69 | 110.67 | 150.63 | 168.01 | 133.25 | 159.32 | 176.70 | 194.08 | 234.64 | 257.81 |
| 44 | 79.54 | 87.88 | 103.91 | 114.29 | 150.63 | 168.01 | 133.25 | 159.32 | 176.70 | 194.08 | 234.64 | 257.81 |
| 45 | 80.76 | 91.77 | 107.77 | 118.15 | 175.37 | 196.84 | 150.63 | 182.50 | 199.88 | 220.15 | 266.50 | 292.57 |
| 46 | 81.13 | 98.52 | 114.66 | 121.74 | 182.66 | 207.49 | 150.63 | 182.50 | 199.88 | 220.15 | 266.50 | 292.57 |
| 47 | 84.88 | 102.13 | 118.39 | 128.47 | 190.03 | 214.81 | 150.63 | 182.50 | 199.88 | 220.15 | 266.50 | 292.57 |
| 48 | 88.68 | 105.79 | 125.42 | 135.28 | 197.49 | 217.26 | 150.63 | 182.50 | 199.88 | 220.15 | 266.50 | 292.57 |
| 49 | 92.52 | 112.73 | 129.25 | 139.02 | 199.88 | 217.26 | 150.63 | 182.50 | 199.88 | 220.15 | 266.50 | 292.57 |
| 50 | 97.08 | 116.10 | 135.69 | 146.11 | 217.35 | 237.54 | 159.32 | 194.08 | 211.46 | 231.74 | 280.99 | 309.95 |
| 51 | 101.61 | 118.64 | 139.85 | 156.83 | 228.23 | 252.02 | 165.12 | 199.88 | 217.26 | 237.54 | 286.78 | 318.64 |
| 52 | 107.41 | 126.66 | 145.27 | 161.58 | 241.57 | 263.61 | 170.91 | 205.67 | 223.05 | 243.33 | 295.47 | 327.34 |
| 53 | 107.82 | 132.55 | 153.97 | 168.03 | 254.92 | 278.09 | 176.70 | 211.46 | 228.84 | 249.12 | 301.26 | 336.03 |
| 54 | 114.45 | 137.39 | 158.08 | 178.18 | 266.23 | 292.57 | 185.39 | 217.26 | 234.64 | 254.92 | 309.95 | 344.72 |
| 55 | 120.42 | 143.39 | 164.95 | 184.76 | 278.09 | 304.02 | 193.51 | 223.05 | 243.33 | 260.71 | 318.64 | 353.41 |
| 56 | 128.64 | 151.57 | 173.35 | 197.33 | 289.68 | 324.44 | 199.33 | 231.74 | 252.02 | 272.30 | 330.23 | 367.89 |
| 57 | 133.39 | 157.90 | 183.21 | 209.65 | 304.16 | 336.03 | 204.39 | 243.33 | 266.50 | 286.78 | 350.51 | 388.17 |
| 58 | 139.49 | 166.50 | 192.13 | 218.05 | 318.64 | 353.41 | 210.33 | 257.81 | 283.88 | 304.16 | 370.79 | 411.34 |
| 59 | 146.11 | 176.33 | 204.52 | 228.90 | 336.03 | 367.89 | 215.68 | 265.96 | 301.26 | 321.54 | 393.96 | 437.41 |
| 60 | 154.78 | 185.08 | 217.06 | 239.84 | 353.41 | 388.17 | 221.99 | 270.67 | 310.25 | 341.82 | 417.13 | 463.48 |
| 61 | 164.88 | 200.77 | 229.22 | 259.97 | 361.07 | 397.75 | 237.28 | 284.78 | 322.25 | 352.61 | 428.78 | 476.73 |
| 62 | 173.39 | 214.56 | 243.51 | 272.37 | 373.35 | 406.29 | 239.47 | 295.29 | 326.88 | 365.11 | 444.72 | 491.39 |
| 63 | 183.81 | 223.60 | 250.42 | 294.44 | 384.43 | 419.14 | 242.49 | 305.63 | 336.92 | 376.42 | 456.51 | 507.24 |
| 64 | 189.21 | 232.12 | 266.42 | 311.13 | 396.93 | 433.25 | 248.73 | 313.16 | 347.77 | 389.15 | 472.17 | 521.46 |
| 65 | 195.54 | 244.78 | 277.45 | 331.35 | 408.10 | 445.89 | 251.96 | 326.15 | 356.83 | 403.06 | 486.20 | 536.58 |
| 66 | 209.91 | 267.92 | 296.71 | 358.10 | 425.28 | 461.95 | 264.64 | 341.59 | 377.67 | 417.95 | 503.50 | 552.38 |
| 67 | 226.92 | 289.48 | 322.11 | 376.73 | 445.44 | 476.24 | 279.33 | 360.14 | 390.94 | 431.22 | 528.37 | 566.27 |
| 68 | 246.49 | 315.31 | 344.47 | 394.69 | 470.42 | 500.25 | 296.13 | 378.63 | 410.75 | 454.35 | 555.32 | 592.04 |
| 69 | 266.70 | 342.10 | 374.98 | 424.07 | 499.56 | 530.64 | 314.94 | 401.87 | 437.39 | 488.46 | 586.15 | 628.33 |
| 70 | 292.50 | 369.11 | 410.10 | 454.95 | 527.91 | 572.97 | 340.64 | 422.76 | 469.97 | 525.76 | 615.89 | 671.69 |
| 71 | 317.00 | 387.44 | 430.95 | 493.10 | 561.48 | 604.99 | 362.58 | 443.38 | 493.10 | 565.62 | 648.50 | 702.36 |
| 72 | 335.65 | 407.58 | 449.54 | 531.45 | 599.38 | 643.34 | 381.61 | 465.52 | 517.47 | 605.38 | 685.29 | 737.24 |
| 73 | 354.05 | 429.10 | 473.35 | 571.49 | 640.76 | 685.01 | 398.31 | 488.75 | 542.62 | 642.68 | 725.42 | 775.45 |
| 74 | 371.97 | 453.40 | 501.52 | 612.56 | 682.88 | 727.29 | 414.54 | 512.62 | 571.84 | 682.88 | 764.31 | 814.27 |
| 75 | 385.66 | 478.07 | 534.95 | 650.46 | 725.11 | 771.32 | 428.31 | 536.72 | 602.48 | 718.00 | 803.31 | 854.85 |
| 76 | 400.44 | 507.79 | 575.96 | 688.42 | 768.51 | 819.63 | 441.34 | 562.32 | 639.00 | 749.76 | 843.48 | 899.72 |
| 77 | 414.27 | 539.85 | 621.40 | 722.52 | 813.85 | 870.94 | 453.41 | 588.78 | 676.85 | 779.60 | 883.99 | 945.96 |
| 78 | 440.50 | 589.46 | 683.97 | 775.27 | 880.99 | 946.67 | 475.74 | 634.31 | 732.02 | 831.34 | 949.87 | 1020.35 |
| 79 | 475.74 | 651.93 | 759.25 | 845.75 | 967.49 | 1042.77 | 509.37 | 691.98 | 802.50 | 900.21 | 1034.76 | 1116.46 |
| 80 | 517.38 | 716.01 | | | | | 549.42 | 751.25 | | | | |
| 81 | 567.04 | 783.28 | | | | | 595.87 | 815.32 | | | | |
| 82 | 624.70 | 852.16 | | | | | 650.33 | 882.59 | | | | |
| 83 | 687.17 | 925.84 | | | | | 711.20 | 953.07 | | | | |
| 84 | 756.05 | 1002.73 | | | | | 776.87 | 1026.76 | | | | |
| 85+ | | | | | | | | | | | | |

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

# Appendix B3

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

## LTC-96 VA 9/96

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

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

| Age | 3.2% Simple Inflation | | | | | | 3.2% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 52.86 | 65.67 | 75.28 | 84.90 | 105.94 | 117.18 | 132.73 | 164.25 | 186.94 | 217.03 | 269.40 | 295.47 |
| 30 | 52.86 | 65.67 | 75.28 | 84.90 | 109.70 | 125.23 | 140.25 | 171.73 | 196.98 | 223.05 | 269.40 | 295.47 |
| 31 | 52.86 | 65.67 | 75.28 | 84.90 | 113.47 | 133.30 | 141.94 | 175.49 | 196.98 | 223.05 | 269.40 | 295.47 |
| 32 | 52.86 | 65.67 | 75.28 | 84.90 | 121.03 | 137.35 | 141.94 | 176.70 | 196.98 | 223.05 | 269.40 | 295.47 |
| 33 | 54.62 | 65.67 | 76.75 | 84.90 | 124.82 | 145.47 | 141.94 | 176.70 | 196.98 | 223.05 | 269.40 | 295.47 |
| 34 | 54.62 | 65.67 | 80.35 | 87.68 | 132.43 | 153.63 | 141.94 | 176.70 | 196.98 | 223.05 | 269.40 | 295.47 |
| 35 | 58.14 | 67.20 | 80.35 | 91.29 | 140.06 | 157.71 | 141.94 | 176.70 | 196.98 | 223.05 | 269.40 | 295.47 |
| 36 | 61.67 | 70.66 | 83.95 | 98.54 | 143.88 | 165.91 | 141.94 | 176.70 | 196.98 | 223.05 | 269.40 | 295.47 |
| 37 | 65.22 | 74.13 | 91.19 | 102.18 | 151.56 | 174.13 | 141.94 | 176.70 | 196.98 | 223.05 | 269.40 | 295.47 |
| 38 | 65.22 | 77.61 | 94.82 | 105.83 | 159.26 | 182.39 | 141.94 | 176.70 | 196.98 | 223.05 | 269.40 | 295.47 |
| 39 | 68.77 | 81.10 | 98.46 | 113.14 | 167.00 | 194.83 | 141.94 | 176.70 | 196.98 | 223.05 | 269.40 | 295.47 |
| 40 | 72.34 | 84.60 | 102.10 | 116.81 | 174.76 | 203.15 | 141.94 | 176.70 | 196.98 | 223.05 | 269.40 | 295.47 |
| 41 | 76.27 | 88.48 | 106.22 | 121.02 | 183.41 | 211.46 | 141.94 | 176.70 | 196.98 | 223.05 | 269.40 | 295.47 |
| 42 | 76.62 | 92.40 | 110.37 | 128.99 | 188.29 | 211.46 | 141.94 | 176.70 | 196.98 | 223.05 | 269.40 | 295.47 |
| 43 | 80.62 | 96.37 | 118.31 | 133.31 | 188.29 | 211.46 | 141.94 | 176.70 | 196.98 | 223.05 | 269.40 | 295.47 |
| 44 | 84.67 | 100.08 | 122.09 | 137.67 | 188.29 | 211.46 | 141.94 | 176.70 | 196.98 | 223.05 | 269.40 | 295.47 |
| 45 | 89.05 | 105.15 | 128.91 | 143.47 | 213.50 | 246.71 | 168.01 | 202.77 | 223.05 | 249.12 | 301.26 | 330.23 |
| 46 | 89.45 | 112.88 | 137.15 | 147.83 | 222.37 | 260.05 | 168.01 | 202.77 | 223.05 | 249.12 | 301.26 | 330.23 |
| 47 | 93.59 | 117.03 | 141.61 | 156.00 | 231.34 | 269.23 | 168.01 | 202.77 | 223.05 | 249.12 | 301.26 | 330.23 |
| 48 | 97.78 | 121.21 | 150.02 | 164.27 | 240.42 | 272.30 | 168.01 | 202.77 | 223.05 | 249.12 | 301.26 | 330.23 |
| 49 | 102.01 | 129.17 | 154.59 | 168.81 | 243.33 | 272.30 | 168.01 | 202.77 | 223.05 | 249.12 | 301.26 | 330.23 |
| 50 | 108.63 | 131.44 | 162.82 | 179.64 | 263.11 | 295.47 | 179.60 | 211.46 | 231.74 | 260.71 | 312.85 | 353.41 |
| 51 | 112.90 | 135.90 | 171.20 | 190.61 | 273.87 | 309.95 | 185.39 | 220.15 | 240.43 | 266.50 | 321.54 | 353.41 |
| 52 | 118.84 | 144.13 | 173.39 | 192.02 | 287.58 | 321.54 | 188.29 | 225.95 | 246.23 | 272.30 | 327.34 | 362.10 |
| 53 | 118.83 | 152.43 | 181.97 | 200.70 | 301.26 | 333.13 | 194.08 | 231.74 | 254.92 | 278.09 | 336.03 | 370.79 |
| 54 | 125.45 | 157.02 | 188.30 | 208.66 | 312.53 | 347.61 | 199.88 | 237.54 | 260.71 | 286.78 | 344.72 | 379.48 |
| 55 | 131.57 | 163.24 | 192.44 | 217.50 | 324.44 | 355.64 | 205.07 | 246.23 | 269.40 | 292.57 | 353.41 | 391.06 |
| 56 | 139.92 | 171.63 | 201.09 | 227.87 | 338.92 | 373.68 | 213.78 | 254.92 | 280.99 | 301.26 | 364.99 | 405.55 |
| 57 | 144.51 | 177.91 | 211.39 | 240.62 | 350.51 | 385.27 | 215.75 | 269.40 | 298.37 | 315.75 | 382.37 | 425.83 |
| 58 | 152.99 | 184.26 | 217.90 | 251.23 | 364.99 | 399.75 | 224.54 | 280.99 | 312.85 | 333.13 | 405.55 | 449.00 |
| 59 | 157.18 | 196.68 | 228.31 | 261.94 | 379.48 | 414.24 | 226.74 | 288.59 | 333.13 | 353.41 | 428.72 | 475.07 |
| 60 | 165.84 | 203.13 | 238.76 | 272.76 | 391.06 | 425.83 | 235.69 | 292.54 | 341.28 | 370.79 | 449.00 | 498.24 |
| 61 | 173.79 | 216.93 | 250.93 | 288.59 | 397.75 | 431.60 | 245.56 | 306.68 | 350.03 | 378.00 | 459.81 | 507.76 |
| 62 | 179.97 | 228.40 | 262.79 | 300.79 | 403.54 | 436.49 | 244.79 | 314.08 | 356.60 | 389.82 | 469.43 | 518.84 |
| 63 | 188.19 | 237.15 | 266.51 | 320.77 | 411.13 | 443.17 | 247.60 | 324.08 | 363.24 | 400.45 | 480.54 | 531.26 |
| 64 | 193.46 | 240.80 | 282.36 | 334.88 | 417.69 | 451.41 | 248.73 | 325.89 | 368.08 | 409.90 | 490.33 | 542.21 |
| 65 | 197.60 | 253.36 | 290.66 | 352.81 | 425.74 | 461.01 | 249.60 | 333.62 | 371.60 | 420.70 | 501.31 | 551.69 |
| 66 | 209.91 | 276.64 | 312.10 | 379.87 | 439.95 | 476.61 | 260.00 | 346.47 | 389.85 | 435.06 | 518.16 | 569.49 |
| 67 | 229.04 | 295.96 | 342.10 | 400.42 | 464.39 | 502.30 | 279.33 | 362.51 | 409.90 | 454.92 | 542.58 | 594.71 |
| 68 | 246.49 | 319.63 | 370.97 | 422.23 | 493.36 | 534.67 | 296.13 | 380.92 | 431.41 | 479.60 | 571.38 | 626.46 |
| 69 | 264.60 | 346.40 | 396.78 | 448.49 | 523.98 | 568.39 | 310.57 | 401.87 | 452.93 | 506.22 | 601.69 | 657.20 |
| 70 | 286.23 | 373.40 | 420.78 | 476.41 | 551.52 | 598.73 | 329.99 | 420.61 | 474.26 | 538.64 | 628.77 | 684.57 |
| 71 | 308.71 | 389.51 | 437.16 | 507.61 | 582.20 | 629.85 | 350.15 | 439.24 | 493.10 | 571.84 | 658.85 | 712.72 |
| 72 | 327.66 | 407.58 | 453.53 | 543.44 | 617.36 | 665.31 | 367.62 | 459.53 | 511.47 | 609.37 | 691.29 | 743.23 |
| 73 | 344.43 | 429.10 | 473.35 | 583.03 | 656.15 | 702.33 | 382.91 | 481.05 | 534.93 | 650.38 | 727.35 | 777.37 |
| 74 | 360.87 | 451.55 | 501.52 | 625.51 | 697.68 | 743.95 | 399.73 | 503.37 | 562.59 | 690.28 | 766.16 | 814.27 |
| 75 | 374.99 | 478.07 | 540.28 | 664.68 | 741.10 | 787.31 | 412.32 | 527.84 | 598.93 | 726.89 | 806.86 | 854.85 |
| 76 | 390.22 | 509.50 | 589.59 | 705.46 | 788.96 | 840.08 | 424.30 | 555.51 | 640.71 | 763.40 | 852.00 | 904.83 |
| 77 | 404.48 | 548.01 | 642.60 | 746.98 | 844.84 | 905.19 | 435.47 | 587.15 | 686.64 | 797.54 | 901.93 | 965.53 |
| 78 | 430.88 | 603.88 | 714.40 | 807.31 | 925.84 | 999.52 | 459.72 | 637.52 | 749.64 | 853.76 | 980.30 | 1058.79 |
| 79 | 467.73 | 671.16 | 797.70 | 885.80 | 1028.36 | 1114.85 | 494.96 | 701.59 | 828.13 | 927.44 | 1079.61 | 1172.52 |
| 80 | 510.98 | 741.63 | | | | | 536.60 | 767.26 | | | | |
| 81 | 563.83 | 815.32 | | | | | 587.86 | 836.14 | | | | |
| 82 | 626.30 | 890.60 | | | | | 647.13 | 908.22 | | | | |
| 83 | 696.78 | 969.09 | | | | | 714.40 | 983.51 | | | | |
| 84 | 773.67 | 1050.78 | | | | | 786.49 | 1062.00 | | | | |
| 85+ | | | | | | | | | | | | |

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

# Appendix B3

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

## LTC-96 VA 9/96

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

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

| Age | 3.2% Simple Inflation | | | | | | 3.2% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 51.26 | 62.47 | 70.48 | 78.49 | 96.16 | 105.94 | 127.31 | 156.17 | 178.69 | 205.76 | 254.92 | 280.99 |
| 30 | 51.26 | 62.47 | 70.48 | 78.49 | 99.58 | 113.22 | 134.53 | 163.29 | 188.29 | 211.46 | 254.92 | 280.99 |
| 31 | 51.26 | 62.47 | 70.48 | 78.49 | 103.00 | 120.52 | 136.15 | 166.86 | 188.29 | 211.46 | 254.92 | 280.99 |
| 32 | 51.26 | 62.47 | 70.48 | 78.49 | 109.86 | 124.18 | 136.15 | 168.01 | 188.29 | 211.46 | 254.92 | 280.99 |
| 33 | 52.97 | 62.47 | 71.86 | 78.49 | 113.30 | 131.53 | 136.15 | 168.01 | 188.29 | 211.46 | 254.92 | 280.99 |
| 34 | 52.97 | 62.47 | 75.22 | 81.06 | 120.20 | 138.89 | 136.15 | 168.01 | 188.29 | 211.46 | 254.92 | 280.99 |
| 35 | 56.38 | 63.92 | 75.22 | 84.40 | 127.13 | 142.59 | 136.15 | 168.01 | 188.29 | 211.46 | 254.92 | 280.99 |
| 36 | 59.80 | 67.21 | 78.59 | 91.11 | 130.60 | 150.00 | 136.15 | 168.01 | 188.29 | 211.46 | 254.92 | 280.99 |
| 37 | 63.24 | 70.51 | 85.37 | 94.47 | 137.57 | 157.44 | 136.15 | 168.01 | 188.29 | 211.46 | 254.92 | 280.99 |
| 38 | 63.24 | 73.83 | 88.76 | 97.84 | 144.56 | 164.90 | 136.15 | 168.01 | 188.29 | 211.46 | 254.92 | 280.99 |
| 39 | 66.69 | 77.15 | 92.17 | 104.60 | 151.58 | 176.14 | 136.15 | 168.01 | 188.29 | 211.46 | 254.92 | 280.99 |
| 40 | 70.15 | 80.48 | 95.59 | 108.00 | 158.63 | 183.67 | 136.15 | 168.01 | 188.29 | 211.46 | 254.92 | 280.99 |
| 41 | 73.96 | 84.17 | 99.44 | 111.88 | 166.48 | 191.19 | 136.15 | 168.01 | 188.29 | 211.46 | 254.92 | 280.99 |
| 42 | 74.30 | 87.90 | 103.33 | 119.26 | 170.91 | 191.19 | 136.15 | 168.01 | 188.29 | 211.46 | 254.92 | 280.99 |
| 43 | 78.18 | 91.67 | 110.76 | 123.25 | 170.91 | 191.19 | 136.15 | 168.01 | 188.29 | 211.46 | 254.92 | 280.99 |
| 44 | 82.10 | 95.20 | 114.30 | 127.28 | 170.91 | 191.19 | 136.15 | 168.01 | 188.29 | 211.46 | 254.92 | 280.99 |
| 45 | 86.97 | 97.50 | 120.45 | 132.92 | 195.71 | 223.08 | 162.22 | 194.08 | 214.36 | 237.54 | 283.88 | 309.95 |
| 46 | 87.37 | 104.67 | 128.15 | 136.96 | 203.84 | 235.15 | 162.22 | 194.08 | 214.36 | 237.54 | 283.88 | 309.95 |
| 47 | 91.41 | 108.52 | 132.32 | 144.53 | 212.06 | 243.46 | 162.22 | 194.08 | 214.36 | 237.54 | 283.88 | 309.95 |
| 48 | 95.50 | 112.40 | 140.18 | 152.19 | 220.38 | 246.23 | 162.22 | 194.08 | 214.36 | 237.54 | 283.88 | 309.95 |
| 49 | 99.64 | 119.78 | 144.46 | 156.40 | 223.05 | 246.23 | 162.22 | 194.08 | 214.36 | 237.54 | 283.88 | 309.95 |
| 50 | 104.01 | 124.87 | 155.42 | 167.66 | 240.23 | 269.40 | 170.91 | 205.67 | 225.95 | 249.12 | 298.37 | 333.13 |
| 51 | 108.38 | 127.27 | 159.14 | 176.13 | 251.05 | 280.99 | 179.60 | 211.46 | 231.74 | 254.92 | 304.16 | 333.13 |
| 52 | 114.27 | 135.39 | 161.67 | 177.97 | 264.58 | 292.57 | 185.39 | 217.26 | 237.54 | 260.71 | 312.85 | 341.82 |
| 53 | 116.63 | 143.59 | 167.97 | 186.70 | 278.09 | 307.06 | 191.19 | 223.05 | 246.23 | 266.50 | 321.54 | 353.41 |
| 54 | 121.05 | 146.11 | 174.35 | 194.59 | 289.38 | 318.64 | 196.98 | 231.74 | 252.02 | 275.19 | 330.23 | 362.10 |
| 55 | 127.11 | 154.42 | 178.69 | 201.13 | 301.26 | 329.83 | 202.18 | 237.54 | 260.71 | 280.99 | 338.92 | 373.68 |
| 56 | 135.41 | 162.72 | 187.22 | 211.43 | 312.85 | 344.72 | 208.00 | 246.23 | 272.30 | 289.68 | 353.41 | 391.06 |
| 57 | 140.06 | 169.02 | 197.30 | 223.94 | 327.34 | 362.10 | 210.07 | 257.81 | 283.88 | 304.16 | 370.79 | 411.34 |
| 58 | 148.49 | 175.38 | 206.18 | 234.64 | 341.82 | 376.58 | 218.85 | 269.40 | 298.37 | 321.54 | 391.06 | 434.52 |
| 59 | 152.76 | 187.63 | 218.79 | 243.06 | 356.30 | 391.06 | 221.21 | 277.27 | 315.75 | 338.92 | 411.34 | 457.69 |
| 60 | 159.20 | 194.11 | 229.12 | 253.95 | 370.79 | 408.44 | 227.47 | 278.87 | 321.53 | 356.30 | 434.52 | 480.86 |
| 61 | 167.10 | 207.70 | 241.28 | 269.51 | 375.18 | 411.85 | 237.28 | 292.99 | 330.58 | 363.90 | 440.06 | 490.84 |
| 62 | 173.39 | 219.17 | 253.15 | 279.47 | 384.33 | 420.01 | 236.81 | 297.98 | 337.68 | 370.60 | 450.21 | 499.62 |
| 63 | 181.62 | 225.86 | 255.02 | 296.83 | 389.77 | 424.48 | 237.39 | 305.63 | 342.18 | 376.42 | 456.51 | 507.24 |
| 64 | 184.95 | 229.95 | 270.97 | 311.13 | 396.93 | 433.25 | 241.34 | 310.62 | 345.23 | 383.96 | 464.38 | 513.68 |
| 65 | 187.30 | 242.63 | 277.45 | 326.58 | 403.06 | 438.33 | 242.54 | 316.19 | 351.91 | 392.99 | 473.60 | 521.47 |
| 66 | 201.60 | 263.57 | 296.71 | 353.26 | 415.51 | 452.17 | 253.03 | 329.39 | 367.92 | 403.29 | 483.94 | 535.27 |
| 67 | 222.68 | 283.00 | 326.55 | 371.99 | 433.59 | 473.87 | 272.40 | 345.93 | 388.57 | 421.74 | 507.04 | 559.17 |
| 68 | 242.24 | 308.83 | 353.30 | 392.40 | 458.94 | 500.25 | 289.35 | 367.15 | 410.75 | 447.47 | 534.67 | 587.45 |
| 69 | 260.40 | 333.49 | 379.34 | 417.41 | 488.46 | 530.64 | 306.19 | 388.54 | 435.17 | 475.13 | 563.94 | 617.23 |
| 70 | 284.14 | 362.67 | 403.69 | 444.22 | 517.18 | 560.10 | 325.74 | 407.73 | 457.09 | 508.60 | 594.43 | 648.08 |
| 71 | 306.64 | 379.15 | 422.66 | 476.53 | 546.97 | 592.55 | 346.00 | 428.88 | 478.60 | 542.83 | 625.70 | 677.50 |
| 72 | 325.66 | 397.59 | 441.55 | 515.47 | 585.40 | 629.35 | 365.62 | 449.54 | 501.48 | 581.40 | 661.32 | 713.27 |
| 73 | 342.51 | 419.47 | 463.73 | 556.09 | 625.36 | 669.62 | 380.99 | 473.35 | 527.23 | 619.59 | 700.41 | 750.44 |
| 74 | 359.02 | 442.30 | 490.41 | 595.90 | 666.22 | 710.64 | 397.88 | 495.97 | 553.34 | 655.12 | 738.40 | 788.36 |
| 75 | 373.22 | 465.63 | 522.50 | 632.69 | 707.34 | 753.54 | 410.54 | 517.17 | 582.93 | 689.56 | 774.87 | 826.41 |
| 76 | 386.81 | 492.46 | 562.32 | 667.97 | 749.76 | 799.18 | 422.59 | 541.87 | 616.85 | 720.80 | 812.81 | 869.04 |
| 77 | 401.22 | 526.80 | 606.72 | 702.95 | 794.28 | 851.37 | 433.84 | 569.21 | 654.02 | 751.88 | 853.00 | 916.60 |
| 78 | 426.08 | 575.05 | 669.55 | 756.05 | 863.37 | 929.05 | 458.12 | 611.89 | 709.60 | 800.90 | 919.43 | 991.52 |
| 79 | 461.32 | 637.52 | 744.84 | 824.93 | 949.87 | 1026.76 | 491.75 | 669.55 | 778.48 | 868.18 | 1004.33 | 1087.62 |
| 80 | 502.97 | 701.59 | | | | | 530.20 | 730.42 | | | | |
| 81 | 554.22 | 770.47 | | | | | 578.25 | 794.49 | | | | |
| 82 | 611.89 | 840.95 | | | | | 634.31 | 861.77 | | | | |
| 83 | 677.56 | 916.23 | | | | | 696.78 | 933.85 | | | | |
| 84 | 749.64 | 993.12 | | | | | 765.66 | 1009.14 | | | | |
| 85+ | | | | | | | | | | | | |

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

# Appendix B3

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

## LTC-96 VA 9/96

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

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

| Age | 3.2% Simple Inflation | | | | | | 3.2% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 46.45 | 54.46 | 60.87 | 65.67 | 81.49 | 88.28 | 119.18 | 140.02 | 156.70 | 177.57 | 220.15 | 243.33 |
| 30 | 46.45 | 54.46 | 60.87 | 65.67 | 84.39 | 94.35 | 125.94 | 146.40 | 165.12 | 182.50 | 220.15 | 243.33 |
| 31 | 46.45 | 54.46 | 60.87 | 65.67 | 87.29 | 100.43 | 127.46 | 149.59 | 165.12 | 182.50 | 220.15 | 243.33 |
| 32 | 46.45 | 54.46 | 60.87 | 65.67 | 93.10 | 103.49 | 127.46 | 150.63 | 165.12 | 182.50 | 220.15 | 243.33 |
| 33 | 48.00 | 54.46 | 62.06 | 65.67 | 96.02 | 109.60 | 127.46 | 150.63 | 165.12 | 182.50 | 220.15 | 243.33 |
| 34 | 48.00 | 54.46 | 64.96 | 67.83 | 101.87 | 115.75 | 127.46 | 150.63 | 165.12 | 182.50 | 220.15 | 243.33 |
| 35 | 51.09 | 55.72 | 64.96 | 70.62 | 107.74 | 118.82 | 127.46 | 150.63 | 165.12 | 182.50 | 220.15 | 243.33 |
| 36 | 54.20 | 58.60 | 67.88 | 76.23 | 110.68 | 125.00 | 127.46 | 150.63 | 165.12 | 182.50 | 220.15 | 243.33 |
| 37 | 57.31 | 61.47 | 73.72 | 79.05 | 116.58 | 131.20 | 127.46 | 150.63 | 165.12 | 182.50 | 220.15 | 243.33 |
| 38 | 57.31 | 64.36 | 76.66 | 81.87 | 122.51 | 137.42 | 127.46 | 150.63 | 165.12 | 182.50 | 220.15 | 243.33 |
| 39 | 60.44 | 67.26 | 79.60 | 87.53 | 128.46 | 146.79 | 127.46 | 150.63 | 165.12 | 182.50 | 220.15 | 243.33 |
| 40 | 63.58 | 70.16 | 82.55 | 90.37 | 134.43 | 153.06 | 127.46 | 150.63 | 165.12 | 182.50 | 220.15 | 243.33 |
| 41 | 67.03 | 73.38 | 85.88 | 93.62 | 141.09 | 159.32 | 127.46 | 150.63 | 165.12 | 182.50 | 220.15 | 243.33 |
| 42 | 67.34 | 76.63 | 89.24 | 99.79 | 144.84 | 159.32 | 127.46 | 150.63 | 165.12 | 182.50 | 220.15 | 243.33 |
| 43 | 70.85 | 79.92 | 95.65 | 103.13 | 144.84 | 159.32 | 127.46 | 150.63 | 165.12 | 182.50 | 220.15 | 243.33 |
| 44 | 74.41 | 83.00 | 98.71 | 106.50 | 144.84 | 159.32 | 127.46 | 150.63 | 165.12 | 182.50 | 220.15 | 243.33 |
| 45 | 76.62 | 86.03 | 105.66 | 113.93 | 165.21 | 188.97 | 147.74 | 173.81 | 185.39 | 205.67 | 249.12 | 275.19 |
| 46 | 76.97 | 92.36 | 112.41 | 117.40 | 172.07 | 199.19 | 147.74 | 173.81 | 185.39 | 205.67 | 249.12 | 275.19 |
| 47 | 80.53 | 95.75 | 116.07 | 123.89 | 179.01 | 206.22 | 147.74 | 173.81 | 185.39 | 205.67 | 249.12 | 275.19 |
| 48 | 84.13 | 99.18 | 122.96 | 130.45 | 186.04 | 208.57 | 147.74 | 173.81 | 185.39 | 205.67 | 249.12 | 275.19 |
| 49 | 87.78 | 105.69 | 126.72 | 134.06 | 188.29 | 208.57 | 147.74 | 173.81 | 185.39 | 205.67 | 249.12 | 275.19 |
| 50 | 94.77 | 109.53 | 133.22 | 141.32 | 205.91 | 231.74 | 156.43 | 182.50 | 194.08 | 217.26 | 260.71 | 295.47 |
| 51 | 97.09 | 112.17 | 137.44 | 149.59 | 213.96 | 243.33 | 162.22 | 188.29 | 199.88 | 223.05 | 269.40 | 295.47 |
| 52 | 102.84 | 117.92 | 140.59 | 152.21 | 227.19 | 254.92 | 168.01 | 191.19 | 205.67 | 228.84 | 275.19 | 304.16 |
| 53 | 103.42 | 125.92 | 146.97 | 158.69 | 240.43 | 263.61 | 173.81 | 196.98 | 211.46 | 234.64 | 283.88 | 312.85 |
| 54 | 107.85 | 128.67 | 151.10 | 166.46 | 248.87 | 278.09 | 176.70 | 202.77 | 220.15 | 240.43 | 292.57 | 321.54 |
| 55 | 113.73 | 134.57 | 155.78 | 173.07 | 260.71 | 286.81 | 181.96 | 211.46 | 228.84 | 246.23 | 301.26 | 333.13 |
| 56 | 119.61 | 142.65 | 161.80 | 183.24 | 272.30 | 301.26 | 187.78 | 217.26 | 237.54 | 254.92 | 312.85 | 347.61 |
| 57 | 124.50 | 149.00 | 171.46 | 192.97 | 283.88 | 315.75 | 190.20 | 228.84 | 249.12 | 266.50 | 327.34 | 364.99 |
| 58 | 132.74 | 155.40 | 178.07 | 201.46 | 298.37 | 327.34 | 196.11 | 240.43 | 263.61 | 283.88 | 344.72 | 385.27 |
| 59 | 135.05 | 165.03 | 187.88 | 212.39 | 309.95 | 341.82 | 199.09 | 246.15 | 278.09 | 298.37 | 364.99 | 405.55 |
| 60 | 141.51 | 171.54 | 200.18 | 221.03 | 324.44 | 356.30 | 205.54 | 248.80 | 284.87 | 312.85 | 385.27 | 428.72 |
| 61 | 149.28 | 182.31 | 207.50 | 233.73 | 330.04 | 361.07 | 212.45 | 260.13 | 294.47 | 321.58 | 392.10 | 437.24 |
| 62 | 155.83 | 191.49 | 219.40 | 243.95 | 334.91 | 367.86 | 212.86 | 265.76 | 299.86 | 329.42 | 400.80 | 444.72 |
| 63 | 164.12 | 198.76 | 222.85 | 260.92 | 341.72 | 373.75 | 214.41 | 274.02 | 305.33 | 336.38 | 408.46 | 451.17 |
| 64 | 167.95 | 203.92 | 234.54 | 273.13 | 350.23 | 381.37 | 216.72 | 277.52 | 307.16 | 342.45 | 415.09 | 459.20 |
| 65 | 170.84 | 212.57 | 242.22 | 288.44 | 355.20 | 387.95 | 218.99 | 283.82 | 310.08 | 350.16 | 423.22 | 466.04 |
| 66 | 182.89 | 230.89 | 259.35 | 309.71 | 366.62 | 398.40 | 229.82 | 295.23 | 326.50 | 361.74 | 435.06 | 479.06 |
| 67 | 199.35 | 250.59 | 284.35 | 326.97 | 383.83 | 419.37 | 247.01 | 310.38 | 343.56 | 379.10 | 454.92 | 502.30 |
| 68 | 216.74 | 272.12 | 311.35 | 346.50 | 406.16 | 442.88 | 262.22 | 328.14 | 364.86 | 401.57 | 479.60 | 527.78 |
| 69 | 233.10 | 296.92 | 335.74 | 370.78 | 432.95 | 470.69 | 277.76 | 348.58 | 388.54 | 426.29 | 508.44 | 557.28 |
| 70 | 254.89 | 321.90 | 356.70 | 394.86 | 459.24 | 497.87 | 295.93 | 366.96 | 409.88 | 457.09 | 536.49 | 583.70 |
| 71 | 275.56 | 337.71 | 375.01 | 426.81 | 488.96 | 528.33 | 314.92 | 385.37 | 428.88 | 491.03 | 565.62 | 611.20 |
| 72 | 291.70 | 355.63 | 391.60 | 461.52 | 521.46 | 559.42 | 331.66 | 405.58 | 449.54 | 525.46 | 597.38 | 643.34 |
| 73 | 307.87 | 373.29 | 411.78 | 496.44 | 558.02 | 596.50 | 346.35 | 425.25 | 471.43 | 559.94 | 631.14 | 675.39 |
| 74 | 323.86 | 394.18 | 436.75 | 532.98 | 594.05 | 632.91 | 360.87 | 446.00 | 497.82 | 594.05 | 664.37 | 708.79 |
| 75 | 335.90 | 415.87 | 465.63 | 565.16 | 630.92 | 671.79 | 373.22 | 467.41 | 524.28 | 623.81 | 698.45 | 744.66 |
| 76 | 347.62 | 441.34 | 500.98 | 598.11 | 669.68 | 712.28 | 383.40 | 489.05 | 555.51 | 652.64 | 732.72 | 782.14 |
| 77 | 360.44 | 469.72 | 539.85 | 627.92 | 707.84 | 756.77 | 393.06 | 512.12 | 588.78 | 680.11 | 768.19 | 823.64 |
| 78 | 382.83 | 512.58 | 594.27 | 674.36 | 767.26 | 823.33 | 414.87 | 551.02 | 637.52 | 724.01 | 826.53 | 889.00 |
| 79 | 413.27 | 567.04 | 659.94 | 735.23 | 842.55 | 906.62 | 443.70 | 600.68 | 698.39 | 783.28 | 900.21 | 970.69 |
| 80 | 450.11 | 623.10 | | | | | 477.34 | 653.54 | | | | |
| 81 | 493.36 | 680.77 | | | | | 518.98 | 709.60 | | | | |
| 82 | 543.01 | 741.63 | | | | | 565.44 | 767.26 | | | | |
| 83 | 597.47 | 805.71 | | | | | 618.30 | 829.73 | | | | |
| 84 | 656.74 | 871.38 | | | | | 675.96 | 892.20 | | | | |
| 85+ | | | | | | | | | | | | |

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

# Appendix B4

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

## LTC-96 VA 9/96

***Premiums to be used only with those that have***

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

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

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

| Age | 1.8% Simple Inflation | | | | | | 1.8% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 56.06 | 70.48 | 78.49 | 88.10 | 108.98 | 120.14 | 84.85 | 106.03 | 117.56 | 132.40 | 160.39 | 176.76 |
| 30 | 56.06 | 70.48 | 78.49 | 88.10 | 109.08 | 120.37 | 85.06 | 106.24 | 117.84 | 132.57 | 160.39 | 176.76 |
| 31 | 56.06 | 70.48 | 78.49 | 88.10 | 109.19 | 120.60 | 85.11 | 106.35 | 117.84 | 132.57 | 160.39 | 176.76 |
| 32 | 56.06 | 70.48 | 78.49 | 88.10 | 109.41 | 120.71 | 85.11 | 106.38 | 117.84 | 132.57 | 160.39 | 176.76 |
| 33 | 56.11 | 70.48 | 78.53 | 88.10 | 109.52 | 120.94 | 85.11 | 106.38 | 117.84 | 132.57 | 160.39 | 176.76 |
| 34 | 56.11 | 70.48 | 78.63 | 88.18 | 109.73 | 121.16 | 85.11 | 106.38 | 117.84 | 132.57 | 160.39 | 176.76 |
| 35 | 56.22 | 70.52 | 78.63 | 88.28 | 109.95 | 121.28 | 85.11 | 106.38 | 117.84 | 132.57 | 160.39 | 176.76 |
| 36 | 56.32 | 70.63 | 78.74 | 88.49 | 110.06 | 121.50 | 85.11 | 106.38 | 117.84 | 132.57 | 160.39 | 176.76 |
| 37 | 56.42 | 70.73 | 78.94 | 88.59 | 110.27 | 121.73 | 85.11 | 106.38 | 117.84 | 132.57 | 160.39 | 176.76 |
| 38 | 56.42 | 70.83 | 79.04 | 88.69 | 110.49 | 121.96 | 85.11 | 106.38 | 117.84 | 132.57 | 160.39 | 176.76 |
| 39 | 56.52 | 70.93 | 79.15 | 88.90 | 110.70 | 122.30 | 85.11 | 106.38 | 117.84 | 132.57 | 160.39 | 176.76 |
| 40 | 56.63 | 71.03 | 79.25 | 89.00 | 110.92 | 122.52 | 85.11 | 106.38 | 117.84 | 132.57 | 160.39 | 176.76 |
| 41 | 56.74 | 71.15 | 79.37 | 89.12 | 111.16 | 122.75 | 85.11 | 106.38 | 117.84 | 132.57 | 160.39 | 176.76 |
| 42 | 56.75 | 71.26 | 79.48 | 89.34 | 111.29 | 122.75 | 85.11 | 106.38 | 117.84 | 132.57 | 160.39 | 176.76 |
| 43 | 56.86 | 71.37 | 79.70 | 89.46 | 111.29 | 122.75 | 85.11 | 106.38 | 117.84 | 132.57 | 160.39 | 176.76 |
| 44 | 56.98 | 71.28 | 79.50 | 89.58 | 111.29 | 122.75 | 85.11 | 106.38 | 117.84 | 132.57 | 160.39 | 176.76 |
| 45 | 72.66 | 93.40 | 100.18 | 114.71 | 144.83 | 156.43 | 96.56 | 121.11 | 134.21 | 148.94 | 180.03 | 199.67 |
| 46 | 72.67 | 93.62 | 100.40 | 114.83 | 145.08 | 156.79 | 96.56 | 121.11 | 134.21 | 148.94 | 180.03 | 199.67 |
| 47 | 72.79 | 93.74 | 100.52 | 115.06 | 145.33 | 157.04 | 96.56 | 121.11 | 134.21 | 148.94 | 180.03 | 199.67 |
| 48 | 72.90 | 93.86 | 100.75 | 115.30 | 145.58 | 157.12 | 96.56 | 121.11 | 134.21 | 148.94 | 180.03 | 199.67 |
| 49 | 73.02 | 94.08 | 100.88 | 115.42 | 145.66 | 157.12 | 96.56 | 121.11 | 134.21 | 148.94 | 180.03 | 199.67 |
| 50 | 77.81 | 103.54 | 108.89 | 125.00 | 158.66 | 170.21 | 103.11 | 129.30 | 142.39 | 157.12 | 188.22 | 207.86 |
| 51 | 82.60 | 108.33 | 116.91 | 129.90 | 166.82 | 178.40 | 106.38 | 132.57 | 145.66 | 160.39 | 193.13 | 212.77 |
| 52 | 87.50 | 113.24 | 123.27 | 139.48 | 173.43 | 188.22 | 111.29 | 135.84 | 148.94 | 163.67 | 198.04 | 219.31 |
| 53 | 93.85 | 118.14 | 129.73 | 145.95 | 180.03 | 196.40 | 116.20 | 139.12 | 153.85 | 168.58 | 202.95 | 224.22 |
| 54 | 97.09 | 122.94 | 136.20 | 154.09 | 188.21 | 206.22 | 119.48 | 144.03 | 158.76 | 171.85 | 207.86 | 229.13 |
| 55 | 101.99 | 127.84 | 144.23 | 160.56 | 194.76 | 215.94 | 124.37 | 147.30 | 162.03 | 175.12 | 212.77 | 234.04 |
| 56 | 106.90 | 132.75 | 149.14 | 168.70 | 202.95 | 224.22 | 129.28 | 153.85 | 168.58 | 181.67 | 219.31 | 243.86 |
| 57 | 111.69 | 139.21 | 155.72 | 175.28 | 212.77 | 232.41 | 134.08 | 162.03 | 178.40 | 191.49 | 230.77 | 255.32 |
| 58 | 116.60 | 145.68 | 162.19 | 184.98 | 220.95 | 242.23 | 138.99 | 170.21 | 189.85 | 201.31 | 245.50 | 271.69 |
| 59 | 124.62 | 152.25 | 168.78 | 194.69 | 230.77 | 252.05 | 145.35 | 179.84 | 202.95 | 214.40 | 260.23 | 288.05 |
| 60 | 131.09 | 158.72 | 175.37 | 204.39 | 240.59 | 261.87 | 151.83 | 190.99 | 214.14 | 227.50 | 276.60 | 306.06 |
| 61 | 139.22 | 166.96 | 183.73 | 215.87 | 251.74 | 272.99 | 158.40 | 200.80 | 223.75 | 241.93 | 292.61 | 323.66 |
| 62 | 144.13 | 178.09 | 192.42 | 228.79 | 266.12 | 287.35 | 164.42 | 211.78 | 234.57 | 256.33 | 310.21 | 342.86 |
| 63 | 147.90 | 188.43 | 203.44 | 243.50 | 280.47 | 303.30 | 169.94 | 220.48 | 247.60 | 273.95 | 329.39 | 363.64 |
| 64 | 153.40 | 197.57 | 216.41 | 259.65 | 298.04 | 322.47 | 177.79 | 233.36 | 261.35 | 293.16 | 350.16 | 385.99 |
| 65 | 161.16 | 209.24 | 229.02 | 275.92 | 317.20 | 341.60 | 185.50 | 247.57 | 276.49 | 312.32 | 372.50 | 409.92 |
| 66 | 172.87 | 226.99 | 249.31 | 293.94 | 339.55 | 365.55 | 202.14 | 267.60 | 299.63 | 331.43 | 398.04 | 433.78 |
| 67 | 186.75 | 245.91 | 267.23 | 313.17 | 368.34 | 395.93 | 219.76 | 288.83 | 319.66 | 353.74 | 430.00 | 459.21 |
| 68 | 203.87 | 267.01 | 294.75 | 337.09 | 401.92 | 424.61 | 239.47 | 311.16 | 345.20 | 382.47 | 465.12 | 492.68 |
| 69 | 221.99 | 290.24 | 329.00 | 372.29 | 438.65 | 469.40 | 261.49 | 338.30 | 378.76 | 420.85 | 505.01 | 539.01 |
| 70 | 247.10 | 323.33 | 363.65 | 412.24 | 478.52 | 518.94 | 285.48 | 363.74 | 410.62 | 465.59 | 544.81 | 593.30 |
| 71 | 276.10 | 348.76 | 390.74 | 453.71 | 521.53 | 563.51 | 313.24 | 392.35 | 440.79 | 511.84 | 589.34 | 637.78 |
| 72 | 301.56 | 377.35 | 419.28 | 504.75 | 572.48 | 616.02 | 340.26 | 425.73 | 474.11 | 566.03 | 641.82 | 690.20 |
| 73 | 330.18 | 412.32 | 455.81 | 560.50 | 631.36 | 676.46 | 368.83 | 462.25 | 515.40 | 624.92 | 700.62 | 747.33 |
| 74 | 360.33 | 452.02 | 500.28 | 624.14 | 698.14 | 743.18 | 397.33 | 503.50 | 563.02 | 688.49 | 765.70 | 813.96 |
| 75 | 390.41 | 496.44 | 560.71 | 690.84 | 769.57 | 817.77 | 427.36 | 547.85 | 621.76 | 755.11 | 838.65 | 888.46 |
| 76 | 422.01 | 551.99 | 637.03 | 763.79 | 853.65 | 909.81 | 458.92 | 601.73 | 693.19 | 826.37 | 921.05 | 980.42 |
| 77 | 456.74 | 618.61 | 725.98 | 842.97 | 953.55 | 1022.46 | 492.00 | 663.48 | 774.06 | 900.66 | 1019.26 | 1091.37 |
| 78 | 494.96 | 693.58 | 820.12 | 929.05 | 1065.20 | 1148.49 | 528.59 | 733.63 | 861.77 | 980.30 | 1127.67 | 1215.77 |
| 79 | 536.60 | 772.07 | 916.23 | 1018.75 | 1182.13 | 1281.44 | 568.64 | 805.71 | 951.47 | 1066.80 | 1241.40 | 1347.12 |
| 80 | 586.26 | 852.16 | | | | | 616.69 | 880.99 | | | | |
| 81 | 648.73 | 935.45 | | | | | 674.36 | 961.08 | | | | |
| 82 | 720.81 | 1023.55 | | | | | 743.24 | 1044.38 | | | | |
| 83 | 800.90 | 1114.85 | | | | | 820.12 | 1130.87 | | | | |
| 84 | 889.00 | 1209.36 | | | | | 903.42 | 1220.57 | | | | |
| 85+ | | | | | | | | | | | | |

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

# Appendix B4

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

## LTC-96 VA 9/96

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

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

| Age | 1.8% Simple Inflation | | | | | | 1.8% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 54.46 | 65.67 | 73.68 | 83.29 | 99.36 | 110.53 | 81.58 | 99.51 | 112.66 | 125.87 | 152.21 | 168.58 |
| 30 | 54.46 | 65.67 | 73.68 | 83.29 | 99.46 | 110.74 | 81.79 | 99.71 | 112.93 | 126.02 | 152.21 | 168.58 |
| 31 | 54.46 | 65.67 | 73.68 | 83.29 | 99.56 | 110.95 | 81.83 | 99.81 | 112.93 | 126.02 | 152.21 | 168.58 |
| 32 | 54.46 | 65.67 | 73.68 | 83.29 | 99.75 | 111.05 | 81.83 | 99.84 | 112.93 | 126.02 | 152.21 | 168.58 |
| 33 | 54.51 | 65.67 | 73.72 | 83.29 | 99.85 | 111.26 | 81.83 | 99.84 | 112.93 | 126.02 | 152.21 | 168.58 |
| 34 | 54.51 | 65.67 | 73.82 | 83.37 | 100.05 | 111.47 | 81.83 | 99.84 | 112.93 | 126.02 | 152.21 | 168.58 |
| 35 | 54.61 | 65.72 | 73.82 | 83.47 | 100.25 | 111.57 | 81.83 | 99.84 | 112.93 | 126.02 | 152.21 | 168.58 |
| 36 | 54.71 | 65.81 | 73.92 | 83.66 | 100.34 | 111.78 | 81.83 | 99.84 | 112.93 | 126.02 | 152.21 | 168.58 |
| 37 | 54.81 | 65.91 | 74.11 | 83.76 | 100.54 | 111.99 | 81.83 | 99.84 | 112.93 | 126.02 | 152.21 | 168.58 |
| 38 | 54.81 | 66.00 | 74.20 | 83.85 | 100.74 | 112.20 | 81.83 | 99.84 | 112.93 | 126.02 | 152.21 | 168.58 |
| 39 | 54.91 | 66.10 | 74.30 | 84.05 | 100.94 | 112.51 | 81.83 | 99.84 | 112.93 | 126.02 | 152.21 | 168.58 |
| 40 | 55.01 | 66.19 | 74.40 | 84.15 | 101.13 | 112.72 | 81.83 | 99.84 | 112.93 | 126.02 | 152.21 | 168.58 |
| 41 | 55.12 | 66.30 | 74.51 | 84.26 | 101.35 | 112.93 | 81.83 | 99.84 | 112.93 | 126.02 | 152.21 | 168.58 |
| 42 | 55.13 | 66.40 | 74.62 | 84.47 | 101.47 | 112.93 | 81.83 | 99.84 | 112.93 | 126.02 | 152.21 | 168.58 |
| 43 | 55.24 | 66.51 | 74.82 | 84.58 | 101.47 | 112.93 | 81.83 | 99.84 | 112.93 | 126.02 | 152.21 | 168.58 |
| 44 | 55.35 | 66.42 | 74.64 | 84.69 | 101.47 | 112.93 | 81.83 | 99.84 | 112.93 | 126.02 | 152.21 | 168.58 |
| 45 | 69.43 | 86.96 | 93.71 | 105.02 | 131.81 | 141.76 | 93.29 | 116.20 | 130.93 | 142.39 | 171.85 | 188.22 |
| 46 | 69.44 | 87.16 | 93.92 | 105.13 | 132.04 | 142.09 | 93.29 | 116.20 | 130.93 | 142.39 | 171.85 | 188.22 |
| 47 | 69.55 | 87.27 | 94.04 | 105.34 | 132.26 | 142.32 | 93.29 | 116.20 | 130.93 | 142.39 | 171.85 | 188.22 |
| 48 | 69.66 | 87.38 | 94.25 | 105.55 | 132.50 | 142.39 | 93.29 | 116.20 | 130.93 | 142.39 | 171.85 | 188.22 |
| 49 | 69.78 | 87.59 | 94.37 | 105.67 | 132.57 | 142.39 | 93.29 | 116.20 | 130.93 | 142.39 | 171.85 | 188.22 |
| 50 | 74.57 | 97.07 | 104.02 | 115.26 | 145.58 | 155.48 | 98.20 | 124.39 | 135.84 | 150.57 | 180.03 | 198.04 |
| 51 | 79.36 | 101.87 | 108.79 | 121.79 | 152.10 | 165.30 | 103.11 | 127.66 | 139.12 | 153.85 | 184.94 | 202.95 |
| 52 | 84.26 | 106.77 | 115.16 | 128.13 | 160.34 | 171.85 | 106.38 | 130.93 | 144.03 | 157.12 | 188.22 | 207.86 |
| 53 | 89.00 | 111.67 | 121.63 | 134.60 | 166.94 | 181.67 | 111.29 | 135.84 | 147.30 | 160.39 | 193.13 | 214.40 |
| 54 | 93.85 | 116.47 | 128.09 | 141.11 | 173.48 | 191.49 | 116.20 | 139.12 | 152.21 | 165.30 | 198.04 | 219.31 |
| 55 | 98.75 | 121.37 | 134.50 | 149.21 | 181.67 | 199.58 | 121.10 | 142.39 | 157.12 | 168.58 | 204.58 | 225.86 |
| 56 | 103.66 | 126.27 | 139.41 | 157.34 | 188.22 | 207.86 | 126.01 | 148.94 | 162.03 | 175.12 | 211.13 | 234.04 |
| 57 | 108.45 | 131.12 | 145.99 | 163.92 | 198.04 | 217.68 | 129.18 | 155.48 | 171.85 | 183.31 | 222.59 | 247.14 |
| 58 | 113.36 | 137.58 | 152.46 | 172.00 | 207.86 | 225.86 | 134.09 | 163.67 | 181.67 | 194.76 | 235.68 | 261.87 |
| 59 | 118.15 | 144.16 | 160.67 | 180.09 | 217.68 | 238.95 | 140.45 | 173.30 | 191.49 | 206.22 | 252.05 | 278.23 |
| 60 | 126.23 | 152.25 | 167.25 | 189.79 | 227.50 | 250.41 | 146.93 | 181.19 | 202.70 | 217.68 | 266.78 | 294.60 |
| 61 | 132.75 | 160.48 | 175.67 | 201.26 | 238.66 | 261.55 | 153.51 | 191.00 | 212.40 | 230.49 | 281.16 | 310.59 |
| 62 | 137.79 | 170.00 | 186.06 | 212.56 | 253.06 | 275.92 | 159.63 | 200.38 | 221.72 | 243.27 | 297.15 | 328.17 |
| 63 | 143.27 | 180.44 | 194.12 | 225.64 | 267.43 | 291.89 | 163.71 | 209.21 | 234.73 | 259.28 | 313.09 | 347.33 |
| 64 | 148.89 | 188.24 | 207.20 | 240.17 | 283.39 | 307.82 | 171.61 | 220.57 | 245.41 | 275.24 | 332.25 | 366.45 |
| 65 | 153.83 | 200.01 | 218.48 | 256.44 | 299.30 | 325.33 | 179.42 | 236.32 | 260.60 | 291.17 | 351.36 | 387.14 |
| 66 | 164.01 | 217.66 | 234.11 | 272.83 | 320.06 | 347.68 | 194.42 | 254.63 | 281.81 | 311.93 | 373.67 | 409.41 |
| 67 | 179.22 | 235.02 | 250.44 | 290.45 | 345.62 | 369.96 | 211.85 | 275.85 | 301.81 | 331.02 | 402.42 | 433.25 |
| 68 | 196.27 | 257.64 | 276.03 | 314.40 | 375.99 | 397.06 | 231.49 | 299.82 | 325.75 | 359.78 | 435.95 | 463.50 |
| 69 | 215.86 | 280.83 | 309.93 | 346.39 | 409.52 | 437.03 | 253.52 | 325.35 | 359.34 | 396.57 | 474.26 | 508.25 |
| 70 | 245.53 | 313.63 | 349.17 | 384.76 | 446.19 | 484.99 | 282.28 | 354.04 | 396.08 | 439.72 | 515.71 | 560.97 |
| 71 | 274.49 | 339.07 | 377.82 | 431.11 | 490.85 | 529.60 | 310.01 | 384.28 | 427.88 | 487.62 | 560.28 | 607.10 |
| 72 | 299.95 | 369.29 | 409.61 | 480.56 | 541.84 | 582.16 | 338.65 | 417.67 | 464.44 | 540.23 | 612.80 | 661.18 |
| 73 | 328.57 | 402.66 | 446.14 | 534.73 | 600.76 | 642.64 | 367.22 | 454.20 | 505.73 | 595.93 | 673.24 | 721.56 |
| 74 | 358.72 | 440.76 | 489.02 | 593.58 | 665.97 | 709.40 | 395.72 | 495.45 | 553.36 | 654.71 | 736.75 | 786.61 |
| 75 | 387.19 | 483.59 | 543.04 | 657.10 | 734.22 | 782.42 | 425.75 | 538.22 | 605.69 | 716.55 | 804.91 | 857.93 |
| 76 | 418.80 | 534.33 | 608.15 | 723.68 | 810.33 | 864.88 | 457.31 | 585.68 | 667.52 | 781.44 | 879.33 | 940.30 |
| 77 | 451.93 | 594.57 | 685.91 | 793.29 | 897.46 | 961.56 | 490.40 | 642.64 | 738.80 | 847.78 | 963.17 | 1033.68 |
| 78 | 490.15 | 661.54 | 770.47 | 868.18 | 991.52 | 1066.80 | 525.39 | 704.79 | 815.32 | 919.43 | 1055.59 | 1138.88 |
| 79 | 530.20 | 733.63 | 856.96 | 948.27 | 1092.43 | 1180.53 | 563.83 | 768.87 | 895.41 | 997.92 | 1153.30 | 1249.41 |
| 80 | 578.25 | 807.31 | | | | | 608.68 | 839.34 | | | | |
| 81 | 635.92 | 884.20 | | | | | 664.75 | 913.03 | | | | |
| 82 | 704.79 | 967.49 | | | | | 728.82 | 991.52 | | | | |
| 83 | 780.08 | 1052.38 | | | | | 800.90 | 1073.21 | | | | |
| 84 | 861.77 | 1142.09 | | | | | 879.39 | 1159.71 | | | | |
| 85+ | | | | | | | | | | | | |

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

# Appendix B4

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

## LTC-96 VA 9/96

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

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

| Age | 1.8% Simple Inflation | | | | | | 1.8% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 49.66 | 57.66 | 64.07 | 70.48 | 83.33 | 92.91 | 75.06 | 89.72 | 99.60 | 109.52 | 132.57 | 145.66 |
| 30 | 49.66 | 57.66 | 64.07 | 70.48 | 83.42 | 93.09 | 75.25 | 89.90 | 99.84 | 109.66 | 132.57 | 145.66 |
| 31 | 49.66 | 57.66 | 64.07 | 70.48 | 83.50 | 93.26 | 75.29 | 89.99 | 99.84 | 109.66 | 132.57 | 145.66 |
| 32 | 49.66 | 57.66 | 64.07 | 70.48 | 83.66 | 93.35 | 75.29 | 90.02 | 99.84 | 109.66 | 132.57 | 145.66 |
| 33 | 49.70 | 57.66 | 64.11 | 70.48 | 83.75 | 93.52 | 75.29 | 90.02 | 99.84 | 109.66 | 132.57 | 145.66 |
| 34 | 49.70 | 57.66 | 64.19 | 70.54 | 83.91 | 93.70 | 75.29 | 90.02 | 99.84 | 109.66 | 132.57 | 145.66 |
| 35 | 49.79 | 57.70 | 64.19 | 70.63 | 84.08 | 93.79 | 75.29 | 90.02 | 99.84 | 109.66 | 132.57 | 145.66 |
| 36 | 49.88 | 57.79 | 64.27 | 70.79 | 84.16 | 93.96 | 75.29 | 90.02 | 99.84 | 109.66 | 132.57 | 145.66 |
| 37 | 49.97 | 57.87 | 64.44 | 70.87 | 84.33 | 94.14 | 75.29 | 90.02 | 99.84 | 109.66 | 132.57 | 145.66 |
| 38 | 49.97 | 57.95 | 64.53 | 70.95 | 84.49 | 94.31 | 75.29 | 90.02 | 99.84 | 109.66 | 132.57 | 145.66 |
| 39 | 50.06 | 58.04 | 64.61 | 71.12 | 84.66 | 94.58 | 75.29 | 90.02 | 99.84 | 109.66 | 132.57 | 145.66 |
| 40 | 50.15 | 58.12 | 64.69 | 71.20 | 84.82 | 94.75 | 75.29 | 90.02 | 99.84 | 109.66 | 132.57 | 145.66 |
| 41 | 50.25 | 58.21 | 64.79 | 71.29 | 85.00 | 94.93 | 75.29 | 90.02 | 99.84 | 109.66 | 132.57 | 145.66 |
| 42 | 50.26 | 58.30 | 64.88 | 71.47 | 85.11 | 94.93 | 75.29 | 90.02 | 99.84 | 109.66 | 132.57 | 145.66 |
| 43 | 50.36 | 58.40 | 65.06 | 71.57 | 85.11 | 94.93 | 75.29 | 90.02 | 99.84 | 109.66 | 132.57 | 145.66 |
| 44 | 50.46 | 58.32 | 64.90 | 71.66 | 85.11 | 94.93 | 75.29 | 90.02 | 99.84 | 109.66 | 132.57 | 145.66 |
| 45 | 62.97 | 77.29 | 82.40 | 90.48 | 112.28 | 122.21 | 85.11 | 103.11 | 112.93 | 124.39 | 150.57 | 165.30 |
| 46 | 62.98 | 77.48 | 82.59 | 90.57 | 112.47 | 122.49 | 85.11 | 103.11 | 112.93 | 124.39 | 150.57 | 165.30 |
| 47 | 63.08 | 77.57 | 82.69 | 90.76 | 112.67 | 122.69 | 85.11 | 103.11 | 112.93 | 124.39 | 150.57 | 165.30 |
| 48 | 63.18 | 77.67 | 82.88 | 90.94 | 112.87 | 122.75 | 85.11 | 103.11 | 112.93 | 124.39 | 150.57 | 165.30 |
| 49 | 63.29 | 77.86 | 82.98 | 91.04 | 112.93 | 122.75 | 85.11 | 103.11 | 112.93 | 124.39 | 150.57 | 165.30 |
| 50 | 68.09 | 85.75 | 89.39 | 99.02 | 124.31 | 134.21 | 90.02 | 109.66 | 119.48 | 130.93 | 158.76 | 175.12 |
| 51 | 72.88 | 88.93 | 94.18 | 105.55 | 130.84 | 142.39 | 93.29 | 112.93 | 122.75 | 134.21 | 162.03 | 180.03 |
| 52 | 76.16 | 93.82 | 100.56 | 111.91 | 137.43 | 148.94 | 96.56 | 116.20 | 126.02 | 137.48 | 166.94 | 184.94 |
| 53 | 79.29 | 97.10 | 107.03 | 116.76 | 144.03 | 157.12 | 99.84 | 119.48 | 129.30 | 140.75 | 170.21 | 189.85 |
| 54 | 84.14 | 101.91 | 110.26 | 123.27 | 150.57 | 165.30 | 104.75 | 122.75 | 132.57 | 144.03 | 175.12 | 194.76 |
| 55 | 87.42 | 105.19 | 116.68 | 128.12 | 157.12 | 173.41 | 109.64 | 126.02 | 137.48 | 147.30 | 180.03 | 199.67 |
| 56 | 92.32 | 110.08 | 121.58 | 136.26 | 163.67 | 183.31 | 112.92 | 130.93 | 142.39 | 153.85 | 186.58 | 207.86 |
| 57 | 97.12 | 114.93 | 126.52 | 142.82 | 171.85 | 189.85 | 117.73 | 137.48 | 150.57 | 162.03 | 198.04 | 219.31 |
| 58 | 100.40 | 121.40 | 133.00 | 149.29 | 180.03 | 199.67 | 121.01 | 145.66 | 160.39 | 171.85 | 209.49 | 232.41 |
| 59 | 106.82 | 126.34 | 139.57 | 157.37 | 189.85 | 207.86 | 127.39 | 153.68 | 170.21 | 181.67 | 222.59 | 247.14 |
| 60 | 113.29 | 132.81 | 146.14 | 165.46 | 199.67 | 219.31 | 132.24 | 161.60 | 179.81 | 193.13 | 235.68 | 261.87 |
| 61 | 119.79 | 141.03 | 153.11 | 176.91 | 209.24 | 230.49 | 140.44 | 169.78 | 188.08 | 204.33 | 248.47 | 276.26 |
| 62 | 125.12 | 150.57 | 160.61 | 186.60 | 222.04 | 241.63 | 143.67 | 179.20 | 194.41 | 217.14 | 264.49 | 292.25 |
| 63 | 129.41 | 158.09 | 169.27 | 199.67 | 234.82 | 256.01 | 148.12 | 186.68 | 205.79 | 229.92 | 278.84 | 309.83 |
| 64 | 133.85 | 166.46 | 179.58 | 212.59 | 249.18 | 271.99 | 156.15 | 196.60 | 218.32 | 244.30 | 296.42 | 327.36 |
| 65 | 139.18 | 175.39 | 189.85 | 225.60 | 263.52 | 287.92 | 162.69 | 210.60 | 230.41 | 260.26 | 313.94 | 346.48 |
| 66 | 149.23 | 191.23 | 205.23 | 240.35 | 282.69 | 307.06 | 175.91 | 227.06 | 251.04 | 277.82 | 334.68 | 367.17 |
| 67 | 161.15 | 208.56 | 221.42 | 258.00 | 305.06 | 326.15 | 191.30 | 246.64 | 267.74 | 295.32 | 361.85 | 387.81 |
| 68 | 176.49 | 227.97 | 243.28 | 278.75 | 332.23 | 353.30 | 209.14 | 267.41 | 290.09 | 320.89 | 392.20 | 418.13 |
| 69 | 194.43 | 249.45 | 273.37 | 309.16 | 364.19 | 386.85 | 229.60 | 292.97 | 318.87 | 356.10 | 427.32 | 458.07 |
| 70 | 220.35 | 278.06 | 308.94 | 342.73 | 397.69 | 431.64 | 256.61 | 318.48 | 354.04 | 396.08 | 463.97 | 506.01 |
| 71 | 247.04 | 301.94 | 335.84 | 384.28 | 437.56 | 471.47 | 282.56 | 345.53 | 384.28 | 440.79 | 505.38 | 547.36 |
| 72 | 270.92 | 328.98 | 362.84 | 428.96 | 483.79 | 519.27 | 308.01 | 375.74 | 417.67 | 488.63 | 553.13 | 595.06 |
| 73 | 296.35 | 359.17 | 396.21 | 478.35 | 536.34 | 573.38 | 333.40 | 409.10 | 454.20 | 537.95 | 607.20 | 649.08 |
| 74 | 323.33 | 394.11 | 435.94 | 532.45 | 593.58 | 632.19 | 360.33 | 445.59 | 497.06 | 593.58 | 664.36 | 707.79 |
| 75 | 348.63 | 432.18 | 483.59 | 588.02 | 655.50 | 697.27 | 387.19 | 485.20 | 544.64 | 649.07 | 726.19 | 772.78 |
| 76 | 377.08 | 478.17 | 542.36 | 648.26 | 723.68 | 771.82 | 415.59 | 529.52 | 601.73 | 706.03 | 794.28 | 847.23 |
| 77 | 407.06 | 530.46 | 610.59 | 709.95 | 799.70 | 855.79 | 445.52 | 578.54 | 665.08 | 766.04 | 868.61 | 929.51 |
| 78 | 440.50 | 589.46 | 683.97 | 775.27 | 880.99 | 946.67 | 475.74 | 634.31 | 732.02 | 831.34 | 949.87 | 1020.35 |
| 79 | 475.74 | 651.93 | 759.25 | 845.75 | 967.49 | 1042.77 | 509.37 | 691.98 | 802.50 | 900.21 | 1034.76 | 1116.46 |
| 80 | 517.38 | 716.01 | | | | | 549.42 | 751.25 | | | | |
| 81 | 567.04 | 783.28 | | | | | 595.87 | 815.32 | | | | |
| 82 | 624.70 | 852.16 | | | | | 650.33 | 882.59 | | | | |
| 83 | 687.17 | 925.84 | | | | | 711.20 | 953.07 | | | | |
| 84 | 756.05 | 1002.73 | | | | | 776.87 | 1026.76 | | | | |
| 85+ | | | | | | | | | | | | |

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

# Appendix B4

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

## LTC-96 VA 9/96

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

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

| Age | 1.8% Simple Inflation | | | | | | 1.8% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 52.86 | 65.67 | 75.28 | 84.90 | 104.17 | 116.94 | 79.95 | 99.51 | 111.03 | 125.87 | 152.21 | 166.94 |
| 30 | 52.86 | 65.67 | 75.28 | 84.90 | 104.27 | 117.16 | 80.15 | 99.71 | 111.29 | 126.02 | 152.21 | 166.94 |
| 31 | 52.86 | 65.67 | 75.28 | 84.90 | 104.37 | 117.38 | 80.20 | 99.81 | 111.29 | 126.02 | 152.21 | 166.94 |
| 32 | 52.86 | 65.67 | 75.28 | 84.90 | 104.58 | 117.49 | 80.20 | 99.84 | 111.29 | 126.02 | 152.21 | 166.94 |
| 33 | 52.91 | 65.67 | 75.33 | 84.90 | 104.68 | 117.71 | 80.20 | 99.84 | 111.29 | 126.02 | 152.21 | 166.94 |
| 34 | 52.91 | 65.67 | 75.42 | 84.97 | 104.89 | 117.93 | 80.20 | 99.84 | 111.29 | 126.02 | 152.21 | 166.94 |
| 35 | 53.00 | 65.72 | 75.42 | 85.07 | 105.10 | 118.04 | 80.20 | 99.84 | 111.29 | 126.02 | 152.21 | 166.94 |
| 36 | 53.10 | 65.81 | 75.52 | 85.27 | 105.20 | 118.26 | 80.20 | 99.84 | 111.29 | 126.02 | 152.21 | 166.94 |
| 37 | 53.20 | 65.91 | 75.72 | 85.37 | 105.41 | 118.48 | 80.20 | 99.84 | 111.29 | 126.02 | 152.21 | 166.94 |
| 38 | 53.20 | 66.00 | 75.82 | 85.47 | 105.61 | 118.71 | 80.20 | 99.84 | 111.29 | 126.02 | 152.21 | 166.94 |
| 39 | 53.29 | 66.10 | 75.92 | 85.67 | 105.82 | 119.04 | 80.20 | 99.84 | 111.29 | 126.02 | 152.21 | 166.94 |
| 40 | 53.39 | 66.19 | 76.02 | 85.76 | 106.03 | 119.26 | 80.20 | 99.84 | 111.29 | 126.02 | 152.21 | 166.94 |
| 41 | 53.50 | 66.30 | 76.13 | 85.88 | 106.26 | 119.48 | 80.20 | 99.84 | 111.29 | 126.02 | 152.21 | 166.94 |
| 42 | 53.51 | 66.40 | 76.24 | 86.09 | 106.38 | 119.48 | 80.20 | 99.84 | 111.29 | 126.02 | 152.21 | 166.94 |
| 43 | 53.61 | 66.51 | 76.45 | 86.21 | 106.38 | 119.48 | 80.20 | 99.84 | 111.29 | 126.02 | 152.21 | 166.94 |
| 44 | 53.72 | 66.42 | 76.26 | 86.32 | 106.38 | 119.48 | 80.20 | 99.84 | 111.29 | 126.02 | 152.21 | 166.94 |
| 45 | 69.43 | 88.57 | 98.56 | 109.86 | 136.69 | 153.17 | 94.93 | 114.57 | 126.02 | 140.75 | 170.21 | 186.58 |
| 46 | 69.44 | 88.78 | 98.78 | 109.98 | 136.93 | 153.52 | 94.93 | 114.57 | 126.02 | 140.75 | 170.21 | 186.58 |
| 47 | 69.55 | 88.89 | 98.90 | 110.20 | 137.16 | 153.77 | 94.93 | 114.57 | 126.02 | 140.75 | 170.21 | 186.58 |
| 48 | 69.66 | 89.00 | 99.13 | 110.42 | 137.40 | 153.85 | 94.93 | 114.57 | 126.02 | 140.75 | 170.21 | 186.58 |
| 49 | 69.78 | 89.21 | 99.25 | 110.55 | 137.48 | 153.85 | 94.93 | 114.57 | 126.02 | 140.75 | 170.21 | 186.58 |
| 50 | 76.19 | 97.07 | 107.27 | 121.75 | 150.48 | 166.94 | 101.47 | 119.48 | 130.93 | 147.30 | 176.76 | 199.67 |
| 51 | 80.98 | 101.87 | 115.29 | 128.28 | 157.01 | 175.12 | 104.75 | 124.39 | 135.84 | 150.57 | 181.67 | 199.67 |
| 52 | 84.26 | 106.77 | 120.02 | 133.00 | 163.61 | 181.67 | 106.38 | 127.66 | 139.12 | 153.85 | 184.94 | 204.58 |
| 53 | 87.38 | 111.67 | 126.49 | 139.47 | 170.21 | 188.22 | 109.66 | 130.93 | 144.03 | 157.12 | 189.85 | 209.49 |
| 54 | 92.23 | 116.47 | 131.34 | 144.36 | 176.75 | 196.40 | 112.93 | 134.21 | 147.30 | 162.03 | 194.76 | 214.40 |
| 55 | 95.51 | 119.75 | 136.13 | 150.83 | 183.31 | 202.85 | 116.19 | 139.12 | 152.21 | 165.30 | 199.67 | 220.95 |
| 56 | 100.42 | 124.65 | 141.03 | 157.34 | 191.49 | 211.13 | 121.10 | 144.03 | 158.76 | 170.21 | 206.22 | 229.13 |
| 57 | 105.22 | 129.50 | 145.99 | 163.92 | 198.04 | 217.68 | 124.27 | 152.21 | 168.58 | 178.40 | 216.04 | 240.59 |
| 58 | 110.12 | 134.35 | 150.84 | 172.00 | 206.22 | 225.86 | 129.18 | 158.76 | 176.76 | 188.22 | 229.13 | 253.68 |
| 59 | 114.91 | 140.92 | 155.80 | 180.09 | 214.40 | 234.04 | 133.92 | 166.76 | 188.22 | 199.67 | 242.23 | 268.41 |
| 60 | 121.38 | 145.77 | 160.75 | 188.17 | 220.95 | 240.59 | 140.40 | 174.66 | 197.79 | 209.49 | 253.68 | 281.51 |
| 61 | 126.27 | 152.37 | 167.61 | 196.39 | 230.49 | 250.10 | 145.34 | 182.84 | 204.30 | 219.05 | 266.45 | 294.24 |
| 62 | 129.87 | 160.28 | 173.33 | 206.07 | 240.00 | 259.59 | 146.86 | 190.61 | 212.08 | 231.84 | 279.19 | 308.57 |
| 63 | 132.49 | 167.67 | 180.14 | 217.52 | 251.12 | 270.69 | 151.23 | 197.95 | 221.87 | 244.60 | 293.52 | 324.50 |
| 64 | 136.86 | 172.68 | 190.32 | 228.81 | 262.21 | 283.39 | 156.15 | 204.59 | 231.07 | 257.33 | 307.82 | 340.39 |
| 65 | 140.65 | 181.54 | 198.89 | 240.21 | 274.90 | 297.68 | 161.17 | 215.42 | 239.95 | 271.65 | 323.70 | 356.24 |
| 66 | 149.23 | 197.45 | 215.87 | 254.97 | 292.44 | 316.81 | 172.82 | 230.30 | 259.14 | 289.19 | 344.43 | 378.54 |
| 67 | 162.66 | 213.23 | 235.17 | 274.23 | 318.04 | 344.00 | 191.30 | 248.26 | 280.72 | 311.55 | 371.59 | 407.28 |
| 68 | 176.49 | 231.10 | 262.00 | 298.20 | 348.44 | 377.61 | 209.14 | 269.03 | 304.68 | 338.71 | 403.54 | 442.44 |
| 69 | 192.90 | 252.59 | 289.27 | 326.96 | 382.00 | 414.37 | 226.41 | 292.97 | 330.20 | 369.05 | 438.65 | 479.12 |
| 70 | 215.63 | 281.29 | 316.99 | 358.89 | 415.47 | 451.04 | 248.59 | 316.86 | 357.28 | 405.77 | 473.67 | 515.71 |
| 71 | 240.58 | 303.55 | 340.69 | 395.58 | 453.71 | 490.85 | 272.87 | 342.30 | 384.28 | 445.64 | 513.45 | 555.43 |
| 72 | 264.47 | 328.98 | 366.07 | 438.63 | 498.30 | 537.00 | 296.72 | 370.90 | 412.83 | 491.85 | 557.97 | 599.90 |
| 73 | 288.30 | 359.17 | 396.21 | 488.02 | 549.22 | 587.88 | 320.51 | 402.66 | 447.75 | 544.39 | 608.81 | 650.69 |
| 74 | 313.68 | 392.50 | 435.94 | 543.71 | 606.45 | 646.66 | 347.46 | 437.54 | 489.02 | 600.01 | 665.97 | 707.79 |
| 75 | 339.00 | 432.18 | 488.41 | 600.87 | 669.96 | 711.73 | 372.73 | 477.16 | 541.43 | 657.10 | 729.40 | 772.78 |
| 76 | 367.46 | 479.78 | 555.19 | 664.31 | 742.93 | 791.07 | 399.55 | 523.10 | 603.33 | 718.86 | 802.30 | 852.05 |
| 77 | 397.45 | 538.48 | 631.43 | 733.99 | 830.15 | 889.45 | 427.90 | 576.94 | 674.70 | 783.67 | 886.24 | 948.74 |
| 78 | 430.88 | 603.88 | 714.40 | 807.31 | 925.84 | 999.52 | 459.72 | 637.52 | 749.64 | 853.76 | 980.30 | 1058.79 |
| 79 | 467.73 | 671.16 | 797.70 | 885.80 | 1028.36 | 1114.85 | 494.96 | 701.59 | 828.13 | 927.44 | 1079.61 | 1172.52 |
| 80 | 510.98 | 741.63 | | | | | 536.60 | 767.26 | | | | |
| 81 | 563.83 | 815.32 | | | | | 587.86 | 836.14 | | | | |
| 82 | 626.30 | 890.60 | | | | | 647.13 | 908.22 | | | | |
| 83 | 696.78 | 969.09 | | | | | 714.40 | 983.51 | | | | |
| 84 | 773.67 | 1050.78 | | | | | 786.49 | 1062.00 | | | | |
| 85+ | | | | | | | | | | | | |

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

# Appendix B4

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

## LTC-96 VA 9/96

***Premiums to be used only with those that have***

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

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

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

| Age | 1.8% Simple Inflation | | | | | | 1.8% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 51.26 | 62.47 | 70.48 | 78.49 | 94.55 | 105.73 | 76.69 | 94.61 | 106.13 | 119.33 | 144.03 | 158.76 |
| 30 | 51.26 | 62.47 | 70.48 | 78.49 | 94.65 | 105.92 | 76.88 | 94.80 | 106.38 | 119.48 | 144.03 | 158.76 |
| 31 | 51.26 | 62.47 | 70.48 | 78.49 | 94.74 | 106.12 | 76.92 | 94.90 | 106.38 | 119.48 | 144.03 | 158.76 |
| 32 | 51.26 | 62.47 | 70.48 | 78.49 | 94.93 | 106.22 | 76.92 | 94.93 | 106.38 | 119.48 | 144.03 | 158.76 |
| 33 | 51.30 | 62.47 | 70.52 | 78.49 | 95.02 | 106.42 | 76.92 | 94.93 | 106.38 | 119.48 | 144.03 | 158.76 |
| 34 | 51.30 | 62.47 | 70.61 | 78.56 | 95.21 | 106.62 | 76.92 | 94.93 | 106.38 | 119.48 | 144.03 | 158.76 |
| 35 | 51.40 | 62.51 | 70.61 | 78.65 | 95.40 | 106.72 | 76.92 | 94.93 | 106.38 | 119.48 | 144.03 | 158.76 |
| 36 | 51.49 | 62.60 | 70.70 | 78.83 | 95.49 | 106.92 | 76.92 | 94.93 | 106.38 | 119.48 | 144.03 | 158.76 |
| 37 | 51.59 | 62.69 | 70.89 | 78.93 | 95.68 | 107.12 | 76.92 | 94.93 | 106.38 | 119.48 | 144.03 | 158.76 |
| 38 | 51.59 | 62.78 | 70.98 | 79.02 | 95.86 | 107.32 | 76.92 | 94.93 | 106.38 | 119.48 | 144.03 | 158.76 |
| 39 | 51.68 | 62.87 | 71.07 | 79.20 | 96.05 | 107.62 | 76.92 | 94.93 | 106.38 | 119.48 | 144.03 | 158.76 |
| 40 | 51.77 | 62.96 | 71.16 | 79.29 | 96.24 | 107.82 | 76.92 | 94.93 | 106.38 | 119.48 | 144.03 | 158.76 |
| 41 | 51.87 | 63.06 | 71.27 | 79.40 | 96.45 | 108.02 | 76.92 | 94.93 | 106.38 | 119.48 | 144.03 | 158.76 |
| 42 | 51.88 | 63.16 | 71.37 | 79.59 | 96.56 | 108.02 | 76.92 | 94.93 | 106.38 | 119.48 | 144.03 | 158.76 |
| 43 | 51.99 | 63.26 | 71.57 | 79.70 | 96.56 | 108.02 | 76.92 | 94.93 | 106.38 | 119.48 | 144.03 | 158.76 |
| 44 | 52.09 | 63.18 | 71.39 | 79.81 | 96.56 | 108.02 | 76.92 | 94.93 | 106.38 | 119.48 | 144.03 | 158.76 |
| 45 | 67.81 | 82.12 | 92.10 | 101.79 | 125.30 | 138.50 | 91.65 | 109.66 | 121.11 | 134.21 | 160.39 | 175.12 |
| 46 | 67.82 | 82.32 | 92.31 | 101.90 | 125.52 | 138.82 | 91.65 | 109.66 | 121.11 | 134.21 | 160.39 | 175.12 |
| 47 | 67.93 | 82.42 | 92.42 | 102.10 | 125.73 | 139.04 | 91.65 | 109.66 | 121.11 | 134.21 | 160.39 | 175.12 |
| 48 | 68.04 | 82.53 | 92.63 | 102.31 | 125.95 | 139.12 | 91.65 | 109.66 | 121.11 | 134.21 | 160.39 | 175.12 |
| 49 | 68.15 | 82.73 | 92.74 | 102.42 | 126.02 | 139.12 | 91.65 | 109.66 | 121.11 | 134.21 | 160.39 | 175.12 |
| 50 | 72.95 | 92.22 | 102.39 | 113.63 | 137.40 | 152.21 | 96.56 | 116.20 | 127.66 | 140.75 | 168.58 | 188.22 |
| 51 | 77.74 | 95.40 | 107.17 | 118.54 | 143.93 | 158.76 | 101.47 | 119.48 | 130.93 | 144.03 | 171.85 | 188.22 |
| 52 | 81.02 | 100.29 | 111.91 | 123.26 | 150.52 | 165.30 | 104.75 | 122.75 | 134.21 | 147.30 | 176.76 | 193.13 |
| 53 | 85.76 | 105.19 | 116.76 | 129.74 | 157.12 | 173.49 | 108.02 | 126.02 | 139.12 | 150.57 | 181.67 | 199.67 |
| 54 | 89.00 | 108.38 | 121.61 | 134.62 | 163.66 | 180.03 | 111.29 | 130.93 | 142.39 | 155.48 | 186.58 | 204.58 |
| 55 | 92.28 | 113.28 | 126.40 | 139.48 | 170.21 | 188.13 | 114.55 | 134.21 | 147.30 | 158.76 | 191.49 | 211.13 |
| 56 | 97.18 | 118.18 | 131.31 | 145.99 | 176.76 | 194.76 | 117.83 | 139.12 | 153.85 | 163.67 | 199.67 | 220.95 |
| 57 | 101.98 | 123.02 | 136.26 | 152.56 | 184.94 | 204.58 | 121.00 | 145.66 | 160.39 | 171.85 | 209.49 | 232.41 |
| 58 | 106.88 | 127.87 | 142.73 | 160.64 | 193.13 | 212.77 | 125.91 | 152.21 | 168.58 | 181.67 | 220.95 | 245.50 |
| 59 | 111.67 | 134.44 | 149.31 | 167.11 | 201.31 | 220.95 | 130.66 | 160.22 | 178.40 | 191.49 | 232.41 | 258.59 |
| 60 | 116.52 | 139.29 | 154.26 | 175.19 | 209.49 | 230.77 | 135.50 | 166.50 | 186.35 | 201.31 | 245.50 | 271.69 |
| 61 | 121.41 | 145.89 | 161.17 | 183.41 | 217.41 | 238.66 | 140.44 | 174.68 | 192.95 | 210.87 | 255.01 | 284.43 |
| 62 | 125.12 | 153.81 | 166.97 | 191.47 | 228.57 | 249.80 | 142.07 | 180.83 | 200.83 | 220.41 | 267.76 | 297.15 |
| 63 | 127.87 | 159.68 | 172.38 | 201.29 | 238.08 | 259.28 | 145.00 | 186.68 | 209.01 | 229.92 | 278.84 | 309.83 |
| 64 | 130.84 | 164.90 | 182.65 | 212.59 | 249.18 | 271.99 | 151.51 | 195.00 | 216.73 | 241.04 | 291.53 | 322.47 |
| 65 | 133.32 | 173.85 | 189.85 | 222.36 | 260.26 | 283.04 | 156.61 | 204.17 | 227.23 | 253.76 | 305.81 | 336.72 |
| 66 | 143.32 | 188.12 | 205.23 | 237.10 | 276.19 | 300.56 | 168.19 | 218.95 | 244.56 | 268.07 | 321.68 | 355.80 |
| 67 | 158.14 | 203.89 | 224.48 | 254.76 | 296.94 | 324.53 | 186.56 | 236.91 | 266.11 | 288.83 | 347.25 | 382.94 |
| 68 | 173.45 | 223.29 | 249.52 | 277.13 | 324.13 | 353.30 | 204.35 | 259.30 | 290.09 | 316.03 | 377.61 | 414.88 |
| 69 | 189.84 | 243.18 | 276.55 | 304.30 | 356.10 | 386.85 | 223.22 | 283.26 | 317.25 | 346.39 | 411.13 | 449.98 |
| 70 | 214.05 | 273.21 | 304.11 | 334.64 | 389.61 | 421.94 | 245.39 | 307.16 | 344.34 | 383.14 | 447.81 | 488.22 |
| 71 | 238.97 | 295.48 | 329.38 | 371.36 | 426.26 | 461.78 | 269.64 | 334.23 | 372.98 | 423.03 | 487.62 | 527.98 |
| 72 | 262.86 | 320.91 | 356.39 | 416.06 | 472.50 | 507.98 | 295.11 | 362.84 | 404.77 | 469.27 | 533.78 | 575.71 |
| 73 | 286.69 | 351.12 | 388.16 | 465.47 | 523.45 | 560.50 | 318.90 | 396.21 | 441.31 | 518.62 | 586.27 | 628.14 |
| 74 | 312.07 | 384.46 | 426.28 | 517.97 | 579.10 | 617.71 | 345.85 | 431.11 | 480.98 | 569.45 | 641.84 | 685.27 |
| 75 | 337.39 | 420.93 | 472.34 | 571.95 | 639.43 | 681.20 | 371.13 | 467.52 | 526.97 | 623.37 | 700.48 | 747.07 |
| 76 | 364.25 | 463.73 | 529.52 | 629.01 | 706.03 | 752.56 | 397.94 | 510.27 | 580.87 | 678.75 | 765.40 | 818.35 |
| 77 | 394.24 | 517.64 | 596.17 | 690.72 | 780.47 | 836.56 | 426.29 | 559.31 | 642.64 | 738.80 | 838.16 | 900.66 |
| 78 | 426.08 | 575.05 | 669.55 | 756.05 | 863.37 | 929.05 | 458.12 | 611.89 | 709.60 | 800.90 | 919.43 | 991.52 |
| 79 | 461.32 | 637.52 | 744.84 | 824.93 | 949.87 | 1026.76 | 491.75 | 669.55 | 778.48 | 868.18 | 1004.33 | 1087.62 |
| 80 | 502.97 | 701.59 | | | | | 530.20 | 730.42 | | | | |
| 81 | 554.22 | 770.47 | | | | | 578.25 | 794.49 | | | | |
| 82 | 611.89 | 840.95 | | | | | 634.31 | 861.77 | | | | |
| 83 | 677.56 | 916.23 | | | | | 696.78 | 933.85 | | | | |
| 84 | 749.64 | 993.12 | | | | | 765.66 | 1009.14 | | | | |
| 85+ | | | | | | | | | | | | |

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

# Appendix B4

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

## LTC-96 VA 9/96

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

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

| Age | 1.8% Simple Inflation | | | | | | 1.8% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 46.45 | 54.46 | 60.87 | 65.67 | 80.13 | 88.10 | 71.79 | 84.83 | 93.07 | 102.98 | 124.39 | 137.48 |
| 30 | 46.45 | 54.46 | 60.87 | 65.67 | 80.21 | 88.27 | 71.97 | 85.00 | 93.29 | 103.11 | 124.39 | 137.48 |
| 31 | 46.45 | 54.46 | 60.87 | 65.67 | 80.29 | 88.44 | 72.01 | 85.08 | 93.29 | 103.11 | 124.39 | 137.48 |
| 32 | 46.45 | 54.46 | 60.87 | 65.67 | 80.45 | 88.52 | 72.01 | 85.11 | 93.29 | 103.11 | 124.39 | 137.48 |
| 33 | 46.49 | 54.46 | 60.90 | 65.67 | 80.53 | 88.69 | 72.01 | 85.11 | 93.29 | 103.11 | 124.39 | 137.48 |
| 34 | 46.49 | 54.46 | 60.98 | 65.73 | 80.68 | 88.85 | 72.01 | 85.11 | 93.29 | 103.11 | 124.39 | 137.48 |
| 35 | 46.58 | 54.50 | 60.98 | 65.81 | 80.84 | 88.94 | 72.01 | 85.11 | 93.29 | 103.11 | 124.39 | 137.48 |
| 36 | 46.66 | 54.57 | 61.06 | 65.96 | 80.92 | 89.10 | 72.01 | 85.11 | 93.29 | 103.11 | 124.39 | 137.48 |
| 37 | 46.75 | 54.65 | 61.22 | 66.04 | 81.08 | 89.27 | 72.01 | 85.11 | 93.29 | 103.11 | 124.39 | 137.48 |
| 38 | 46.75 | 54.73 | 61.30 | 66.12 | 81.24 | 89.44 | 72.01 | 85.11 | 93.29 | 103.11 | 124.39 | 137.48 |
| 39 | 46.83 | 54.81 | 61.38 | 66.27 | 81.40 | 89.69 | 72.01 | 85.11 | 93.29 | 103.11 | 124.39 | 137.48 |
| 40 | 46.92 | 54.89 | 61.46 | 66.35 | 81.56 | 89.85 | 72.01 | 85.11 | 93.29 | 103.11 | 124.39 | 137.48 |
| 41 | 47.01 | 54.98 | 61.55 | 66.43 | 81.73 | 90.02 | 72.01 | 85.11 | 93.29 | 103.11 | 124.39 | 137.48 |
| 42 | 47.02 | 55.06 | 61.64 | 66.60 | 81.83 | 90.02 | 72.01 | 85.11 | 93.29 | 103.11 | 124.39 | 137.48 |
| 43 | 47.11 | 55.15 | 61.81 | 66.69 | 81.83 | 90.02 | 72.01 | 85.11 | 93.29 | 103.11 | 124.39 | 137.48 |
| 44 | 47.21 | 55.08 | 61.66 | 66.78 | 81.83 | 90.02 | 72.01 | 85.11 | 93.29 | 103.11 | 124.39 | 137.48 |
| 45 | 59.74 | 72.46 | 80.79 | 87.25 | 105.77 | 117.32 | 83.47 | 98.20 | 104.75 | 116.20 | 140.75 | 155.48 |
| 46 | 59.75 | 72.63 | 80.97 | 87.34 | 105.95 | 117.59 | 83.47 | 98.20 | 104.75 | 116.20 | 140.75 | 155.48 |
| 47 | 59.85 | 72.73 | 81.07 | 87.51 | 106.14 | 117.78 | 83.47 | 98.20 | 104.75 | 116.20 | 140.75 | 155.48 |
| 48 | 59.94 | 72.82 | 81.25 | 87.69 | 106.32 | 117.84 | 83.47 | 98.20 | 104.75 | 116.20 | 140.75 | 155.48 |
| 49 | 60.04 | 72.99 | 81.35 | 87.79 | 106.38 | 117.84 | 83.47 | 98.20 | 104.75 | 116.20 | 140.75 | 155.48 |
| 50 | 66.46 | 80.89 | 87.76 | 95.78 | 117.77 | 130.93 | 88.38 | 103.11 | 109.66 | 122.75 | 147.30 | 166.94 |
| 51 | 69.65 | 84.08 | 92.55 | 100.68 | 122.66 | 137.48 | 91.65 | 106.38 | 112.93 | 126.02 | 152.21 | 166.94 |
| 52 | 72.92 | 87.35 | 97.32 | 105.42 | 129.25 | 144.03 | 94.93 | 108.02 | 116.20 | 129.30 | 155.48 | 171.85 |
| 53 | 76.05 | 92.25 | 102.17 | 110.27 | 135.84 | 148.94 | 98.20 | 111.29 | 119.48 | 132.57 | 160.39 | 176.76 |
| 54 | 79.29 | 95.44 | 105.39 | 115.16 | 140.75 | 157.12 | 99.84 | 114.57 | 124.39 | 135.84 | 165.30 | 181.67 |
| 55 | 82.56 | 98.71 | 110.20 | 120.01 | 147.30 | 163.59 | 103.10 | 119.48 | 129.30 | 139.12 | 170.21 | 188.22 |
| 56 | 85.84 | 103.61 | 113.48 | 126.52 | 153.85 | 170.21 | 106.37 | 122.75 | 134.21 | 144.03 | 176.76 | 196.40 |
| 57 | 90.65 | 108.46 | 118.41 | 131.46 | 160.39 | 178.40 | 109.55 | 129.30 | 140.75 | 150.57 | 184.94 | 206.22 |
| 58 | 95.55 | 113.30 | 123.27 | 137.93 | 168.58 | 184.94 | 112.83 | 135.84 | 148.94 | 160.39 | 194.76 | 217.68 |
| 59 | 98.73 | 118.24 | 128.21 | 146.02 | 175.12 | 193.13 | 117.59 | 142.24 | 157.12 | 168.58 | 206.22 | 229.13 |
| 60 | 103.58 | 123.09 | 134.77 | 152.48 | 183.31 | 201.31 | 122.44 | 148.55 | 165.10 | 176.76 | 217.68 | 242.23 |
| 61 | 108.46 | 128.06 | 138.60 | 159.06 | 191.26 | 209.24 | 125.74 | 155.09 | 171.87 | 186.35 | 227.22 | 253.37 |
| 62 | 112.45 | 134.38 | 144.71 | 167.13 | 199.19 | 218.78 | 127.70 | 161.28 | 178.34 | 195.92 | 238.37 | 264.49 |
| 63 | 115.54 | 140.52 | 150.64 | 176.94 | 208.72 | 228.29 | 130.97 | 167.37 | 186.50 | 205.46 | 249.49 | 275.58 |
| 64 | 118.81 | 146.23 | 158.09 | 186.62 | 219.87 | 239.41 | 136.05 | 174.22 | 192.83 | 214.98 | 260.59 | 288.27 |
| 65 | 121.60 | 152.31 | 165.74 | 196.39 | 229.36 | 250.50 | 141.41 | 183.27 | 200.22 | 226.10 | 273.28 | 300.93 |
| 66 | 130.02 | 164.80 | 179.38 | 207.87 | 243.70 | 264.82 | 152.76 | 196.24 | 217.03 | 240.45 | 289.19 | 318.43 |
| 67 | 141.57 | 180.54 | 195.46 | 223.93 | 262.87 | 287.21 | 169.17 | 212.57 | 235.28 | 259.62 | 311.55 | 344.00 |
| 68 | 155.19 | 196.74 | 219.89 | 244.72 | 286.85 | 312.78 | 185.19 | 231.75 | 257.68 | 283.61 | 338.71 | 372.75 |
| 69 | 169.94 | 216.50 | 244.76 | 270.31 | 315.63 | 343.15 | 202.50 | 254.13 | 283.26 | 310.78 | 370.67 | 406.28 |
| 70 | 192.02 | 242.50 | 268.71 | 297.46 | 345.96 | 375.06 | 222.93 | 276.44 | 308.78 | 344.34 | 404.16 | 439.72 |
| 71 | 214.75 | 263.18 | 292.25 | 332.61 | 381.05 | 411.73 | 245.42 | 300.32 | 334.23 | 382.67 | 440.79 | 476.32 |
| 72 | 235.44 | 287.05 | 316.07 | 372.52 | 420.90 | 451.54 | 267.70 | 327.36 | 362.84 | 424.12 | 482.17 | 519.27 |
| 73 | 257.70 | 312.46 | 344.67 | 415.54 | 467.08 | 499.29 | 289.91 | 355.95 | 394.60 | 468.69 | 528.28 | 565.33 |
| 74 | 281.51 | 342.64 | 379.63 | 463.28 | 516.37 | 550.15 | 313.68 | 387.68 | 432.72 | 516.37 | 577.49 | 616.10 |
| 75 | 303.65 | 375.95 | 420.93 | 510.90 | 570.35 | 607.30 | 337.39 | 422.54 | 473.95 | 563.92 | 631.40 | 673.17 |
| 76 | 327.34 | 415.59 | 471.75 | 563.22 | 630.61 | 670.73 | 361.04 | 460.52 | 523.10 | 614.57 | 689.98 | 736.52 |
| 77 | 354.18 | 461.55 | 530.46 | 617.00 | 695.53 | 743.61 | 386.23 | 503.22 | 578.54 | 668.29 | 754.83 | 809.32 |
| 78 | 382.83 | 512.58 | 594.27 | 674.36 | 767.26 | 823.33 | 414.87 | 551.02 | 637.52 | 724.01 | 826.53 | 889.00 |
| 79 | 413.27 | 567.04 | 659.94 | 735.23 | 842.55 | 906.62 | 443.70 | 600.68 | 698.39 | 783.28 | 900.21 | 970.69 |
| 80 | 450.11 | 623.10 | | | | | 477.34 | 653.54 | | | | |
| 81 | 493.36 | 680.77 | | | | | 518.98 | 709.60 | | | | |
| 82 | 543.01 | 741.63 | | | | | 565.44 | 767.26 | | | | |
| 83 | 597.47 | 805.71 | | | | | 618.30 | 829.73 | | | | |
| 84 | 656.74 | 871.38 | | | | | 675.96 | 892.20 | | | | |
| 85+ | | | | | | | | | | | | |

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

# Appendix C1

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

**LTC-96 VA 9/96**

***Premiums to be used only with those that have***

***not previously elected an inflation decrease option***

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

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

| Age | GPO Inflation with Shared Cost | | | | | | 2.2% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | | | | | 2.2% Compound Inflation or 5.0% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 29.83 | 33.58 | 37.30 | 47.87 | 55.85 | 65.96 | 56.91 | 71.55 | 79.68 | 89.43 | 112.65 | 122.23 | 149.95 | 186.20 | 211.06 | 244.12 | 304.49 | 335.56 |
| 30 | 31.54 | 35.30 | 39.55 | 50.11 | 61.79 | 66.67 | 56.91 | 71.55 | 79.68 | 89.43 | 116.96 | 131.28 | 159.42 | 195.64 | 223.71 | 251.67 | 304.49 | 335.56 |
| 31 | 32.39 | 36.16 | 40.93 | 51.50 | 61.79 | 66.67 | 56.91 | 71.55 | 79.68 | 89.43 | 121.30 | 140.44 | 161.57 | 200.41 | 223.71 | 251.67 | 304.49 | 335.56 |
| 32 | 33.24 | 37.54 | 42.65 | 52.03 | 61.79 | 66.67 | 56.91 | 71.55 | 79.68 | 89.43 | 130.05 | 145.06 | 161.57 | 201.96 | 223.71 | 251.67 | 304.49 | 335.56 |
| 33 | 33.75 | 38.40 | 44.04 | 52.03 | 61.79 | 66.67 | 58.95 | 71.55 | 81.35 | 89.43 | 134.47 | 154.39 | 161.57 | 201.96 | 223.71 | 251.67 | 304.49 | 335.56 |
| 34 | 34.15 | 39.78 | 45.42 | 52.03 | 61.79 | 66.67 | 58.95 | 71.55 | 85.45 | 92.59 | 143.39 | 163.84 | 161.57 | 201.96 | 223.71 | 251.67 | 304.49 | 335.56 |
| 35 | 34.15 | 40.64 | 45.53 | 52.03 | 61.79 | 66.67 | 63.05 | 73.33 | 85.45 | 96.70 | 152.42 | 168.60 | 161.57 | 201.96 | 223.71 | 251.67 | 304.49 | 335.56 |
| 36 | 34.15 | 42.28 | 45.53 | 52.03 | 61.79 | 66.67 | 67.20 | 77.40 | 89.59 | 105.02 | 156.98 | 178.21 | 161.57 | 201.96 | 223.71 | 251.67 | 304.49 | 335.56 |
| 37 | 34.15 | 42.28 | 45.53 | 52.03 | 61.79 | 69.94 | 71.40 | 81.51 | 97.98 | 109.23 | 166.19 | 187.94 | 161.57 | 201.96 | 223.71 | 251.67 | 304.49 | 335.56 |
| 38 | 34.15 | 42.28 | 45.53 | 52.03 | 61.79 | 69.94 | 71.40 | 85.66 | 102.22 | 113.46 | 175.50 | 197.77 | 161.57 | 201.96 | 223.71 | 251.67 | 304.49 | 335.56 |
| 39 | 34.15 | 42.28 | 47.29 | 54.08 | 64.57 | 74.26 | 75.65 | 89.85 | 106.50 | 122.04 | 184.93 | 212.74 | 161.57 | 201.96 | 223.71 | 251.67 | 304.49 | 335.56 |
| 40 | 36.81 | 43.78 | 51.05 | 57.85 | 68.56 | 78.64 | 79.95 | 94.08 | 110.82 | 126.37 | 194.47 | 222.86 | 161.57 | 201.96 | 223.71 | 251.67 | 304.49 | 335.56 |
| 41 | 37.11 | 44.10 | 55.28 | 62.12 | 73.08 | 83.30 | 84.72 | 98.80 | 115.71 | 131.36 | 205.19 | 233.03 | 161.57 | 201.96 | 223.71 | 251.67 | 304.49 | 335.56 |
| 42 | 41.22 | 48.24 | 55.69 | 62.58 | 77.71 | 88.03 | 85.14 | 103.60 | 120.69 | 140.90 | 211.28 | 233.03 | 161.57 | 201.96 | 223.71 | 251.67 | 304.49 | 335.56 |
| 43 | 41.55 | 48.59 | 60.07 | 67.00 | 82.45 | 92.85 | 90.04 | 108.48 | 130.28 | 146.11 | 211.28 | 233.03 | 161.57 | 201.96 | 223.71 | 251.67 | 304.49 | 335.56 |
| 44 | 41.89 | 52.89 | 60.53 | 70.35 | 87.30 | 97.74 | 95.04 | 113.45 | 135.49 | 151.40 | 211.28 | 233.03 | 161.57 | 201.96 | 223.71 | 251.67 | 304.49 | 335.56 |
| 45 | 42.28 | 53.66 | 63.29 | 70.35 | 89.33 | 99.79 | 96.59 | 114.14 | 136.05 | 155.53 | 239.17 | 267.30 | 183.31 | 229.92 | 254.78 | 282.74 | 341.77 | 379.06 |
| 46 | 45.41 | 56.12 | 63.76 | 74.84 | 94.12 | 104.58 | 97.07 | 123.29 | 145.59 | 160.70 | 250.18 | 283.38 | 183.31 | 229.92 | 254.78 | 282.74 | 341.77 | 379.06 |
| 47 | 45.77 | 56.53 | 68.23 | 79.44 | 99.01 | 109.45 | 101.98 | 128.23 | 150.79 | 170.46 | 261.41 | 294.54 | 183.31 | 229.92 | 254.78 | 282.74 | 341.77 | 379.06 |
| 48 | 46.14 | 60.92 | 72.82 | 80.04 | 104.01 | 114.38 | 106.99 | 133.25 | 160.67 | 180.41 | 272.84 | 298.27 | 183.31 | 229.92 | 254.78 | 282.74 | 341.77 | 379.06 |
| 49 | 50.49 | 61.37 | 73.37 | 84.79 | 113.54 | 124.08 | 112.09 | 142.88 | 166.08 | 185.91 | 276.53 | 298.27 | 183.31 | 229.92 | 254.78 | 282.74 | 341.77 | 379.06 |
| 50 | 50.49 | 65.45 | 77.55 | 88.78 | 117.26 | 127.52 | 116.19 | 146.07 | 174.23 | 193.82 | 297.11 | 323.13 | 195.74 | 245.46 | 270.31 | 298.27 | 357.31 | 394.59 |
| 51 | 54.47 | 69.35 | 81.40 | 92.82 | 126.12 | 136.32 | 120.32 | 150.37 | 182.57 | 202.99 | 311.57 | 338.67 | 201.96 | 251.67 | 276.53 | 304.49 | 366.63 | 403.91 |
| 52 | 54.47 | 69.44 | 81.40 | 96.92 | 130.90 | 145.18 | 129.10 | 159.22 | 186.73 | 211.17 | 326.69 | 357.31 | 211.28 | 257.88 | 282.74 | 310.70 | 375.95 | 416.34 |
| 53 | 58.72 | 73.62 | 85.68 | 96.92 | 139.98 | 153.77 | 133.03 | 168.15 | 195.62 | 220.16 | 341.77 | 372.84 | 220.60 | 264.10 | 292.06 | 320.02 | 385.27 | 425.66 |
| 54 | 58.75 | 73.77 | 85.68 | 101.14 | 149.18 | 162.73 | 137.65 | 172.61 | 204.61 | 233.56 | 356.90 | 391.49 | 226.81 | 273.42 | 301.38 | 326.24 | 394.59 | 434.98 |
| 55 | 62.71 | 78.03 | 89.87 | 105.43 | 158.50 | 171.09 | 146.61 | 181.69 | 213.34 | 242.75 | 369.74 | 405.61 | 235.36 | 279.63 | 307.60 | 332.45 | 403.91 | 444.31 |
| 56 | 66.82 | 82.24 | 98.15 | 113.82 | 167.81 | 184.91 | 155.63 | 190.74 | 222.69 | 256.26 | 385.27 | 425.66 | 244.71 | 292.06 | 320.02 | 344.88 | 416.34 | 462.95 |
| 57 | 70.98 | 90.47 | 102.11 | 122.09 | 181.94 | 198.84 | 160.05 | 199.55 | 236.51 | 270.25 | 403.91 | 441.20 | 249.10 | 307.60 | 338.67 | 363.52 | 438.09 | 484.70 |
| 58 | 75.18 | 94.40 | 110.54 | 134.99 | 195.55 | 212.16 | 169.19 | 208.43 | 245.69 | 283.65 | 419.45 | 459.84 | 258.56 | 323.13 | 360.42 | 382.16 | 466.05 | 515.77 |
| 59 | 83.43 | 102.78 | 119.08 | 143.46 | 209.33 | 230.43 | 177.78 | 222.06 | 259.74 | 297.16 | 438.09 | 478.48 | 262.57 | 332.92 | 385.27 | 407.02 | 494.02 | 546.84 |
| 60 | 87.37 | 111.06 | 127.28 | 156.16 | 223.64 | 248.45 | 186.77 | 231.10 | 273.92 | 310.79 | 456.73 | 497.12 | 271.67 | 340.88 | 395.10 | 431.88 | 525.09 | 581.01 |
| 61 | 95.76 | 119.42 | 139.87 | 168.74 | 242.49 | 266.62 | 199.95 | 248.88 | 291.77 | 333.21 | 464.54 | 503.76 | 285.49 | 358.97 | 412.81 | 446.45 | 539.96 | 597.27 |
| 62 | 104.06 | 131.05 | 148.24 | 181.45 | 261.22 | 289.54 | 213.22 | 266.08 | 314.21 | 350.56 | 477.05 | 515.09 | 298.41 | 371.66 | 427.29 | 459.49 | 556.07 | 614.60 |
| 63 | 115.23 | 140.32 | 160.86 | 194.05 | 284.77 | 308.05 | 231.36 | 283.02 | 330.75 | 377.33 | 488.05 | 527.77 | 309.29 | 388.73 | 436.97 | 476.70 | 573.17 | 632.76 |
| 64 | 123.93 | 152.91 | 176.81 | 206.79 | 308.65 | 335.97 | 244.47 | 299.72 | 357.15 | 399.01 | 503.06 | 544.29 | 316.13 | 401.35 | 450.83 | 494.81 | 591.02 | 651.50 |
| 65 | 133.98 | 165.63 | 189.79 | 224.16 | 332.47 | 359.09 | 261.61 | 321.25 | 378.44 | 425.68 | 518.91 | 558.82 | 324.65 | 409.80 | 463.03 | 510.93 | 609.39 | 670.59 |
| 66 | 146.98 | 181.70 | 208.24 | 248.87 | 347.47 | 373.21 | 278.85 | 346.41 | 403.33 | 460.71 | 537.94 | 579.12 | 337.17 | 424.69 | 476.16 | 525.07 | 630.59 | 687.22 |
| 67 | 161.90 | 200.97 | 229.36 | 278.74 | 363.14 | 383.04 | 295.91 | 370.91 | 433.42 | 480.05 | 564.62 | 606.90 | 345.73 | 442.74 | 490.00 | 542.23 | 659.13 | 703.90 |
| 68 | 178.41 | 220.60 | 252.38 | 307.52 | 381.82 | 403.43 | 316.80 | 399.81 | 453.86 | 499.49 | 595.55 | 629.16 | 360.21 | 461.07 | 511.50 | 566.73 | 689.20 | 730.02 |
| 69 | 195.94 | 241.92 | 276.79 | 344.26 | 403.01 | 430.80 | 335.84 | 428.39 | 479.44 | 532.71 | 627.68 | 671.68 | 379.85 | 484.08 | 541.98 | 602.20 | 722.64 | 771.28 |
| 70 | 216.12 | 265.37 | 303.67 | 379.37 | 432.92 | 464.17 | 350.36 | 446.31 | 504.33 | 569.05 | 660.54 | 716.33 | 397.22 | 502.10 | 566.82 | 642.69 | 752.04 | 818.98 |
| 71 | 237.10 | 291.20 | 330.23 | 408.05 | 466.04 | 500.40 | 367.25 | 463.89 | 519.73 | 603.49 | 693.69 | 749.52 | 416.64 | 521.88 | 586.30 | 680.80 | 783.89 | 848.32 |
| 72 | 260.05 | 318.43 | 359.61 | 443.84 | 505.77 | 542.93 | 386.04 | 483.06 | 536.74 | 646.15 | 732.85 | 788.59 | 435.58 | 544.99 | 606.92 | 724.59 | 821.62 | 883.55 |
| 73 | 284.93 | 347.55 | 391.00 | 479.58 | 546.96 | 586.60 | 406.26 | 507.33 | 560.84 | 689.65 | 776.85 | 832.34 | 453.82 | 568.76 | 634.16 | 768.92 | 862.06 | 919.53 |
| 74 | 309.67 | 378.14 | 423.77 | 516.75 | 583.24 | 625.03 | 425.56 | 533.84 | 590.84 | 737.12 | 824.51 | 877.71 | 469.25 | 594.64 | 664.93 | 813.12 | 904.31 | 961.30 |
| 75 | 325.51 | 412.47 | 459.26 | 545.55 | 616.47 | 658.30 | 441.90 | 561.92 | 634.66 | 781.96 | 871.06 | 925.62 | 483.72 | 620.11 | 703.76 | 854.70 | 949.26 | 1005.63 |
| 76 | 340.62 | 432.73 | 488.34 | 571.76 | 643.01 | 688.20 | 457.06 | 597.83 | 689.93 | 827.23 | 924.55 | 985.37 | 497.03 | 651.70 | 750.76 | 895.00 | 997.54 | 1061.84 |
| 77 | 358.10 | 454.26 | 512.29 | 595.18 | 669.79 | 716.21 | 472.50 | 639.95 | 751.02 | 872.05 | 986.45 | 1057.73 | 508.97 | 686.37 | 800.76 | 931.73 | 1054.42 | 1129.02 |
| 78 | 387.01 | 489.45 | 551.24 | 637.42 | 717.10 | 765.89 | 502.46 | 704.09 | 832.56 | 943.13 | 1081.35 | 1165.90 | 536.61 | 744.75 | 874.83 | 995.16 | 1144.76 | 1234.20 |
| 79 | 424.41 | 536.61 | 604.90 | 692.71 | 778.89 | 832.56 | 544.74 | 783.77 | 930.12 | 1034.19 | 1200.05 | 1300.87 | 577.26 | 817.92 | 965.89 | 1082.97 | 1260.22 | 1367.54 |
| 80 | 469.94 | 595.15 | 669.95 | 762.63 | 860.20 | 921.99 | 595.15 | 865.08 | | | | | 626.04 | 894.35 | | | | |
| 81 | 530.10 | 669.95 | 754.50 | 852.07 | 972.40 | 1047.20 | 658.56 | 949.63 | | | | | 684.58 | 975.65 | | | | |
| 82 | 600.02 | 757.76 | 855.32 | 961.02 | 1112.24 | 1203.30 | 731.74 | 1039.07 | | | | | 754.50 | 1060.21 | | | | |
| 83 | 678.08 | 858.57 | 969.15 | 1086.22 | 1271.60 | 1385.42 | 813.04 | 1131.75 | | | | | 832.56 | 1148.02 | | | | |
| 84 | 765.89 | 969.15 | 1094.35 | 1221.19 | 1448.84 | 1587.06 | 902.48 | 1227.69 | | | | | 917.11 | 1239.08 | | | | |
| 85+ | 1050.45 | 1335.01 | 1509.01 | 1671.61 | 2034.23 | 2257.00 | | | | | | | | | | | | |

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

# Appendix C1

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

**LTC-96 VA 9/96**

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

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

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

| Age | GPO Inflation with Shared Cost | | | | | | 2.2% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | | | | | 2.2% Compound Inflation or 5.0% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 28.41 | 31.00 | 34.64 | 43.38 | 49.97 | 59.53 | 55.29 | 66.67 | 74.80 | 84.56 | 102.71 | 112.45 | 144.18 | 174.74 | 202.26 | 232.06 | 288.95 | 320.02 |
| 30 | 30.03 | 32.59 | 36.72 | 45.42 | 55.29 | 60.17 | 55.29 | 66.67 | 74.80 | 84.56 | 106.64 | 120.78 | 153.29 | 183.60 | 214.38 | 239.24 | 288.95 | 320.02 |
| 31 | 30.85 | 33.38 | 38.00 | 46.67 | 55.29 | 60.17 | 55.29 | 66.67 | 74.80 | 84.56 | 110.59 | 129.21 | 155.35 | 188.07 | 214.38 | 239.24 | 288.95 | 320.02 |
| 32 | 31.66 | 34.65 | 39.61 | 47.16 | 55.29 | 60.17 | 55.29 | 66.67 | 74.80 | 84.56 | 118.57 | 133.46 | 155.35 | 189.53 | 214.38 | 239.24 | 288.95 | 320.02 |
| 33 | 32.15 | 35.45 | 40.89 | 47.16 | 55.29 | 60.17 | 57.27 | 66.67 | 76.37 | 84.56 | 122.60 | 142.04 | 155.35 | 189.53 | 214.38 | 239.24 | 288.95 | 320.02 |
| 34 | 32.52 | 36.72 | 42.17 | 47.16 | 55.29 | 60.17 | 57.27 | 66.67 | 80.22 | 87.54 | 130.74 | 150.73 | 155.35 | 189.53 | 214.38 | 239.24 | 288.95 | 320.02 |
| 35 | 32.52 | 37.51 | 42.28 | 47.16 | 55.29 | 60.17 | 61.25 | 68.33 | 80.22 | 91.42 | 138.97 | 155.11 | 155.35 | 189.53 | 214.38 | 239.24 | 288.95 | 320.02 |
| 36 | 32.52 | 39.03 | 42.28 | 47.16 | 55.29 | 60.17 | 65.28 | 72.13 | 84.11 | 99.29 | 143.13 | 163.96 | 155.35 | 189.53 | 214.38 | 239.24 | 288.95 | 320.02 |
| 37 | 32.52 | 39.03 | 42.28 | 47.16 | 55.29 | 63.11 | 69.36 | 75.96 | 91.98 | 103.27 | 151.52 | 172.90 | 155.35 | 189.53 | 214.38 | 239.24 | 288.95 | 320.02 |
| 38 | 32.52 | 39.03 | 42.28 | 47.16 | 55.29 | 63.11 | 69.36 | 79.82 | 95.96 | 107.28 | 160.02 | 181.95 | 155.35 | 189.53 | 214.38 | 239.24 | 288.95 | 320.02 |
| 39 | 32.52 | 39.03 | 43.91 | 49.01 | 57.77 | 67.02 | 73.49 | 83.73 | 99.98 | 115.38 | 168.61 | 195.72 | 155.35 | 189.53 | 214.38 | 239.24 | 288.95 | 320.02 |
| 40 | 35.06 | 40.41 | 47.41 | 52.42 | 61.34 | 70.96 | 77.66 | 87.67 | 104.04 | 119.48 | 177.31 | 205.03 | 155.35 | 189.53 | 214.38 | 239.24 | 288.95 | 320.02 |
| 41 | 35.34 | 40.71 | 51.33 | 56.29 | 65.39 | 75.17 | 82.30 | 92.06 | 108.63 | 124.19 | 187.09 | 214.38 | 155.35 | 189.53 | 214.38 | 239.24 | 288.95 | 320.02 |
| 42 | 39.26 | 44.53 | 51.72 | 56.72 | 69.53 | 79.44 | 82.71 | 96.53 | 113.30 | 133.22 | 192.64 | 214.38 | 155.35 | 189.53 | 214.38 | 239.24 | 288.95 | 320.02 |
| 43 | 39.57 | 44.86 | 55.78 | 60.72 | 73.77 | 83.79 | 87.47 | 101.09 | 122.30 | 138.14 | 192.64 | 214.38 | 155.35 | 189.53 | 214.38 | 239.24 | 288.95 | 320.02 |
| 44 | 39.89 | 48.82 | 56.20 | 63.76 | 78.11 | 88.20 | 92.32 | 105.72 | 127.19 | 143.14 | 192.64 | 214.38 | 155.35 | 189.53 | 214.38 | 239.24 | 288.95 | 320.02 |
| 45 | 40.65 | 50.41 | 59.67 | 64.94 | 82.04 | 91.96 | 92.30 | 106.27 | 127.28 | 142.39 | 217.67 | 242.24 | 177.10 | 220.60 | 248.56 | 270.31 | 326.24 | 357.31 |
| 46 | 43.66 | 52.72 | 60.12 | 69.08 | 86.44 | 96.38 | 92.76 | 114.79 | 136.19 | 147.12 | 227.70 | 256.82 | 177.10 | 220.60 | 248.56 | 270.31 | 326.24 | 357.31 |
| 47 | 44.01 | 53.11 | 64.33 | 73.33 | 90.93 | 100.86 | 97.45 | 119.39 | 141.06 | 156.05 | 237.91 | 266.93 | 177.10 | 220.60 | 248.56 | 270.31 | 326.24 | 357.31 |
| 48 | 44.37 | 57.23 | 68.66 | 73.88 | 95.52 | 105.41 | 102.23 | 124.06 | 150.30 | 165.16 | 248.32 | 270.31 | 177.10 | 220.60 | 248.56 | 270.31 | 326.24 | 357.31 |
| 49 | 48.55 | 57.65 | 69.18 | 78.26 | 104.27 | 114.35 | 107.10 | 133.02 | 155.37 | 170.20 | 251.67 | 270.31 | 177.10 | 220.60 | 248.56 | 270.31 | 326.24 | 357.31 |
| 50 | 48.69 | 63.58 | 75.45 | 82.44 | 106.40 | 113.86 | 111.34 | 136.94 | 166.42 | 178.72 | 272.61 | 295.17 | 186.42 | 236.13 | 257.88 | 285.85 | 341.77 | 375.95 |
| 51 | 52.65 | 65.70 | 77.33 | 86.63 | 115.06 | 124.77 | 115.60 | 141.39 | 169.89 | 190.31 | 284.08 | 313.81 | 195.74 | 242.35 | 264.10 | 292.06 | 351.09 | 385.27 |
| 52 | 51.06 | 65.97 | 75.72 | 92.80 | 119.81 | 133.47 | 124.32 | 150.12 | 174.45 | 193.98 | 302.04 | 326.24 | 201.96 | 248.56 | 273.42 | 298.27 | 357.31 | 394.59 |
| 53 | 56.94 | 70.12 | 81.88 | 89.32 | 128.69 | 139.79 | 126.15 | 158.94 | 183.40 | 203.04 | 316.92 | 344.88 | 211.28 | 257.88 | 279.63 | 304.49 | 366.63 | 407.02 |
| 54 | 57.07 | 70.42 | 80.33 | 93.65 | 135.41 | 150.94 | 133.06 | 163.52 | 192.43 | 213.90 | 328.97 | 363.52 | 220.60 | 264.10 | 288.95 | 313.81 | 375.95 | 416.34 |
| 55 | 59.41 | 72.95 | 84.59 | 98.03 | 144.52 | 154.91 | 141.96 | 172.49 | 198.96 | 225.58 | 344.88 | 374.88 | 229.17 | 270.31 | 298.27 | 320.02 | 388.38 | 428.77 |
| 56 | 63.48 | 78.81 | 92.70 | 106.23 | 153.63 | 168.10 | 150.91 | 181.44 | 208.16 | 239.01 | 357.31 | 394.59 | 238.51 | 282.74 | 307.60 | 332.45 | 400.81 | 444.31 |
| 57 | 67.60 | 85.15 | 95.07 | 112.55 | 167.19 | 183.93 | 155.41 | 187.95 | 221.73 | 252.74 | 375.95 | 413.23 | 239.99 | 295.17 | 326.24 | 347.99 | 422.56 | 469.16 |
| 58 | 73.47 | 89.25 | 101.48 | 124.92 | 178.22 | 194.69 | 164.49 | 196.85 | 230.95 | 263.74 | 394.59 | 428.77 | 249.44 | 310.70 | 344.88 | 369.74 | 447.41 | 497.12 |
| 59 | 79.88 | 97.46 | 113.49 | 133.36 | 191.88 | 212.51 | 168.55 | 210.25 | 247.25 | 274.87 | 413.23 | 453.63 | 253.72 | 320.81 | 363.52 | 391.49 | 478.48 | 528.19 |
| 60 | 83.94 | 105.69 | 119.90 | 143.83 | 205.85 | 227.74 | 179.85 | 221.67 | 261.24 | 288.59 | 431.88 | 475.38 | 262.91 | 323.40 | 373.99 | 413.23 | 506.45 | 559.27 |
| 61 | 92.22 | 113.99 | 130.42 | 154.33 | 221.85 | 245.91 | 190.65 | 239.22 | 278.98 | 310.67 | 440.41 | 482.64 | 276.66 | 341.46 | 391.87 | 425.33 | 518.84 | 573.14 |
| 62 | 100.47 | 125.51 | 140.74 | 169.08 | 240.52 | 263.45 | 203.85 | 253.99 | 303.83 | 325.69 | 453.63 | 494.61 | 289.72 | 351.65 | 403.88 | 436.07 | 532.65 | 588.26 |
| 63 | 109.75 | 134.78 | 151.40 | 177.71 | 261.26 | 284.56 | 224.13 | 271.03 | 315.61 | 349.66 | 465.35 | 507.91 | 297.94 | 368.87 | 414.27 | 451.16 | 544.80 | 604.38 |
| 64 | 118.46 | 145.45 | 169.04 | 190.57 | 284.91 | 309.51 | 237.28 | 285.56 | 341.95 | 369.08 | 478.32 | 519.55 | 305.13 | 379.35 | 423.34 | 464.57 | 560.78 | 618.51 |
| 65 | 128.40 | 158.10 | 180.11 | 207.71 | 306.08 | 330.05 | 249.72 | 307.08 | 361.01 | 395.63 | 489.64 | 532.21 | 314.01 | 391.18 | 436.42 | 476.33 | 574.79 | 633.33 |
| 66 | 139.44 | 172.14 | 196.45 | 227.78 | 319.16 | 344.90 | 264.55 | 332.18 | 378.73 | 427.62 | 507.05 | 550.80 | 324.31 | 404.09 | 447.85 | 494.18 | 591.99 | 648.61 |
| 67 | 156.05 | 191.22 | 215.28 | 258.67 | 333.30 | 355.68 | 283.98 | 354.47 | 406.18 | 445.23 | 529.79 | 567.10 | 333.30 | 422.84 | 462.64 | 507.41 | 616.85 | 664.11 |
| 68 | 170.48 | 208.78 | 238.01 | 287.17 | 350.60 | 372.22 | 304.98 | 385.78 | 425.05 | 465.87 | 557.12 | 588.34 | 348.20 | 444.26 | 482.68 | 533.11 | 645.97 | 686.80 |
| 69 | 189.88 | 230.12 | 260.63 | 319.19 | 372.90 | 398.38 | 326.58 | 414.50 | 451.65 | 495.66 | 585.99 | 625.36 | 368.27 | 465.55 | 514.18 | 567.46 | 678.63 | 727.27 |
| 70 | 210.01 | 253.58 | 285.80 | 350.36 | 401.68 | 432.92 | 348.12 | 432.92 | 484.25 | 531.11 | 615.91 | 669.47 | 392.76 | 488.71 | 546.73 | 606.99 | 711.87 | 774.35 |
| 71 | 233.05 | 277.61 | 312.74 | 382.28 | 438.12 | 466.04 | 365.10 | 451.00 | 502.55 | 573.42 | 652.88 | 704.42 | 412.35 | 511.14 | 569.12 | 648.59 | 745.23 | 807.51 |
| 72 | 254.10 | 306.99 | 342.57 | 412.87 | 476.87 | 503.71 | 383.97 | 472.74 | 524.35 | 615.18 | 693.63 | 745.24 | 433.52 | 534.67 | 594.54 | 691.56 | 784.46 | 846.39 |
| 73 | 281.03 | 336.40 | 374.40 | 447.88 | 517.24 | 546.96 | 404.28 | 495.44 | 548.95 | 657.94 | 739.19 | 790.72 | 451.84 | 558.86 | 622.27 | 733.25 | 828.37 | 887.83 |
| 74 | 305.87 | 367.18 | 409.28 | 486.35 | 554.74 | 592.74 | 423.66 | 520.55 | 577.54 | 701.03 | 786.52 | 837.81 | 467.35 | 585.14 | 653.53 | 773.22 | 870.11 | 929.00 |
| 75 | 321.88 | 403.39 | 444.97 | 521.91 | 585.56 | 625.57 | 438.26 | 547.37 | 614.66 | 743.77 | 831.06 | 885.61 | 481.90 | 609.20 | 685.58 | 811.05 | 911.07 | 971.08 |
| 76 | 337.15 | 422.30 | 474.44 | 547.43 | 613.47 | 653.44 | 453.58 | 578.71 | 658.65 | 783.78 | 877.62 | 936.71 | 495.29 | 634.32 | 722.95 | 846.34 | 952.35 | 1018.39 |
| 77 | 354.79 | 441.00 | 495.71 | 570.31 | 638.29 | 679.74 | 467.53 | 615.08 | 709.58 | 820.66 | 928.42 | 994.73 | 507.31 | 664.81 | 764.29 | 877.02 | 996.39 | 1069.34 |
| 78 | 382.13 | 474.82 | 531.73 | 609.78 | 681.33 | 725.23 | 497.58 | 671.57 | 782.15 | 881.34 | 1006.55 | 1082.97 | 533.36 | 715.48 | 827.68 | 933.37 | 1071.59 | 1156.15 |
| 79 | 419.53 | 520.35 | 580.51 | 660.19 | 738.24 | 787.02 | 538.23 | 744.75 | 869.95 | 962.64 | 1108.99 | 1198.42 | 572.38 | 780.52 | 908.98 | 1013.05 | 1170.78 | 1268.35 |
| 80 | 465.06 | 574.01 | 640.68 | 723.61 | 811.42 | 866.70 | 587.02 | 819.55 | | | | | 617.91 | 852.07 | | | | |
| 81 | 521.97 | 643.93 | 718.73 | 808.16 | 912.23 | 975.65 | 645.56 | 897.60 | | | | | 674.82 | 926.87 | | | | |
| 82 | 587.02 | 726.86 | 811.42 | 907.35 | 1034.19 | 1110.62 | 715.48 | 982.15 | | | | | 739.87 | 1006.55 | | | | |
| 83 | 660.19 | 819.55 | 917.11 | 1021.18 | 1174.03 | 1268.35 | 791.90 | 1068.34 | | | | | 813.04 | 1089.48 | | | | |
| 84 | 741.49 | 921.99 | 1032.56 | 1144.76 | 1328.51 | 1440.71 | 874.83 | 1159.40 | | | | | 892.72 | 1177.28 | | | | |
| 85+ | 1006.55 | 1258.59 | 1413.07 | 1556.16 | 1840.73 | 2014.72 | | | | | | | | | | | | |

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

# Appendix C1

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

**LTC-96 VA 9/96**

***Premiums to be used only with those that have***

***not previously elected an inflation decrease option***

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

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

| Age | GPO Inflation with Shared Cost | | | | | | 2.2% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | | | | | 2.2% Compound Inflation or 5.0% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 26.99 | 28.41 | 30.64 | 37.40 | 42.62 | 49.88 | 50.41 | 58.54 | 65.04 | 71.55 | 86.15 | 94.53 | 132.64 | 157.55 | 178.81 | 201.92 | 251.67 | 276.53 |
| 30 | 28.53 | 29.87 | 32.48 | 39.15 | 47.16 | 50.41 | 50.41 | 58.54 | 65.04 | 71.55 | 89.44 | 101.52 | 141.03 | 165.54 | 189.53 | 208.17 | 251.67 | 276.53 |
| 31 | 29.30 | 30.60 | 33.62 | 40.23 | 47.16 | 50.41 | 50.41 | 58.54 | 65.04 | 71.55 | 92.76 | 108.61 | 142.92 | 169.57 | 189.53 | 208.17 | 251.67 | 276.53 |
| 32 | 30.08 | 31.77 | 35.04 | 40.65 | 47.16 | 50.41 | 50.41 | 58.54 | 65.04 | 71.55 | 99.45 | 112.18 | 142.92 | 170.89 | 189.53 | 208.17 | 251.67 | 276.53 |
| 33 | 30.54 | 32.49 | 36.17 | 40.65 | 47.16 | 50.41 | 52.22 | 58.54 | 66.41 | 71.55 | 102.83 | 119.40 | 142.92 | 170.89 | 189.53 | 208.17 | 251.67 | 276.53 |
| 34 | 30.90 | 33.66 | 37.31 | 40.65 | 47.16 | 50.41 | 52.22 | 58.54 | 69.76 | 74.07 | 109.65 | 126.70 | 142.92 | 170.89 | 189.53 | 208.17 | 251.67 | 276.53 |
| 35 | 30.90 | 34.39 | 37.40 | 40.65 | 47.16 | 50.41 | 55.85 | 60.00 | 69.76 | 77.36 | 116.56 | 130.38 | 142.92 | 170.89 | 189.53 | 208.17 | 251.67 | 276.53 |
| 36 | 30.90 | 35.77 | 37.40 | 40.65 | 47.16 | 50.41 | 59.52 | 63.33 | 73.14 | 84.02 | 120.05 | 137.82 | 142.92 | 170.89 | 189.53 | 208.17 | 251.67 | 276.53 |
| 37 | 30.90 | 35.77 | 37.40 | 40.65 | 47.16 | 52.88 | 63.24 | 66.69 | 79.98 | 87.38 | 127.08 | 145.34 | 142.92 | 170.89 | 189.53 | 208.17 | 251.67 | 276.53 |
| 38 | 30.90 | 35.77 | 37.40 | 40.65 | 47.16 | 52.88 | 63.24 | 70.09 | 83.45 | 90.77 | 134.21 | 152.94 | 142.92 | 170.89 | 189.53 | 208.17 | 251.67 | 276.53 |
| 39 | 30.90 | 35.77 | 38.84 | 42.25 | 49.28 | 56.15 | 67.00 | 73.52 | 86.94 | 97.63 | 141.42 | 164.52 | 142.92 | 170.89 | 189.53 | 208.17 | 251.67 | 276.53 |
| 40 | 33.31 | 37.04 | 41.94 | 45.19 | 52.32 | 59.46 | 70.81 | 76.97 | 90.47 | 101.10 | 148.71 | 172.34 | 142.92 | 170.89 | 189.53 | 208.17 | 251.67 | 276.53 |
| 41 | 33.57 | 37.31 | 45.41 | 48.53 | 55.77 | 62.98 | 75.04 | 80.83 | 94.46 | 105.09 | 156.91 | 180.21 | 142.92 | 170.89 | 189.53 | 208.17 | 251.67 | 276.53 |
| 42 | 37.29 | 40.81 | 45.75 | 48.89 | 59.31 | 66.56 | 75.41 | 84.76 | 98.52 | 112.72 | 161.57 | 180.21 | 142.92 | 170.89 | 189.53 | 208.17 | 251.67 | 276.53 |
| 43 | 37.59 | 41.12 | 49.35 | 52.35 | 62.92 | 70.20 | 79.75 | 88.76 | 106.35 | 116.89 | 161.57 | 180.21 | 142.92 | 170.89 | 189.53 | 208.17 | 251.67 | 276.53 |
| 44 | 37.90 | 44.75 | 49.72 | 54.96 | 66.62 | 73.90 | 84.18 | 92.83 | 110.60 | 121.12 | 161.57 | 180.21 | 142.92 | 170.89 | 189.53 | 208.17 | 251.67 | 276.53 |
| 45 | 37.40 | 43.90 | 50.63 | 55.92 | 69.28 | 78.27 | 83.71 | 94.46 | 111.92 | 122.67 | 185.43 | 208.83 | 161.57 | 195.74 | 214.38 | 236.13 | 285.85 | 313.81 |
| 46 | 40.17 | 45.91 | 51.01 | 59.49 | 72.99 | 82.03 | 84.13 | 102.03 | 119.76 | 126.75 | 193.96 | 221.39 | 161.57 | 195.74 | 214.38 | 236.13 | 285.85 | 313.81 |
| 47 | 40.49 | 46.25 | 54.59 | 63.14 | 76.79 | 85.84 | 88.39 | 106.12 | 124.04 | 134.44 | 202.66 | 230.11 | 161.57 | 195.74 | 214.38 | 236.13 | 285.85 | 313.81 |
| 48 | 40.82 | 49.84 | 58.26 | 63.62 | 80.66 | 89.71 | 92.72 | 110.28 | 132.16 | 142.29 | 211.53 | 233.03 | 161.57 | 195.74 | 214.38 | 236.13 | 285.85 | 313.81 |
| 49 | 44.67 | 50.21 | 58.69 | 67.39 | 88.05 | 97.32 | 97.14 | 118.24 | 136.62 | 146.63 | 214.38 | 233.03 | 161.57 | 195.74 | 214.38 | 236.13 | 285.85 | 313.81 |
| 50 | 43.28 | 56.10 | 64.97 | 69.76 | 91.20 | 97.92 | 101.66 | 120.97 | 143.02 | 153.54 | 232.79 | 254.78 | 170.89 | 208.17 | 226.81 | 248.56 | 301.38 | 332.45 |
| 51 | 47.21 | 56.57 | 65.12 | 74.26 | 97.36 | 103.98 | 106.17 | 123.44 | 147.07 | 164.93 | 244.37 | 270.31 | 177.10 | 214.38 | 233.03 | 254.78 | 307.60 | 341.77 |
| 52 | 45.96 | 57.29 | 66.25 | 78.36 | 102.06 | 112.40 | 112.36 | 131.92 | 152.33 | 169.43 | 258.89 | 282.74 | 183.31 | 220.60 | 239.24 | 260.99 | 316.92 | 351.09 |
| 53 | 51.60 | 61.35 | 70.45 | 76.02 | 108.37 | 121.15 | 112.39 | 138.21 | 161.39 | 176.13 | 273.42 | 298.27 | 189.53 | 226.81 | 245.46 | 267.20 | 323.13 | 360.42 |
| 54 | 52.04 | 60.36 | 71.40 | 80.54 | 114.75 | 129.71 | 119.29 | 143.08 | 165.63 | 186.85 | 285.52 | 313.81 | 198.85 | 233.03 | 251.67 | 273.42 | 332.45 | 369.74 |
| 55 | 54.46 | 64.46 | 72.25 | 83.23 | 121.21 | 131.79 | 125.67 | 149.49 | 172.59 | 193.71 | 298.27 | 325.71 | 207.49 | 239.24 | 260.99 | 279.63 | 341.77 | 379.06 |
| 56 | 56.80 | 68.53 | 79.98 | 91.06 | 129.99 | 146.49 | 134.41 | 158.18 | 181.54 | 206.98 | 310.70 | 347.99 | 213.73 | 248.56 | 270.31 | 292.06 | 354.20 | 394.59 |
| 57 | 62.53 | 74.50 | 80.98 | 95.38 | 145.06 | 159.08 | 139.17 | 164.74 | 192.16 | 220.21 | 326.24 | 360.42 | 218.72 | 260.99 | 285.85 | 307.60 | 375.95 | 416.34 |
| 58 | 64.92 | 77.23 | 88.80 | 108.80 | 153.47 | 169.73 | 145.69 | 173.69 | 201.47 | 228.91 | 341.77 | 379.06 | 225.10 | 276.53 | 304.49 | 326.24 | 397.70 | 441.20 |
| 59 | 72.78 | 85.06 | 96.75 | 115.18 | 166.96 | 184.35 | 152.38 | 184.26 | 214.78 | 240.20 | 360.42 | 394.59 | 230.12 | 284.50 | 323.13 | 344.88 | 422.56 | 469.16 |
| 60 | 73.66 | 91.36 | 103.30 | 125.34 | 180.43 | 199.27 | 161.40 | 193.37 | 228.27 | 251.59 | 379.06 | 416.34 | 236.62 | 288.43 | 331.76 | 366.63 | 447.41 | 497.12 |
| 61 | 81.58 | 99.52 | 113.41 | 135.81 | 196.05 | 212.26 | 172.05 | 210.22 | 243.15 | 273.08 | 386.11 | 425.33 | 253.11 | 303.52 | 347.00 | 377.07 | 458.51 | 509.79 |
| 62 | 89.71 | 108.90 | 121.97 | 146.40 | 209.49 | 229.54 | 185.11 | 224.96 | 262.28 | 285.91 | 398.03 | 433.15 | 260.75 | 314.48 | 354.13 | 389.25 | 474.12 | 523.87 |
| 63 | 98.77 | 118.16 | 132.47 | 155.24 | 229.91 | 248.01 | 202.44 | 237.45 | 275.21 | 309.41 | 408.60 | 445.48 | 269.56 | 329.15 | 363.20 | 400.08 | 485.21 | 539.12 |
| 64 | 103.88 | 128.67 | 145.72 | 166.24 | 247.98 | 267.19 | 213.31 | 252.52 | 296.36 | 326.69 | 420.59 | 459.07 | 277.64 | 338.12 | 376.61 | 412.34 | 500.31 | 552.54 |
| 65 | 115.37 | 139.28 | 156.87 | 180.97 | 266.50 | 287.80 | 225.93 | 269.29 | 313.71 | 348.06 | 431.09 | 471.01 | 284.73 | 348.60 | 385.86 | 425.77 | 513.59 | 566.81 |
| 66 | 124.37 | 151.10 | 172.88 | 200.36 | 277.98 | 303.71 | 240.72 | 291.84 | 332.01 | 376.71 | 447.85 | 486.46 | 293.42 | 360.34 | 398.95 | 440.13 | 530.21 | 581.69 |
| 67 | 138.49 | 167.80 | 189.12 | 227.46 | 288.53 | 313.40 | 255.34 | 314.57 | 359.12 | 395.48 | 467.61 | 499.95 | 300.96 | 378.07 | 410.40 | 452.69 | 554.67 | 594.46 |
| 68 | 152.64 | 185.15 | 209.29 | 250.99 | 304.98 | 328.99 | 274.25 | 341.36 | 374.62 | 413.04 | 492.29 | 523.50 | 314.58 | 396.23 | 429.85 | 475.48 | 581.14 | 619.56 |
| 69 | 171.70 | 202.58 | 228.30 | 282.71 | 324.26 | 352.05 | 294.15 | 368.18 | 398.38 | 442.38 | 521.13 | 553.56 | 333.53 | 419.22 | 456.28 | 509.55 | 611.46 | 655.47 |
| 70 | 191.66 | 224.09 | 252.06 | 310.19 | 352.59 | 379.37 | 312.42 | 383.83 | 428.46 | 473.09 | 548.96 | 595.83 | 357.05 | 439.62 | 488.71 | 546.73 | 640.46 | 698.48 |
| 71 | 210.75 | 248.49 | 275.84 | 337.18 | 386.57 | 412.35 | 328.59 | 401.61 | 446.71 | 511.14 | 582.01 | 627.11 | 375.84 | 459.59 | 511.14 | 586.30 | 672.21 | 728.05 |
| 72 | 230.27 | 272.67 | 302.83 | 365.39 | 423.20 | 447.97 | 346.81 | 421.13 | 464.48 | 549.12 | 619.31 | 664.73 | 394.29 | 481.00 | 534.67 | 625.50 | 708.08 | 761.75 |
| 73 | 253.71 | 299.23 | 330.14 | 396.35 | 457.79 | 485.53 | 364.64 | 441.93 | 487.51 | 588.58 | 659.92 | 705.50 | 410.22 | 503.37 | 558.86 | 661.91 | 747.12 | 798.65 |
| 74 | 275.47 | 326.99 | 362.20 | 433.15 | 490.15 | 522.45 | 381.86 | 465.45 | 514.85 | 628.83 | 701.03 | 746.62 | 425.56 | 526.25 | 587.04 | 701.03 | 784.62 | 835.91 |
| 75 | 290.96 | 357.96 | 393.14 | 465.54 | 518.27 | 551.01 | 394.62 | 489.18 | 547.37 | 665.57 | 741.95 | 789.23 | 438.26 | 549.19 | 616.47 | 734.68 | 821.97 | 874.70 |
| 76 | 304.13 | 375.38 | 418.83 | 486.60 | 542.22 | 575.24 | 408.40 | 517.89 | 587.40 | 702.10 | 783.78 | 835.92 | 450.11 | 573.50 | 651.70 | 764.66 | 860.25 | 917.60 |
| 77 | 318.32 | 391.26 | 436.03 | 505.66 | 563.68 | 596.84 | 421.10 | 548.76 | 631.66 | 734.45 | 827.29 | 885.31 | 460.89 | 598.50 | 688.02 | 792.47 | 898.58 | 961.58 |
| 78 | 341.48 | 419.53 | 468.31 | 539.86 | 598.40 | 635.80 | 447.17 | 598.40 | 694.34 | 787.02 | 894.35 | 961.02 | 482.95 | 643.93 | 743.12 | 843.94 | 964.27 | 1035.82 |
| 79 | 374.00 | 458.56 | 510.59 | 583.76 | 647.18 | 687.83 | 482.95 | 661.82 | 770.76 | 858.57 | 982.15 | 1058.58 | 517.09 | 702.47 | 814.67 | 913.86 | 1050.45 | 1133.38 |
| 80 | 411.40 | 505.71 | 562.63 | 637.42 | 708.97 | 752.88 | 525.23 | 726.86 | | | | | 557.75 | 762.63 | | | | |
| 81 | 460.18 | 564.25 | 629.29 | 708.97 | 791.90 | 842.31 | 575.63 | 795.16 | | | | | 604.90 | 827.68 | | | | |
| 82 | 515.47 | 635.80 | 708.97 | 795.16 | 892.72 | 951.26 | 634.17 | 865.08 | | | | | 660.19 | 895.97 | | | | |
| 83 | 577.26 | 715.48 | 798.41 | 892.72 | 1008.17 | 1078.09 | 697.59 | 939.88 | | | | | 721.98 | 967.52 | | | | |
| 84 | 645.56 | 801.66 | 897.60 | 1001.67 | 1135.01 | 1217.94 | 767.51 | 1017.93 | | | | | 788.65 | 1042.32 | | | | |
| 85+ | 869.95 | 1089.48 | 1224.44 | 1356.15 | 1556.16 | 1678.12 | | | | | | | | | | | | |

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

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

# Appendix C1

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

**LTC-96 VA 9/96**

***Premiums to be used only with those that have***

***not previously elected an inflation decrease option***

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

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

| Age | GPO Inflation with Shared Cost | | | | | | 2.2% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | | | | | 2.2% Compound Inflation or 5.0% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 28.41 | 31.00 | 35.97 | 44.88 | 52.91 | 62.75 | 53.66 | 66.67 | 76.43 | 86.18 | 107.68 | 118.97 | 141.29 | 174.74 | 199.33 | 232.06 | 288.95 | 316.92 |
| 30 | 30.03 | 32.59 | 38.13 | 46.98 | 58.54 | 63.42 | 53.66 | 66.67 | 76.43 | 86.18 | 111.80 | 127.78 | 150.23 | 183.60 | 211.28 | 239.24 | 288.95 | 316.92 |
| 31 | 30.85 | 33.38 | 39.47 | 48.28 | 58.54 | 63.42 | 53.66 | 66.67 | 76.43 | 86.18 | 115.94 | 136.70 | 152.24 | 188.07 | 211.28 | 239.24 | 288.95 | 316.92 |
| 32 | 31.66 | 34.65 | 41.13 | 48.78 | 58.54 | 63.42 | 53.66 | 66.67 | 76.43 | 86.18 | 124.31 | 141.20 | 152.24 | 189.53 | 211.28 | 239.24 | 288.95 | 316.92 |
| 33 | 32.15 | 35.45 | 42.46 | 48.78 | 58.54 | 63.42 | 55.58 | 66.67 | 78.03 | 86.18 | 128.53 | 150.28 | 152.24 | 189.53 | 211.28 | 239.24 | 288.95 | 316.92 |
| 34 | 32.52 | 36.72 | 43.80 | 48.78 | 58.54 | 63.42 | 55.58 | 66.67 | 81.97 | 89.22 | 137.06 | 159.47 | 152.24 | 189.53 | 211.28 | 239.24 | 288.95 | 316.92 |
| 35 | 32.52 | 37.51 | 43.90 | 48.78 | 58.54 | 63.42 | 59.45 | 68.33 | 81.97 | 93.18 | 145.70 | 164.10 | 152.24 | 189.53 | 211.28 | 239.24 | 288.95 | 316.92 |
| 36 | 32.52 | 39.03 | 43.90 | 48.78 | 58.54 | 63.42 | 63.36 | 72.13 | 85.94 | 101.20 | 150.06 | 173.46 | 152.24 | 189.53 | 211.28 | 239.24 | 288.95 | 316.92 |
| 37 | 32.52 | 39.03 | 43.90 | 48.78 | 58.54 | 66.53 | 67.32 | 75.96 | 93.98 | 105.25 | 158.85 | 182.92 | 152.24 | 189.53 | 211.28 | 239.24 | 288.95 | 316.92 |
| 38 | 32.52 | 39.03 | 43.90 | 48.78 | 58.54 | 66.53 | 67.32 | 79.82 | 98.05 | 109.34 | 167.76 | 192.50 | 152.24 | 189.53 | 211.28 | 239.24 | 288.95 | 316.92 |
| 39 | 32.52 | 39.03 | 45.60 | 50.70 | 61.17 | 70.64 | 71.33 | 83.73 | 102.16 | 117.60 | 176.77 | 207.06 | 152.24 | 189.53 | 211.28 | 239.24 | 288.95 | 316.92 |
| 40 | 35.06 | 40.41 | 49.23 | 54.23 | 64.95 | 74.80 | 75.38 | 87.67 | 106.30 | 121.77 | 185.89 | 216.91 | 152.24 | 189.53 | 211.28 | 239.24 | 288.95 | 316.92 |
| 41 | 35.34 | 40.71 | 53.30 | 58.24 | 69.24 | 79.23 | 79.88 | 92.06 | 110.99 | 126.58 | 196.14 | 226.81 | 152.24 | 189.53 | 211.28 | 239.24 | 288.95 | 316.92 |
| 42 | 39.26 | 44.53 | 53.70 | 58.67 | 73.62 | 83.74 | 80.28 | 96.53 | 115.76 | 135.78 | 201.96 | 226.81 | 152.24 | 189.53 | 211.28 | 239.24 | 288.95 | 316.92 |
| 43 | 39.57 | 44.86 | 57.93 | 62.82 | 78.11 | 88.32 | 84.90 | 101.09 | 124.96 | 140.80 | 201.96 | 226.81 | 152.24 | 189.53 | 211.28 | 239.24 | 288.95 | 316.92 |
| 44 | 39.89 | 48.82 | 58.37 | 65.95 | 82.70 | 92.97 | 89.61 | 105.72 | 129.96 | 145.90 | 201.96 | 226.81 | 152.24 | 189.53 | 211.28 | 239.24 | 288.95 | 316.92 |
| 45 | 40.65 | 50.41 | 61.48 | 68.55 | 83.86 | 97.83 | 92.30 | 108.24 | 133.86 | 148.96 | 225.74 | 261.73 | 180.21 | 217.49 | 239.24 | 267.20 | 323.13 | 354.20 |
| 46 | 43.66 | 52.72 | 61.94 | 72.92 | 88.36 | 102.53 | 92.76 | 116.91 | 143.24 | 153.91 | 236.13 | 277.48 | 180.21 | 217.49 | 239.24 | 267.20 | 323.13 | 354.20 |
| 47 | 44.01 | 53.11 | 66.28 | 77.40 | 92.95 | 107.30 | 97.45 | 121.60 | 148.36 | 163.25 | 246.72 | 288.40 | 180.21 | 217.49 | 239.24 | 267.20 | 323.13 | 354.20 |
| 48 | 44.37 | 57.23 | 70.74 | 77.98 | 97.64 | 112.13 | 102.23 | 126.36 | 158.08 | 172.79 | 257.51 | 292.06 | 180.21 | 217.49 | 239.24 | 267.20 | 323.13 | 354.20 |
| 49 | 48.55 | 57.65 | 71.27 | 82.61 | 106.59 | 121.65 | 107.10 | 135.49 | 163.40 | 178.05 | 260.99 | 292.06 | 180.21 | 217.49 | 239.24 | 267.20 | 323.13 | 354.20 |
| 50 | 48.69 | 63.58 | 75.45 | 86.67 | 110.75 | 125.24 | 113.76 | 136.94 | 171.62 | 188.78 | 281.80 | 316.92 | 192.64 | 226.81 | 248.56 | 279.63 | 335.56 | 379.06 |
| 51 | 52.65 | 65.70 | 79.36 | 90.76 | 117.27 | 134.01 | 117.96 | 141.39 | 180.03 | 200.46 | 293.24 | 332.45 | 198.85 | 236.13 | 257.88 | 285.85 | 344.88 | 379.06 |
| 52 | 52.77 | 65.97 | 79.50 | 94.86 | 124.25 | 142.84 | 124.32 | 150.12 | 181.82 | 201.35 | 308.20 | 344.88 | 201.96 | 242.35 | 264.10 | 292.06 | 351.09 | 388.38 |
| 53 | 56.94 | 70.12 | 83.78 | 93.12 | 130.95 | 149.11 | 123.85 | 158.94 | 190.73 | 210.37 | 323.13 | 357.31 | 208.17 | 248.56 | 273.42 | 298.27 | 360.42 | 397.70 |
| 54 | 57.07 | 68.74 | 82.11 | 95.52 | 140.00 | 158.01 | 130.76 | 163.52 | 197.30 | 218.81 | 335.18 | 372.84 | 214.38 | 254.78 | 279.63 | 307.60 | 369.74 | 407.02 |
| 55 | 59.41 | 72.95 | 84.59 | 99.88 | 146.85 | 161.85 | 137.30 | 170.19 | 201.35 | 228.04 | 347.99 | 381.02 | 219.88 | 264.10 | 288.95 | 313.81 | 379.06 | 419.45 |
| 56 | 61.81 | 77.10 | 90.88 | 106.23 | 155.99 | 175.30 | 146.20 | 179.11 | 210.59 | 239.01 | 363.52 | 400.81 | 229.22 | 273.42 | 301.38 | 323.13 | 391.49 | 434.98 |
| 57 | 67.60 | 85.15 | 93.31 | 112.55 | 172.10 | 188.90 | 150.77 | 185.63 | 221.73 | 252.74 | 375.95 | 413.23 | 230.87 | 288.95 | 320.02 | 338.67 | 410.13 | 456.73 |
| 58 | 71.76 | 87.53 | 103.29 | 126.93 | 180.70 | 199.68 | 159.79 | 192.22 | 228.49 | 263.74 | 391.49 | 428.77 | 240.31 | 301.38 | 335.56 | 357.31 | 434.98 | 481.59 |
| 59 | 78.11 | 95.69 | 111.63 | 133.36 | 191.88 | 215.07 | 163.93 | 205.52 | 239.76 | 274.87 | 407.02 | 444.31 | 241.92 | 308.71 | 357.31 | 379.06 | 459.84 | 509.55 |
| 60 | 80.51 | 102.11 | 116.21 | 143.83 | 205.85 | 227.74 | 172.93 | 212.24 | 251.09 | 286.13 | 419.45 | 456.73 | 251.23 | 311.74 | 364.94 | 397.70 | 481.59 | 534.41 |
| 61 | 88.67 | 108.56 | 126.64 | 152.28 | 221.85 | 240.74 | 181.35 | 227.14 | 266.18 | 303.15 | 425.33 | 461.53 | 261.94 | 326.87 | 376.92 | 404.21 | 491.69 | 542.97 |
| 62 | 95.09 | 118.13 | 133.23 | 162.90 | 235.35 | 258.23 | 192.14 | 239.47 | 283.05 | 315.75 | 430.22 | 465.34 | 266.54 | 334.49 | 386.32 | 415.59 | 500.46 | 553.14 |
| 63 | 102.43 | 125.55 | 143.83 | 171.58 | 253.42 | 274.11 | 207.26 | 251.84 | 292.88 | 337.08 | 436.97 | 471.02 | 275.24 | 349.01 | 391.57 | 425.62 | 510.75 | 564.66 |
| 64 | 107.53 | 134.26 | 155.44 | 180.43 | 271.72 | 293.64 | 218.11 | 261.96 | 314.09 | 351.63 | 442.58 | 478.32 | 277.64 | 351.87 | 398.60 | 434.33 | 519.55 | 574.53 |
| 65 | 117.23 | 144.93 | 164.62 | 195.37 | 287.61 | 311.56 | 228.31 | 278.73 | 328.65 | 370.59 | 449.72 | 486.98 | 282.07 | 356.58 | 401.82 | 444.40 | 529.55 | 582.77 |
| 66 | 126.25 | 156.84 | 178.77 | 213.02 | 301.14 | 324.31 | 240.72 | 301.33 | 349.22 | 399.62 | 463.29 | 501.90 | 288.27 | 365.49 | 411.82 | 458.15 | 545.66 | 599.71 |
| 67 | 140.44 | 173.66 | 199.18 | 243.06 | 313.40 | 338.27 | 257.73 | 321.61 | 381.41 | 420.35 | 487.51 | 527.31 | 300.96 | 380.56 | 430.30 | 477.56 | 569.59 | 624.31 |
| 68 | 154.62 | 191.05 | 223.65 | 271.34 | 328.99 | 355.41 | 274.25 | 346.04 | 403.43 | 441.86 | 516.30 | 559.52 | 314.58 | 398.63 | 451.46 | 501.89 | 597.95 | 655.58 |
| 69 | 169.68 | 210.45 | 244.46 | 300.95 | 349.74 | 377.53 | 291.83 | 372.82 | 421.54 | 467.86 | 546.61 | 592.93 | 328.89 | 419.22 | 472.49 | 528.08 | 627.68 | 685.58 |
| 70 | 187.58 | 231.95 | 263.97 | 330.27 | 374.90 | 403.91 | 305.72 | 388.29 | 439.62 | 495.41 | 573.51 | 622.61 | 345.89 | 437.39 | 493.18 | 560.12 | 653.85 | 711.87 |
| 71 | 206.70 | 252.37 | 287.49 | 358.66 | 405.90 | 435.97 | 320.00 | 403.76 | 453.15 | 526.17 | 603.49 | 652.88 | 362.95 | 455.30 | 511.14 | 592.75 | 682.95 | 738.79 |
| 72 | 226.30 | 278.39 | 312.29 | 390.17 | 441.77 | 472.74 | 338.56 | 421.13 | 468.61 | 561.51 | 637.89 | 687.43 | 379.84 | 474.80 | 528.48 | 629.63 | 714.27 | 767.94 |
| 73 | 247.85 | 302.94 | 339.36 | 420.13 | 475.62 | 509.31 | 354.73 | 441.93 | 487.51 | 600.47 | 675.78 | 723.34 | 394.37 | 495.44 | 550.93 | 669.83 | 749.10 | 800.63 |
| 74 | 269.77 | 328.82 | 369.44 | 450.25 | 509.15 | 543.34 | 370.46 | 463.55 | 514.85 | 642.13 | 716.23 | 763.72 | 410.36 | 516.75 | 577.54 | 708.63 | 786.52 | 835.91 |
| 75 | 283.69 | 359.78 | 400.29 | 474.63 | 536.46 | 572.83 | 383.71 | 489.18 | 552.83 | 680.12 | 758.32 | 805.60 | 421.89 | 540.10 | 612.84 | 743.77 | 825.60 | 874.70 |
| 76 | 297.18 | 377.12 | 425.78 | 497.03 | 559.59 | 597.83 | 397.97 | 519.62 | 601.30 | 719.48 | 804.63 | 856.77 | 432.73 | 566.55 | 653.44 | 778.57 | 868.94 | 922.81 |
| 77 | 311.68 | 394.58 | 445.97 | 517.26 | 583.58 | 623.37 | 411.16 | 557.05 | 653.21 | 759.31 | 858.79 | 920.13 | 442.66 | 596.84 | 697.97 | 810.71 | 916.81 | 981.47 |
| 78 | 336.60 | 426.03 | 479.69 | 554.49 | 624.42 | 666.69 | 437.42 | 613.03 | 725.23 | 819.55 | 939.88 | 1014.68 | 466.69 | 647.18 | 761.01 | 866.70 | 995.16 | 1074.84 |
| 79 | 369.12 | 466.69 | 526.85 | 603.28 | 678.08 | 725.23 | 474.82 | 681.33 | 809.79 | 899.22 | 1043.95 | 1131.75 | 502.46 | 712.22 | 840.69 | 941.50 | 1095.98 | 1190.29 |
| 80 | 409.77 | 517.09 | 583.76 | 663.44 | 749.62 | 801.66 | 518.72 | 752.88 | | | | | 544.74 | 778.89 | | | | |
| 81 | 460.18 | 582.14 | 656.94 | 741.49 | 847.19 | 910.61 | 572.38 | 827.68 | | | | | 596.77 | 848.82 | | | | |
| 82 | 521.97 | 660.19 | 744.75 | 835.81 | 967.52 | 1047.20 | 635.80 | 904.10 | | | | | 656.94 | 921.99 | | | | |
| 83 | 590.27 | 748.00 | 843.94 | 944.75 | 1105.74 | 1204.93 | 707.35 | 983.78 | | | | | 725.23 | 998.42 | | | | |
| 84 | 665.07 | 843.94 | 952.89 | 1063.46 | 1260.22 | 1380.55 | 785.40 | 1066.71 | | | | | 798.41 | 1078.09 | | | | |
| 85+ | 913.86 | 1161.02 | 1312.25 | 1453.72 | 1770.81 | 1964.31 | | | | | | | | | | | | |

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

# Appendix C1

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

**LTC-96 VA 9/96**

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

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

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

| Age | GPO Inflation with Shared Cost | | | | | | 2.2% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | | | | | 2.2% Compound Inflation or 5.0% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 26.99 | 29.71 | 33.30 | 41.88 | 47.03 | 56.31 | 52.03 | 63.42 | 71.55 | 79.68 | 97.74 | 107.56 | 135.53 | 166.14 | 190.54 | 220.01 | 273.42 | 301.38 |
| 30 | 28.53 | 31.23 | 35.31 | 43.85 | 52.03 | 56.91 | 52.03 | 63.42 | 71.55 | 79.68 | 101.48 | 115.53 | 144.09 | 174.57 | 201.96 | 226.81 | 273.42 | 301.38 |
| 31 | 29.30 | 31.99 | 36.54 | 45.06 | 52.03 | 56.91 | 52.03 | 63.42 | 71.55 | 79.68 | 105.24 | 123.59 | 146.03 | 178.82 | 201.96 | 226.81 | 273.42 | 301.38 |
| 32 | 30.08 | 33.21 | 38.08 | 45.53 | 52.03 | 56.91 | 52.03 | 63.42 | 71.55 | 79.68 | 112.84 | 127.66 | 146.03 | 180.21 | 201.96 | 226.81 | 273.42 | 301.38 |
| 33 | 30.54 | 33.97 | 39.32 | 45.53 | 52.03 | 56.91 | 53.90 | 63.42 | 73.05 | 79.68 | 116.67 | 135.87 | 146.03 | 180.21 | 201.96 | 226.81 | 273.42 | 301.38 |
| 34 | 30.90 | 35.19 | 40.55 | 45.53 | 52.03 | 56.91 | 53.90 | 63.42 | 76.73 | 82.49 | 124.41 | 144.18 | 146.03 | 180.21 | 201.96 | 226.81 | 273.42 | 301.38 |
| 35 | 30.90 | 35.95 | 40.65 | 45.53 | 52.03 | 56.91 | 57.65 | 65.00 | 76.73 | 86.15 | 132.25 | 148.37 | 146.03 | 180.21 | 201.96 | 226.81 | 273.42 | 301.38 |
| 36 | 30.90 | 37.40 | 40.65 | 45.53 | 52.03 | 56.91 | 61.44 | 68.61 | 80.45 | 93.56 | 136.21 | 156.83 | 146.03 | 180.21 | 201.96 | 226.81 | 273.42 | 301.38 |
| 37 | 30.90 | 37.40 | 40.65 | 45.53 | 52.03 | 59.70 | 65.28 | 72.25 | 87.98 | 97.31 | 144.19 | 165.38 | 146.03 | 180.21 | 201.96 | 226.81 | 273.42 | 301.38 |
| 38 | 30.90 | 37.40 | 40.65 | 45.53 | 52.03 | 59.70 | 65.28 | 75.93 | 91.79 | 101.09 | 152.27 | 174.04 | 146.03 | 180.21 | 201.96 | 226.81 | 273.42 | 301.38 |
| 39 | 30.90 | 37.40 | 42.22 | 47.32 | 54.37 | 63.40 | 69.17 | 79.64 | 95.64 | 108.72 | 160.45 | 187.21 | 146.03 | 180.21 | 201.96 | 226.81 | 273.42 | 301.38 |
| 40 | 33.31 | 38.72 | 45.58 | 50.62 | 57.74 | 67.13 | 73.09 | 83.39 | 99.51 | 112.58 | 168.73 | 196.11 | 146.03 | 180.21 | 201.96 | 226.81 | 273.42 | 301.38 |
| 41 | 33.57 | 39.01 | 49.36 | 54.35 | 61.54 | 71.11 | 77.46 | 87.57 | 103.91 | 117.03 | 178.03 | 205.06 | 146.03 | 180.21 | 201.96 | 226.81 | 273.42 | 301.38 |
| 42 | 37.29 | 42.67 | 49.73 | 54.76 | 65.44 | 75.15 | 77.85 | 91.82 | 108.37 | 125.53 | 183.31 | 205.06 | 146.03 | 180.21 | 201.96 | 226.81 | 273.42 | 301.38 |
| 43 | 37.59 | 42.99 | 53.64 | 58.63 | 69.43 | 79.26 | 82.32 | 96.15 | 116.99 | 130.17 | 183.31 | 205.06 | 146.03 | 180.21 | 201.96 | 226.81 | 273.42 | 301.38 |
| 44 | 37.90 | 46.78 | 54.04 | 61.56 | 73.52 | 83.43 | 86.89 | 100.56 | 121.66 | 134.88 | 183.31 | 205.06 | 146.03 | 180.21 | 201.96 | 226.81 | 273.42 | 301.38 |
| 45 | 39.03 | 47.16 | 57.86 | 63.14 | 76.57 | 90.01 | 90.15 | 100.37 | 125.08 | 138.01 | 206.92 | 236.67 | 173.99 | 208.17 | 229.92 | 254.78 | 304.49 | 332.45 |
| 46 | 41.92 | 49.32 | 58.29 | 67.16 | 80.68 | 94.33 | 90.60 | 108.41 | 133.85 | 142.60 | 216.45 | 250.91 | 173.99 | 208.17 | 229.92 | 254.78 | 304.49 | 332.45 |
| 47 | 42.25 | 49.68 | 62.38 | 71.29 | 84.87 | 98.72 | 95.18 | 112.76 | 138.63 | 151.25 | 226.16 | 260.79 | 173.99 | 208.17 | 229.92 | 254.78 | 304.49 | 332.45 |
| 48 | 42.59 | 53.53 | 66.58 | 71.83 | 89.15 | 103.16 | 99.86 | 117.17 | 147.71 | 160.08 | 236.05 | 264.10 | 173.99 | 208.17 | 229.92 | 254.78 | 304.49 | 332.45 |
| 49 | 46.61 | 53.93 | 67.08 | 76.09 | 97.32 | 111.91 | 104.61 | 125.63 | 152.69 | 164.96 | 239.24 | 264.10 | 173.99 | 208.17 | 229.92 | 254.78 | 304.49 | 332.45 |
| 50 | 46.89 | 59.84 | 73.36 | 80.32 | 99.89 | 111.58 | 108.92 | 130.09 | 163.82 | 176.20 | 257.29 | 288.95 | 183.31 | 220.60 | 242.35 | 267.20 | 320.02 | 357.31 |
| 51 | 50.84 | 62.05 | 75.29 | 84.57 | 108.42 | 122.46 | 113.25 | 132.41 | 167.35 | 185.23 | 268.80 | 301.38 | 192.64 | 226.81 | 248.56 | 273.42 | 326.24 | 357.31 |
| 52 | 49.36 | 62.49 | 73.82 | 90.73 | 113.15 | 128.79 | 119.54 | 141.02 | 169.53 | 186.62 | 283.54 | 313.81 | 198.85 | 233.03 | 254.78 | 279.63 | 335.56 | 366.63 |
| 53 | 55.16 | 64.86 | 78.07 | 87.42 | 119.66 | 135.13 | 121.56 | 149.73 | 176.06 | 195.70 | 298.27 | 329.35 | 205.06 | 239.24 | 264.10 | 285.85 | 344.88 | 379.06 |
| 54 | 53.72 | 65.39 | 76.76 | 89.90 | 128.52 | 141.50 | 126.18 | 152.17 | 182.68 | 204.06 | 310.35 | 341.77 | 211.28 | 248.56 | 270.31 | 295.17 | 354.20 | 388.38 |
| 55 | 56.11 | 69.55 | 79.30 | 92.48 | 135.19 | 145.66 | 132.65 | 160.99 | 186.97 | 210.87 | 323.13 | 353.37 | 216.78 | 254.78 | 279.63 | 301.38 | 363.52 | 400.81 |
| 56 | 60.14 | 73.67 | 85.43 | 98.65 | 144.17 | 158.49 | 141.48 | 169.81 | 196.06 | 221.76 | 335.56 | 369.74 | 223.02 | 264.10 | 292.06 | 310.70 | 379.06 | 419.45 |
| 57 | 64.22 | 79.82 | 88.03 | 104.92 | 157.35 | 171.50 | 146.13 | 176.35 | 206.94 | 235.22 | 351.09 | 388.38 | 224.80 | 276.53 | 304.49 | 326.24 | 397.70 | 441.20 |
| 58 | 68.34 | 82.38 | 96.04 | 116.86 | 165.85 | 182.21 | 155.09 | 182.96 | 216.21 | 246.32 | 366.63 | 403.91 | 234.23 | 288.95 | 320.02 | 344.88 | 419.45 | 466.05 |
| 59 | 76.33 | 90.38 | 106.05 | 123.26 | 176.93 | 197.15 | 159.31 | 196.07 | 229.77 | 255.06 | 382.16 | 419.45 | 236.02 | 296.60 | 338.67 | 363.52 | 441.20 | 490.91 |
| 60 | 77.09 | 96.73 | 110.68 | 131.50 | 190.60 | 209.63 | 166.02 | 202.81 | 240.95 | 266.39 | 397.70 | 438.09 | 242.46 | 297.17 | 343.83 | 382.16 | 466.05 | 515.77 |
| 61 | 85.12 | 103.13 | 119.08 | 139.93 | 203.79 | 220.03 | 174.38 | 217.47 | 255.94 | 283.11 | 401.20 | 440.41 | 253.11 | 312.27 | 355.98 | 389.13 | 470.58 | 524.87 |
| 62 | 91.50 | 112.59 | 125.73 | 148.46 | 217.25 | 237.37 | 185.11 | 229.80 | 272.66 | 293.37 | 409.73 | 447.78 | 257.85 | 317.34 | 365.83 | 395.10 | 479.97 | 532.65 |
| 63 | 98.77 | 120.01 | 136.26 | 157.28 | 232.52 | 250.62 | 200.03 | 239.85 | 280.26 | 311.92 | 414.27 | 451.16 | 263.89 | 329.15 | 368.87 | 400.08 | 485.21 | 539.12 |
| 64 | 103.88 | 128.67 | 147.66 | 168.27 | 250.62 | 269.83 | 208.52 | 250.16 | 301.43 | 326.69 | 420.59 | 459.07 | 269.40 | 335.37 | 373.86 | 406.84 | 492.06 | 544.29 |
| 65 | 111.65 | 137.40 | 156.87 | 180.97 | 266.50 | 287.80 | 216.42 | 266.92 | 313.71 | 343.05 | 425.77 | 463.03 | 274.09 | 337.96 | 380.53 | 415.13 | 500.28 | 550.84 |
| 66 | 120.60 | 149.19 | 168.95 | 198.25 | 275.40 | 298.57 | 231.19 | 287.09 | 332.01 | 371.62 | 437.55 | 476.16 | 280.55 | 347.47 | 388.65 | 424.69 | 509.62 | 563.67 |
| 67 | 134.59 | 163.90 | 189.12 | 223.00 | 286.04 | 310.91 | 250.57 | 307.52 | 364.07 | 390.51 | 455.17 | 497.46 | 293.50 | 363.14 | 407.92 | 442.74 | 532.28 | 587.00 |
| 68 | 148.67 | 181.21 | 209.29 | 246.47 | 302.58 | 326.59 | 269.52 | 334.35 | 384.22 | 410.64 | 480.28 | 523.50 | 307.38 | 384.22 | 429.85 | 468.27 | 559.52 | 614.76 |
| 69 | 165.64 | 198.65 | 228.30 | 275.87 | 321.94 | 347.42 | 287.20 | 358.92 | 403.01 | 435.44 | 509.55 | 553.56 | 324.26 | 405.33 | 453.97 | 495.66 | 588.30 | 643.89 |
| 70 | 183.50 | 220.16 | 248.09 | 305.72 | 350.36 | 377.13 | 303.49 | 377.13 | 421.77 | 461.93 | 537.81 | 582.44 | 341.43 | 424.00 | 475.32 | 528.88 | 618.14 | 673.93 |
| 71 | 202.65 | 242.66 | 271.95 | 335.03 | 382.28 | 410.20 | 317.85 | 393.02 | 438.12 | 493.96 | 566.98 | 614.22 | 358.66 | 444.56 | 496.10 | 562.68 | 648.59 | 702.28 |
| 72 | 222.33 | 266.95 | 299.04 | 367.46 | 417.00 | 445.90 | 336.49 | 410.81 | 456.22 | 532.61 | 604.86 | 650.28 | 377.78 | 464.48 | 518.16 | 600.73 | 683.31 | 736.98 |
| 73 | 245.90 | 291.79 | 326.45 | 400.31 | 451.84 | 483.55 | 352.75 | 432.02 | 477.60 | 572.73 | 644.07 | 689.65 | 392.39 | 487.51 | 543.00 | 638.13 | 721.36 | 772.88 |
| 74 | 265.97 | 319.69 | 356.76 | 429.36 | 482.55 | 516.75 | 368.56 | 454.05 | 503.45 | 611.74 | 683.93 | 729.52 | 408.46 | 509.15 | 568.04 | 672.53 | 758.02 | 809.32 |
| 75 | 280.05 | 350.69 | 387.78 | 454.63 | 509.18 | 543.73 | 381.89 | 476.45 | 534.64 | 647.39 | 723.77 | 771.05 | 420.08 | 529.19 | 596.47 | 705.58 | 792.87 | 845.61 |
| 76 | 293.70 | 366.69 | 411.88 | 476.18 | 533.53 | 568.28 | 394.50 | 502.24 | 573.50 | 681.25 | 764.66 | 815.06 | 430.99 | 552.64 | 629.11 | 735.12 | 828.96 | 886.31 |
| 77 | 308.37 | 384.63 | 431.05 | 495.71 | 555.39 | 591.87 | 407.84 | 535.50 | 616.74 | 714.55 | 807.39 | 865.42 | 441.00 | 578.60 | 664.81 | 764.29 | 867.08 | 931.73 |
| 78 | 333.35 | 413.03 | 463.43 | 530.10 | 591.89 | 630.92 | 432.54 | 583.76 | 679.70 | 767.51 | 876.46 | 943.13 | 465.06 | 621.16 | 720.36 | 813.04 | 933.37 | 1006.55 |
| 79 | 365.87 | 452.05 | 505.71 | 575.63 | 642.30 | 684.58 | 468.31 | 647.18 | 756.13 | 837.43 | 964.27 | 1042.32 | 499.21 | 679.70 | 790.28 | 881.34 | 1019.55 | 1104.11 |
| 80 | 404.89 | 499.21 | 557.75 | 630.92 | 707.35 | 752.88 | 510.59 | 712.22 | | | | | 538.23 | 741.49 | | | | |
| 81 | 453.68 | 559.37 | 626.04 | 702.47 | 793.53 | 848.82 | 562.63 | 782.15 | | | | | 587.02 | 806.54 | | | | |
| 82 | 510.59 | 632.55 | 705.72 | 788.65 | 899.22 | 965.89 | 621.16 | 853.69 | | | | | 643.93 | 874.83 | | | | |
| 83 | 575.63 | 712.22 | 796.78 | 887.84 | 1021.18 | 1102.48 | 687.83 | 930.12 | | | | | 707.35 | 948.01 | | | | |
| 84 | 645.56 | 801.66 | 897.60 | 996.79 | 1156.15 | 1253.71 | 761.01 | 1008.17 | | | | | 777.27 | 1024.43 | | | | |
| 85+ | 876.46 | 1094.35 | 1229.32 | 1354.53 | 1601.69 | 1752.92 | | | | | | | | | | | | |

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

# Appendix C1

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

**LTC-96 VA 9/96**

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

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

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

| Age | GPO Inflation with Shared Cost | | | | | | 2.2% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | | | | | 2.2% Compound Inflation or 5.0% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 25.57 | 27.12 | 29.31 | 35.90 | 39.68 | 46.66 | 47.16 | 55.29 | 61.79 | 66.67 | 82.83 | 89.64 | 126.88 | 148.96 | 167.09 | 189.87 | 236.13 | 260.99 |
| 30 | 27.03 | 28.51 | 31.07 | 37.59 | 43.90 | 47.16 | 47.16 | 55.29 | 61.79 | 66.67 | 86.00 | 96.27 | 134.90 | 156.51 | 177.10 | 195.74 | 236.13 | 260.99 |
| 31 | 27.76 | 29.21 | 32.16 | 38.62 | 43.90 | 47.16 | 47.16 | 55.29 | 61.79 | 66.67 | 89.19 | 102.99 | 136.71 | 160.33 | 177.10 | 195.74 | 236.13 | 260.99 |
| 32 | 28.49 | 30.32 | 33.51 | 39.03 | 43.90 | 47.16 | 47.16 | 55.29 | 61.79 | 66.67 | 95.62 | 106.38 | 136.71 | 161.57 | 177.10 | 195.74 | 236.13 | 260.99 |
| 33 | 28.93 | 31.02 | 34.60 | 39.03 | 43.90 | 47.16 | 48.85 | 55.29 | 63.09 | 66.67 | 98.87 | 113.22 | 136.71 | 161.57 | 177.10 | 195.74 | 236.13 | 260.99 |
| 34 | 29.27 | 32.13 | 35.68 | 39.03 | 43.90 | 47.16 | 48.85 | 55.29 | 66.27 | 69.02 | 105.43 | 120.15 | 136.71 | 161.57 | 177.10 | 195.74 | 236.13 | 260.99 |
| 35 | 29.27 | 32.83 | 35.77 | 39.03 | 43.90 | 47.16 | 52.24 | 56.66 | 66.27 | 72.08 | 112.08 | 123.64 | 136.71 | 161.57 | 177.10 | 195.74 | 236.13 | 260.99 |
| 36 | 29.27 | 34.15 | 35.77 | 39.03 | 43.90 | 47.16 | 55.68 | 59.81 | 69.48 | 78.29 | 115.43 | 130.69 | 136.71 | 161.57 | 177.10 | 195.74 | 236.13 | 260.99 |
| 37 | 29.27 | 34.15 | 35.77 | 39.03 | 43.90 | 49.47 | 59.16 | 62.99 | 75.98 | 81.42 | 122.20 | 137.82 | 136.71 | 161.57 | 177.10 | 195.74 | 236.13 | 260.99 |
| 38 | 29.27 | 34.15 | 35.77 | 39.03 | 43.90 | 49.47 | 59.16 | 66.20 | 79.28 | 84.58 | 129.04 | 145.03 | 136.71 | 161.57 | 177.10 | 195.74 | 236.13 | 260.99 |
| 39 | 29.27 | 34.15 | 37.16 | 40.56 | 45.88 | 52.53 | 62.68 | 69.43 | 82.59 | 90.97 | 135.98 | 156.01 | 136.71 | 161.57 | 177.10 | 195.74 | 236.13 | 260.99 |
| 40 | 31.55 | 35.36 | 40.11 | 43.39 | 48.71 | 55.62 | 66.24 | 72.70 | 85.94 | 94.20 | 142.99 | 163.43 | 136.71 | 161.57 | 177.10 | 195.74 | 236.13 | 260.99 |
| 41 | 31.81 | 35.62 | 43.43 | 46.59 | 51.93 | 58.92 | 70.19 | 76.34 | 89.74 | 97.92 | 150.88 | 170.89 | 136.71 | 161.57 | 177.10 | 195.74 | 236.13 | 260.99 |
| 42 | 35.33 | 38.96 | 43.76 | 46.94 | 55.22 | 62.27 | 70.55 | 80.05 | 93.60 | 105.04 | 155.35 | 170.89 | 136.71 | 161.57 | 177.10 | 195.74 | 236.13 | 260.99 |
| 43 | 35.62 | 39.25 | 47.20 | 50.25 | 58.58 | 65.67 | 74.61 | 83.83 | 101.03 | 108.92 | 155.35 | 170.89 | 136.71 | 161.57 | 177.10 | 195.74 | 236.13 | 260.99 |
| 44 | 35.91 | 42.72 | 47.56 | 52.76 | 62.03 | 69.13 | 78.75 | 87.67 | 105.07 | 112.86 | 155.35 | 170.89 | 136.71 | 161.57 | 177.10 | 195.74 | 236.13 | 260.99 |
| 45 | 35.77 | 42.28 | 48.82 | 54.12 | 63.81 | 74.35 | 79.42 | 88.56 | 109.72 | 118.29 | 174.68 | 200.48 | 158.46 | 186.42 | 198.85 | 220.60 | 267.20 | 295.17 |
| 46 | 38.42 | 44.21 | 49.19 | 57.57 | 67.23 | 77.92 | 79.81 | 95.65 | 117.41 | 122.23 | 182.72 | 212.54 | 158.46 | 186.42 | 198.85 | 220.60 | 267.20 | 295.17 |
| 47 | 38.73 | 44.54 | 52.64 | 61.11 | 70.72 | 81.55 | 83.85 | 99.49 | 121.60 | 129.64 | 190.91 | 220.90 | 158.46 | 186.42 | 198.85 | 220.60 | 267.20 | 295.17 |
| 48 | 39.04 | 48.00 | 56.17 | 61.57 | 74.29 | 85.22 | 87.97 | 103.39 | 129.57 | 137.21 | 199.27 | 223.71 | 158.46 | 186.42 | 198.85 | 220.60 | 267.20 | 295.17 |
| 49 | 42.73 | 48.35 | 56.60 | 65.22 | 81.10 | 92.45 | 92.16 | 110.85 | 133.94 | 141.40 | 201.96 | 223.71 | 158.46 | 186.42 | 198.85 | 220.60 | 267.20 | 295.17 |
| 50 | 41.48 | 54.23 | 62.88 | 67.64 | 84.69 | 95.64 | 99.24 | 114.12 | 140.42 | 148.51 | 220.54 | 248.56 | 167.78 | 195.74 | 208.17 | 233.03 | 279.63 | 316.92 |
| 51 | 45.39 | 54.75 | 63.08 | 72.19 | 90.72 | 101.67 | 101.45 | 116.70 | 144.53 | 157.32 | 229.09 | 260.99 | 173.99 | 201.96 | 214.38 | 239.24 | 288.95 | 316.92 |
| 52 | 44.26 | 53.81 | 64.36 | 76.30 | 95.40 | 110.06 | 107.58 | 122.82 | 147.42 | 159.61 | 243.48 | 273.42 | 180.21 | 205.06 | 220.60 | 245.46 | 295.17 | 326.24 |
| 53 | 49.82 | 57.85 | 66.64 | 74.12 | 101.60 | 114.16 | 107.80 | 131.30 | 154.05 | 166.34 | 257.88 | 282.74 | 186.42 | 211.28 | 226.81 | 251.67 | 304.49 | 335.56 |
| 54 | 50.36 | 57.00 | 66.05 | 74.92 | 107.87 | 120.28 | 112.41 | 134.00 | 158.33 | 174.56 | 266.90 | 298.27 | 189.53 | 217.49 | 236.13 | 257.88 | 313.81 | 344.88 |
| 55 | 51.16 | 61.07 | 68.73 | 77.68 | 114.21 | 124.85 | 118.69 | 140.29 | 163.00 | 181.45 | 279.63 | 307.28 | 195.10 | 226.81 | 245.46 | 264.10 | 323.13 | 357.31 |
| 56 | 53.46 | 63.39 | 72.71 | 83.47 | 122.90 | 134.48 | 124.97 | 148.87 | 169.44 | 192.20 | 292.06 | 323.13 | 201.34 | 233.03 | 254.78 | 273.42 | 335.56 | 372.84 |
| 57 | 57.46 | 70.95 | 75.70 | 89.66 | 135.22 | 149.13 | 129.89 | 155.46 | 179.84 | 202.69 | 304.49 | 338.67 | 203.53 | 245.46 | 267.20 | 285.85 | 351.09 | 391.49 |
| 58 | 61.51 | 72.09 | 83.36 | 100.74 | 143.57 | 157.25 | 138.65 | 162.11 | 186.73 | 211.49 | 320.02 | 351.09 | 209.89 | 257.88 | 282.74 | 304.49 | 369.74 | 413.23 |
| 59 | 67.46 | 77.97 | 91.17 | 107.09 | 154.50 | 171.55 | 140.84 | 172.45 | 197.30 | 222.87 | 332.45 | 366.63 | 212.42 | 263.31 | 298.27 | 320.02 | 391.49 | 434.98 |
| 60 | 68.52 | 84.19 | 95.92 | 115.07 | 165.19 | 183.75 | 147.57 | 179.22 | 210.51 | 231.86 | 347.99 | 382.16 | 219.09 | 265.13 | 304.62 | 335.56 | 413.23 | 459.84 |
| 61 | 74.48 | 90.47 | 103.96 | 121.41 | 178.00 | 194.14 | 155.78 | 190.89 | 220.11 | 245.53 | 352.93 | 386.11 | 226.62 | 277.25 | 317.09 | 343.88 | 419.30 | 467.56 |
| 62 | 78.94 | 97.83 | 108.84 | 129.90 | 188.80 | 206.07 | 166.36 | 200.77 | 236.31 | 256.08 | 357.05 | 392.17 | 231.78 | 283.03 | 324.86 | 351.20 | 427.29 | 474.12 |
| 63 | 85.97 | 105.24 | 117.33 | 138.90 | 203.78 | 219.29 | 180.75 | 211.07 | 244.91 | 274.19 | 363.20 | 397.25 | 238.35 | 295.10 | 329.15 | 357.52 | 434.13 | 479.53 |
| 64 | 92.95 | 111.88 | 128.23 | 145.97 | 218.96 | 238.09 | 189.35 | 221.84 | 260.90 | 286.79 | 371.11 | 404.10 | 241.91 | 299.64 | 332.62 | 362.86 | 439.83 | 486.56 |
| 65 | 100.49 | 120.46 | 135.57 | 158.35 | 232.20 | 250.83 | 197.39 | 233.85 | 273.87 | 302.99 | 375.21 | 409.80 | 247.48 | 303.36 | 335.29 | 369.89 | 447.06 | 492.30 |
| 66 | 109.29 | 131.97 | 147.34 | 170.84 | 239.37 | 259.96 | 209.74 | 251.50 | 290.20 | 325.81 | 386.08 | 419.54 | 254.81 | 311.44 | 344.90 | 380.93 | 458.15 | 504.48 |
| 67 | 120.94 | 144.39 | 164.98 | 194.01 | 248.73 | 268.63 | 224.32 | 272.31 | 317.02 | 343.25 | 402.94 | 440.25 | 266.14 | 325.84 | 360.66 | 397.97 | 477.56 | 527.31 |
| 68 | 134.80 | 159.54 | 184.67 | 214.81 | 261.75 | 283.36 | 241.15 | 294.60 | 338.60 | 362.61 | 425.05 | 463.47 | 278.56 | 343.40 | 381.82 | 420.24 | 501.89 | 552.32 |
| 69 | 149.48 | 177.01 | 200.02 | 241.67 | 282.57 | 303.42 | 257.09 | 319.56 | 356.69 | 386.80 | 451.65 | 491.02 | 294.15 | 363.64 | 405.33 | 444.70 | 530.40 | 581.35 |
| 70 | 165.15 | 194.60 | 218.32 | 270.02 | 307.96 | 330.27 | 272.25 | 334.73 | 372.67 | 410.61 | 477.55 | 517.72 | 310.19 | 381.60 | 426.23 | 475.32 | 557.89 | 606.99 |
| 71 | 184.41 | 215.49 | 240.87 | 298.52 | 337.18 | 360.80 | 285.64 | 350.06 | 388.72 | 442.41 | 506.84 | 547.65 | 326.44 | 399.46 | 444.56 | 508.99 | 586.30 | 633.55 |
| 72 | 200.50 | 238.34 | 263.08 | 328.23 | 369.52 | 394.29 | 301.40 | 367.46 | 404.62 | 476.87 | 538.80 | 578.02 | 342.68 | 419.07 | 464.48 | 542.93 | 617.25 | 664.73 |
| 73 | 222.48 | 260.20 | 287.72 | 356.72 | 400.31 | 426.08 | 317.08 | 384.46 | 424.10 | 511.29 | 574.71 | 614.34 | 356.72 | 437.97 | 485.53 | 576.69 | 650.02 | 695.60 |
| 74 | 239.38 | 284.98 | 315.11 | 381.86 | 427.46 | 455.95 | 332.47 | 404.66 | 448.35 | 547.14 | 609.84 | 649.73 | 370.46 | 457.85 | 511.05 | 609.84 | 682.03 | 727.62 |
| 75 | 252.77 | 310.72 | 341.32 | 403.71 | 450.99 | 480.09 | 343.70 | 425.53 | 476.45 | 578.29 | 645.57 | 687.40 | 381.89 | 478.27 | 536.46 | 638.30 | 714.67 | 761.95 |
| 76 | 264.16 | 326.72 | 363.21 | 424.04 | 470.96 | 500.51 | 354.53 | 450.11 | 510.93 | 609.99 | 682.98 | 726.43 | 391.02 | 498.77 | 566.55 | 665.60 | 747.28 | 797.68 |
| 77 | 276.87 | 339.87 | 379.66 | 441.00 | 489.08 | 520.58 | 366.39 | 477.47 | 548.76 | 638.29 | 719.52 | 769.26 | 399.55 | 520.58 | 598.50 | 691.34 | 780.87 | 837.24 |
| 78 | 297.57 | 365.87 | 406.52 | 468.31 | 520.35 | 552.87 | 388.63 | 520.35 | 603.28 | 684.58 | 778.89 | 835.81 | 421.16 | 559.37 | 647.18 | 734.99 | 839.06 | 902.48 |
| 79 | 325.22 | 398.39 | 443.92 | 507.34 | 562.63 | 598.40 | 419.53 | 575.63 | 669.95 | 746.37 | 855.32 | 920.36 | 450.43 | 609.78 | 708.97 | 795.16 | 913.86 | 985.41 |
| 80 | 357.74 | 439.04 | 489.45 | 554.49 | 616.29 | 655.31 | 456.93 | 632.55 | | | | | 484.57 | 663.44 | | | | |
| 81 | 400.02 | 491.08 | 547.99 | 616.29 | 687.83 | 731.74 | 500.83 | 691.09 | | | | | 526.85 | 720.36 | | | | |
| 82 | 448.80 | 552.87 | 616.29 | 691.09 | 775.64 | 827.68 | 551.24 | 752.88 | | | | | 574.01 | 778.89 | | | | |
| 83 | 502.46 | 621.16 | 694.34 | 777.27 | 876.46 | 938.25 | 606.53 | 817.92 | | | | | 627.67 | 842.31 | | | | |
| 84 | 561.00 | 697.59 | 780.52 | 871.58 | 987.03 | 1058.58 | 666.69 | 884.59 | | | | | 686.21 | 905.73 | | | | |
| 85+ | 756.13 | 948.01 | 1065.09 | 1178.91 | 1352.90 | 1460.22 | | | | | | | | | | | | |

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

# Appendix C2

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

## LTC-96 VA 9/96

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

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

| Age | 1.3% Simple Inflation or 3.4% Simple Inflation with Shared Cost | | | | | | 1.3% Compound Inflation or 3.4% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 56.91 | 71.55 | 79.68 | 89.43 | 110.77 | 121.98 | 90.32 | 112.80 | 125.35 | 141.57 | 172.04 | 189.59 |
| 30 | 56.91 | 71.55 | 79.68 | 89.43 | 111.17 | 122.82 | 91.11 | 113.59 | 126.39 | 142.19 | 172.04 | 189.59 |
| 31 | 56.91 | 71.55 | 79.68 | 89.43 | 111.57 | 123.67 | 91.28 | 113.98 | 126.39 | 142.19 | 172.04 | 189.59 |
| 32 | 56.91 | 71.55 | 79.68 | 89.43 | 112.37 | 124.09 | 91.28 | 114.11 | 126.39 | 142.19 | 172.04 | 189.59 |
| 33 | 57.10 | 71.55 | 79.83 | 89.43 | 112.77 | 124.93 | 91.28 | 114.11 | 126.39 | 142.19 | 172.04 | 189.59 |
| 34 | 57.10 | 71.55 | 80.22 | 89.73 | 113.57 | 125.77 | 91.28 | 114.11 | 126.39 | 142.19 | 172.04 | 189.59 |
| 35 | 57.48 | 71.71 | 80.22 | 90.11 | 114.38 | 126.19 | 91.28 | 114.11 | 126.39 | 142.19 | 172.04 | 189.59 |
| 36 | 57.86 | 72.09 | 80.60 | 90.87 | 114.78 | 127.03 | 91.28 | 114.11 | 126.39 | 142.19 | 172.04 | 189.59 |
| 37 | 58.24 | 72.47 | 81.36 | 91.25 | 115.58 | 127.88 | 91.28 | 114.11 | 126.39 | 142.19 | 172.04 | 189.59 |
| 38 | 58.24 | 72.85 | 81.74 | 91.64 | 116.38 | 128.72 | 91.28 | 114.11 | 126.39 | 142.19 | 172.04 | 189.59 |
| 39 | 58.62 | 73.23 | 82.12 | 92.40 | 117.18 | 129.98 | 91.28 | 114.11 | 126.39 | 142.19 | 172.04 | 189.59 |
| 40 | 59.00 | 73.60 | 82.50 | 92.78 | 117.98 | 130.82 | 91.28 | 114.11 | 126.39 | 142.19 | 172.04 | 189.59 |
| 41 | 59.42 | 74.02 | 82.93 | 93.22 | 118.87 | 131.66 | 91.28 | 114.11 | 126.39 | 142.19 | 172.04 | 189.59 |
| 42 | 59.45 | 74.44 | 83.37 | 94.04 | 119.37 | 131.66 | 91.28 | 114.11 | 126.39 | 142.19 | 172.04 | 189.59 |
| 43 | 59.88 | 74.87 | 84.19 | 94.48 | 119.37 | 131.66 | 91.28 | 114.11 | 126.39 | 142.19 | 172.04 | 189.59 |
| 44 | 60.30 | 75.30 | 84.63 | 94.93 | 119.37 | 131.66 | 91.28 | 114.11 | 126.39 | 142.19 | 172.04 | 189.59 |
| 45 | 75.31 | 96.14 | 104.03 | 119.10 | 153.13 | 165.96 | 103.57 | 129.90 | 143.95 | 159.75 | 193.10 | 214.17 |
| 46 | 75.35 | 96.96 | 104.86 | 119.56 | 154.05 | 167.30 | 103.57 | 129.90 | 143.95 | 159.75 | 193.10 | 214.17 |
| 47 | 75.79 | 97.40 | 105.32 | 120.41 | 154.99 | 168.22 | 103.57 | 129.90 | 143.95 | 159.75 | 193.10 | 214.17 |
| 48 | 76.23 | 97.84 | 106.17 | 121.27 | 155.93 | 168.53 | 103.57 | 129.90 | 143.95 | 159.75 | 193.10 | 214.17 |
| 49 | 76.67 | 98.68 | 106.63 | 121.74 | 156.24 | 168.53 | 103.57 | 129.90 | 143.95 | 159.75 | 193.10 | 214.17 |
| 50 | 81.49 | 107.88 | 114.78 | 131.36 | 169.93 | 182.57 | 110.59 | 138.68 | 152.73 | 168.53 | 201.88 | 222.94 |
| 51 | 86.31 | 112.71 | 122.95 | 136.62 | 178.62 | 191.35 | 114.11 | 142.19 | 156.24 | 172.04 | 207.15 | 228.21 |
| 52 | 91.53 | 117.94 | 129.26 | 146.26 | 185.86 | 201.88 | 119.37 | 145.70 | 159.75 | 175.55 | 212.41 | 235.23 |
| 53 | 97.82 | 123.18 | 135.98 | 152.99 | 193.10 | 210.66 | 124.64 | 149.22 | 165.01 | 180.81 | 217.68 | 240.50 |
| 54 | 101.20 | 128.03 | 142.71 | 161.59 | 201.85 | 221.19 | 128.15 | 154.48 | 170.28 | 184.32 | 222.94 | 245.77 |
| 55 | 106.44 | 133.28 | 150.91 | 168.34 | 208.90 | 231.35 | 133.35 | 157.99 | 173.79 | 187.84 | 228.21 | 251.03 |
| 56 | 111.69 | 138.53 | 156.18 | 176.95 | 217.68 | 240.50 | 138.62 | 165.01 | 180.81 | 194.86 | 235.23 | 261.57 |
| 57 | 116.53 | 145.25 | 163.33 | 184.11 | 228.21 | 249.28 | 143.48 | 173.79 | 191.35 | 205.39 | 247.52 | 273.85 |
| 58 | 121.79 | 151.97 | 170.08 | 194.20 | 236.99 | 259.81 | 148.76 | 182.57 | 203.63 | 215.92 | 263.32 | 291.41 |
| 59 | 129.97 | 159.10 | 177.25 | 204.30 | 247.52 | 270.34 | 155.09 | 192.37 | 217.68 | 229.97 | 279.12 | 308.96 |
| 60 | 136.70 | 165.84 | 184.42 | 214.41 | 258.05 | 280.88 | 161.83 | 203.52 | 228.99 | 244.01 | 296.67 | 328.27 |
| 61 | 145.28 | 174.82 | 194.90 | 226.76 | 269.20 | 291.92 | 168.97 | 214.01 | 240.94 | 258.71 | 312.90 | 346.11 |
| 62 | 153.87 | 186.73 | 207.25 | 240.17 | 283.72 | 306.35 | 179.03 | 225.54 | 254.13 | 273.27 | 330.71 | 365.53 |
| 63 | 162.89 | 200.10 | 223.57 | 255.88 | 298.10 | 322.37 | 188.91 | 237.44 | 266.91 | 291.17 | 350.10 | 386.50 |
| 64 | 172.95 | 214.93 | 240.74 | 272.64 | 315.81 | 341.69 | 198.46 | 251.96 | 283.02 | 310.63 | 371.03 | 409.00 |
| 65 | 186.21 | 230.19 | 258.95 | 289.83 | 335.07 | 360.84 | 209.63 | 264.62 | 298.98 | 329.91 | 393.49 | 433.01 |
| 66 | 198.25 | 247.25 | 278.96 | 309.22 | 357.57 | 384.94 | 224.12 | 282.29 | 316.51 | 349.01 | 419.16 | 456.80 |
| 67 | 210.14 | 267.22 | 297.94 | 328.76 | 386.68 | 415.63 | 236.78 | 303.21 | 335.57 | 371.35 | 451.41 | 482.07 |
| 68 | 226.83 | 289.07 | 320.54 | 352.76 | 420.60 | 444.35 | 254.40 | 325.63 | 361.24 | 400.25 | 486.75 | 515.58 |
| 69 | 244.84 | 312.37 | 349.53 | 388.37 | 457.60 | 489.68 | 276.92 | 352.91 | 395.12 | 439.02 | 526.83 | 562.29 |
| 70 | 263.93 | 336.22 | 379.93 | 428.68 | 497.61 | 539.64 | 299.24 | 378.25 | 427.00 | 484.16 | 566.53 | 616.97 |
| 71 | 286.20 | 361.51 | 405.03 | 470.30 | 540.60 | 584.11 | 324.69 | 406.70 | 456.91 | 530.55 | 610.89 | 661.10 |
| 72 | 311.59 | 389.90 | 433.22 | 521.53 | 591.51 | 636.50 | 351.58 | 439.89 | 489.87 | 584.85 | 663.16 | 713.15 |
| 73 | 340.05 | 424.65 | 469.44 | 577.26 | 650.25 | 696.70 | 379.87 | 476.08 | 530.82 | 643.62 | 721.58 | 769.68 |
| 74 | 369.91 | 464.03 | 513.58 | 640.73 | 716.69 | 762.93 | 407.89 | 516.88 | 577.98 | 706.78 | 786.05 | 835.59 |
| 75 | 399.48 | 507.97 | 573.73 | 706.89 | 787.44 | 836.76 | 437.29 | 560.58 | 636.20 | 772.65 | 858.13 | 909.09 |
| 76 | 430.40 | 562.95 | 649.69 | 778.97 | 870.62 | 927.89 | 468.04 | 613.69 | 706.97 | 842.79 | 939.35 | 999.90 |
| 77 | 464.28 | 628.82 | 737.96 | 856.88 | 969.29 | 1039.34 | 500.12 | 674.43 | 786.84 | 915.53 | 1036.08 | 1109.39 |
| 78 | 502.46 | 704.09 | 832.56 | 943.13 | 1081.35 | 1165.90 | 536.61 | 744.75 | 874.83 | 995.16 | 1144.76 | 1234.20 |
| 79 | 544.74 | 783.77 | 930.12 | 1034.19 | 1200.05 | 1300.87 | 577.26 | 817.92 | 965.89 | 1082.97 | 1260.22 | 1367.54 |
| 80 | 595.15 | 865.08 | | | | | 626.04 | 894.35 | | | | |
| 81 | 658.56 | 949.63 | | | | | 684.58 | 975.65 | | | | |
| 82 | 731.74 | 1039.07 | | | | | 754.50 | 1060.21 | | | | |
| 83 | 813.04 | 1131.75 | | | | | 832.56 | 1148.02 | | | | |
| 84 | 902.48 | 1227.69 | | | | | 917.11 | 1239.08 | | | | |
| 85+ | | | | | | | | | | | | |

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

# Appendix C2

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

## LTC-96 VA 9/96

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

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

| Age | 1.3% Simple Inflation or 3.4% Simple Inflation with Shared Cost | | | | | | 1.3% Compound Inflation or 3.4% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 55.29 | 66.67 | 74.80 | 84.56 | 100.99 | 112.22 | 86.85 | 105.86 | 120.13 | 134.58 | 163.26 | 180.81 |
| 30 | 55.29 | 66.67 | 74.80 | 84.56 | 101.36 | 113.00 | 87.60 | 106.60 | 121.13 | 135.17 | 163.26 | 180.81 |
| 31 | 55.29 | 66.67 | 74.80 | 84.56 | 101.73 | 113.77 | 87.77 | 106.96 | 121.13 | 135.17 | 163.26 | 180.81 |
| 32 | 55.29 | 66.67 | 74.80 | 84.56 | 102.46 | 114.16 | 87.77 | 107.08 | 121.13 | 135.17 | 163.26 | 180.81 |
| 33 | 55.47 | 66.67 | 74.95 | 84.56 | 102.82 | 114.93 | 87.77 | 107.08 | 121.13 | 135.17 | 163.26 | 180.81 |
| 34 | 55.47 | 66.67 | 75.30 | 84.83 | 103.55 | 115.71 | 87.77 | 107.08 | 121.13 | 135.17 | 163.26 | 180.81 |
| 35 | 55.84 | 66.82 | 75.30 | 85.20 | 104.28 | 116.10 | 87.77 | 107.08 | 121.13 | 135.17 | 163.26 | 180.81 |
| 36 | 56.21 | 67.18 | 75.66 | 85.92 | 104.65 | 116.87 | 87.77 | 107.08 | 121.13 | 135.17 | 163.26 | 180.81 |
| 37 | 56.58 | 67.53 | 76.38 | 86.28 | 105.38 | 117.65 | 87.77 | 107.08 | 121.13 | 135.17 | 163.26 | 180.81 |
| 38 | 56.58 | 67.88 | 76.74 | 86.64 | 106.11 | 118.42 | 87.77 | 107.08 | 121.13 | 135.17 | 163.26 | 180.81 |
| 39 | 56.95 | 68.23 | 77.09 | 87.36 | 106.84 | 119.58 | 87.77 | 107.08 | 121.13 | 135.17 | 163.26 | 180.81 |
| 40 | 57.32 | 68.59 | 77.45 | 87.72 | 107.57 | 120.36 | 87.77 | 107.08 | 121.13 | 135.17 | 163.26 | 180.81 |
| 41 | 57.72 | 68.98 | 77.86 | 88.13 | 108.38 | 121.13 | 87.77 | 107.08 | 121.13 | 135.17 | 163.26 | 180.81 |
| 42 | 57.76 | 69.37 | 78.26 | 88.91 | 108.84 | 121.13 | 87.77 | 107.08 | 121.13 | 135.17 | 163.26 | 180.81 |
| 43 | 58.17 | 69.76 | 79.03 | 89.33 | 108.84 | 121.13 | 87.77 | 107.08 | 121.13 | 135.17 | 163.26 | 180.81 |
| 44 | 58.58 | 70.16 | 79.45 | 89.75 | 108.84 | 121.13 | 87.77 | 107.08 | 121.13 | 135.17 | 163.26 | 180.81 |
| 45 | 71.96 | 89.51 | 97.31 | 109.04 | 139.36 | 150.40 | 100.06 | 124.64 | 140.44 | 152.73 | 184.32 | 201.88 |
| 46 | 72.00 | 90.27 | 98.10 | 109.45 | 140.21 | 151.61 | 100.06 | 124.64 | 140.44 | 152.73 | 184.32 | 201.88 |
| 47 | 72.42 | 90.68 | 98.52 | 110.24 | 141.06 | 152.45 | 100.06 | 124.64 | 140.44 | 152.73 | 184.32 | 201.88 |
| 48 | 72.84 | 91.09 | 99.32 | 111.02 | 141.92 | 152.73 | 100.06 | 124.64 | 140.44 | 152.73 | 184.32 | 201.88 |
| 49 | 73.26 | 91.87 | 99.75 | 111.45 | 142.19 | 152.73 | 100.06 | 124.64 | 140.44 | 152.73 | 184.32 | 201.88 |
| 50 | 78.09 | 101.14 | 109.64 | 121.13 | 155.92 | 166.77 | 105.33 | 133.42 | 145.70 | 161.50 | 193.10 | 212.41 |
| 51 | 82.92 | 105.98 | 114.41 | 128.08 | 162.86 | 177.30 | 110.59 | 136.93 | 149.22 | 165.01 | 198.37 | 217.68 |
| 52 | 88.14 | 111.20 | 120.76 | 134.35 | 171.84 | 184.32 | 114.11 | 140.44 | 154.48 | 168.53 | 201.88 | 222.94 |
| 53 | 92.76 | 116.43 | 127.48 | 141.09 | 179.06 | 194.86 | 119.37 | 145.70 | 157.99 | 172.04 | 207.15 | 229.97 |
| 54 | 97.82 | 121.29 | 134.22 | 147.98 | 186.05 | 205.39 | 124.64 | 149.22 | 163.26 | 177.30 | 212.41 | 235.23 |
| 55 | 103.06 | 126.53 | 140.74 | 156.43 | 194.86 | 213.82 | 129.84 | 152.73 | 168.53 | 180.81 | 219.43 | 242.26 |
| 56 | 108.30 | 131.77 | 146.00 | 165.04 | 201.88 | 222.94 | 135.11 | 159.75 | 173.79 | 187.84 | 226.46 | 251.03 |
| 57 | 113.15 | 136.80 | 153.12 | 172.18 | 212.41 | 233.48 | 138.23 | 166.77 | 184.32 | 196.61 | 238.74 | 265.08 |
| 58 | 118.40 | 143.52 | 159.87 | 180.57 | 222.94 | 242.26 | 143.51 | 175.55 | 194.86 | 208.90 | 252.79 | 280.88 |
| 59 | 123.22 | 150.64 | 168.73 | 188.97 | 233.48 | 256.30 | 149.86 | 185.38 | 205.39 | 221.19 | 270.34 | 298.43 |
| 60 | 131.64 | 159.07 | 175.89 | 199.09 | 244.01 | 268.59 | 156.61 | 193.08 | 216.75 | 233.48 | 286.14 | 315.98 |
| 61 | 138.52 | 168.03 | 186.35 | 211.42 | 255.21 | 279.69 | 163.74 | 203.57 | 228.72 | 246.47 | 300.66 | 332.13 |
| 62 | 147.11 | 178.24 | 200.40 | 223.14 | 269.79 | 294.16 | 173.81 | 213.40 | 240.20 | 259.35 | 316.79 | 349.86 |
| 63 | 157.80 | 191.62 | 213.33 | 237.11 | 284.24 | 310.24 | 181.98 | 225.31 | 253.04 | 275.57 | 332.77 | 369.16 |
| 64 | 167.86 | 204.78 | 230.49 | 252.19 | 300.28 | 326.16 | 191.56 | 238.15 | 265.76 | 291.65 | 352.05 | 388.29 |
| 65 | 177.75 | 220.03 | 247.03 | 269.37 | 316.17 | 343.66 | 202.76 | 252.59 | 281.80 | 307.57 | 371.15 | 408.95 |
| 66 | 188.08 | 237.09 | 261.95 | 287.01 | 337.04 | 366.12 | 215.57 | 268.60 | 297.69 | 328.48 | 393.50 | 431.14 |
| 67 | 201.67 | 255.38 | 279.21 | 304.91 | 362.83 | 388.38 | 228.26 | 289.58 | 316.84 | 347.50 | 422.45 | 454.81 |
| 68 | 218.36 | 278.93 | 300.19 | 329.02 | 393.47 | 415.52 | 245.92 | 313.76 | 340.89 | 376.51 | 456.22 | 485.05 |
| 69 | 238.09 | 302.24 | 329.27 | 361.35 | 427.20 | 455.91 | 268.48 | 339.40 | 374.86 | 413.69 | 494.74 | 530.20 |
| 70 | 262.25 | 326.14 | 364.80 | 400.10 | 463.99 | 504.33 | 295.88 | 368.16 | 411.87 | 457.26 | 536.27 | 583.35 |
| 71 | 284.52 | 351.47 | 391.64 | 446.87 | 508.80 | 548.97 | 321.35 | 398.33 | 443.52 | 505.45 | 580.77 | 629.30 |
| 72 | 309.92 | 381.57 | 423.22 | 496.54 | 559.86 | 601.51 | 349.91 | 431.56 | 479.88 | 558.19 | 633.17 | 683.16 |
| 73 | 338.40 | 414.70 | 459.49 | 550.72 | 618.73 | 661.86 | 378.21 | 467.78 | 520.86 | 613.76 | 693.38 | 743.14 |
| 74 | 368.25 | 452.47 | 502.02 | 609.35 | 683.67 | 728.25 | 406.24 | 508.62 | 568.07 | 672.11 | 756.33 | 807.52 |
| 75 | 396.19 | 494.82 | 555.65 | 672.37 | 751.28 | 800.59 | 435.64 | 550.72 | 619.76 | 733.19 | 823.61 | 877.86 |
| 76 | 427.13 | 544.95 | 620.23 | 738.06 | 826.43 | 882.07 | 466.40 | 597.32 | 680.78 | 796.97 | 896.80 | 958.99 |
| 77 | 459.39 | 604.38 | 697.24 | 806.38 | 912.27 | 977.44 | 498.49 | 653.25 | 751.00 | 861.77 | 979.06 | 1050.74 |
| 78 | 497.58 | 671.57 | 782.15 | 881.34 | 1006.55 | 1082.97 | 533.36 | 715.48 | 827.68 | 933.37 | 1071.59 | 1156.15 |
| 79 | 538.23 | 744.75 | 869.95 | 962.64 | 1108.99 | 1198.42 | 572.38 | 780.52 | 908.98 | 1013.05 | 1170.78 | 1268.35 |
| 80 | 587.02 | 819.55 | | | | | 617.91 | 852.07 | | | | |
| 81 | 645.56 | 897.60 | | | | | 674.82 | 926.87 | | | | |
| 82 | 715.48 | 982.15 | | | | | 739.87 | 1006.55 | | | | |
| 83 | 791.90 | 1068.34 | | | | | 813.04 | 1089.48 | | | | |
| 84 | 874.83 | 1159.40 | | | | | 892.72 | 1177.28 | | | | |
| 85+ | | | | | | | | | | | | |

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

# Appendix C2

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

## LTC-96 VA 9/96

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

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

| Age | 1.3% Simple Inflation or 3.4% Simple Inflation with Shared Cost | | | | | | 1.3% Compound Inflation or 3.4% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 50.41 | 58.54 | 65.04 | 71.55 | 84.71 | 94.33 | 79.90 | 95.45 | 106.20 | 117.10 | 142.19 | 156.24 |
| 30 | 50.41 | 58.54 | 65.04 | 71.55 | 85.01 | 94.98 | 80.60 | 96.11 | 107.08 | 117.62 | 142.19 | 156.24 |
| 31 | 50.41 | 58.54 | 65.04 | 71.55 | 85.32 | 95.64 | 80.75 | 96.44 | 107.08 | 117.62 | 142.19 | 156.24 |
| 32 | 50.41 | 58.54 | 65.04 | 71.55 | 85.93 | 95.96 | 80.75 | 96.55 | 107.08 | 117.62 | 142.19 | 156.24 |
| 33 | 50.58 | 58.54 | 65.17 | 71.55 | 86.24 | 96.61 | 80.75 | 96.55 | 107.08 | 117.62 | 142.19 | 156.24 |
| 34 | 50.58 | 58.54 | 65.48 | 71.78 | 86.85 | 97.26 | 80.75 | 96.55 | 107.08 | 117.62 | 142.19 | 156.24 |
| 35 | 50.91 | 58.68 | 65.48 | 72.09 | 87.46 | 97.59 | 80.75 | 96.55 | 107.08 | 117.62 | 142.19 | 156.24 |
| 36 | 51.25 | 58.98 | 65.79 | 72.70 | 87.77 | 98.24 | 80.75 | 96.55 | 107.08 | 117.62 | 142.19 | 156.24 |
| 37 | 51.59 | 59.29 | 66.42 | 73.00 | 88.38 | 98.89 | 80.75 | 96.55 | 107.08 | 117.62 | 142.19 | 156.24 |
| 38 | 51.59 | 59.60 | 66.73 | 73.31 | 89.00 | 99.54 | 80.75 | 96.55 | 107.08 | 117.62 | 142.19 | 156.24 |
| 39 | 51.92 | 59.91 | 67.04 | 73.92 | 89.61 | 100.52 | 80.75 | 96.55 | 107.08 | 117.62 | 142.19 | 156.24 |
| 40 | 52.26 | 60.22 | 67.35 | 74.22 | 90.22 | 101.17 | 80.75 | 96.55 | 107.08 | 117.62 | 142.19 | 156.24 |
| 41 | 52.63 | 60.56 | 67.70 | 74.57 | 90.90 | 101.82 | 80.75 | 96.55 | 107.08 | 117.62 | 142.19 | 156.24 |
| 42 | 52.66 | 60.91 | 68.05 | 75.23 | 91.28 | 101.82 | 80.75 | 96.55 | 107.08 | 117.62 | 142.19 | 156.24 |
| 43 | 53.03 | 61.26 | 68.72 | 75.59 | 91.28 | 101.82 | 80.75 | 96.55 | 107.08 | 117.62 | 142.19 | 156.24 |
| 44 | 53.41 | 61.61 | 69.08 | 75.95 | 91.28 | 101.82 | 80.75 | 96.55 | 107.08 | 117.62 | 142.19 | 156.24 |
| 45 | 65.27 | 79.56 | 85.57 | 93.94 | 118.72 | 129.65 | 91.28 | 110.59 | 121.13 | 133.42 | 161.50 | 177.30 |
| 46 | 65.31 | 80.24 | 86.26 | 94.30 | 119.44 | 130.70 | 91.28 | 110.59 | 121.13 | 133.42 | 161.50 | 177.30 |
| 47 | 65.68 | 80.61 | 86.63 | 94.97 | 120.16 | 131.42 | 91.28 | 110.59 | 121.13 | 133.42 | 161.50 | 177.30 |
| 48 | 66.06 | 80.97 | 87.33 | 95.65 | 120.89 | 131.66 | 91.28 | 110.59 | 121.13 | 133.42 | 161.50 | 177.30 |
| 49 | 66.45 | 81.67 | 87.71 | 96.02 | 121.13 | 131.66 | 91.28 | 110.59 | 121.13 | 133.42 | 161.50 | 177.30 |
| 50 | 71.30 | 89.34 | 94.22 | 104.07 | 133.14 | 143.95 | 96.55 | 117.62 | 128.15 | 140.44 | 170.28 | 187.84 |
| 51 | 76.15 | 92.52 | 99.04 | 111.00 | 140.09 | 152.73 | 100.06 | 121.13 | 131.66 | 143.95 | 173.79 | 193.10 |
| 52 | 79.67 | 97.72 | 105.45 | 117.35 | 147.29 | 159.75 | 103.57 | 124.64 | 135.17 | 147.46 | 179.06 | 198.37 |
| 53 | 82.64 | 101.25 | 112.19 | 122.39 | 154.48 | 168.53 | 107.08 | 128.15 | 138.68 | 150.97 | 182.57 | 203.63 |
| 54 | 87.70 | 106.13 | 115.53 | 129.27 | 161.48 | 177.30 | 112.35 | 131.66 | 142.19 | 154.48 | 187.84 | 208.90 |
| 55 | 91.23 | 109.66 | 122.08 | 134.33 | 168.53 | 185.78 | 117.56 | 135.17 | 147.46 | 157.99 | 193.10 | 214.17 |
| 56 | 96.46 | 114.88 | 127.32 | 142.92 | 175.55 | 196.61 | 121.07 | 140.44 | 152.73 | 165.01 | 200.12 | 222.94 |
| 57 | 101.33 | 119.91 | 132.71 | 150.01 | 184.32 | 203.63 | 125.98 | 147.46 | 161.50 | 173.79 | 212.41 | 235.23 |
| 58 | 104.87 | 126.64 | 139.47 | 156.72 | 193.10 | 214.17 | 129.51 | 156.24 | 172.04 | 184.32 | 224.70 | 249.28 |
| 59 | 111.40 | 132.02 | 146.57 | 165.14 | 203.63 | 222.94 | 135.92 | 164.39 | 182.57 | 194.86 | 238.74 | 265.08 |
| 60 | 118.13 | 138.76 | 153.69 | 173.57 | 214.17 | 235.23 | 140.95 | 172.21 | 192.28 | 207.15 | 252.79 | 280.88 |
| 61 | 125.01 | 147.66 | 162.41 | 185.84 | 223.75 | 246.47 | 149.81 | 180.95 | 202.53 | 218.50 | 265.70 | 295.42 |
| 62 | 133.58 | 157.87 | 172.99 | 195.88 | 236.72 | 257.61 | 156.43 | 190.85 | 210.61 | 231.50 | 281.98 | 311.57 |
| 63 | 142.53 | 167.88 | 186.03 | 209.82 | 249.58 | 272.11 | 164.65 | 201.05 | 221.84 | 244.38 | 296.37 | 329.30 |
| 64 | 150.91 | 181.08 | 199.76 | 223.22 | 264.04 | 288.20 | 174.30 | 212.26 | 236.42 | 258.86 | 314.08 | 346.87 |
| 65 | 160.82 | 192.95 | 214.66 | 236.98 | 278.36 | 304.14 | 183.86 | 225.10 | 249.15 | 274.93 | 331.63 | 366.00 |
| 66 | 171.14 | 208.30 | 229.64 | 252.85 | 297.69 | 323.35 | 195.04 | 239.52 | 265.18 | 292.56 | 352.44 | 386.65 |
| 67 | 181.33 | 226.63 | 246.86 | 270.84 | 320.24 | 342.39 | 206.11 | 258.92 | 281.06 | 310.02 | 379.86 | 407.12 |
| 68 | 196.36 | 246.81 | 264.57 | 291.71 | 347.68 | 369.72 | 222.17 | 279.84 | 303.58 | 335.80 | 410.43 | 437.56 |
| 69 | 214.45 | 268.47 | 290.43 | 322.51 | 379.92 | 403.56 | 243.15 | 305.63 | 332.64 | 371.48 | 445.78 | 477.86 |
| 70 | 235.36 | 289.15 | 322.77 | 356.40 | 413.55 | 448.86 | 268.98 | 331.18 | 368.16 | 411.87 | 482.48 | 526.19 |
| 71 | 256.07 | 312.98 | 348.12 | 398.33 | 453.57 | 488.71 | 292.89 | 358.17 | 398.33 | 456.91 | 523.86 | 567.38 |
| 72 | 279.93 | 339.91 | 374.90 | 443.22 | 499.87 | 536.53 | 318.25 | 388.23 | 431.56 | 504.87 | 571.52 | 614.84 |
| 73 | 305.22 | 369.91 | 408.07 | 492.66 | 552.38 | 590.53 | 343.37 | 421.34 | 467.78 | 554.04 | 625.37 | 668.50 |
| 74 | 331.92 | 404.58 | 447.52 | 546.60 | 609.35 | 648.99 | 369.91 | 457.43 | 510.27 | 609.35 | 682.01 | 726.60 |
| 75 | 356.73 | 442.22 | 494.82 | 601.68 | 670.72 | 713.47 | 396.19 | 496.47 | 557.29 | 664.15 | 743.06 | 790.73 |
| 76 | 384.58 | 487.68 | 553.14 | 661.14 | 738.06 | 787.15 | 423.85 | 540.04 | 613.69 | 720.06 | 810.06 | 864.07 |
| 77 | 413.78 | 539.22 | 620.67 | 721.67 | 812.90 | 869.92 | 452.88 | 588.09 | 676.06 | 778.69 | 882.95 | 944.85 |
| 78 | 447.17 | 598.40 | 694.34 | 787.02 | 894.35 | 961.02 | 482.95 | 643.93 | 743.12 | 843.94 | 964.27 | 1035.82 |
| 79 | 482.95 | 661.82 | 770.76 | 858.57 | 982.15 | 1058.58 | 517.09 | 702.47 | 814.67 | 913.86 | 1050.45 | 1133.38 |
| 80 | 525.23 | 726.86 | | | | | 557.75 | 762.63 | | | | |
| 81 | 575.63 | 795.16 | | | | | 604.90 | 827.68 | | | | |
| 82 | 634.17 | 865.08 | | | | | 660.19 | 895.97 | | | | |
| 83 | 697.59 | 939.88 | | | | | 721.98 | 967.52 | | | | |
| 84 | 767.51 | 1017.93 | | | | | 788.65 | 1042.32 | | | | |
| 85+ | | | | | | | | | | | | |

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

# Appendix C2

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

## LTC-96 VA 9/96

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

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

| Age | 1.3% Simple Inflation or 3.4% Simple Inflation with Shared Cost | | | | | | 1.3% Compound Inflation or 3.4% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 53.66 | 66.67 | 76.43 | 86.18 | 105.88 | 118.73 | 85.11 | 105.86 | 118.39 | 134.58 | 163.26 | 179.06 |
| 30 | 53.66 | 66.67 | 76.43 | 86.18 | 106.26 | 119.55 | 85.85 | 106.60 | 119.37 | 135.17 | 163.26 | 179.06 |
| 31 | 53.66 | 66.67 | 76.43 | 86.18 | 106.65 | 120.37 | 86.02 | 106.96 | 119.37 | 135.17 | 163.26 | 179.06 |
| 32 | 53.66 | 66.67 | 76.43 | 86.18 | 107.41 | 120.78 | 86.02 | 107.08 | 119.37 | 135.17 | 163.26 | 179.06 |
| 33 | 53.84 | 66.67 | 76.58 | 86.18 | 107.80 | 121.60 | 86.02 | 107.08 | 119.37 | 135.17 | 163.26 | 179.06 |
| 34 | 53.84 | 66.67 | 76.94 | 86.47 | 108.56 | 122.42 | 86.02 | 107.08 | 119.37 | 135.17 | 163.26 | 179.06 |
| 35 | 54.20 | 66.82 | 76.94 | 86.83 | 109.33 | 122.83 | 86.02 | 107.08 | 119.37 | 135.17 | 163.26 | 179.06 |
| 36 | 54.56 | 67.18 | 77.31 | 87.57 | 109.71 | 123.65 | 86.02 | 107.08 | 119.37 | 135.17 | 163.26 | 179.06 |
| 37 | 54.91 | 67.53 | 78.04 | 87.94 | 110.48 | 124.47 | 86.02 | 107.08 | 119.37 | 135.17 | 163.26 | 179.06 |
| 38 | 54.91 | 67.88 | 78.41 | 88.30 | 111.24 | 125.29 | 86.02 | 107.08 | 119.37 | 135.17 | 163.26 | 179.06 |
| 39 | 55.27 | 68.23 | 78.77 | 89.04 | 112.01 | 126.51 | 86.02 | 107.08 | 119.37 | 135.17 | 163.26 | 179.06 |
| 40 | 55.63 | 68.59 | 79.14 | 89.41 | 112.78 | 127.33 | 86.02 | 107.08 | 119.37 | 135.17 | 163.26 | 179.06 |
| 41 | 56.02 | 68.98 | 79.55 | 89.83 | 113.63 | 128.15 | 86.02 | 107.08 | 119.37 | 135.17 | 163.26 | 179.06 |
| 42 | 56.06 | 69.37 | 79.96 | 90.62 | 114.11 | 128.15 | 86.02 | 107.08 | 119.37 | 135.17 | 163.26 | 179.06 |
| 43 | 56.45 | 69.76 | 80.75 | 91.05 | 114.11 | 128.15 | 86.02 | 107.08 | 119.37 | 135.17 | 163.26 | 179.06 |
| 44 | 56.86 | 70.16 | 81.17 | 91.48 | 114.11 | 128.15 | 86.02 | 107.08 | 119.37 | 135.17 | 163.26 | 179.06 |
| 45 | 71.96 | 91.17 | 102.35 | 114.07 | 144.52 | 162.50 | 101.82 | 122.88 | 135.17 | 150.97 | 182.57 | 200.12 |
| 46 | 72.00 | 91.94 | 103.17 | 114.51 | 145.40 | 163.81 | 101.82 | 122.88 | 135.17 | 150.97 | 182.57 | 200.12 |
| 47 | 72.42 | 92.36 | 103.62 | 115.32 | 146.28 | 164.71 | 101.82 | 122.88 | 135.17 | 150.97 | 182.57 | 200.12 |
| 48 | 72.84 | 92.78 | 104.45 | 116.15 | 147.17 | 165.01 | 101.82 | 122.88 | 135.17 | 150.97 | 182.57 | 200.12 |
| 49 | 73.26 | 93.57 | 104.91 | 116.60 | 147.46 | 165.01 | 101.82 | 122.88 | 135.17 | 150.97 | 182.57 | 200.12 |
| 50 | 79.79 | 101.14 | 113.07 | 127.95 | 161.17 | 179.06 | 108.84 | 128.15 | 140.44 | 157.99 | 189.59 | 214.17 |
| 51 | 84.62 | 105.98 | 121.24 | 134.91 | 168.11 | 187.84 | 112.35 | 133.42 | 145.70 | 161.50 | 194.86 | 214.17 |
| 52 | 88.14 | 111.20 | 125.86 | 139.46 | 175.34 | 194.86 | 114.11 | 136.93 | 149.22 | 165.01 | 198.37 | 219.43 |
| 53 | 91.07 | 116.43 | 132.58 | 146.19 | 182.57 | 201.88 | 117.62 | 140.44 | 154.48 | 168.53 | 203.63 | 224.70 |
| 54 | 96.14 | 121.29 | 137.62 | 151.38 | 189.56 | 210.66 | 121.13 | 143.95 | 157.99 | 173.79 | 208.90 | 229.97 |
| 55 | 99.68 | 124.85 | 142.43 | 158.13 | 196.61 | 217.33 | 124.58 | 149.22 | 163.26 | 177.30 | 214.17 | 236.99 |
| 56 | 104.92 | 130.09 | 147.69 | 165.04 | 205.39 | 226.46 | 129.85 | 154.48 | 170.28 | 182.57 | 221.19 | 245.77 |
| 57 | 109.77 | 135.11 | 153.12 | 172.18 | 212.41 | 233.48 | 132.98 | 163.26 | 180.81 | 191.35 | 231.72 | 258.05 |
| 58 | 115.02 | 140.15 | 158.17 | 180.57 | 221.19 | 242.26 | 138.26 | 170.28 | 189.59 | 201.88 | 245.77 | 272.10 |
| 59 | 119.84 | 147.25 | 163.61 | 188.97 | 229.97 | 251.03 | 142.89 | 178.38 | 201.88 | 214.17 | 259.81 | 287.90 |
| 60 | 126.57 | 152.30 | 169.06 | 197.39 | 236.99 | 258.05 | 149.65 | 186.13 | 211.51 | 224.70 | 272.10 | 301.94 |
| 61 | 131.77 | 159.54 | 177.80 | 206.30 | 246.47 | 267.45 | 155.04 | 194.87 | 219.99 | 234.24 | 284.93 | 314.65 |
| 62 | 138.65 | 168.05 | 186.70 | 216.32 | 255.87 | 276.76 | 159.91 | 202.99 | 229.76 | 247.17 | 297.64 | 328.97 |
| 63 | 145.92 | 178.05 | 197.97 | 228.58 | 266.91 | 287.71 | 168.12 | 213.18 | 239.18 | 259.97 | 311.97 | 344.90 |
| 64 | 154.30 | 187.85 | 211.71 | 240.26 | 277.84 | 300.28 | 174.30 | 220.89 | 250.23 | 272.66 | 326.16 | 360.68 |
| 65 | 162.51 | 199.72 | 224.88 | 252.32 | 290.39 | 314.45 | 182.14 | 230.25 | 259.46 | 286.95 | 341.94 | 376.31 |
| 66 | 171.14 | 215.07 | 241.54 | 268.22 | 307.95 | 333.62 | 191.62 | 242.94 | 273.74 | 304.53 | 362.70 | 398.63 |
| 67 | 183.02 | 231.71 | 262.19 | 287.88 | 333.87 | 361.12 | 206.11 | 260.62 | 294.69 | 327.06 | 390.08 | 427.56 |
| 68 | 196.36 | 250.19 | 284.93 | 312.06 | 364.64 | 395.16 | 222.17 | 281.53 | 318.84 | 354.46 | 422.30 | 463.00 |
| 69 | 212.76 | 271.85 | 307.32 | 341.09 | 398.50 | 432.27 | 239.77 | 305.63 | 344.46 | 384.99 | 457.60 | 499.81 |
| 70 | 230.31 | 292.51 | 331.18 | 373.21 | 432.05 | 469.03 | 260.57 | 329.50 | 371.53 | 421.96 | 492.57 | 536.27 |
| 71 | 249.38 | 314.65 | 353.15 | 410.05 | 470.30 | 508.80 | 282.85 | 354.82 | 398.33 | 461.93 | 532.23 | 575.74 |
| 72 | 273.26 | 339.91 | 378.24 | 453.22 | 514.87 | 554.86 | 306.59 | 383.23 | 426.56 | 508.20 | 576.52 | 619.84 |
| 73 | 296.93 | 369.91 | 408.07 | 502.62 | 565.65 | 605.46 | 330.10 | 414.70 | 461.15 | 560.68 | 627.03 | 670.16 |
| 74 | 322.02 | 402.93 | 447.52 | 558.16 | 622.57 | 663.85 | 356.70 | 449.17 | 502.02 | 615.96 | 683.67 | 726.60 |
| 75 | 346.87 | 442.22 | 499.75 | 614.83 | 685.52 | 728.26 | 381.39 | 488.25 | 554.00 | 672.37 | 746.34 | 790.73 |
| 76 | 374.76 | 489.31 | 566.23 | 677.51 | 757.70 | 806.79 | 407.49 | 533.50 | 615.32 | 733.15 | 818.25 | 868.98 |
| 77 | 404.01 | 547.36 | 641.85 | 746.11 | 843.85 | 904.13 | 434.96 | 586.46 | 685.83 | 796.61 | 900.87 | 964.40 |
| 78 | 437.42 | 613.03 | 725.23 | 819.55 | 939.88 | 1014.68 | 466.69 | 647.18 | 761.01 | 866.70 | 995.16 | 1074.84 |
| 79 | 474.82 | 681.33 | 809.79 | 899.22 | 1043.95 | 1131.75 | 502.46 | 712.22 | 840.69 | 941.50 | 1095.98 | 1190.29 |
| 80 | 518.72 | 752.88 | | | | | 544.74 | 778.89 | | | | |
| 81 | 572.38 | 827.68 | | | | | 596.77 | 848.82 | | | | |
| 82 | 635.80 | 904.10 | | | | | 656.94 | 921.99 | | | | |
| 83 | 707.35 | 983.78 | | | | | 725.23 | 998.42 | | | | |
| 84 | 785.40 | 1066.71 | | | | | 798.41 | 1078.09 | | | | |
| 85+ | | | | | | | | | | | | |

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

# Appendix C2

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

## LTC-96 VA 9/96

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

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

| Age | 1.3% Simple Inflation or 3.4% Simple Inflation with Shared Cost | | | | | | 1.3% Compound Inflation or 3.4% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 52.03 | 63.42 | 71.55 | 79.68 | 96.11 | 107.34 | 81.64 | 100.65 | 113.16 | 127.59 | 154.48 | 170.28 |
| 30 | 52.03 | 63.42 | 71.55 | 79.68 | 96.46 | 108.09 | 82.35 | 101.35 | 114.11 | 128.15 | 154.48 | 170.28 |
| 31 | 52.03 | 63.42 | 71.55 | 79.68 | 96.80 | 108.83 | 82.51 | 101.70 | 114.11 | 128.15 | 154.48 | 170.28 |
| 32 | 52.03 | 63.42 | 71.55 | 79.68 | 97.50 | 109.20 | 82.51 | 101.82 | 114.11 | 128.15 | 154.48 | 170.28 |
| 33 | 52.21 | 63.42 | 71.69 | 79.68 | 97.85 | 109.94 | 82.51 | 101.82 | 114.11 | 128.15 | 154.48 | 170.28 |
| 34 | 52.21 | 63.42 | 72.03 | 79.94 | 98.54 | 110.68 | 82.51 | 101.82 | 114.11 | 128.15 | 154.48 | 170.28 |
| 35 | 52.56 | 63.57 | 72.03 | 80.28 | 99.24 | 111.05 | 82.51 | 101.82 | 114.11 | 128.15 | 154.48 | 170.28 |
| 36 | 52.90 | 63.90 | 72.37 | 80.96 | 99.59 | 111.79 | 82.51 | 101.82 | 114.11 | 128.15 | 154.48 | 170.28 |
| 37 | 53.25 | 64.24 | 73.06 | 81.30 | 100.28 | 112.53 | 82.51 | 101.82 | 114.11 | 128.15 | 154.48 | 170.28 |
| 38 | 53.25 | 64.57 | 73.40 | 81.64 | 100.98 | 113.27 | 82.51 | 101.82 | 114.11 | 128.15 | 154.48 | 170.28 |
| 39 | 53.60 | 64.91 | 73.74 | 82.32 | 101.67 | 114.38 | 82.51 | 101.82 | 114.11 | 128.15 | 154.48 | 170.28 |
| 40 | 53.94 | 65.24 | 74.09 | 82.66 | 102.37 | 115.12 | 82.51 | 101.82 | 114.11 | 128.15 | 154.48 | 170.28 |
| 41 | 54.32 | 65.61 | 74.47 | 83.05 | 103.14 | 115.86 | 82.51 | 101.82 | 114.11 | 128.15 | 154.48 | 170.28 |
| 42 | 54.36 | 65.98 | 74.86 | 83.78 | 103.57 | 115.86 | 82.51 | 101.82 | 114.11 | 128.15 | 154.48 | 170.28 |
| 43 | 54.74 | 66.36 | 75.60 | 84.18 | 103.57 | 115.86 | 82.51 | 101.82 | 114.11 | 128.15 | 154.48 | 170.28 |
| 44 | 55.13 | 66.74 | 75.99 | 84.58 | 103.57 | 115.86 | 82.51 | 101.82 | 114.11 | 128.15 | 154.48 | 170.28 |
| 45 | 70.29 | 84.54 | 95.64 | 105.68 | 132.48 | 146.94 | 98.31 | 117.62 | 129.90 | 143.95 | 172.04 | 187.84 |
| 46 | 70.33 | 85.26 | 96.41 | 106.09 | 133.28 | 148.13 | 98.31 | 117.62 | 129.90 | 143.95 | 172.04 | 187.84 |
| 47 | 70.74 | 85.64 | 96.82 | 106.84 | 134.09 | 148.94 | 98.31 | 117.62 | 129.90 | 143.95 | 172.04 | 187.84 |
| 48 | 71.14 | 86.03 | 97.60 | 107.61 | 134.91 | 149.22 | 98.31 | 117.62 | 129.90 | 143.95 | 172.04 | 187.84 |
| 49 | 71.56 | 86.77 | 98.03 | 108.02 | 135.17 | 149.22 | 98.31 | 117.62 | 129.90 | 143.95 | 172.04 | 187.84 |
| 50 | 76.39 | 96.08 | 107.93 | 119.42 | 147.16 | 163.26 | 103.57 | 124.64 | 136.93 | 150.97 | 180.81 | 201.88 |
| 51 | 81.23 | 99.25 | 112.70 | 124.66 | 154.10 | 170.28 | 108.84 | 128.15 | 140.44 | 154.48 | 184.32 | 201.88 |
| 52 | 84.75 | 104.46 | 117.36 | 129.25 | 161.31 | 177.30 | 112.35 | 131.66 | 143.95 | 157.99 | 189.59 | 207.15 |
| 53 | 89.39 | 109.68 | 122.38 | 135.99 | 168.53 | 186.08 | 115.86 | 135.17 | 149.22 | 161.50 | 194.86 | 214.17 |
| 54 | 92.76 | 112.87 | 127.42 | 141.18 | 175.52 | 193.10 | 119.37 | 140.44 | 152.73 | 166.77 | 200.12 | 219.43 |
| 55 | 96.30 | 118.10 | 132.26 | 146.23 | 182.57 | 201.56 | 122.82 | 143.95 | 157.99 | 170.28 | 205.39 | 226.46 |
| 56 | 101.53 | 123.33 | 137.51 | 153.13 | 189.59 | 208.90 | 126.34 | 149.22 | 165.01 | 175.55 | 214.17 | 236.99 |
| 57 | 106.40 | 128.36 | 142.92 | 160.24 | 198.37 | 219.43 | 129.48 | 156.24 | 172.04 | 184.32 | 224.70 | 249.28 |
| 58 | 111.64 | 133.39 | 149.67 | 168.65 | 207.15 | 228.21 | 134.76 | 163.26 | 180.81 | 194.86 | 236.99 | 263.32 |
| 59 | 116.47 | 140.48 | 156.80 | 175.35 | 215.92 | 236.99 | 139.40 | 171.39 | 191.35 | 205.39 | 249.28 | 277.36 |
| 60 | 121.51 | 145.53 | 162.23 | 183.78 | 224.70 | 247.52 | 144.43 | 177.43 | 199.27 | 215.92 | 263.32 | 291.41 |
| 61 | 126.70 | 152.76 | 170.96 | 192.66 | 232.49 | 255.21 | 149.81 | 186.17 | 207.77 | 225.50 | 272.69 | 304.16 |
| 62 | 133.58 | 161.26 | 179.85 | 200.99 | 243.68 | 266.31 | 154.70 | 192.58 | 217.57 | 234.98 | 285.46 | 316.79 |
| 63 | 140.83 | 169.57 | 189.44 | 211.53 | 253.04 | 275.57 | 161.18 | 201.05 | 225.31 | 244.38 | 296.37 | 329.30 |
| 64 | 147.52 | 179.39 | 203.17 | 223.22 | 264.04 | 288.20 | 169.12 | 210.54 | 234.70 | 255.41 | 308.91 | 341.69 |
| 65 | 154.05 | 191.26 | 214.66 | 233.57 | 274.93 | 298.98 | 176.98 | 218.22 | 245.72 | 268.05 | 323.04 | 355.69 |
| 66 | 164.36 | 204.91 | 229.64 | 249.43 | 290.85 | 316.51 | 186.48 | 230.97 | 258.34 | 282.29 | 338.75 | 374.68 |
| 67 | 177.94 | 221.56 | 250.27 | 267.44 | 311.73 | 340.68 | 201.00 | 248.70 | 279.36 | 303.21 | 364.53 | 402.01 |
| 68 | 192.97 | 241.74 | 271.36 | 290.01 | 339.20 | 369.72 | 217.09 | 271.36 | 303.58 | 330.72 | 395.16 | 434.17 |
| 69 | 209.38 | 261.72 | 293.81 | 317.45 | 371.48 | 403.56 | 236.40 | 295.50 | 330.96 | 361.35 | 428.89 | 469.42 |
| 70 | 228.63 | 284.11 | 317.73 | 347.99 | 405.15 | 438.77 | 257.21 | 319.41 | 358.08 | 398.42 | 465.67 | 507.70 |
| 71 | 247.70 | 306.28 | 341.43 | 384.95 | 441.85 | 478.67 | 279.50 | 346.45 | 386.62 | 438.50 | 505.45 | 547.29 |
| 72 | 271.60 | 331.58 | 368.24 | 429.89 | 488.21 | 524.87 | 304.92 | 374.90 | 418.23 | 484.88 | 551.53 | 594.85 |
| 73 | 295.27 | 361.62 | 399.77 | 479.39 | 539.11 | 577.26 | 328.44 | 408.07 | 454.51 | 534.13 | 603.80 | 646.93 |
| 74 | 320.37 | 394.68 | 437.61 | 531.74 | 594.49 | 634.12 | 355.04 | 442.57 | 493.76 | 584.58 | 658.90 | 703.48 |
| 75 | 345.23 | 430.71 | 483.32 | 585.24 | 654.28 | 697.03 | 379.75 | 478.38 | 539.21 | 637.85 | 716.75 | 764.43 |
| 76 | 371.48 | 472.95 | 540.04 | 641.51 | 720.06 | 767.52 | 405.85 | 520.41 | 592.41 | 692.24 | 780.61 | 834.61 |
| 77 | 400.75 | 526.19 | 606.01 | 702.12 | 793.35 | 850.37 | 433.33 | 568.54 | 653.25 | 751.00 | 852.00 | 915.53 |
| 78 | 432.54 | 583.76 | 679.70 | 767.51 | 876.46 | 943.13 | 465.06 | 621.16 | 720.36 | 813.04 | 933.37 | 1006.55 |
| 79 | 468.31 | 647.18 | 756.13 | 837.43 | 964.27 | 1042.32 | 499.21 | 679.70 | 790.28 | 881.34 | 1019.55 | 1104.11 |
| 80 | 510.59 | 712.22 | | | | | 538.23 | 741.49 | | | | |
| 81 | 562.63 | 782.15 | | | | | 587.02 | 806.54 | | | | |
| 82 | 621.16 | 853.69 | | | | | 643.93 | 874.83 | | | | |
| 83 | 687.83 | 930.12 | | | | | 707.35 | 948.01 | | | | |
| 84 | 761.01 | 1008.17 | | | | | 777.27 | 1024.43 | | | | |
| 85+ | | | | | | | | | | | | |

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

# Appendix C2

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

## LTC-96 VA 9/96

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

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

| Age | 1.3% Simple Inflation or 3.4% Simple Inflation with Shared Cost | | | | | | 1.3% Compound Inflation or 3.4% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 47.16 | 55.29 | 61.79 | 66.67 | 81.45 | 89.45 | 76.43 | 90.24 | 99.24 | 110.11 | 133.42 | 147.46 |
| 30 | 47.16 | 55.29 | 61.79 | 66.67 | 81.74 | 90.07 | 77.09 | 90.87 | 100.06 | 110.59 | 133.42 | 147.46 |
| 31 | 47.16 | 55.29 | 61.79 | 66.67 | 82.04 | 90.69 | 77.24 | 91.18 | 100.06 | 110.59 | 133.42 | 147.46 |
| 32 | 47.16 | 55.29 | 61.79 | 66.67 | 82.63 | 91.00 | 77.24 | 91.28 | 100.06 | 110.59 | 133.42 | 147.46 |
| 33 | 47.31 | 55.29 | 61.91 | 66.67 | 82.92 | 91.61 | 77.24 | 91.28 | 100.06 | 110.59 | 133.42 | 147.46 |
| 34 | 47.31 | 55.29 | 62.21 | 66.89 | 83.51 | 92.23 | 77.24 | 91.28 | 100.06 | 110.59 | 133.42 | 147.46 |
| 35 | 47.63 | 55.42 | 62.21 | 67.17 | 84.10 | 92.54 | 77.24 | 91.28 | 100.06 | 110.59 | 133.42 | 147.46 |
| 36 | 47.94 | 55.71 | 62.50 | 67.74 | 84.39 | 93.16 | 77.24 | 91.28 | 100.06 | 110.59 | 133.42 | 147.46 |
| 37 | 48.26 | 56.00 | 63.10 | 68.03 | 84.98 | 93.78 | 77.24 | 91.28 | 100.06 | 110.59 | 133.42 | 147.46 |
| 38 | 48.26 | 56.29 | 63.39 | 68.31 | 85.57 | 94.39 | 77.24 | 91.28 | 100.06 | 110.59 | 133.42 | 147.46 |
| 39 | 48.57 | 56.58 | 63.69 | 68.88 | 86.16 | 95.32 | 77.24 | 91.28 | 100.06 | 110.59 | 133.42 | 147.46 |
| 40 | 48.89 | 56.88 | 63.98 | 69.16 | 86.75 | 95.94 | 77.24 | 91.28 | 100.06 | 110.59 | 133.42 | 147.46 |
| 41 | 49.23 | 57.20 | 64.32 | 69.49 | 87.41 | 96.55 | 77.24 | 91.28 | 100.06 | 110.59 | 133.42 | 147.46 |
| 42 | 49.26 | 57.52 | 64.65 | 70.10 | 87.77 | 96.55 | 77.24 | 91.28 | 100.06 | 110.59 | 133.42 | 147.46 |
| 43 | 49.61 | 57.85 | 65.29 | 70.43 | 87.77 | 96.55 | 77.24 | 91.28 | 100.06 | 110.59 | 133.42 | 147.46 |
| 44 | 49.96 | 58.18 | 65.63 | 70.77 | 87.77 | 96.55 | 77.24 | 91.28 | 100.06 | 110.59 | 133.42 | 147.46 |
| 45 | 61.92 | 74.59 | 83.89 | 90.58 | 111.83 | 124.47 | 89.53 | 105.33 | 112.35 | 124.64 | 150.97 | 166.77 |
| 46 | 61.96 | 75.23 | 84.57 | 90.93 | 112.51 | 125.47 | 89.53 | 105.33 | 112.35 | 124.64 | 150.97 | 166.77 |
| 47 | 62.31 | 75.57 | 84.93 | 91.58 | 113.20 | 126.16 | 89.53 | 105.33 | 112.35 | 124.64 | 150.97 | 166.77 |
| 48 | 62.67 | 75.91 | 85.62 | 92.23 | 113.88 | 126.39 | 89.53 | 105.33 | 112.35 | 124.64 | 150.97 | 166.77 |
| 49 | 63.04 | 76.56 | 85.99 | 92.59 | 114.11 | 126.39 | 89.53 | 105.33 | 112.35 | 124.64 | 150.97 | 166.77 |
| 50 | 69.60 | 84.28 | 92.51 | 100.65 | 126.13 | 140.44 | 94.80 | 110.59 | 117.62 | 131.66 | 157.99 | 179.06 |
| 51 | 72.77 | 87.48 | 97.33 | 105.88 | 131.34 | 147.46 | 98.31 | 114.11 | 121.13 | 135.17 | 163.26 | 179.06 |
| 52 | 76.28 | 90.98 | 102.05 | 110.54 | 138.52 | 154.48 | 101.82 | 115.86 | 124.64 | 138.68 | 166.77 | 184.32 |
| 53 | 79.27 | 96.18 | 107.09 | 115.59 | 145.70 | 159.75 | 105.33 | 119.37 | 128.15 | 142.19 | 172.04 | 189.59 |
| 54 | 82.64 | 99.39 | 110.43 | 120.77 | 150.95 | 168.53 | 107.08 | 122.88 | 133.42 | 145.70 | 177.30 | 194.86 |
| 55 | 86.17 | 102.91 | 115.30 | 125.83 | 157.99 | 175.27 | 110.54 | 128.15 | 138.68 | 149.22 | 182.57 | 201.88 |
| 56 | 89.69 | 108.12 | 118.84 | 132.71 | 165.01 | 182.57 | 114.06 | 131.66 | 143.95 | 154.48 | 189.59 | 210.66 |
| 57 | 94.58 | 113.16 | 124.20 | 138.08 | 172.04 | 191.35 | 117.24 | 138.68 | 150.97 | 161.50 | 198.37 | 221.19 |
| 58 | 99.80 | 118.20 | 129.26 | 144.80 | 180.81 | 198.37 | 120.76 | 145.70 | 159.75 | 172.04 | 208.90 | 233.48 |
| 59 | 102.96 | 123.56 | 134.64 | 153.22 | 187.84 | 207.15 | 125.46 | 152.15 | 168.53 | 180.81 | 221.19 | 245.77 |
| 60 | 108.01 | 128.61 | 141.73 | 159.95 | 196.61 | 215.92 | 130.51 | 158.29 | 176.55 | 189.59 | 233.48 | 259.81 |
| 61 | 113.18 | 134.09 | 147.03 | 167.09 | 204.52 | 223.75 | 134.13 | 165.29 | 185.07 | 199.28 | 242.98 | 270.95 |
| 62 | 120.05 | 140.89 | 155.87 | 175.44 | 212.35 | 233.24 | 139.05 | 171.76 | 193.21 | 208.87 | 254.13 | 281.98 |
| 63 | 127.25 | 149.22 | 165.55 | 185.94 | 221.84 | 242.64 | 145.59 | 180.25 | 201.05 | 218.38 | 265.17 | 292.90 |
| 64 | 133.95 | 159.08 | 175.86 | 195.96 | 232.97 | 253.68 | 151.86 | 188.10 | 208.81 | 227.80 | 276.12 | 305.45 |
| 65 | 140.50 | 167.56 | 187.40 | 206.29 | 242.28 | 264.62 | 159.80 | 195.89 | 216.50 | 238.84 | 288.67 | 317.88 |
| 66 | 149.11 | 179.51 | 200.72 | 218.68 | 256.63 | 278.87 | 169.37 | 207.01 | 229.25 | 253.21 | 304.53 | 335.33 |
| 67 | 159.30 | 196.19 | 217.92 | 235.07 | 275.95 | 301.51 | 182.27 | 223.15 | 247.00 | 272.55 | 327.06 | 361.12 |
| 68 | 172.66 | 213.00 | 239.13 | 256.09 | 300.19 | 327.32 | 196.73 | 242.53 | 269.66 | 296.80 | 354.46 | 390.08 |
| 69 | 187.43 | 233.01 | 260.04 | 281.99 | 329.27 | 357.97 | 214.45 | 265.10 | 295.50 | 324.20 | 386.68 | 423.83 |
| 70 | 205.10 | 252.17 | 280.75 | 309.32 | 359.76 | 390.02 | 233.67 | 287.47 | 321.09 | 358.08 | 420.28 | 457.26 |
| 71 | 222.60 | 272.81 | 302.94 | 344.78 | 394.99 | 426.79 | 254.40 | 311.30 | 346.45 | 396.66 | 456.91 | 493.73 |
| 72 | 243.27 | 296.59 | 326.58 | 384.90 | 434.89 | 466.55 | 276.60 | 338.25 | 374.90 | 438.22 | 498.21 | 536.53 |
| 73 | 265.41 | 321.81 | 354.98 | 427.97 | 481.05 | 514.23 | 298.58 | 366.60 | 406.41 | 482.71 | 544.09 | 582.24 |
| 74 | 288.99 | 351.74 | 389.72 | 475.59 | 530.09 | 564.77 | 322.02 | 397.98 | 444.22 | 530.09 | 592.84 | 632.47 |
| 75 | 310.70 | 384.68 | 430.71 | 522.77 | 583.60 | 621.41 | 345.23 | 432.35 | 484.96 | 577.02 | 646.06 | 688.81 |
| 76 | 333.84 | 423.85 | 481.13 | 574.41 | 643.14 | 684.05 | 368.21 | 469.67 | 533.50 | 626.78 | 703.69 | 751.15 |
| 77 | 360.02 | 469.17 | 539.22 | 627.19 | 707.01 | 755.88 | 392.60 | 511.52 | 588.09 | 679.32 | 767.29 | 822.67 |
| 78 | 388.63 | 520.35 | 603.28 | 684.58 | 778.89 | 835.81 | 421.16 | 559.37 | 647.18 | 734.99 | 839.06 | 902.48 |
| 79 | 419.53 | 575.63 | 669.95 | 746.37 | 855.32 | 920.36 | 450.43 | 609.78 | 708.97 | 795.16 | 913.86 | 985.41 |
| 80 | 456.93 | 632.55 | | | | | 484.57 | 663.44 | | | | |
| 81 | 500.83 | 691.09 | | | | | 526.85 | 720.36 | | | | |
| 82 | 551.24 | 752.88 | | | | | 574.01 | 778.89 | | | | |
| 83 | 606.53 | 817.92 | | | | | 627.67 | 842.31 | | | | |
| 84 | 666.69 | 884.59 | | | | | 686.21 | 905.73 | | | | |
| 85+ | | | | | | | | | | | | |

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

# Appendix C3

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

## LTC-96 VA 9/96

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

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

| Age | 1% Simple Inflation or 3.2% Simple Inflation with Shared Cost | | | | | | 1% Compound Inflation or 3.2% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 39.55 | 49.72 | 55.37 | 62.15 | 78.15 | 84.92 | 97.55 | 121.24 | 136.99 | 157.83 | 196.00 | 216.00 |
| 30 | 39.55 | 49.72 | 55.37 | 62.15 | 80.84 | 90.59 | 102.82 | 126.51 | 144.00 | 162.00 | 196.00 | 216.00 |
| 31 | 39.55 | 49.72 | 55.37 | 62.15 | 83.54 | 96.25 | 104.00 | 129.15 | 144.00 | 162.00 | 196.00 | 216.00 |
| 32 | 39.55 | 49.72 | 55.37 | 62.15 | 88.93 | 99.08 | 104.00 | 130.00 | 144.00 | 162.00 | 196.00 | 216.00 |
| 33 | 40.83 | 49.72 | 56.42 | 62.15 | 91.62 | 104.74 | 104.00 | 130.00 | 144.00 | 162.00 | 196.00 | 216.00 |
| 34 | 40.83 | 49.72 | 58.99 | 64.13 | 97.01 | 110.40 | 104.00 | 130.00 | 144.00 | 162.00 | 196.00 | 216.00 |
| 35 | 43.38 | 50.84 | 58.99 | 66.69 | 102.40 | 113.23 | 104.00 | 130.00 | 144.00 | 162.00 | 196.00 | 216.00 |
| 36 | 45.93 | 53.38 | 61.55 | 71.82 | 105.10 | 118.89 | 104.00 | 130.00 | 144.00 | 162.00 | 196.00 | 216.00 |
| 37 | 48.49 | 55.92 | 66.68 | 74.39 | 110.49 | 124.55 | 104.00 | 130.00 | 144.00 | 162.00 | 196.00 | 216.00 |
| 38 | 48.49 | 58.47 | 69.24 | 76.95 | 115.88 | 130.22 | 104.00 | 130.00 | 144.00 | 162.00 | 196.00 | 216.00 |
| 39 | 51.04 | 61.01 | 71.81 | 82.08 | 121.26 | 138.71 | 104.00 | 130.00 | 144.00 | 162.00 | 196.00 | 216.00 |
| 40 | 53.59 | 63.55 | 74.37 | 84.65 | 126.65 | 144.37 | 104.00 | 130.00 | 144.00 | 162.00 | 196.00 | 216.00 |
| 41 | 56.39 | 66.36 | 77.26 | 87.58 | 132.64 | 150.00 | 104.00 | 130.00 | 144.00 | 162.00 | 196.00 | 216.00 |
| 42 | 56.64 | 69.19 | 80.16 | 93.12 | 136.00 | 150.00 | 104.00 | 130.00 | 144.00 | 162.00 | 196.00 | 216.00 |
| 43 | 59.47 | 72.04 | 85.69 | 96.11 | 136.00 | 150.00 | 104.00 | 130.00 | 144.00 | 162.00 | 196.00 | 216.00 |
| 44 | 62.33 | 74.92 | 88.65 | 99.12 | 136.00 | 150.00 | 104.00 | 130.00 | 144.00 | 162.00 | 196.00 | 216.00 |
| 45 | 65.22 | 77.81 | 91.63 | 104.77 | 157.08 | 174.73 | 118.00 | 148.00 | 164.00 | 182.00 | 220.00 | 244.00 |
| 46 | 65.51 | 83.34 | 97.27 | 107.84 | 163.33 | 183.75 | 118.00 | 148.00 | 164.00 | 182.00 | 220.00 | 244.00 |
| 47 | 68.43 | 86.29 | 100.31 | 113.57 | 169.62 | 189.94 | 118.00 | 148.00 | 164.00 | 182.00 | 220.00 | 244.00 |
| 48 | 71.37 | 89.26 | 106.03 | 119.35 | 175.97 | 192.00 | 118.00 | 148.00 | 164.00 | 182.00 | 220.00 | 244.00 |
| 49 | 74.34 | 94.89 | 109.13 | 122.52 | 178.00 | 192.00 | 118.00 | 148.00 | 164.00 | 182.00 | 220.00 | 244.00 |
| 50 | 77.34 | 97.92 | 114.92 | 128.38 | 191.64 | 208.00 | 126.00 | 158.00 | 174.00 | 192.00 | 230.00 | 254.00 |
| 51 | 80.34 | 101.01 | 120.82 | 134.32 | 201.05 | 218.00 | 130.00 | 162.00 | 178.00 | 196.00 | 236.00 | 260.00 |
| 52 | 86.06 | 106.78 | 124.06 | 140.31 | 210.54 | 230.00 | 136.00 | 166.00 | 182.00 | 200.00 | 242.00 | 268.00 |
| 53 | 89.13 | 112.60 | 130.05 | 146.35 | 220.00 | 240.00 | 142.00 | 170.00 | 188.00 | 206.00 | 248.00 | 274.00 |
| 54 | 92.22 | 115.78 | 136.09 | 155.17 | 229.78 | 252.00 | 146.00 | 176.00 | 194.00 | 210.00 | 254.00 | 280.00 |
| 55 | 98.06 | 121.69 | 142.18 | 161.32 | 238.00 | 261.51 | 151.57 | 180.00 | 198.00 | 214.00 | 260.00 | 286.00 |
| 56 | 103.92 | 127.58 | 148.23 | 170.20 | 248.00 | 274.00 | 157.59 | 188.00 | 206.00 | 222.00 | 268.00 | 298.00 |
| 57 | 107.09 | 133.51 | 157.08 | 179.14 | 260.00 | 284.00 | 160.87 | 198.00 | 218.00 | 234.00 | 282.00 | 312.00 |
| 58 | 113.03 | 139.49 | 163.24 | 188.15 | 270.00 | 296.00 | 166.95 | 208.00 | 232.00 | 246.00 | 300.00 | 332.00 |
| 59 | 119.02 | 148.25 | 172.21 | 197.24 | 282.00 | 308.00 | 170.27 | 215.11 | 248.00 | 262.00 | 318.00 | 352.00 |
| 60 | 125.05 | 154.32 | 181.26 | 206.39 | 294.00 | 320.00 | 176.42 | 221.44 | 255.41 | 278.00 | 338.00 | 374.00 |
| 61 | 133.75 | 165.70 | 192.85 | 220.84 | 300.30 | 325.65 | 185.19 | 233.14 | 267.18 | 288.60 | 349.05 | 386.10 |
| 62 | 142.49 | 177.13 | 207.30 | 232.56 | 309.70 | 334.40 | 194.00 | 242.07 | 277.40 | 298.30 | 361.00 | 399.00 |
| 63 | 154.08 | 188.60 | 219.00 | 249.95 | 318.20 | 344.10 | 201.65 | 253.45 | 284.90 | 310.80 | 373.70 | 412.55 |
| 64 | 162.93 | 200.12 | 236.38 | 264.61 | 329.40 | 356.40 | 207.00 | 262.80 | 295.20 | 324.00 | 387.00 | 426.60 |
| 65 | 174.63 | 214.48 | 251.02 | 282.15 | 341.25 | 367.50 | 213.50 | 269.50 | 304.50 | 336.00 | 400.75 | 441.00 |
| 66 | 185.97 | 231.15 | 267.94 | 304.73 | 355.30 | 382.50 | 222.70 | 280.50 | 314.50 | 346.80 | 416.50 | 453.90 |
| 67 | 197.31 | 247.81 | 287.67 | 318.45 | 374.55 | 402.60 | 229.35 | 293.70 | 325.05 | 359.70 | 437.25 | 466.95 |
| 68 | 211.48 | 267.26 | 302.40 | 332.80 | 396.80 | 419.20 | 240.00 | 307.20 | 340.80 | 377.60 | 459.20 | 486.40 |
| 69 | 224.75 | 286.69 | 320.85 | 356.50 | 420.05 | 449.50 | 254.20 | 323.95 | 362.70 | 403.00 | 483.60 | 516.15 |
| 70 | 235.50 | 300.00 | 339.00 | 382.50 | 444.00 | 481.50 | 267.00 | 337.50 | 381.00 | 432.00 | 505.50 | 550.50 |
| 71 | 247.95 | 313.20 | 350.90 | 407.45 | 468.35 | 506.05 | 281.30 | 352.35 | 395.85 | 459.65 | 529.25 | 572.75 |
| 72 | 261.80 | 327.60 | 364.00 | 438.20 | 497.00 | 534.80 | 295.40 | 369.60 | 411.60 | 491.40 | 557.20 | 599.20 |
| 73 | 276.75 | 345.60 | 382.05 | 469.80 | 529.20 | 567.00 | 309.15 | 387.45 | 432.00 | 523.80 | 587.25 | 626.40 |
| 74 | 291.20 | 365.30 | 404.30 | 504.40 | 564.20 | 600.60 | 321.10 | 406.90 | 455.00 | 556.40 | 618.80 | 657.80 |
| 75 | 303.75 | 386.25 | 436.25 | 537.50 | 598.75 | 636.25 | 332.50 | 426.25 | 483.75 | 587.50 | 652.50 | 691.25 |
| 76 | 315.60 | 412.80 | 476.40 | 571.20 | 638.40 | 680.40 | 343.20 | 450.00 | 518.40 | 618.00 | 688.80 | 733.20 |
| 77 | 327.75 | 443.90 | 520.95 | 604.90 | 684.25 | 733.70 | 353.05 | 476.10 | 555.45 | 646.30 | 731.40 | 783.15 |
| 78 | 349.17 | 489.29 | 578.56 | 655.40 | 751.45 | 810.21 | 372.90 | 517.54 | 607.94 | 691.56 | 795.52 | 857.67 |
| 79 | 378.55 | 544.66 | 646.36 | 718.68 | 833.94 | 904.00 | 401.15 | 568.39 | 671.22 | 752.58 | 875.75 | 950.33 |
| 80 | 413.58 | 601.16 | | | | | 435.05 | 621.50 | | | | |
| 81 | 457.65 | 659.92 | | | | | 475.73 | 678.00 | | | | |
| 82 | 508.50 | 722.07 | | | | | 524.32 | 736.76 | | | | |
| 83 | 565.00 | 786.48 | | | | | 578.56 | 797.78 | | | | |
| 84 | 627.15 | 853.15 | | | | | 637.32 | 861.06 | | | | |
| 85+ | | | | | | | | | | | | |

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

# Appendix C3

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

## LTC-96 VA 9/96

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

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

| Age | 1% Simple Inflation or 3.2% Simple Inflation with Shared Cost | | | | | | 1% Compound Inflation or 3.2% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 38.42 | 46.33 | 51.98 | 58.76 | 71.25 | 78.13 | 93.79 | 113.78 | 131.28 | 150.03 | 186.00 | 206.00 |
| 30 | 38.42 | 46.33 | 51.98 | 58.76 | 73.71 | 83.34 | 98.86 | 118.73 | 138.00 | 154.00 | 186.00 | 206.00 |
| 31 | 38.42 | 46.33 | 51.98 | 58.76 | 76.17 | 88.55 | 100.00 | 121.20 | 138.00 | 154.00 | 186.00 | 206.00 |
| 32 | 38.42 | 46.33 | 51.98 | 58.76 | 81.08 | 91.15 | 100.00 | 122.00 | 138.00 | 154.00 | 186.00 | 206.00 |
| 33 | 39.66 | 46.33 | 52.97 | 58.76 | 83.54 | 96.36 | 100.00 | 122.00 | 138.00 | 154.00 | 186.00 | 206.00 |
| 34 | 39.66 | 46.33 | 55.37 | 60.63 | 88.45 | 101.57 | 100.00 | 122.00 | 138.00 | 154.00 | 186.00 | 206.00 |
| 35 | 42.14 | 47.37 | 55.37 | 63.06 | 93.37 | 104.17 | 100.00 | 122.00 | 138.00 | 154.00 | 186.00 | 206.00 |
| 36 | 44.62 | 49.74 | 57.78 | 67.91 | 95.82 | 109.38 | 100.00 | 122.00 | 138.00 | 154.00 | 186.00 | 206.00 |
| 37 | 47.10 | 52.11 | 62.60 | 70.33 | 100.74 | 114.59 | 100.00 | 122.00 | 138.00 | 154.00 | 186.00 | 206.00 |
| 38 | 47.10 | 54.48 | 65.00 | 72.76 | 105.65 | 119.80 | 100.00 | 122.00 | 138.00 | 154.00 | 186.00 | 206.00 |
| 39 | 49.58 | 56.85 | 67.41 | 77.61 | 110.57 | 127.61 | 100.00 | 122.00 | 138.00 | 154.00 | 186.00 | 206.00 |
| 40 | 52.06 | 59.22 | 69.82 | 80.03 | 115.48 | 132.82 | 100.00 | 122.00 | 138.00 | 154.00 | 186.00 | 206.00 |
| 41 | 54.78 | 61.84 | 72.53 | 82.80 | 120.93 | 138.00 | 100.00 | 122.00 | 138.00 | 154.00 | 186.00 | 206.00 |
| 42 | 55.02 | 64.47 | 75.25 | 88.04 | 124.00 | 138.00 | 100.00 | 122.00 | 138.00 | 154.00 | 186.00 | 206.00 |
| 43 | 57.78 | 67.13 | 80.44 | 90.87 | 124.00 | 138.00 | 100.00 | 122.00 | 138.00 | 154.00 | 186.00 | 206.00 |
| 44 | 60.55 | 69.81 | 83.22 | 93.71 | 124.00 | 138.00 | 100.00 | 122.00 | 138.00 | 154.00 | 186.00 | 206.00 |
| 45 | 62.32 | 72.45 | 85.72 | 95.92 | 142.96 | 158.34 | 114.00 | 142.00 | 160.00 | 174.00 | 210.00 | 230.00 |
| 46 | 62.59 | 77.59 | 90.99 | 98.73 | 148.64 | 166.52 | 114.00 | 142.00 | 160.00 | 174.00 | 210.00 | 230.00 |
| 47 | 65.39 | 80.34 | 93.84 | 103.98 | 154.37 | 172.13 | 114.00 | 142.00 | 160.00 | 174.00 | 210.00 | 230.00 |
| 48 | 68.20 | 83.11 | 99.19 | 109.27 | 160.15 | 174.00 | 114.00 | 142.00 | 160.00 | 174.00 | 210.00 | 230.00 |
| 49 | 71.04 | 88.35 | 102.08 | 112.16 | 162.00 | 174.00 | 114.00 | 142.00 | 160.00 | 174.00 | 210.00 | 230.00 |
| 50 | 74.11 | 91.80 | 109.78 | 118.38 | 175.84 | 190.00 | 120.00 | 152.00 | 166.00 | 184.00 | 220.00 | 242.00 |
| 51 | 77.19 | 94.98 | 112.43 | 125.93 | 183.31 | 202.00 | 126.00 | 156.00 | 170.00 | 188.00 | 226.00 | 248.00 |
| 52 | 82.88 | 100.68 | 115.90 | 128.89 | 194.65 | 210.00 | 130.00 | 160.00 | 176.00 | 192.00 | 230.00 | 254.00 |
| 53 | 84.52 | 106.43 | 121.92 | 134.97 | 204.00 | 222.00 | 136.00 | 166.00 | 180.00 | 196.00 | 236.00 | 262.00 |
| 54 | 89.15 | 109.69 | 127.99 | 142.10 | 211.79 | 234.00 | 142.00 | 170.00 | 186.00 | 202.00 | 242.00 | 268.00 |
| 55 | 94.95 | 115.53 | 132.59 | 149.91 | 222.00 | 241.70 | 147.59 | 174.00 | 192.00 | 206.00 | 250.00 | 276.00 |
| 56 | 100.77 | 121.36 | 138.56 | 158.74 | 230.00 | 254.00 | 153.60 | 182.00 | 198.00 | 214.00 | 258.00 | 286.00 |
| 57 | 103.98 | 125.75 | 147.26 | 167.53 | 242.00 | 266.00 | 154.98 | 190.00 | 210.00 | 224.00 | 272.00 | 302.00 |
| 58 | 109.89 | 131.74 | 153.44 | 174.95 | 254.00 | 276.00 | 161.05 | 200.00 | 222.00 | 238.00 | 288.00 | 320.00 |
| 59 | 112.84 | 140.36 | 163.94 | 182.44 | 266.00 | 292.00 | 164.53 | 207.29 | 234.00 | 252.00 | 308.00 | 340.00 |
| 60 | 120.42 | 148.02 | 172.87 | 191.65 | 278.00 | 306.00 | 170.73 | 210.08 | 241.77 | 266.00 | 326.00 | 360.00 |
| 61 | 127.53 | 159.26 | 184.39 | 205.90 | 284.70 | 312.00 | 179.46 | 221.76 | 253.62 | 274.95 | 335.40 | 370.50 |
| 62 | 136.23 | 169.07 | 200.44 | 216.07 | 294.50 | 321.10 | 188.35 | 229.03 | 262.20 | 283.10 | 345.80 | 381.90 |
| 63 | 149.27 | 180.61 | 208.97 | 231.62 | 303.40 | 331.15 | 194.25 | 240.50 | 270.10 | 294.15 | 355.20 | 394.05 |
| 64 | 158.13 | 190.67 | 226.32 | 244.76 | 313.20 | 340.20 | 199.80 | 248.40 | 277.20 | 304.20 | 367.20 | 405.00 |
| 65 | 166.69 | 205.01 | 239.46 | 262.23 | 322.00 | 350.00 | 206.50 | 257.25 | 287.00 | 313.25 | 378.00 | 416.50 |
| 66 | 176.43 | 221.65 | 251.60 | 282.84 | 334.90 | 363.80 | 214.20 | 266.90 | 295.80 | 326.40 | 391.00 | 428.40 |
| 67 | 189.35 | 236.83 | 269.59 | 295.35 | 351.45 | 376.20 | 221.10 | 280.50 | 306.90 | 336.60 | 409.20 | 440.55 |
| 68 | 203.59 | 257.88 | 283.20 | 310.40 | 371.20 | 392.00 | 232.00 | 296.00 | 321.60 | 355.20 | 430.40 | 457.60 |
| 69 | 218.55 | 277.39 | 302.25 | 331.70 | 392.15 | 418.50 | 246.45 | 311.55 | 344.10 | 379.75 | 454.15 | 486.70 |
| 70 | 234.00 | 291.00 | 325.50 | 357.00 | 414.00 | 450.00 | 264.00 | 328.50 | 367.50 | 408.00 | 478.50 | 520.50 |
| 71 | 246.50 | 304.50 | 339.30 | 387.15 | 440.80 | 475.60 | 278.40 | 345.10 | 384.25 | 437.90 | 503.15 | 545.20 |
| 72 | 260.40 | 320.60 | 355.60 | 417.20 | 470.40 | 505.40 | 294.00 | 362.60 | 403.20 | 469.00 | 532.00 | 574.00 |
| 73 | 275.40 | 337.50 | 373.95 | 448.20 | 503.55 | 538.65 | 307.80 | 380.70 | 423.90 | 499.50 | 564.30 | 604.80 |
| 74 | 289.90 | 356.20 | 395.20 | 479.70 | 538.20 | 573.30 | 319.80 | 400.40 | 447.20 | 529.10 | 595.40 | 635.70 |
| 75 | 301.25 | 376.25 | 422.50 | 511.25 | 571.25 | 608.75 | 331.25 | 418.75 | 471.25 | 557.50 | 626.25 | 667.50 |
| 76 | 313.20 | 399.60 | 454.80 | 541.20 | 606.00 | 646.80 | 342.00 | 438.00 | 499.20 | 584.40 | 657.60 | 703.20 |
| 77 | 324.30 | 426.65 | 492.20 | 569.25 | 644.00 | 690.00 | 351.90 | 461.15 | 530.15 | 608.35 | 691.15 | 741.75 |
| 78 | 345.78 | 466.69 | 543.53 | 612.46 | 699.47 | 752.58 | 370.64 | 497.20 | 575.17 | 648.62 | 744.67 | 803.43 |
| 79 | 374.03 | 517.54 | 604.55 | 668.96 | 770.66 | 832.81 | 397.76 | 542.40 | 631.67 | 703.99 | 813.60 | 881.40 |
| 80 | 407.93 | 569.52 | | | | | 429.40 | 592.12 | | | | |
| 81 | 448.61 | 623.76 | | | | | 468.95 | 644.10 | | | | |
| 82 | 497.20 | 682.52 | | | | | 514.15 | 699.47 | | | | |
| 83 | 550.31 | 742.41 | | | | | 565.00 | 757.10 | | | | |
| 84 | 607.94 | 805.69 | | | | | 620.37 | 818.12 | | | | |
| 85+ | | | | | | | | | | | | |

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

# Appendix C3

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

## LTC-96 VA 9/96

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

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

| Age | 1% Simple Inflation or 3.2% Simple Inflation with Shared Cost | | | | | | 1% Compound Inflation or 3.2% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 35.03 | 40.68 | 45.20 | 49.72 | 59.76 | 65.67 | 86.29 | 102.59 | 116.06 | 130.55 | 162.00 | 178.00 |
| 30 | 35.03 | 40.68 | 45.20 | 49.72 | 61.82 | 70.05 | 90.95 | 107.05 | 122.00 | 134.00 | 162.00 | 178.00 |
| 31 | 35.03 | 40.68 | 45.20 | 49.72 | 63.88 | 74.43 | 92.00 | 109.28 | 122.00 | 134.00 | 162.00 | 178.00 |
| 32 | 35.03 | 40.68 | 45.20 | 49.72 | 68.00 | 76.62 | 92.00 | 110.00 | 122.00 | 134.00 | 162.00 | 178.00 |
| 33 | 36.16 | 40.68 | 46.06 | 49.72 | 70.06 | 81.00 | 92.00 | 110.00 | 122.00 | 134.00 | 162.00 | 178.00 |
| 34 | 36.16 | 40.68 | 48.15 | 51.30 | 74.19 | 85.38 | 92.00 | 110.00 | 122.00 | 134.00 | 162.00 | 178.00 |
| 35 | 38.42 | 41.60 | 48.15 | 53.36 | 78.31 | 87.57 | 92.00 | 110.00 | 122.00 | 134.00 | 162.00 | 178.00 |
| 36 | 40.69 | 43.68 | 50.25 | 57.46 | 80.37 | 91.94 | 92.00 | 110.00 | 122.00 | 134.00 | 162.00 | 178.00 |
| 37 | 42.95 | 45.76 | 54.43 | 59.51 | 84.49 | 96.32 | 92.00 | 110.00 | 122.00 | 134.00 | 162.00 | 178.00 |
| 38 | 42.95 | 47.84 | 56.53 | 61.56 | 88.61 | 100.70 | 92.00 | 110.00 | 122.00 | 134.00 | 162.00 | 178.00 |
| 39 | 45.21 | 49.92 | 58.62 | 65.67 | 92.73 | 107.27 | 92.00 | 110.00 | 122.00 | 134.00 | 162.00 | 178.00 |
| 40 | 47.47 | 52.00 | 60.71 | 67.72 | 96.85 | 111.65 | 92.00 | 110.00 | 122.00 | 134.00 | 162.00 | 178.00 |
| 41 | 49.95 | 54.29 | 63.07 | 70.06 | 101.43 | 116.00 | 92.00 | 110.00 | 122.00 | 134.00 | 162.00 | 178.00 |
| 42 | 50.17 | 56.61 | 65.44 | 74.50 | 104.00 | 116.00 | 92.00 | 110.00 | 122.00 | 134.00 | 162.00 | 178.00 |
| 43 | 52.68 | 58.94 | 69.95 | 76.89 | 104.00 | 116.00 | 92.00 | 110.00 | 122.00 | 134.00 | 162.00 | 178.00 |
| 44 | 55.21 | 61.30 | 72.36 | 79.29 | 104.00 | 116.00 | 92.00 | 110.00 | 122.00 | 134.00 | 162.00 | 178.00 |
| 45 | 56.52 | 64.40 | 75.37 | 82.64 | 121.78 | 136.50 | 104.00 | 126.00 | 138.00 | 152.00 | 184.00 | 202.00 |
| 46 | 56.77 | 68.97 | 80.01 | 85.06 | 126.62 | 143.56 | 104.00 | 126.00 | 138.00 | 152.00 | 184.00 | 202.00 |
| 47 | 59.30 | 71.41 | 82.51 | 89.58 | 131.50 | 148.39 | 104.00 | 126.00 | 138.00 | 152.00 | 184.00 | 202.00 |
| 48 | 61.86 | 73.87 | 87.21 | 94.14 | 136.43 | 150.00 | 104.00 | 126.00 | 138.00 | 152.00 | 184.00 | 202.00 |
| 49 | 64.43 | 78.53 | 89.76 | 96.63 | 138.00 | 150.00 | 104.00 | 126.00 | 138.00 | 152.00 | 184.00 | 202.00 |
| 50 | 67.67 | 81.09 | 94.34 | 101.70 | 150.15 | 164.00 | 110.00 | 134.00 | 146.00 | 160.00 | 194.00 | 214.00 |
| 51 | 70.89 | 82.92 | 97.32 | 109.14 | 157.69 | 174.00 | 114.00 | 138.00 | 150.00 | 164.00 | 198.00 | 220.00 |
| 52 | 74.91 | 88.48 | 101.21 | 112.58 | 166.84 | 182.00 | 118.00 | 142.00 | 154.00 | 168.00 | 204.00 | 226.00 |
| 53 | 75.30 | 92.55 | 107.29 | 117.08 | 176.00 | 192.00 | 122.00 | 146.00 | 158.00 | 172.00 | 208.00 | 232.00 |
| 54 | 79.92 | 95.98 | 110.16 | 124.13 | 183.82 | 202.00 | 128.00 | 150.00 | 162.00 | 176.00 | 214.00 | 238.00 |
| 55 | 84.05 | 100.13 | 115.02 | 128.73 | 192.00 | 210.00 | 133.62 | 154.00 | 168.00 | 180.00 | 220.00 | 244.00 |
| 56 | 89.75 | 105.80 | 120.84 | 137.47 | 200.00 | 224.00 | 137.64 | 160.00 | 174.00 | 188.00 | 228.00 | 254.00 |
| 57 | 93.12 | 110.23 | 127.63 | 145.97 | 210.00 | 232.00 | 141.25 | 168.00 | 184.00 | 198.00 | 242.00 | 268.00 |
| 58 | 97.33 | 116.24 | 133.85 | 151.84 | 220.00 | 244.00 | 145.34 | 178.00 | 196.00 | 210.00 | 256.00 | 284.00 |
| 59 | 102.02 | 123.02 | 142.41 | 159.43 | 232.00 | 254.00 | 149.23 | 183.82 | 208.00 | 222.00 | 272.00 | 302.00 |
| 60 | 108.07 | 129.13 | 151.05 | 167.08 | 244.00 | 268.00 | 153.65 | 187.37 | 214.47 | 236.00 | 288.00 | 320.00 |
| 61 | 115.09 | 139.96 | 160.71 | 180.99 | 249.60 | 274.95 | 164.19 | 197.12 | 224.58 | 243.75 | 296.40 | 329.55 |
| 62 | 123.70 | 149.75 | 173.03 | 189.68 | 258.40 | 281.20 | 169.52 | 204.83 | 229.90 | 252.70 | 307.80 | 340.10 |
| 63 | 134.82 | 158.23 | 182.22 | 204.96 | 266.40 | 290.45 | 175.75 | 214.60 | 236.80 | 260.85 | 316.35 | 351.50 |
| 64 | 142.16 | 168.61 | 196.14 | 216.65 | 275.40 | 300.60 | 181.80 | 221.40 | 246.60 | 270.00 | 327.60 | 361.80 |
| 65 | 150.82 | 179.78 | 208.08 | 230.70 | 283.50 | 309.75 | 187.25 | 229.25 | 253.75 | 280.00 | 337.75 | 372.75 |
| 66 | 160.53 | 194.73 | 220.56 | 249.17 | 295.80 | 321.30 | 193.80 | 238.00 | 263.50 | 290.70 | 350.20 | 384.20 |
| 67 | 170.26 | 210.17 | 238.36 | 262.35 | 310.20 | 331.65 | 199.65 | 250.80 | 272.25 | 300.30 | 367.95 | 394.35 |
| 68 | 183.07 | 228.18 | 249.60 | 275.20 | 328.00 | 348.80 | 209.60 | 264.00 | 286.40 | 316.80 | 387.20 | 412.80 |
| 69 | 196.85 | 246.40 | 266.60 | 296.05 | 348.75 | 370.45 | 223.20 | 280.55 | 305.35 | 341.00 | 409.20 | 438.65 |
| 70 | 210.00 | 258.00 | 288.00 | 318.00 | 369.00 | 400.50 | 240.00 | 295.50 | 328.50 | 367.50 | 430.50 | 469.50 |
| 71 | 221.85 | 271.15 | 301.60 | 345.10 | 392.95 | 423.40 | 253.75 | 310.30 | 345.10 | 395.85 | 453.85 | 491.55 |
| 72 | 235.20 | 285.60 | 315.00 | 372.40 | 420.00 | 450.80 | 267.40 | 326.20 | 362.60 | 424.20 | 480.20 | 516.60 |
| 73 | 248.40 | 301.05 | 332.10 | 400.95 | 449.55 | 480.60 | 279.45 | 342.90 | 380.70 | 450.90 | 508.95 | 544.05 |
| 74 | 261.30 | 318.50 | 352.30 | 430.30 | 479.70 | 510.90 | 291.20 | 360.10 | 401.70 | 479.70 | 536.90 | 572.00 |
| 75 | 271.25 | 336.25 | 376.25 | 457.50 | 510.00 | 542.50 | 301.25 | 377.50 | 423.75 | 505.00 | 565.00 | 601.25 |
| 76 | 282.00 | 357.60 | 405.60 | 484.80 | 541.20 | 577.20 | 310.80 | 396.00 | 450.00 | 528.00 | 594.00 | 633.60 |
| 77 | 292.10 | 380.65 | 438.15 | 509.45 | 573.85 | 614.10 | 319.70 | 415.15 | 477.25 | 549.70 | 623.30 | 667.00 |
| 78 | 310.75 | 415.84 | 482.51 | 546.92 | 621.50 | 667.83 | 335.61 | 447.48 | 516.41 | 586.47 | 670.09 | 719.81 |
| 79 | 335.61 | 459.91 | 535.62 | 596.64 | 682.52 | 735.63 | 359.34 | 488.16 | 566.13 | 635.06 | 729.98 | 787.61 |
| 80 | 364.99 | 505.11 | | | | | 387.59 | 529.97 | | | | |
| 81 | 400.02 | 552.57 | | | | | 420.36 | 575.17 | | | | |
| 82 | 440.70 | 601.16 | | | | | 458.78 | 622.63 | | | | |
| 83 | 484.77 | 653.14 | | | | | 501.72 | 672.35 | | | | |
| 84 | 533.36 | 707.38 | | | | | 548.05 | 724.33 | | | | |
| 85+ | | | | | | | | | | | | |

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

# Appendix C3

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

## LTC-96 VA 9/96

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

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

| Age | 1% Simple Inflation or 3.2% Simple Inflation with Shared Cost | | | | | | 1% Compound Inflation or 3.2% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 37.29 | 46.33 | 53.11 | 59.89 | 74.70 | 82.66 | 91.92 | 113.78 | 129.38 | 150.03 | 186.00 | 204.00 |
| 30 | 37.29 | 46.33 | 53.11 | 59.89 | 77.28 | 88.17 | 96.89 | 118.73 | 136.00 | 154.00 | 186.00 | 204.00 |
| 31 | 37.29 | 46.33 | 53.11 | 59.89 | 79.85 | 93.68 | 98.00 | 121.20 | 136.00 | 154.00 | 186.00 | 204.00 |
| 32 | 37.29 | 46.33 | 53.11 | 59.89 | 85.00 | 96.44 | 98.00 | 122.00 | 136.00 | 154.00 | 186.00 | 204.00 |
| 33 | 38.50 | 46.33 | 54.12 | 59.89 | 87.58 | 101.95 | 98.00 | 122.00 | 136.00 | 154.00 | 186.00 | 204.00 |
| 34 | 38.50 | 46.33 | 56.58 | 61.80 | 92.73 | 107.46 | 98.00 | 122.00 | 136.00 | 154.00 | 186.00 | 204.00 |
| 35 | 40.90 | 47.37 | 56.58 | 64.27 | 97.88 | 110.21 | 98.00 | 122.00 | 136.00 | 154.00 | 186.00 | 204.00 |
| 36 | 43.31 | 49.74 | 59.04 | 69.21 | 100.46 | 115.72 | 98.00 | 122.00 | 136.00 | 154.00 | 186.00 | 204.00 |
| 37 | 45.72 | 52.11 | 63.96 | 71.68 | 105.61 | 121.23 | 98.00 | 122.00 | 136.00 | 154.00 | 186.00 | 204.00 |
| 38 | 45.72 | 54.48 | 66.42 | 74.16 | 110.76 | 126.74 | 98.00 | 122.00 | 136.00 | 154.00 | 186.00 | 204.00 |
| 39 | 48.12 | 56.85 | 68.88 | 79.10 | 115.91 | 135.01 | 98.00 | 122.00 | 136.00 | 154.00 | 186.00 | 204.00 |
| 40 | 50.53 | 59.22 | 71.34 | 81.57 | 121.07 | 140.52 | 98.00 | 122.00 | 136.00 | 154.00 | 186.00 | 204.00 |
| 41 | 53.17 | 61.84 | 74.10 | 84.40 | 126.79 | 146.00 | 98.00 | 122.00 | 136.00 | 154.00 | 186.00 | 204.00 |
| 42 | 53.40 | 64.47 | 76.89 | 89.73 | 130.00 | 146.00 | 98.00 | 122.00 | 136.00 | 154.00 | 186.00 | 204.00 |
| 43 | 56.08 | 67.13 | 82.19 | 92.61 | 130.00 | 146.00 | 98.00 | 122.00 | 136.00 | 154.00 | 186.00 | 204.00 |
| 44 | 58.77 | 69.81 | 85.03 | 95.51 | 130.00 | 146.00 | 98.00 | 122.00 | 136.00 | 154.00 | 186.00 | 204.00 |
| 45 | 62.32 | 73.79 | 90.15 | 100.34 | 148.26 | 171.09 | 116.00 | 140.00 | 154.00 | 172.00 | 208.00 | 228.00 |
| 46 | 62.59 | 79.03 | 95.70 | 103.28 | 154.15 | 179.92 | 116.00 | 140.00 | 154.00 | 172.00 | 208.00 | 228.00 |
| 47 | 65.39 | 81.83 | 98.69 | 108.78 | 160.09 | 185.98 | 116.00 | 140.00 | 154.00 | 172.00 | 208.00 | 228.00 |
| 48 | 68.20 | 84.65 | 104.32 | 114.31 | 166.08 | 188.00 | 116.00 | 140.00 | 154.00 | 172.00 | 208.00 | 228.00 |
| 49 | 71.04 | 89.99 | 107.37 | 117.34 | 168.00 | 188.00 | 116.00 | 140.00 | 154.00 | 172.00 | 208.00 | 228.00 |
| 50 | 75.73 | 91.80 | 113.21 | 125.05 | 181.77 | 204.00 | 124.00 | 146.00 | 160.00 | 180.00 | 216.00 | 244.00 |
| 51 | 78.77 | 94.98 | 119.14 | 132.64 | 189.22 | 214.00 | 128.00 | 152.00 | 166.00 | 184.00 | 222.00 | 244.00 |
| 52 | 82.88 | 100.68 | 120.80 | 133.78 | 198.62 | 222.00 | 130.00 | 156.00 | 170.00 | 188.00 | 226.00 | 250.00 |
| 53 | 82.98 | 106.43 | 126.80 | 139.85 | 208.00 | 230.00 | 134.00 | 160.00 | 176.00 | 192.00 | 232.00 | 256.00 |
| 54 | 87.61 | 109.69 | 131.23 | 145.37 | 215.79 | 240.00 | 138.00 | 164.00 | 180.00 | 198.00 | 238.00 | 262.00 |
| 55 | 91.83 | 113.99 | 134.19 | 151.54 | 224.00 | 245.66 | 141.60 | 170.00 | 186.00 | 202.00 | 244.00 | 270.00 |
| 56 | 97.62 | 119.80 | 140.17 | 158.74 | 234.00 | 258.00 | 147.61 | 176.00 | 194.00 | 208.00 | 252.00 | 280.00 |
| 57 | 100.88 | 124.20 | 147.26 | 167.53 | 242.00 | 266.00 | 149.10 | 186.00 | 206.00 | 218.00 | 264.00 | 294.00 |
| 58 | 106.75 | 128.64 | 151.81 | 174.95 | 252.00 | 276.00 | 155.16 | 194.00 | 216.00 | 230.00 | 280.00 | 310.00 |
| 59 | 109.74 | 137.21 | 158.97 | 182.44 | 262.00 | 286.00 | 156.88 | 199.47 | 230.00 | 244.00 | 296.00 | 328.00 |
| 60 | 115.79 | 141.72 | 166.16 | 190.01 | 270.00 | 294.00 | 163.14 | 202.51 | 235.92 | 256.00 | 310.00 | 344.00 |
| 61 | 121.31 | 151.22 | 175.94 | 200.92 | 274.95 | 298.35 | 169.92 | 212.29 | 243.94 | 261.30 | 317.85 | 351.00 |
| 62 | 128.40 | 159.41 | 186.74 | 209.47 | 279.30 | 302.10 | 173.28 | 217.86 | 250.80 | 269.80 | 324.90 | 359.10 |
| 63 | 138.03 | 167.82 | 193.92 | 223.29 | 284.90 | 307.10 | 179.45 | 227.55 | 255.30 | 277.50 | 333.00 | 368.15 |
| 64 | 145.35 | 174.91 | 207.88 | 233.18 | 289.80 | 313.20 | 181.80 | 230.40 | 261.00 | 284.40 | 340.20 | 376.20 |
| 65 | 152.40 | 186.09 | 217.99 | 245.63 | 295.75 | 320.25 | 185.50 | 234.50 | 264.25 | 292.25 | 348.25 | 383.25 |
| 66 | 160.53 | 201.07 | 231.99 | 264.32 | 306.00 | 331.50 | 190.40 | 241.40 | 272.00 | 302.60 | 360.40 | 396.10 |
| 67 | 171.85 | 214.88 | 253.15 | 278.85 | 323.40 | 349.80 | 199.65 | 252.45 | 285.45 | 316.80 | 377.85 | 414.15 |
| 68 | 183.07 | 231.31 | 268.80 | 294.40 | 344.00 | 372.80 | 209.60 | 265.60 | 300.80 | 334.40 | 398.40 | 436.80 |
| 69 | 195.30 | 249.50 | 282.10 | 313.10 | 365.80 | 396.80 | 220.10 | 280.55 | 316.20 | 353.40 | 420.05 | 458.80 |
| 70 | 205.50 | 261.00 | 295.50 | 333.00 | 385.50 | 418.50 | 232.50 | 294.00 | 331.50 | 376.50 | 439.50 | 478.50 |
| 71 | 216.05 | 272.60 | 305.95 | 355.25 | 407.45 | 440.80 | 245.05 | 307.40 | 345.10 | 400.20 | 461.10 | 498.80 |
| 72 | 229.60 | 285.60 | 317.80 | 380.80 | 432.60 | 466.20 | 257.60 | 322.00 | 358.40 | 427.00 | 484.40 | 520.80 |
| 73 | 241.65 | 301.05 | 332.10 | 409.05 | 460.35 | 492.75 | 268.65 | 337.50 | 375.30 | 456.30 | 510.30 | 545.40 |
| 74 | 253.50 | 317.20 | 352.30 | 439.40 | 490.10 | 522.60 | 280.80 | 353.60 | 395.20 | 484.90 | 538.20 | 572.00 |
| 75 | 263.75 | 336.25 | 380.00 | 467.50 | 521.25 | 553.75 | 290.00 | 371.25 | 421.25 | 511.25 | 567.50 | 601.25 |
| 76 | 274.80 | 358.80 | 415.20 | 496.80 | 555.60 | 591.60 | 298.80 | 391.20 | 451.20 | 537.60 | 600.00 | 637.20 |
| 77 | 285.20 | 386.40 | 453.10 | 526.70 | 595.70 | 638.25 | 307.05 | 414.00 | 484.15 | 562.35 | 635.95 | 680.80 |
| 78 | 303.97 | 426.01 | 503.98 | 569.52 | 653.14 | 705.12 | 324.31 | 449.74 | 528.84 | 602.29 | 691.56 | 746.93 |
| 79 | 329.96 | 473.47 | 562.74 | 624.89 | 725.46 | 786.48 | 349.17 | 494.94 | 584.21 | 654.27 | 761.62 | 827.16 |
| 80 | 360.47 | 523.19 | | | | | 378.55 | 541.27 | | | | |
| 81 | 397.76 | 575.17 | | | | | 414.71 | 589.86 | | | | |
| 82 | 441.83 | 628.28 | | | | | 456.52 | 640.71 | | | | |
| 83 | 491.55 | 683.65 | | | | | 503.98 | 693.82 | | | | |
| 84 | 545.79 | 741.28 | | | | | 554.83 | 749.19 | | | | |
| 85+ | | | | | | | | | | | | |

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

# Appendix C3

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

## LTC-96 VA 9/96

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

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

| Age | 1% Simple Inflation or 3.2% Simple Inflation with Shared Cost | | | | | | 1% Compound Inflation or 3.2% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 36.16 | 44.07 | 49.72 | 55.37 | 67.81 | 74.73 | 88.17 | 108.18 | 123.67 | 142.24 | 176.00 | 194.00 |
| 30 | 36.16 | 44.07 | 49.72 | 55.37 | 70.14 | 79.72 | 92.93 | 112.89 | 130.00 | 146.00 | 176.00 | 194.00 |
| 31 | 36.16 | 44.07 | 49.72 | 55.37 | 72.48 | 84.70 | 94.00 | 115.24 | 130.00 | 146.00 | 176.00 | 194.00 |
| 32 | 36.16 | 44.07 | 49.72 | 55.37 | 77.16 | 87.19 | 94.00 | 116.00 | 130.00 | 146.00 | 176.00 | 194.00 |
| 33 | 37.33 | 44.07 | 50.66 | 55.37 | 79.50 | 92.17 | 94.00 | 116.00 | 130.00 | 146.00 | 176.00 | 194.00 |
| 34 | 37.33 | 44.07 | 52.97 | 57.13 | 84.17 | 97.15 | 94.00 | 116.00 | 130.00 | 146.00 | 176.00 | 194.00 |
| 35 | 39.66 | 45.06 | 52.97 | 59.42 | 88.85 | 99.64 | 94.00 | 116.00 | 130.00 | 146.00 | 176.00 | 194.00 |
| 36 | 42.00 | 47.32 | 55.27 | 63.99 | 91.19 | 104.63 | 94.00 | 116.00 | 130.00 | 146.00 | 176.00 | 194.00 |
| 37 | 44.33 | 49.57 | 59.88 | 66.27 | 95.86 | 109.61 | 94.00 | 116.00 | 130.00 | 146.00 | 176.00 | 194.00 |
| 38 | 44.33 | 51.82 | 62.18 | 68.56 | 100.54 | 114.59 | 94.00 | 116.00 | 130.00 | 146.00 | 176.00 | 194.00 |
| 39 | 46.66 | 54.08 | 64.48 | 73.13 | 105.22 | 122.06 | 94.00 | 116.00 | 130.00 | 146.00 | 176.00 | 194.00 |
| 40 | 49.00 | 56.33 | 66.78 | 75.42 | 109.89 | 127.05 | 94.00 | 116.00 | 130.00 | 146.00 | 176.00 | 194.00 |
| 41 | 51.56 | 58.82 | 69.37 | 78.03 | 115.08 | 132.00 | 94.00 | 116.00 | 130.00 | 146.00 | 176.00 | 194.00 |
| 42 | 51.78 | 61.33 | 71.98 | 82.96 | 118.00 | 132.00 | 94.00 | 116.00 | 130.00 | 146.00 | 176.00 | 194.00 |
| 43 | 54.38 | 63.86 | 76.94 | 85.62 | 118.00 | 132.00 | 94.00 | 116.00 | 130.00 | 146.00 | 176.00 | 194.00 |
| 44 | 56.99 | 66.40 | 79.60 | 88.31 | 118.00 | 132.00 | 94.00 | 116.00 | 130.00 | 146.00 | 176.00 | 194.00 |
| 45 | 60.87 | 68.42 | 84.24 | 92.97 | 135.90 | 154.70 | 112.00 | 134.00 | 148.00 | 164.00 | 196.00 | 214.00 |
| 46 | 61.14 | 73.28 | 89.42 | 95.69 | 141.30 | 162.70 | 112.00 | 134.00 | 148.00 | 164.00 | 196.00 | 214.00 |
| 47 | 63.86 | 75.87 | 92.22 | 100.78 | 146.75 | 168.18 | 112.00 | 134.00 | 148.00 | 164.00 | 196.00 | 214.00 |
| 48 | 66.61 | 78.49 | 97.47 | 105.91 | 152.24 | 170.00 | 112.00 | 134.00 | 148.00 | 164.00 | 196.00 | 214.00 |
| 49 | 69.39 | 83.44 | 100.32 | 108.71 | 154.00 | 170.00 | 112.00 | 134.00 | 148.00 | 164.00 | 196.00 | 214.00 |
| 50 | 72.50 | 87.21 | 108.06 | 116.71 | 165.96 | 186.00 | 118.00 | 142.00 | 156.00 | 172.00 | 206.00 | 230.00 |
| 51 | 75.62 | 88.95 | 110.75 | 122.57 | 173.45 | 194.00 | 124.00 | 146.00 | 160.00 | 176.00 | 210.00 | 230.00 |
| 52 | 79.69 | 94.58 | 112.64 | 124.00 | 182.73 | 202.00 | 128.00 | 150.00 | 164.00 | 180.00 | 216.00 | 236.00 |
| 53 | 81.45 | 100.26 | 117.04 | 130.09 | 192.00 | 212.00 | 132.00 | 154.00 | 170.00 | 184.00 | 222.00 | 244.00 |
| 54 | 84.54 | 102.07 | 121.51 | 135.57 | 199.80 | 220.00 | 136.00 | 160.00 | 174.00 | 190.00 | 228.00 | 250.00 |
| 55 | 88.72 | 107.83 | 124.60 | 140.14 | 208.00 | 227.83 | 139.61 | 164.00 | 180.00 | 194.00 | 234.00 | 258.00 |
| 56 | 94.48 | 113.58 | 130.50 | 147.29 | 216.00 | 238.00 | 143.62 | 170.00 | 188.00 | 200.00 | 244.00 | 270.00 |
| 57 | 97.77 | 117.99 | 137.45 | 155.92 | 226.00 | 250.00 | 145.17 | 178.00 | 196.00 | 210.00 | 256.00 | 284.00 |
| 58 | 103.61 | 122.44 | 143.65 | 163.40 | 236.00 | 260.00 | 151.23 | 186.00 | 206.00 | 222.00 | 270.00 | 300.00 |
| 59 | 106.65 | 130.90 | 152.34 | 169.29 | 246.00 | 270.00 | 153.05 | 191.64 | 218.00 | 234.00 | 284.00 | 316.00 |
| 60 | 111.16 | 135.43 | 159.44 | 176.90 | 256.00 | 282.00 | 157.45 | 193.05 | 222.27 | 246.00 | 300.00 | 332.00 |
| 61 | 116.64 | 144.79 | 169.17 | 187.63 | 259.35 | 284.70 | 164.19 | 202.81 | 230.39 | 251.55 | 304.20 | 339.30 |
| 62 | 123.70 | 152.97 | 179.89 | 194.63 | 266.00 | 290.70 | 167.63 | 206.69 | 237.50 | 256.50 | 311.60 | 345.80 |
| 63 | 133.22 | 159.83 | 185.56 | 206.63 | 270.10 | 294.15 | 172.05 | 214.60 | 240.50 | 260.85 | 316.35 | 351.50 |
| 64 | 138.97 | 167.03 | 199.50 | 216.65 | 275.40 | 300.60 | 176.40 | 219.60 | 244.80 | 266.40 | 322.20 | 356.40 |
| 65 | 144.47 | 178.20 | 208.08 | 227.38 | 280.00 | 304.50 | 180.25 | 222.25 | 250.25 | 273.00 | 329.00 | 362.25 |
| 66 | 154.18 | 191.57 | 220.56 | 245.80 | 289.00 | 314.50 | 185.30 | 229.50 | 256.70 | 280.50 | 336.60 | 372.30 |
| 67 | 167.08 | 205.47 | 241.65 | 259.05 | 301.95 | 330.00 | 194.70 | 240.90 | 270.60 | 293.70 | 353.10 | 389.40 |
| 68 | 179.92 | 223.50 | 256.00 | 273.60 | 320.00 | 348.80 | 204.80 | 256.00 | 286.40 | 312.00 | 372.80 | 409.60 |
| 69 | 192.20 | 240.20 | 269.70 | 291.40 | 341.00 | 370.45 | 217.00 | 271.25 | 303.80 | 331.70 | 393.70 | 430.90 |
| 70 | 204.00 | 253.50 | 283.50 | 310.50 | 361.50 | 391.50 | 229.50 | 285.00 | 319.50 | 355.50 | 415.50 | 453.00 |
| 71 | 214.60 | 265.35 | 295.80 | 333.50 | 382.80 | 414.70 | 242.15 | 300.15 | 334.95 | 379.90 | 437.90 | 474.15 |
| 72 | 228.20 | 278.60 | 309.40 | 361.20 | 410.20 | 441.00 | 256.20 | 315.00 | 351.40 | 407.40 | 463.40 | 499.80 |
| 73 | 240.30 | 294.30 | 325.35 | 390.15 | 438.75 | 469.80 | 267.30 | 332.10 | 369.90 | 434.70 | 491.40 | 526.50 |
| 74 | 252.20 | 310.70 | 344.50 | 418.60 | 468.00 | 499.20 | 279.50 | 348.40 | 388.70 | 460.20 | 518.70 | 553.80 |
| 75 | 262.50 | 327.50 | 367.50 | 445.00 | 497.50 | 530.00 | 288.75 | 363.75 | 410.00 | 485.00 | 545.00 | 581.25 |
| 76 | 272.40 | 346.80 | 396.00 | 470.40 | 528.00 | 562.80 | 297.60 | 381.60 | 434.40 | 507.60 | 572.40 | 612.00 |
| 77 | 282.90 | 371.45 | 427.80 | 495.65 | 560.05 | 600.30 | 305.90 | 401.35 | 461.15 | 530.15 | 601.45 | 646.30 |
| 78 | 300.58 | 405.67 | 472.34 | 533.36 | 609.07 | 655.40 | 323.18 | 431.66 | 500.59 | 565.00 | 648.62 | 699.47 |
| 79 | 325.44 | 449.74 | 525.45 | 581.95 | 670.09 | 724.33 | 346.91 | 472.34 | 549.18 | 612.46 | 708.51 | 767.27 |
| 80 | 354.82 | 494.94 | | | | | 374.03 | 515.28 | | | | |
| 81 | 390.98 | 543.53 | | | | | 407.93 | 560.48 | | | | |
| 82 | 431.66 | 593.25 | | | | | 447.48 | 607.94 | | | | |
| 83 | 477.99 | 646.36 | | | | | 491.55 | 658.79 | | | | |
| 84 | 528.84 | 700.60 | | | | | 540.14 | 711.90 | | | | |
| 85+ | | | | | | | | | | | | |

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

# Appendix C3

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

## LTC-96 VA 9/96

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

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

| Age | 1% Simple Inflation or 3.2% Simple Inflation with Shared Cost | | | | | | 1% Compound Inflation or 3.2% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 32.77 | 38.42 | 42.94 | 46.33 | 57.46 | 62.28 | 82.54 | 96.99 | 108.45 | 122.76 | 152.00 | 168.00 |
| 30 | 32.77 | 38.42 | 42.94 | 46.33 | 59.44 | 66.43 | 87.00 | 101.21 | 114.00 | 126.00 | 152.00 | 168.00 |
| 31 | 32.77 | 38.42 | 42.94 | 46.33 | 61.43 | 70.58 | 88.00 | 103.32 | 114.00 | 126.00 | 152.00 | 168.00 |
| 32 | 32.77 | 38.42 | 42.94 | 46.33 | 65.39 | 72.66 | 88.00 | 104.00 | 114.00 | 126.00 | 152.00 | 168.00 |
| 33 | 33.83 | 38.42 | 43.76 | 46.33 | 67.37 | 76.81 | 88.00 | 104.00 | 114.00 | 126.00 | 152.00 | 168.00 |
| 34 | 33.83 | 38.42 | 45.74 | 47.81 | 71.33 | 80.96 | 88.00 | 104.00 | 114.00 | 126.00 | 152.00 | 168.00 |
| 35 | 35.95 | 39.29 | 45.74 | 49.72 | 75.30 | 83.04 | 88.00 | 104.00 | 114.00 | 126.00 | 152.00 | 168.00 |
| 36 | 38.06 | 41.25 | 47.73 | 53.54 | 77.28 | 87.19 | 88.00 | 104.00 | 114.00 | 126.00 | 152.00 | 168.00 |
| 37 | 40.17 | 43.21 | 51.71 | 55.45 | 81.24 | 91.34 | 88.00 | 104.00 | 114.00 | 126.00 | 152.00 | 168.00 |
| 38 | 40.17 | 45.18 | 53.70 | 57.37 | 85.20 | 95.49 | 88.00 | 104.00 | 114.00 | 126.00 | 152.00 | 168.00 |
| 39 | 42.29 | 47.14 | 55.69 | 61.19 | 89.17 | 101.72 | 88.00 | 104.00 | 114.00 | 126.00 | 152.00 | 168.00 |
| 40 | 44.40 | 49.11 | 57.68 | 63.10 | 93.13 | 105.87 | 88.00 | 104.00 | 114.00 | 126.00 | 152.00 | 168.00 |
| 41 | 46.72 | 51.28 | 59.91 | 65.29 | 97.53 | 110.00 | 88.00 | 104.00 | 114.00 | 126.00 | 152.00 | 168.00 |
| 42 | 46.93 | 53.47 | 62.17 | 69.42 | 100.00 | 110.00 | 88.00 | 104.00 | 114.00 | 126.00 | 152.00 | 168.00 |
| 43 | 49.28 | 55.67 | 66.45 | 71.64 | 100.00 | 110.00 | 88.00 | 104.00 | 114.00 | 126.00 | 152.00 | 168.00 |
| 44 | 51.65 | 57.89 | 68.75 | 73.89 | 100.00 | 110.00 | 88.00 | 104.00 | 114.00 | 126.00 | 152.00 | 168.00 |
| 45 | 53.62 | 60.37 | 73.90 | 79.69 | 114.72 | 131.04 | 102.00 | 120.00 | 128.00 | 142.00 | 172.00 | 190.00 |
| 46 | 53.86 | 64.66 | 78.44 | 82.02 | 119.28 | 137.81 | 102.00 | 120.00 | 128.00 | 142.00 | 172.00 | 190.00 |
| 47 | 56.26 | 66.95 | 80.89 | 86.38 | 123.88 | 142.46 | 102.00 | 120.00 | 128.00 | 142.00 | 172.00 | 190.00 |
| 48 | 58.68 | 69.26 | 85.50 | 90.78 | 128.52 | 144.00 | 102.00 | 120.00 | 128.00 | 142.00 | 172.00 | 190.00 |
| 49 | 61.13 | 73.63 | 88.00 | 93.18 | 130.00 | 144.00 | 102.00 | 120.00 | 128.00 | 142.00 | 172.00 | 190.00 |
| 50 | 66.06 | 76.50 | 92.62 | 98.37 | 142.25 | 160.00 | 108.00 | 126.00 | 134.00 | 150.00 | 180.00 | 204.00 |
| 51 | 67.74 | 78.39 | 95.65 | 104.10 | 147.83 | 168.00 | 112.00 | 130.00 | 138.00 | 154.00 | 186.00 | 204.00 |
| 52 | 71.72 | 82.37 | 97.95 | 106.05 | 156.91 | 176.00 | 116.00 | 132.00 | 142.00 | 158.00 | 190.00 | 210.00 |
| 53 | 72.23 | 87.92 | 102.41 | 110.58 | 166.00 | 182.00 | 120.00 | 136.00 | 146.00 | 162.00 | 196.00 | 216.00 |
| 54 | 75.31 | 89.88 | 105.30 | 115.97 | 171.83 | 192.00 | 122.00 | 140.00 | 152.00 | 166.00 | 202.00 | 222.00 |
| 55 | 79.38 | 93.96 | 108.63 | 120.58 | 180.00 | 198.11 | 125.65 | 146.00 | 158.00 | 170.00 | 208.00 | 230.00 |
| 56 | 83.45 | 99.58 | 112.78 | 127.65 | 188.00 | 208.00 | 129.66 | 150.00 | 164.00 | 176.00 | 216.00 | 240.00 |
| 57 | 86.91 | 104.02 | 119.45 | 134.36 | 196.00 | 218.00 | 131.44 | 158.00 | 172.00 | 184.00 | 226.00 | 252.00 |
| 58 | 92.62 | 108.49 | 124.06 | 140.29 | 206.00 | 226.00 | 135.52 | 166.00 | 182.00 | 196.00 | 238.00 | 266.00 |
| 59 | 94.29 | 115.13 | 130.82 | 147.93 | 214.00 | 236.00 | 137.75 | 170.13 | 192.00 | 206.00 | 252.00 | 280.00 |
| 60 | 98.81 | 119.68 | 139.30 | 153.97 | 224.00 | 246.00 | 142.27 | 172.23 | 196.92 | 216.00 | 266.00 | 296.00 |
| 61 | 104.20 | 127.09 | 145.49 | 162.73 | 228.15 | 249.60 | 147.01 | 180.06 | 205.22 | 222.30 | 271.05 | 302.25 |
| 62 | 111.18 | 133.65 | 155.90 | 169.89 | 231.80 | 254.60 | 150.68 | 184.34 | 210.90 | 228.00 | 277.40 | 307.80 |
| 63 | 120.38 | 140.65 | 162.16 | 181.63 | 236.80 | 259.00 | 155.40 | 192.40 | 214.60 | 233.10 | 283.05 | 312.65 |
| 64 | 126.19 | 148.12 | 172.67 | 190.18 | 243.00 | 264.60 | 158.40 | 196.20 | 217.80 | 237.60 | 288.00 | 318.60 |
| 65 | 131.77 | 156.13 | 181.66 | 200.82 | 246.75 | 269.50 | 162.75 | 199.50 | 220.50 | 243.25 | 294.00 | 323.75 |
| 66 | 139.87 | 167.82 | 192.78 | 215.50 | 255.00 | 277.10 | 168.30 | 205.70 | 227.80 | 251.60 | 302.60 | 333.20 |
| 67 | 149.57 | 181.94 | 210.41 | 227.70 | 267.30 | 292.05 | 176.55 | 216.15 | 239.25 | 264.00 | 316.80 | 349.80 |
| 68 | 160.98 | 196.93 | 225.60 | 241.60 | 283.20 | 308.80 | 185.60 | 228.80 | 254.40 | 280.00 | 334.40 | 368.00 |
| 69 | 172.05 | 213.86 | 238.70 | 258.85 | 302.25 | 328.60 | 196.85 | 243.35 | 271.25 | 297.60 | 354.95 | 389.05 |
| 70 | 183.00 | 225.00 | 250.50 | 276.00 | 321.00 | 348.00 | 208.50 | 256.50 | 286.50 | 319.50 | 375.00 | 408.00 |
| 71 | 192.85 | 236.35 | 262.45 | 298.70 | 342.20 | 369.75 | 220.40 | 269.70 | 300.15 | 343.65 | 395.85 | 427.75 |
| 72 | 204.40 | 249.20 | 274.40 | 323.40 | 365.40 | 392.00 | 232.40 | 284.20 | 315.00 | 368.20 | 418.60 | 450.80 |
| 73 | 216.00 | 261.90 | 288.90 | 348.30 | 391.50 | 418.50 | 243.00 | 298.35 | 330.75 | 392.85 | 442.80 | 473.85 |
| 74 | 227.50 | 276.90 | 306.80 | 374.40 | 417.30 | 444.60 | 253.50 | 313.30 | 349.70 | 417.30 | 466.70 | 497.90 |
| 75 | 236.25 | 292.50 | 327.50 | 397.50 | 443.75 | 472.50 | 262.50 | 328.75 | 368.75 | 438.75 | 491.25 | 523.75 |
| 76 | 244.80 | 310.80 | 352.80 | 421.20 | 471.60 | 501.60 | 270.00 | 344.40 | 391.20 | 459.60 | 516.00 | 550.80 |
| 77 | 254.15 | 331.20 | 380.65 | 442.75 | 499.10 | 533.60 | 277.15 | 361.10 | 415.15 | 479.55 | 541.65 | 580.75 |
| 78 | 270.07 | 361.60 | 419.23 | 475.73 | 541.27 | 580.82 | 292.67 | 388.72 | 449.74 | 510.76 | 583.08 | 627.15 |
| 79 | 291.54 | 400.02 | 465.56 | 518.67 | 594.38 | 639.58 | 313.01 | 423.75 | 492.68 | 552.57 | 635.06 | 684.78 |
| 80 | 317.53 | 439.57 | | | | | 336.74 | 461.04 | | | | |
| 81 | 348.04 | 480.25 | | | | | 366.12 | 500.59 | | | | |
| 82 | 383.07 | 523.19 | | | | | 398.89 | 541.27 | | | | |
| 83 | 421.49 | 568.39 | | | | | 436.18 | 585.34 | | | | |
| 84 | 463.30 | 614.72 | | | | | 476.86 | 629.41 | | | | |
| 85+ | | | | | | | | | | | | |

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

# Appendix C4

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

## LTC-96 VA 9/96

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

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

| Age | 0.3% Simple Inflation or 1.8% Simple Inflation with Shared Cost | | | | | | 0.3% Compound Inflation or 1.8% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 39.55 | 49.72 | 55.37 | 62.15 | 76.84 | 84.75 | 58.76 | 73.45 | 81.36 | 91.53 | 110.74 | 122.04 |
| 30 | 39.55 | 49.72 | 55.37 | 62.15 | 76.84 | 84.75 | 58.76 | 73.45 | 81.36 | 91.53 | 110.74 | 122.04 |
| 31 | 39.55 | 49.72 | 55.37 | 62.15 | 76.84 | 84.75 | 58.76 | 73.45 | 81.36 | 91.53 | 110.74 | 122.04 |
| 32 | 39.55 | 49.72 | 55.37 | 62.15 | 76.84 | 84.75 | 58.76 | 73.45 | 81.36 | 91.53 | 110.74 | 122.04 |
| 33 | 39.55 | 49.72 | 55.37 | 62.15 | 76.84 | 84.75 | 58.76 | 73.45 | 81.36 | 91.53 | 110.74 | 122.04 |
| 34 | 39.55 | 49.72 | 55.37 | 62.15 | 76.84 | 84.75 | 58.76 | 73.45 | 81.36 | 91.53 | 110.74 | 122.04 |
| 35 | 39.55 | 49.72 | 55.37 | 62.15 | 76.84 | 84.75 | 58.76 | 73.45 | 81.36 | 91.53 | 110.74 | 122.04 |
| 36 | 39.55 | 49.72 | 55.37 | 62.15 | 76.84 | 84.75 | 58.76 | 73.45 | 81.36 | 91.53 | 110.74 | 122.04 |
| 37 | 39.55 | 49.72 | 55.37 | 62.15 | 76.84 | 84.75 | 58.76 | 73.45 | 81.36 | 91.53 | 110.74 | 122.04 |
| 38 | 39.55 | 49.72 | 55.37 | 62.15 | 76.84 | 84.75 | 58.76 | 73.45 | 81.36 | 91.53 | 110.74 | 122.04 |
| 39 | 39.55 | 49.72 | 55.37 | 62.15 | 76.84 | 84.75 | 58.76 | 73.45 | 81.36 | 91.53 | 110.74 | 122.04 |
| 40 | 39.55 | 49.72 | 55.37 | 62.15 | 76.84 | 84.75 | 58.76 | 73.45 | 81.36 | 91.53 | 110.74 | 122.04 |
| 41 | 39.55 | 49.72 | 55.37 | 62.15 | 76.84 | 84.75 | 58.76 | 73.45 | 81.36 | 91.53 | 110.74 | 122.04 |
| 42 | 39.55 | 49.72 | 55.37 | 62.15 | 76.84 | 84.75 | 58.76 | 73.45 | 81.36 | 91.53 | 110.74 | 122.04 |
| 43 | 39.55 | 49.72 | 55.37 | 62.15 | 76.84 | 84.75 | 58.76 | 73.45 | 81.36 | 91.53 | 110.74 | 122.04 |
| 44 | 39.55 | 49.72 | 55.37 | 62.15 | 76.84 | 84.75 | 58.76 | 73.45 | 81.36 | 91.53 | 110.74 | 122.04 |
| 45 | 50.85 | 65.54 | 70.06 | 80.23 | 100.57 | 108.48 | 66.67 | 83.62 | 92.66 | 102.83 | 124.30 | 137.86 |
| 46 | 50.85 | 65.54 | 70.06 | 80.23 | 100.57 | 108.48 | 66.67 | 83.62 | 92.66 | 102.83 | 124.30 | 137.86 |
| 47 | 50.85 | 65.54 | 70.06 | 80.23 | 100.57 | 108.48 | 66.67 | 83.62 | 92.66 | 102.83 | 124.30 | 137.86 |
| 48 | 50.85 | 65.54 | 70.06 | 80.23 | 100.57 | 108.48 | 66.67 | 83.62 | 92.66 | 102.83 | 124.30 | 137.86 |
| 49 | 50.85 | 65.54 | 70.06 | 80.23 | 100.57 | 108.48 | 66.67 | 83.62 | 92.66 | 102.83 | 124.30 | 137.86 |
| 50 | 54.24 | 72.32 | 75.71 | 87.01 | 109.61 | 117.52 | 71.19 | 89.27 | 98.31 | 108.48 | 129.95 | 143.51 |
| 51 | 57.63 | 75.71 | 81.36 | 90.40 | 115.26 | 123.17 | 73.45 | 91.53 | 100.57 | 110.74 | 133.34 | 146.90 |
| 52 | 61.02 | 79.10 | 85.88 | 97.18 | 119.78 | 129.95 | 76.84 | 93.79 | 102.83 | 113.00 | 136.73 | 151.42 |
| 53 | 65.54 | 82.49 | 90.40 | 101.70 | 124.30 | 135.60 | 80.23 | 96.05 | 106.22 | 116.39 | 140.12 | 154.81 |
| 54 | 67.80 | 85.88 | 94.92 | 107.35 | 129.95 | 142.38 | 82.49 | 99.44 | 109.61 | 118.65 | 143.51 | 158.20 |
| 55 | 71.19 | 89.27 | 100.57 | 111.87 | 134.47 | 149.16 | 85.88 | 101.70 | 111.87 | 120.91 | 146.90 | 161.59 |
| 56 | 74.58 | 92.66 | 103.96 | 117.52 | 140.12 | 154.81 | 89.27 | 106.22 | 116.39 | 125.43 | 151.42 | 168.37 |
| 57 | 77.97 | 97.18 | 108.48 | 122.04 | 146.90 | 160.46 | 92.66 | 111.87 | 123.17 | 132.21 | 159.33 | 176.28 |
| 58 | 81.36 | 101.70 | 113.00 | 128.82 | 152.55 | 167.24 | 96.05 | 117.52 | 131.08 | 138.99 | 169.50 | 187.58 |
| 59 | 87.01 | 106.22 | 117.52 | 135.60 | 159.33 | 174.02 | 100.57 | 124.30 | 140.12 | 148.03 | 179.67 | 198.88 |
| 60 | 91.53 | 110.74 | 122.04 | 142.38 | 166.11 | 180.80 | 105.09 | 132.21 | 148.03 | 157.07 | 190.97 | 211.31 |
| 61 | 97.18 | 116.39 | 128.82 | 150.29 | 174.02 | 188.71 | 109.61 | 138.99 | 155.94 | 167.24 | 202.27 | 223.74 |
| 62 | 102.83 | 124.30 | 136.73 | 159.33 | 184.19 | 198.88 | 116.39 | 146.90 | 164.98 | 177.41 | 214.70 | 237.30 |
| 63 | 108.48 | 133.34 | 148.03 | 169.50 | 194.36 | 210.18 | 123.17 | 154.81 | 174.02 | 189.84 | 228.26 | 251.99 |
| 64 | 115.26 | 143.51 | 159.33 | 180.80 | 206.79 | 223.74 | 129.95 | 164.98 | 185.32 | 203.40 | 242.95 | 267.81 |
| 65 | 124.30 | 153.68 | 171.76 | 192.10 | 220.35 | 237.30 | 137.86 | 174.02 | 196.62 | 216.96 | 258.77 | 284.76 |
| 66 | 132.21 | 164.98 | 185.32 | 204.53 | 236.17 | 254.25 | 148.03 | 186.45 | 209.05 | 230.52 | 276.85 | 301.71 |
| 67 | 140.12 | 178.54 | 197.75 | 218.09 | 256.51 | 275.72 | 157.07 | 201.14 | 222.61 | 246.34 | 299.45 | 319.79 |
| 68 | 151.42 | 193.23 | 213.57 | 235.04 | 280.24 | 296.06 | 169.50 | 216.96 | 240.69 | 266.68 | 324.31 | 343.52 |
| 69 | 163.85 | 209.05 | 233.91 | 259.90 | 306.23 | 327.70 | 185.32 | 236.17 | 264.42 | 293.80 | 352.56 | 376.29 |
| 70 | 177.41 | 226.00 | 255.38 | 288.15 | 334.48 | 362.73 | 201.14 | 254.25 | 287.02 | 325.44 | 380.81 | 414.71 |
| 71 | 193.23 | 244.08 | 273.46 | 317.53 | 364.99 | 394.37 | 219.22 | 274.59 | 308.49 | 358.21 | 412.45 | 446.35 |
| 72 | 211.31 | 264.42 | 293.80 | 353.69 | 401.15 | 431.66 | 238.43 | 298.32 | 332.22 | 396.63 | 449.74 | 483.64 |
| 73 | 231.65 | 289.28 | 319.79 | 393.24 | 442.96 | 474.60 | 258.77 | 324.31 | 361.60 | 438.44 | 491.55 | 524.32 |
| 74 | 253.12 | 317.53 | 351.43 | 438.44 | 490.42 | 522.06 | 279.11 | 353.69 | 395.50 | 483.64 | 537.88 | 571.78 |
| 75 | 274.59 | 349.17 | 394.37 | 485.90 | 541.27 | 575.17 | 300.58 | 385.33 | 437.31 | 531.10 | 589.86 | 624.89 |
| 76 | 297.19 | 388.72 | 448.61 | 537.88 | 601.16 | 640.71 | 323.18 | 423.75 | 488.16 | 581.95 | 648.62 | 690.43 |
| 77 | 322.05 | 436.18 | 511.89 | 594.38 | 672.35 | 720.94 | 346.91 | 467.82 | 545.79 | 635.06 | 718.68 | 769.53 |
| 78 | 349.17 | 489.29 | 578.56 | 655.40 | 751.45 | 810.21 | 372.90 | 517.54 | 607.94 | 691.56 | 795.52 | 857.67 |
| 79 | 378.55 | 544.66 | 646.36 | 718.68 | 833.94 | 904.00 | 401.15 | 568.39 | 671.22 | 752.58 | 875.75 | 950.33 |
| 80 | 413.58 | 601.16 | | | | | 435.05 | 621.50 | | | | |
| 81 | 457.65 | 659.92 | | | | | 475.73 | 678.00 | | | | |
| 82 | 508.50 | 722.07 | | | | | 524.32 | 736.76 | | | | |
| 83 | 565.00 | 786.48 | | | | | 578.56 | 797.78 | | | | |
| 84 | 627.15 | 853.15 | | | | | 637.32 | 861.06 | | | | |
| 85+ | | | | | | | | | | | | |

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

# Appendix C4

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

## LTC-96 VA 9/96

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

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

| Age | 0.3% Simple Inflation or 1.8% Simple Inflation with Shared Cost | | | | | | 0.3% Compound Inflation or 1.8% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 38.42 | 46.33 | 51.98 | 58.76 | 70.06 | 77.97 | 56.50 | 68.93 | 77.97 | 87.01 | 105.09 | 116.39 |
| 30 | 38.42 | 46.33 | 51.98 | 58.76 | 70.06 | 77.97 | 56.50 | 68.93 | 77.97 | 87.01 | 105.09 | 116.39 |
| 31 | 38.42 | 46.33 | 51.98 | 58.76 | 70.06 | 77.97 | 56.50 | 68.93 | 77.97 | 87.01 | 105.09 | 116.39 |
| 32 | 38.42 | 46.33 | 51.98 | 58.76 | 70.06 | 77.97 | 56.50 | 68.93 | 77.97 | 87.01 | 105.09 | 116.39 |
| 33 | 38.42 | 46.33 | 51.98 | 58.76 | 70.06 | 77.97 | 56.50 | 68.93 | 77.97 | 87.01 | 105.09 | 116.39 |
| 34 | 38.42 | 46.33 | 51.98 | 58.76 | 70.06 | 77.97 | 56.50 | 68.93 | 77.97 | 87.01 | 105.09 | 116.39 |
| 35 | 38.42 | 46.33 | 51.98 | 58.76 | 70.06 | 77.97 | 56.50 | 68.93 | 77.97 | 87.01 | 105.09 | 116.39 |
| 36 | 38.42 | 46.33 | 51.98 | 58.76 | 70.06 | 77.97 | 56.50 | 68.93 | 77.97 | 87.01 | 105.09 | 116.39 |
| 37 | 38.42 | 46.33 | 51.98 | 58.76 | 70.06 | 77.97 | 56.50 | 68.93 | 77.97 | 87.01 | 105.09 | 116.39 |
| 38 | 38.42 | 46.33 | 51.98 | 58.76 | 70.06 | 77.97 | 56.50 | 68.93 | 77.97 | 87.01 | 105.09 | 116.39 |
| 39 | 38.42 | 46.33 | 51.98 | 58.76 | 70.06 | 77.97 | 56.50 | 68.93 | 77.97 | 87.01 | 105.09 | 116.39 |
| 40 | 38.42 | 46.33 | 51.98 | 58.76 | 70.06 | 77.97 | 56.50 | 68.93 | 77.97 | 87.01 | 105.09 | 116.39 |
| 41 | 38.42 | 46.33 | 51.98 | 58.76 | 70.06 | 77.97 | 56.50 | 68.93 | 77.97 | 87.01 | 105.09 | 116.39 |
| 42 | 38.42 | 46.33 | 51.98 | 58.76 | 70.06 | 77.97 | 56.50 | 68.93 | 77.97 | 87.01 | 105.09 | 116.39 |
| 43 | 38.42 | 46.33 | 51.98 | 58.76 | 70.06 | 77.97 | 56.50 | 68.93 | 77.97 | 87.01 | 105.09 | 116.39 |
| 44 | 38.42 | 46.33 | 51.98 | 58.76 | 70.06 | 77.97 | 56.50 | 68.93 | 77.97 | 87.01 | 105.09 | 116.39 |
| 45 | 48.59 | 61.02 | 65.54 | 73.45 | 91.53 | 98.31 | 64.41 | 80.23 | 90.40 | 98.31 | 118.65 | 129.95 |
| 46 | 48.59 | 61.02 | 65.54 | 73.45 | 91.53 | 98.31 | 64.41 | 80.23 | 90.40 | 98.31 | 118.65 | 129.95 |
| 47 | 48.59 | 61.02 | 65.54 | 73.45 | 91.53 | 98.31 | 64.41 | 80.23 | 90.40 | 98.31 | 118.65 | 129.95 |
| 48 | 48.59 | 61.02 | 65.54 | 73.45 | 91.53 | 98.31 | 64.41 | 80.23 | 90.40 | 98.31 | 118.65 | 129.95 |
| 49 | 48.59 | 61.02 | 65.54 | 73.45 | 91.53 | 98.31 | 64.41 | 80.23 | 90.40 | 98.31 | 118.65 | 129.95 |
| 50 | 51.98 | 67.80 | 72.32 | 80.23 | 100.57 | 107.35 | 67.80 | 85.88 | 93.79 | 103.96 | 124.30 | 136.73 |
| 51 | 55.37 | 71.19 | 75.71 | 84.75 | 105.09 | 114.13 | 71.19 | 88.14 | 96.05 | 106.22 | 127.69 | 140.12 |
| 52 | 58.76 | 74.58 | 80.23 | 89.27 | 110.74 | 118.65 | 73.45 | 90.40 | 99.44 | 108.48 | 129.95 | 143.51 |
| 53 | 62.15 | 77.97 | 84.75 | 93.79 | 115.26 | 125.43 | 76.84 | 93.79 | 101.70 | 110.74 | 133.34 | 148.03 |
| 54 | 65.54 | 81.36 | 89.27 | 98.31 | 119.78 | 132.21 | 80.23 | 96.05 | 105.09 | 114.13 | 136.73 | 151.42 |
| 55 | 68.93 | 84.75 | 93.79 | 103.96 | 125.43 | 137.86 | 83.62 | 98.31 | 108.48 | 116.39 | 141.25 | 155.94 |
| 56 | 72.32 | 88.14 | 97.18 | 109.61 | 129.95 | 143.51 | 87.01 | 102.83 | 111.87 | 120.91 | 145.77 | 161.59 |
| 57 | 75.71 | 91.53 | 101.70 | 114.13 | 136.73 | 150.29 | 89.27 | 107.35 | 118.65 | 126.56 | 153.68 | 170.63 |
| 58 | 79.10 | 96.05 | 106.22 | 119.78 | 143.51 | 155.94 | 92.66 | 113.00 | 125.43 | 134.47 | 162.72 | 180.80 |
| 59 | 82.49 | 100.57 | 111.87 | 125.43 | 150.29 | 164.98 | 97.18 | 119.78 | 132.21 | 142.38 | 174.02 | 192.10 |
| 60 | 88.14 | 106.22 | 116.39 | 132.21 | 157.07 | 172.89 | 101.70 | 125.43 | 140.12 | 150.29 | 184.19 | 203.40 |
| 61 | 92.66 | 111.87 | 123.17 | 140.12 | 164.98 | 180.80 | 106.22 | 132.21 | 148.03 | 159.33 | 194.36 | 214.70 |
| 62 | 98.31 | 118.65 | 132.21 | 148.03 | 175.15 | 190.97 | 113.00 | 138.99 | 155.94 | 168.37 | 205.66 | 227.13 |
| 63 | 105.09 | 127.69 | 141.25 | 157.07 | 185.32 | 202.27 | 118.65 | 146.90 | 164.98 | 179.67 | 216.96 | 240.69 |
| 64 | 111.87 | 136.73 | 152.55 | 167.24 | 196.62 | 213.57 | 125.43 | 155.94 | 174.02 | 190.97 | 230.52 | 254.25 |
| 65 | 118.65 | 146.90 | 163.85 | 178.54 | 207.92 | 226.00 | 133.34 | 166.11 | 185.32 | 202.27 | 244.08 | 268.94 |
| 66 | 125.43 | 158.20 | 174.02 | 189.84 | 222.61 | 241.82 | 142.38 | 177.41 | 196.62 | 216.96 | 259.90 | 284.76 |
| 67 | 134.47 | 170.63 | 185.32 | 202.27 | 240.69 | 257.64 | 151.42 | 192.10 | 210.18 | 230.52 | 280.24 | 301.71 |
| 68 | 145.77 | 186.45 | 200.01 | 219.22 | 262.16 | 276.85 | 163.85 | 209.05 | 227.13 | 250.86 | 303.97 | 323.18 |
| 69 | 159.33 | 202.27 | 220.35 | 241.82 | 285.89 | 305.10 | 179.67 | 227.13 | 250.86 | 276.85 | 331.09 | 354.82 |
| 70 | 176.28 | 219.22 | 245.21 | 268.94 | 311.88 | 339.00 | 198.88 | 247.47 | 276.85 | 307.36 | 360.47 | 392.11 |
| 71 | 192.10 | 237.30 | 264.42 | 301.71 | 343.52 | 370.64 | 216.96 | 268.94 | 299.45 | 341.26 | 392.11 | 424.88 |
| 72 | 210.18 | 258.77 | 287.02 | 336.74 | 379.68 | 407.93 | 237.30 | 292.67 | 325.44 | 378.55 | 429.40 | 463.30 |
| 73 | 230.52 | 282.50 | 313.01 | 375.16 | 421.49 | 450.87 | 257.64 | 318.66 | 354.82 | 418.10 | 472.34 | 506.24 |
| 74 | 251.99 | 309.62 | 343.52 | 416.97 | 467.82 | 498.33 | 277.98 | 348.04 | 388.72 | 459.91 | 517.54 | 552.57 |
| 75 | 272.33 | 340.13 | 381.94 | 462.17 | 516.41 | 550.31 | 299.45 | 378.55 | 426.01 | 503.98 | 566.13 | 603.42 |
| 76 | 294.93 | 376.29 | 428.27 | 509.63 | 570.65 | 609.07 | 322.05 | 412.45 | 470.08 | 550.31 | 619.24 | 662.18 |
| 77 | 318.66 | 419.23 | 483.64 | 559.35 | 632.80 | 678.00 | 345.78 | 453.13 | 520.93 | 597.77 | 679.13 | 728.85 |
| 78 | 345.78 | 466.69 | 543.53 | 612.46 | 699.47 | 752.58 | 370.64 | 497.20 | 575.17 | 648.62 | 744.67 | 803.43 |
| 79 | 374.03 | 517.54 | 604.55 | 668.96 | 770.66 | 832.81 | 397.76 | 542.40 | 631.67 | 703.99 | 813.60 | 881.40 |
| 80 | 407.93 | 569.52 | | | | | 429.40 | 592.12 | | | | |
| 81 | 448.61 | 623.76 | | | | | 468.95 | 644.10 | | | | |
| 82 | 497.20 | 682.52 | | | | | 514.15 | 699.47 | | | | |
| 83 | 550.31 | 742.41 | | | | | 565.00 | 757.10 | | | | |
| 84 | 607.94 | 805.69 | | | | | 620.37 | 818.12 | | | | |
| 85+ | | | | | | | | | | | | |

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

# Appendix C4

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

## LTC-96 VA 9/96

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

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

| Age | 0.3% Simple Inflation or 1.8% Simple Inflation with Shared Cost | | | | | | 0.3% Compound Inflation or 1.8% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 35.03 | 40.68 | 45.20 | 49.72 | 58.76 | 65.54 | 51.98 | 62.15 | 68.93 | 75.71 | 91.53 | 100.57 |
| 30 | 35.03 | 40.68 | 45.20 | 49.72 | 58.76 | 65.54 | 51.98 | 62.15 | 68.93 | 75.71 | 91.53 | 100.57 |
| 31 | 35.03 | 40.68 | 45.20 | 49.72 | 58.76 | 65.54 | 51.98 | 62.15 | 68.93 | 75.71 | 91.53 | 100.57 |
| 32 | 35.03 | 40.68 | 45.20 | 49.72 | 58.76 | 65.54 | 51.98 | 62.15 | 68.93 | 75.71 | 91.53 | 100.57 |
| 33 | 35.03 | 40.68 | 45.20 | 49.72 | 58.76 | 65.54 | 51.98 | 62.15 | 68.93 | 75.71 | 91.53 | 100.57 |
| 34 | 35.03 | 40.68 | 45.20 | 49.72 | 58.76 | 65.54 | 51.98 | 62.15 | 68.93 | 75.71 | 91.53 | 100.57 |
| 35 | 35.03 | 40.68 | 45.20 | 49.72 | 58.76 | 65.54 | 51.98 | 62.15 | 68.93 | 75.71 | 91.53 | 100.57 |
| 36 | 35.03 | 40.68 | 45.20 | 49.72 | 58.76 | 65.54 | 51.98 | 62.15 | 68.93 | 75.71 | 91.53 | 100.57 |
| 37 | 35.03 | 40.68 | 45.20 | 49.72 | 58.76 | 65.54 | 51.98 | 62.15 | 68.93 | 75.71 | 91.53 | 100.57 |
| 38 | 35.03 | 40.68 | 45.20 | 49.72 | 58.76 | 65.54 | 51.98 | 62.15 | 68.93 | 75.71 | 91.53 | 100.57 |
| 39 | 35.03 | 40.68 | 45.20 | 49.72 | 58.76 | 65.54 | 51.98 | 62.15 | 68.93 | 75.71 | 91.53 | 100.57 |
| 40 | 35.03 | 40.68 | 45.20 | 49.72 | 58.76 | 65.54 | 51.98 | 62.15 | 68.93 | 75.71 | 91.53 | 100.57 |
| 41 | 35.03 | 40.68 | 45.20 | 49.72 | 58.76 | 65.54 | 51.98 | 62.15 | 68.93 | 75.71 | 91.53 | 100.57 |
| 42 | 35.03 | 40.68 | 45.20 | 49.72 | 58.76 | 65.54 | 51.98 | 62.15 | 68.93 | 75.71 | 91.53 | 100.57 |
| 43 | 35.03 | 40.68 | 45.20 | 49.72 | 58.76 | 65.54 | 51.98 | 62.15 | 68.93 | 75.71 | 91.53 | 100.57 |
| 44 | 35.03 | 40.68 | 45.20 | 49.72 | 58.76 | 65.54 | 51.98 | 62.15 | 68.93 | 75.71 | 91.53 | 100.57 |
| 45 | 44.07 | 54.24 | 57.63 | 63.28 | 77.97 | 84.75 | 58.76 | 71.19 | 77.97 | 85.88 | 103.96 | 114.13 |
| 46 | 44.07 | 54.24 | 57.63 | 63.28 | 77.97 | 84.75 | 58.76 | 71.19 | 77.97 | 85.88 | 103.96 | 114.13 |
| 47 | 44.07 | 54.24 | 57.63 | 63.28 | 77.97 | 84.75 | 58.76 | 71.19 | 77.97 | 85.88 | 103.96 | 114.13 |
| 48 | 44.07 | 54.24 | 57.63 | 63.28 | 77.97 | 84.75 | 58.76 | 71.19 | 77.97 | 85.88 | 103.96 | 114.13 |
| 49 | 44.07 | 54.24 | 57.63 | 63.28 | 77.97 | 84.75 | 58.76 | 71.19 | 77.97 | 85.88 | 103.96 | 114.13 |
| 50 | 47.46 | 59.89 | 62.15 | 68.93 | 85.88 | 92.66 | 62.15 | 75.71 | 82.49 | 90.40 | 109.61 | 120.91 |
| 51 | 50.85 | 62.15 | 65.54 | 73.45 | 90.40 | 98.31 | 64.41 | 77.97 | 84.75 | 92.66 | 111.87 | 124.30 |
| 52 | 53.11 | 65.54 | 70.06 | 77.97 | 94.92 | 102.83 | 66.67 | 80.23 | 87.01 | 94.92 | 115.26 | 127.69 |
| 53 | 55.37 | 67.80 | 74.58 | 81.36 | 99.44 | 108.48 | 68.93 | 82.49 | 89.27 | 97.18 | 117.52 | 131.08 |
| 54 | 58.76 | 71.19 | 76.84 | 85.88 | 103.96 | 114.13 | 72.32 | 84.75 | 91.53 | 99.44 | 120.91 | 134.47 |
| 55 | 61.02 | 73.45 | 81.36 | 89.27 | 108.48 | 119.78 | 75.71 | 87.01 | 94.92 | 101.70 | 124.30 | 137.86 |
| 56 | 64.41 | 76.84 | 84.75 | 94.92 | 113.00 | 126.56 | 77.97 | 90.40 | 98.31 | 106.22 | 128.82 | 143.51 |
| 57 | 67.80 | 80.23 | 88.14 | 99.44 | 118.65 | 131.08 | 81.36 | 94.92 | 103.96 | 111.87 | 136.73 | 151.42 |
| 58 | 70.06 | 84.75 | 92.66 | 103.96 | 124.30 | 137.86 | 83.62 | 100.57 | 110.74 | 118.65 | 144.64 | 160.46 |
| 59 | 74.58 | 88.14 | 97.18 | 109.61 | 131.08 | 143.51 | 88.14 | 106.22 | 117.52 | 125.43 | 153.68 | 170.63 |
| 60 | 79.10 | 92.66 | 101.70 | 115.26 | 137.86 | 151.42 | 91.53 | 111.87 | 124.30 | 133.34 | 162.72 | 180.80 |
| 61 | 83.62 | 98.31 | 107.35 | 123.17 | 144.64 | 159.33 | 97.18 | 117.52 | 131.08 | 141.25 | 171.76 | 190.97 |
| 62 | 89.27 | 105.09 | 114.13 | 129.95 | 153.68 | 167.24 | 101.70 | 124.30 | 136.73 | 150.29 | 183.06 | 202.27 |
| 63 | 94.92 | 111.87 | 123.17 | 138.99 | 162.72 | 177.41 | 107.35 | 131.08 | 144.64 | 159.33 | 193.23 | 214.70 |
| 64 | 100.57 | 120.91 | 132.21 | 148.03 | 172.89 | 188.71 | 114.13 | 138.99 | 154.81 | 169.50 | 205.66 | 227.13 |
| 65 | 107.35 | 128.82 | 142.38 | 157.07 | 183.06 | 200.01 | 120.91 | 148.03 | 163.85 | 180.80 | 218.09 | 240.69 |
| 66 | 114.13 | 138.99 | 152.55 | 167.24 | 196.62 | 213.57 | 128.82 | 158.20 | 175.15 | 193.23 | 232.78 | 255.38 |
| 67 | 120.91 | 151.42 | 163.85 | 179.67 | 212.44 | 227.13 | 136.73 | 171.76 | 186.45 | 205.66 | 251.99 | 270.07 |
| 68 | 131.08 | 164.98 | 176.28 | 194.36 | 231.65 | 246.34 | 148.03 | 186.45 | 202.27 | 223.74 | 273.46 | 291.54 |
| 69 | 143.51 | 179.67 | 194.36 | 215.83 | 254.25 | 270.07 | 162.72 | 204.53 | 222.61 | 248.60 | 298.32 | 319.79 |
| 70 | 158.20 | 194.36 | 216.96 | 239.56 | 277.98 | 301.71 | 180.80 | 222.61 | 247.47 | 276.85 | 324.31 | 353.69 |
| 71 | 172.89 | 211.31 | 235.04 | 268.94 | 306.23 | 329.96 | 197.75 | 241.82 | 268.94 | 308.49 | 353.69 | 383.07 |
| 72 | 189.84 | 230.52 | 254.25 | 300.58 | 339.00 | 363.86 | 215.83 | 263.29 | 292.67 | 342.39 | 387.59 | 416.97 |
| 73 | 207.92 | 251.99 | 277.98 | 335.61 | 376.29 | 402.28 | 233.91 | 287.02 | 318.66 | 377.42 | 426.01 | 455.39 |
| 74 | 227.13 | 276.85 | 306.23 | 374.03 | 416.97 | 444.09 | 253.12 | 313.01 | 349.17 | 416.97 | 466.69 | 497.20 |
| 75 | 245.21 | 303.97 | 340.13 | 413.58 | 461.04 | 490.42 | 272.33 | 341.26 | 383.07 | 456.52 | 510.76 | 543.53 |
| 76 | 265.55 | 336.74 | 381.94 | 456.52 | 509.63 | 543.53 | 292.67 | 372.90 | 423.75 | 497.20 | 559.35 | 596.64 |
| 77 | 287.02 | 374.03 | 430.53 | 500.59 | 563.87 | 603.42 | 314.14 | 407.93 | 468.95 | 540.14 | 612.46 | 655.40 |
| 78 | 310.75 | 415.84 | 482.51 | 546.92 | 621.50 | 667.83 | 335.61 | 447.48 | 516.41 | 586.47 | 670.09 | 719.81 |
| 79 | 335.61 | 459.91 | 535.62 | 596.64 | 682.52 | 735.63 | 359.34 | 488.16 | 566.13 | 635.06 | 729.98 | 787.61 |
| 80 | 364.99 | 505.11 | | | | | 387.59 | 529.97 | | | | |
| 81 | 400.02 | 552.57 | | | | | 420.36 | 575.17 | | | | |
| 82 | 440.70 | 601.16 | | | | | 458.78 | 622.63 | | | | |
| 83 | 484.77 | 653.14 | | | | | 501.72 | 672.35 | | | | |
| 84 | 533.36 | 707.38 | | | | | 548.05 | 724.33 | | | | |
| 85+ | | | | | | | | | | | | |

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

# Appendix C4

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

## LTC-96 VA 9/96

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

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

| Age | 0.3% Simple Inflation or 1.8% Simple Inflation with Shared Cost | | | | | | 0.3% Compound Inflation or 1.8% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 37.29 | 46.33 | 53.11 | 59.89 | 73.45 | 82.49 | 55.37 | 68.93 | 76.84 | 87.01 | 105.09 | 115.26 |
| 30 | 37.29 | 46.33 | 53.11 | 59.89 | 73.45 | 82.49 | 55.37 | 68.93 | 76.84 | 87.01 | 105.09 | 115.26 |
| 31 | 37.29 | 46.33 | 53.11 | 59.89 | 73.45 | 82.49 | 55.37 | 68.93 | 76.84 | 87.01 | 105.09 | 115.26 |
| 32 | 37.29 | 46.33 | 53.11 | 59.89 | 73.45 | 82.49 | 55.37 | 68.93 | 76.84 | 87.01 | 105.09 | 115.26 |
| 33 | 37.29 | 46.33 | 53.11 | 59.89 | 73.45 | 82.49 | 55.37 | 68.93 | 76.84 | 87.01 | 105.09 | 115.26 |
| 34 | 37.29 | 46.33 | 53.11 | 59.89 | 73.45 | 82.49 | 55.37 | 68.93 | 76.84 | 87.01 | 105.09 | 115.26 |
| 35 | 37.29 | 46.33 | 53.11 | 59.89 | 73.45 | 82.49 | 55.37 | 68.93 | 76.84 | 87.01 | 105.09 | 115.26 |
| 36 | 37.29 | 46.33 | 53.11 | 59.89 | 73.45 | 82.49 | 55.37 | 68.93 | 76.84 | 87.01 | 105.09 | 115.26 |
| 37 | 37.29 | 46.33 | 53.11 | 59.89 | 73.45 | 82.49 | 55.37 | 68.93 | 76.84 | 87.01 | 105.09 | 115.26 |
| 38 | 37.29 | 46.33 | 53.11 | 59.89 | 73.45 | 82.49 | 55.37 | 68.93 | 76.84 | 87.01 | 105.09 | 115.26 |
| 39 | 37.29 | 46.33 | 53.11 | 59.89 | 73.45 | 82.49 | 55.37 | 68.93 | 76.84 | 87.01 | 105.09 | 115.26 |
| 40 | 37.29 | 46.33 | 53.11 | 59.89 | 73.45 | 82.49 | 55.37 | 68.93 | 76.84 | 87.01 | 105.09 | 115.26 |
| 41 | 37.29 | 46.33 | 53.11 | 59.89 | 73.45 | 82.49 | 55.37 | 68.93 | 76.84 | 87.01 | 105.09 | 115.26 |
| 42 | 37.29 | 46.33 | 53.11 | 59.89 | 73.45 | 82.49 | 55.37 | 68.93 | 76.84 | 87.01 | 105.09 | 115.26 |
| 43 | 37.29 | 46.33 | 53.11 | 59.89 | 73.45 | 82.49 | 55.37 | 68.93 | 76.84 | 87.01 | 105.09 | 115.26 |
| 44 | 37.29 | 46.33 | 53.11 | 59.89 | 73.45 | 82.49 | 55.37 | 68.93 | 76.84 | 87.01 | 105.09 | 115.26 |
| 45 | 48.59 | 62.15 | 68.93 | 76.84 | 94.92 | 106.22 | 65.54 | 79.10 | 87.01 | 97.18 | 117.52 | 128.82 |
| 46 | 48.59 | 62.15 | 68.93 | 76.84 | 94.92 | 106.22 | 65.54 | 79.10 | 87.01 | 97.18 | 117.52 | 128.82 |
| 47 | 48.59 | 62.15 | 68.93 | 76.84 | 94.92 | 106.22 | 65.54 | 79.10 | 87.01 | 97.18 | 117.52 | 128.82 |
| 48 | 48.59 | 62.15 | 68.93 | 76.84 | 94.92 | 106.22 | 65.54 | 79.10 | 87.01 | 97.18 | 117.52 | 128.82 |
| 49 | 48.59 | 62.15 | 68.93 | 76.84 | 94.92 | 106.22 | 65.54 | 79.10 | 87.01 | 97.18 | 117.52 | 128.82 |
| 50 | 53.11 | 67.80 | 74.58 | 84.75 | 103.96 | 115.26 | 70.06 | 82.49 | 90.40 | 101.70 | 122.04 | 137.86 |
| 51 | 56.50 | 71.19 | 80.23 | 89.27 | 108.48 | 120.91 | 72.32 | 85.88 | 93.79 | 103.96 | 125.43 | 137.86 |
| 52 | 58.76 | 74.58 | 83.62 | 92.66 | 113.00 | 125.43 | 73.45 | 88.14 | 96.05 | 106.22 | 127.69 | 141.25 |
| 53 | 61.02 | 77.97 | 88.14 | 97.18 | 117.52 | 129.95 | 75.71 | 90.40 | 99.44 | 108.48 | 131.08 | 144.64 |
| 54 | 64.41 | 81.36 | 91.53 | 100.57 | 122.04 | 135.60 | 77.97 | 92.66 | 101.70 | 111.87 | 134.47 | 148.03 |
| 55 | 66.67 | 83.62 | 94.92 | 105.09 | 126.56 | 140.12 | 80.23 | 96.05 | 105.09 | 114.13 | 137.86 | 152.55 |
| 56 | 70.06 | 87.01 | 98.31 | 109.61 | 132.21 | 145.77 | 83.62 | 99.44 | 109.61 | 117.52 | 142.38 | 158.20 |
| 57 | 73.45 | 90.40 | 101.70 | 114.13 | 136.73 | 150.29 | 85.88 | 105.09 | 116.39 | 123.17 | 149.16 | 166.11 |
| 58 | 76.84 | 93.79 | 105.09 | 119.78 | 142.38 | 155.94 | 89.27 | 109.61 | 122.04 | 129.95 | 158.20 | 175.15 |
| 59 | 80.23 | 98.31 | 108.48 | 125.43 | 148.03 | 161.59 | 92.66 | 115.26 | 129.95 | 137.86 | 167.24 | 185.32 |
| 60 | 84.75 | 101.70 | 111.87 | 131.08 | 152.55 | 166.11 | 97.18 | 120.91 | 136.73 | 144.64 | 175.15 | 194.36 |
| 61 | 88.14 | 106.22 | 117.52 | 136.73 | 159.33 | 172.89 | 100.57 | 126.56 | 142.38 | 151.42 | 184.19 | 203.40 |
| 62 | 92.66 | 111.87 | 123.17 | 143.51 | 166.11 | 179.67 | 103.96 | 132.21 | 149.16 | 160.46 | 193.23 | 213.57 |
| 63 | 97.18 | 118.65 | 131.08 | 151.42 | 174.02 | 187.58 | 109.61 | 138.99 | 155.94 | 169.50 | 203.40 | 224.87 |
| 64 | 102.83 | 125.43 | 140.12 | 159.33 | 181.93 | 196.62 | 114.13 | 144.64 | 163.85 | 178.54 | 213.57 | 236.17 |
| 65 | 108.48 | 133.34 | 149.16 | 167.24 | 190.97 | 206.79 | 119.78 | 151.42 | 170.63 | 188.71 | 224.87 | 247.47 |
| 66 | 114.13 | 143.51 | 160.46 | 177.41 | 203.40 | 220.35 | 126.56 | 160.46 | 180.80 | 201.14 | 239.56 | 263.29 |
| 67 | 122.04 | 154.81 | 174.02 | 190.97 | 221.48 | 239.56 | 136.73 | 172.89 | 195.49 | 216.96 | 258.77 | 283.63 |
| 68 | 131.08 | 167.24 | 189.84 | 207.92 | 242.95 | 263.29 | 148.03 | 187.58 | 212.44 | 236.17 | 281.37 | 308.49 |
| 69 | 142.38 | 181.93 | 205.66 | 228.26 | 266.68 | 289.28 | 160.46 | 204.53 | 230.52 | 257.64 | 306.23 | 334.48 |
| 70 | 154.81 | 196.62 | 222.61 | 250.86 | 290.41 | 315.27 | 175.15 | 221.48 | 249.73 | 283.63 | 331.09 | 360.47 |
| 71 | 168.37 | 212.44 | 238.43 | 276.85 | 317.53 | 343.52 | 190.97 | 239.56 | 268.94 | 311.88 | 359.34 | 388.72 |
| 72 | 185.32 | 230.52 | 256.51 | 307.36 | 349.17 | 376.29 | 207.92 | 259.90 | 289.28 | 344.65 | 390.98 | 420.36 |
| 73 | 202.27 | 251.99 | 277.98 | 342.39 | 385.33 | 412.45 | 224.87 | 282.50 | 314.14 | 381.94 | 427.14 | 456.52 |
| 74 | 220.35 | 275.72 | 306.23 | 381.94 | 426.01 | 454.26 | 244.08 | 307.36 | 343.52 | 421.49 | 467.82 | 497.20 |
| 75 | 238.43 | 303.97 | 343.52 | 422.62 | 471.21 | 500.59 | 262.16 | 335.61 | 380.81 | 462.17 | 513.02 | 543.53 |
| 76 | 258.77 | 337.87 | 390.98 | 467.82 | 523.19 | 557.09 | 281.37 | 368.38 | 424.88 | 506.24 | 565.00 | 600.03 |
| 77 | 280.24 | 379.68 | 445.22 | 517.54 | 585.34 | 627.15 | 301.71 | 406.80 | 475.73 | 552.57 | 624.89 | 668.96 |
| 78 | 303.97 | 426.01 | 503.98 | 569.52 | 653.14 | 705.12 | 324.31 | 449.74 | 528.84 | 602.29 | 691.56 | 746.93 |
| 79 | 329.96 | 473.47 | 562.74 | 624.89 | 725.46 | 786.48 | 349.17 | 494.94 | 584.21 | 654.27 | 761.62 | 827.16 |
| 80 | 360.47 | 523.19 | | | | | 378.55 | 541.27 | | | | |
| 81 | 397.76 | 575.17 | | | | | 414.71 | 589.86 | | | | |
| 82 | 441.83 | 628.28 | | | | | 456.52 | 640.71 | | | | |
| 83 | 491.55 | 683.65 | | | | | 503.98 | 693.82 | | | | |
| 84 | 545.79 | 741.28 | | | | | 554.83 | 749.19 | | | | |
| 85+ | | | | | | | | | | | | |

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

# Appendix C4

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

## LTC-96 VA 9/96

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

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

| Age | 0.3% Simple Inflation or 1.8% Simple Inflation with Shared Cost | | | | | | 0.3% Compound Inflation or 1.8% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 36.16 | 44.07 | 49.72 | 55.37 | 66.67 | 74.58 | 53.11 | 65.54 | 73.45 | 82.49 | 99.44 | 109.61 |
| 30 | 36.16 | 44.07 | 49.72 | 55.37 | 66.67 | 74.58 | 53.11 | 65.54 | 73.45 | 82.49 | 99.44 | 109.61 |
| 31 | 36.16 | 44.07 | 49.72 | 55.37 | 66.67 | 74.58 | 53.11 | 65.54 | 73.45 | 82.49 | 99.44 | 109.61 |
| 32 | 36.16 | 44.07 | 49.72 | 55.37 | 66.67 | 74.58 | 53.11 | 65.54 | 73.45 | 82.49 | 99.44 | 109.61 |
| 33 | 36.16 | 44.07 | 49.72 | 55.37 | 66.67 | 74.58 | 53.11 | 65.54 | 73.45 | 82.49 | 99.44 | 109.61 |
| 34 | 36.16 | 44.07 | 49.72 | 55.37 | 66.67 | 74.58 | 53.11 | 65.54 | 73.45 | 82.49 | 99.44 | 109.61 |
| 35 | 36.16 | 44.07 | 49.72 | 55.37 | 66.67 | 74.58 | 53.11 | 65.54 | 73.45 | 82.49 | 99.44 | 109.61 |
| 36 | 36.16 | 44.07 | 49.72 | 55.37 | 66.67 | 74.58 | 53.11 | 65.54 | 73.45 | 82.49 | 99.44 | 109.61 |
| 37 | 36.16 | 44.07 | 49.72 | 55.37 | 66.67 | 74.58 | 53.11 | 65.54 | 73.45 | 82.49 | 99.44 | 109.61 |
| 38 | 36.16 | 44.07 | 49.72 | 55.37 | 66.67 | 74.58 | 53.11 | 65.54 | 73.45 | 82.49 | 99.44 | 109.61 |
| 39 | 36.16 | 44.07 | 49.72 | 55.37 | 66.67 | 74.58 | 53.11 | 65.54 | 73.45 | 82.49 | 99.44 | 109.61 |
| 40 | 36.16 | 44.07 | 49.72 | 55.37 | 66.67 | 74.58 | 53.11 | 65.54 | 73.45 | 82.49 | 99.44 | 109.61 |
| 41 | 36.16 | 44.07 | 49.72 | 55.37 | 66.67 | 74.58 | 53.11 | 65.54 | 73.45 | 82.49 | 99.44 | 109.61 |
| 42 | 36.16 | 44.07 | 49.72 | 55.37 | 66.67 | 74.58 | 53.11 | 65.54 | 73.45 | 82.49 | 99.44 | 109.61 |
| 43 | 36.16 | 44.07 | 49.72 | 55.37 | 66.67 | 74.58 | 53.11 | 65.54 | 73.45 | 82.49 | 99.44 | 109.61 |
| 44 | 36.16 | 44.07 | 49.72 | 55.37 | 66.67 | 74.58 | 53.11 | 65.54 | 73.45 | 82.49 | 99.44 | 109.61 |
| 45 | 47.46 | 57.63 | 64.41 | 71.19 | 87.01 | 96.05 | 63.28 | 75.71 | 83.62 | 92.66 | 110.74 | 120.91 |
| 46 | 47.46 | 57.63 | 64.41 | 71.19 | 87.01 | 96.05 | 63.28 | 75.71 | 83.62 | 92.66 | 110.74 | 120.91 |
| 47 | 47.46 | 57.63 | 64.41 | 71.19 | 87.01 | 96.05 | 63.28 | 75.71 | 83.62 | 92.66 | 110.74 | 120.91 |
| 48 | 47.46 | 57.63 | 64.41 | 71.19 | 87.01 | 96.05 | 63.28 | 75.71 | 83.62 | 92.66 | 110.74 | 120.91 |
| 49 | 47.46 | 57.63 | 64.41 | 71.19 | 87.01 | 96.05 | 63.28 | 75.71 | 83.62 | 92.66 | 110.74 | 120.91 |
| 50 | 50.85 | 64.41 | 71.19 | 79.10 | 94.92 | 105.09 | 66.67 | 80.23 | 88.14 | 97.18 | 116.39 | 129.95 |
| 51 | 54.24 | 66.67 | 74.58 | 82.49 | 99.44 | 109.61 | 70.06 | 82.49 | 90.40 | 99.44 | 118.65 | 129.95 |
| 52 | 56.50 | 70.06 | 77.97 | 85.88 | 103.96 | 114.13 | 72.32 | 84.75 | 92.66 | 101.70 | 122.04 | 133.34 |
| 53 | 59.89 | 73.45 | 81.36 | 90.40 | 108.48 | 119.78 | 74.58 | 87.01 | 96.05 | 103.96 | 125.43 | 137.86 |
| 54 | 62.15 | 75.71 | 84.75 | 93.79 | 113.00 | 124.30 | 76.84 | 90.40 | 98.31 | 107.35 | 128.82 | 141.25 |
| 55 | 64.41 | 79.10 | 88.14 | 97.18 | 117.52 | 129.95 | 79.10 | 92.66 | 101.70 | 109.61 | 132.21 | 145.77 |
| 56 | 67.80 | 82.49 | 91.53 | 101.70 | 122.04 | 134.47 | 81.36 | 96.05 | 106.22 | 113.00 | 137.86 | 152.55 |
| 57 | 71.19 | 85.88 | 94.92 | 106.22 | 127.69 | 141.25 | 83.62 | 100.57 | 110.74 | 118.65 | 144.64 | 160.46 |
| 58 | 74.58 | 89.27 | 99.44 | 111.87 | 133.34 | 146.90 | 87.01 | 105.09 | 116.39 | 125.43 | 152.55 | 169.50 |
| 59 | 77.97 | 93.79 | 103.96 | 116.39 | 138.99 | 152.55 | 90.40 | 110.74 | 123.17 | 132.21 | 160.46 | 178.54 |
| 60 | 81.36 | 97.18 | 107.35 | 122.04 | 144.64 | 159.33 | 93.79 | 115.26 | 128.82 | 138.99 | 169.50 | 187.58 |
| 61 | 84.75 | 101.70 | 113.00 | 127.69 | 150.29 | 164.98 | 97.18 | 120.91 | 134.47 | 145.77 | 176.28 | 196.62 |
| 62 | 89.27 | 107.35 | 118.65 | 133.34 | 158.20 | 172.89 | 100.57 | 125.43 | 141.25 | 152.55 | 185.32 | 205.66 |
| 63 | 93.79 | 113.00 | 125.43 | 140.12 | 164.98 | 179.67 | 105.09 | 131.08 | 146.90 | 159.33 | 193.23 | 214.70 |
| 64 | 98.31 | 119.78 | 134.47 | 148.03 | 172.89 | 188.71 | 110.74 | 137.86 | 153.68 | 167.24 | 202.27 | 223.74 |
| 65 | 102.83 | 127.69 | 142.38 | 154.81 | 180.80 | 196.62 | 116.39 | 143.51 | 161.59 | 176.28 | 212.44 | 233.91 |
| 66 | 109.61 | 136.73 | 152.55 | 164.98 | 192.10 | 209.05 | 123.17 | 152.55 | 170.63 | 186.45 | 223.74 | 247.47 |
| 67 | 118.65 | 148.03 | 166.11 | 177.41 | 206.79 | 226.00 | 133.34 | 164.98 | 185.32 | 201.14 | 241.82 | 266.68 |
| 68 | 128.82 | 161.59 | 180.80 | 193.23 | 226.00 | 246.34 | 144.64 | 180.80 | 202.27 | 220.35 | 263.29 | 289.28 |
| 69 | 140.12 | 175.15 | 196.62 | 212.44 | 248.60 | 270.07 | 158.20 | 197.75 | 221.48 | 241.82 | 287.02 | 314.14 |
| 70 | 153.68 | 190.97 | 213.57 | 233.91 | 272.33 | 294.93 | 172.89 | 214.70 | 240.69 | 267.81 | 313.01 | 341.26 |
| 71 | 167.24 | 206.79 | 230.52 | 259.90 | 298.32 | 323.18 | 188.71 | 233.91 | 261.03 | 296.06 | 341.26 | 369.51 |
| 72 | 184.19 | 224.87 | 249.73 | 291.54 | 331.09 | 355.95 | 206.79 | 254.25 | 283.63 | 328.83 | 374.03 | 403.41 |
| 73 | 201.14 | 246.34 | 272.33 | 326.57 | 367.25 | 393.24 | 223.74 | 277.98 | 309.62 | 363.86 | 411.32 | 440.70 |
| 74 | 219.22 | 270.07 | 299.45 | 363.86 | 406.80 | 433.92 | 242.95 | 302.84 | 337.87 | 400.02 | 450.87 | 481.38 |
| 75 | 237.30 | 296.06 | 332.22 | 402.28 | 449.74 | 479.12 | 261.03 | 328.83 | 370.64 | 438.44 | 492.68 | 525.45 |
| 76 | 256.51 | 326.57 | 372.90 | 442.96 | 497.20 | 529.97 | 280.24 | 359.34 | 409.06 | 477.99 | 539.01 | 576.30 |
| 77 | 277.98 | 364.99 | 420.36 | 487.03 | 550.31 | 589.86 | 300.58 | 394.37 | 453.13 | 520.93 | 590.99 | 635.06 |
| 78 | 300.58 | 405.67 | 472.34 | 533.36 | 609.07 | 655.40 | 323.18 | 431.66 | 500.59 | 565.00 | 648.62 | 699.47 |
| 79 | 325.44 | 449.74 | 525.45 | 581.95 | 670.09 | 724.33 | 346.91 | 472.34 | 549.18 | 612.46 | 708.51 | 767.27 |
| 80 | 354.82 | 494.94 | | | | | 374.03 | 515.28 | | | | |
| 81 | 390.98 | 543.53 | | | | | 407.93 | 560.48 | | | | |
| 82 | 431.66 | 593.25 | | | | | 447.48 | 607.94 | | | | |
| 83 | 477.99 | 646.36 | | | | | 491.55 | 658.79 | | | | |
| 84 | 528.84 | 700.60 | | | | | 540.14 | 711.90 | | | | |
| 85+ | | | | | | | | | | | | |

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

# Appendix C4

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

## LTC-96 VA 9/96

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

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

| Age | 0.3% Simple Inflation or 1.8% Simple Inflation with Shared Cost | | | | | | 0.3% Compound Inflation or 1.8% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 32.77 | 38.42 | 42.94 | 46.33 | 56.50 | 62.15 | 49.72 | 58.76 | 64.41 | 71.19 | 85.88 | 94.92 |
| 30 | 32.77 | 38.42 | 42.94 | 46.33 | 56.50 | 62.15 | 49.72 | 58.76 | 64.41 | 71.19 | 85.88 | 94.92 |
| 31 | 32.77 | 38.42 | 42.94 | 46.33 | 56.50 | 62.15 | 49.72 | 58.76 | 64.41 | 71.19 | 85.88 | 94.92 |
| 32 | 32.77 | 38.42 | 42.94 | 46.33 | 56.50 | 62.15 | 49.72 | 58.76 | 64.41 | 71.19 | 85.88 | 94.92 |
| 33 | 32.77 | 38.42 | 42.94 | 46.33 | 56.50 | 62.15 | 49.72 | 58.76 | 64.41 | 71.19 | 85.88 | 94.92 |
| 34 | 32.77 | 38.42 | 42.94 | 46.33 | 56.50 | 62.15 | 49.72 | 58.76 | 64.41 | 71.19 | 85.88 | 94.92 |
| 35 | 32.77 | 38.42 | 42.94 | 46.33 | 56.50 | 62.15 | 49.72 | 58.76 | 64.41 | 71.19 | 85.88 | 94.92 |
| 36 | 32.77 | 38.42 | 42.94 | 46.33 | 56.50 | 62.15 | 49.72 | 58.76 | 64.41 | 71.19 | 85.88 | 94.92 |
| 37 | 32.77 | 38.42 | 42.94 | 46.33 | 56.50 | 62.15 | 49.72 | 58.76 | 64.41 | 71.19 | 85.88 | 94.92 |
| 38 | 32.77 | 38.42 | 42.94 | 46.33 | 56.50 | 62.15 | 49.72 | 58.76 | 64.41 | 71.19 | 85.88 | 94.92 |
| 39 | 32.77 | 38.42 | 42.94 | 46.33 | 56.50 | 62.15 | 49.72 | 58.76 | 64.41 | 71.19 | 85.88 | 94.92 |
| 40 | 32.77 | 38.42 | 42.94 | 46.33 | 56.50 | 62.15 | 49.72 | 58.76 | 64.41 | 71.19 | 85.88 | 94.92 |
| 41 | 32.77 | 38.42 | 42.94 | 46.33 | 56.50 | 62.15 | 49.72 | 58.76 | 64.41 | 71.19 | 85.88 | 94.92 |
| 42 | 32.77 | 38.42 | 42.94 | 46.33 | 56.50 | 62.15 | 49.72 | 58.76 | 64.41 | 71.19 | 85.88 | 94.92 |
| 43 | 32.77 | 38.42 | 42.94 | 46.33 | 56.50 | 62.15 | 49.72 | 58.76 | 64.41 | 71.19 | 85.88 | 94.92 |
| 44 | 32.77 | 38.42 | 42.94 | 46.33 | 56.50 | 62.15 | 49.72 | 58.76 | 64.41 | 71.19 | 85.88 | 94.92 |
| 45 | 41.81 | 50.85 | 56.50 | 61.02 | 73.45 | 81.36 | 57.63 | 67.80 | 72.32 | 80.23 | 97.18 | 107.35 |
| 46 | 41.81 | 50.85 | 56.50 | 61.02 | 73.45 | 81.36 | 57.63 | 67.80 | 72.32 | 80.23 | 97.18 | 107.35 |
| 47 | 41.81 | 50.85 | 56.50 | 61.02 | 73.45 | 81.36 | 57.63 | 67.80 | 72.32 | 80.23 | 97.18 | 107.35 |
| 48 | 41.81 | 50.85 | 56.50 | 61.02 | 73.45 | 81.36 | 57.63 | 67.80 | 72.32 | 80.23 | 97.18 | 107.35 |
| 49 | 41.81 | 50.85 | 56.50 | 61.02 | 73.45 | 81.36 | 57.63 | 67.80 | 72.32 | 80.23 | 97.18 | 107.35 |
| 50 | 46.33 | 56.50 | 61.02 | 66.67 | 81.36 | 90.40 | 61.02 | 71.19 | 75.71 | 84.75 | 101.70 | 115.26 |
| 51 | 48.59 | 58.76 | 64.41 | 70.06 | 84.75 | 94.92 | 63.28 | 73.45 | 77.97 | 87.01 | 105.09 | 115.26 |
| 52 | 50.85 | 61.02 | 67.80 | 73.45 | 89.27 | 99.44 | 65.54 | 74.58 | 80.23 | 89.27 | 107.35 | 118.65 |
| 53 | 53.11 | 64.41 | 71.19 | 76.84 | 93.79 | 102.83 | 67.80 | 76.84 | 82.49 | 91.53 | 110.74 | 122.04 |
| 54 | 55.37 | 66.67 | 73.45 | 80.23 | 97.18 | 108.48 | 68.93 | 79.10 | 85.88 | 93.79 | 114.13 | 125.43 |
| 55 | 57.63 | 68.93 | 76.84 | 83.62 | 101.70 | 113.00 | 71.19 | 82.49 | 89.27 | 96.05 | 117.52 | 129.95 |
| 56 | 59.89 | 72.32 | 79.10 | 88.14 | 106.22 | 117.52 | 73.45 | 84.75 | 92.66 | 99.44 | 122.04 | 135.60 |
| 57 | 63.28 | 75.71 | 82.49 | 91.53 | 110.74 | 123.17 | 75.71 | 89.27 | 97.18 | 103.96 | 127.69 | 142.38 |
| 58 | 66.67 | 79.10 | 85.88 | 96.05 | 116.39 | 127.69 | 77.97 | 93.79 | 102.83 | 110.74 | 134.47 | 150.29 |
| 59 | 68.93 | 82.49 | 89.27 | 101.70 | 120.91 | 133.34 | 81.36 | 98.31 | 108.48 | 116.39 | 142.38 | 158.20 |
| 60 | 72.32 | 85.88 | 93.79 | 106.22 | 126.56 | 138.99 | 84.75 | 102.83 | 114.13 | 122.04 | 150.29 | 167.24 |
| 61 | 75.71 | 89.27 | 97.18 | 110.74 | 132.21 | 144.64 | 87.01 | 107.35 | 119.78 | 128.82 | 157.07 | 175.15 |
| 62 | 80.23 | 93.79 | 102.83 | 116.39 | 137.86 | 151.42 | 90.40 | 111.87 | 125.43 | 135.60 | 164.98 | 183.06 |
| 63 | 84.75 | 99.44 | 109.61 | 123.17 | 144.64 | 158.20 | 94.92 | 117.52 | 131.08 | 142.38 | 172.89 | 190.97 |
| 64 | 89.27 | 106.22 | 116.39 | 129.95 | 152.55 | 166.11 | 99.44 | 123.17 | 136.73 | 149.16 | 180.80 | 200.01 |
| 65 | 93.79 | 111.87 | 124.30 | 136.73 | 159.33 | 174.02 | 105.09 | 128.82 | 142.38 | 157.07 | 189.84 | 209.05 |
| 66 | 99.44 | 119.78 | 133.34 | 144.64 | 169.50 | 184.19 | 111.87 | 136.73 | 151.42 | 167.24 | 201.14 | 221.48 |
| 67 | 106.22 | 131.08 | 144.64 | 155.94 | 183.06 | 200.01 | 120.91 | 148.03 | 163.85 | 180.80 | 216.96 | 239.56 |
| 68 | 115.26 | 142.38 | 159.33 | 170.63 | 200.01 | 218.09 | 131.08 | 161.59 | 179.67 | 197.75 | 236.17 | 259.90 |
| 69 | 125.43 | 155.94 | 174.02 | 188.71 | 220.35 | 239.56 | 143.51 | 177.41 | 197.75 | 216.96 | 258.77 | 283.63 |
| 70 | 137.86 | 169.50 | 188.71 | 207.92 | 241.82 | 262.16 | 157.07 | 193.23 | 215.83 | 240.69 | 282.50 | 307.36 |
| 71 | 150.29 | 184.19 | 204.53 | 232.78 | 266.68 | 288.15 | 171.76 | 210.18 | 233.91 | 267.81 | 308.49 | 333.35 |
| 72 | 164.98 | 201.14 | 221.48 | 261.03 | 294.93 | 316.40 | 187.58 | 229.39 | 254.25 | 297.19 | 337.87 | 363.86 |
| 73 | 180.80 | 219.22 | 241.82 | 291.54 | 327.70 | 350.30 | 203.40 | 249.73 | 276.85 | 328.83 | 370.64 | 396.63 |
| 74 | 197.75 | 240.69 | 266.68 | 325.44 | 362.73 | 386.46 | 220.35 | 272.33 | 303.97 | 362.73 | 405.67 | 432.79 |
| 75 | 213.57 | 264.42 | 296.06 | 359.34 | 401.15 | 427.14 | 237.30 | 297.19 | 333.35 | 396.63 | 444.09 | 473.47 |
| 76 | 230.52 | 292.67 | 332.22 | 396.63 | 444.09 | 472.34 | 254.25 | 324.31 | 368.38 | 432.79 | 485.90 | 518.67 |
| 77 | 249.73 | 325.44 | 374.03 | 435.05 | 490.42 | 524.32 | 272.33 | 354.82 | 407.93 | 471.21 | 532.23 | 570.65 |
| 78 | 270.07 | 361.60 | 419.23 | 475.73 | 541.27 | 580.82 | 292.67 | 388.72 | 449.74 | 510.76 | 583.08 | 627.15 |
| 79 | 291.54 | 400.02 | 465.56 | 518.67 | 594.38 | 639.58 | 313.01 | 423.75 | 492.68 | 552.57 | 635.06 | 684.78 |
| 80 | 317.53 | 439.57 | | | | | 336.74 | 461.04 | | | | |
| 81 | 348.04 | 480.25 | | | | | 366.12 | 500.59 | | | | |
| 82 | 383.07 | 523.19 | | | | | 398.89 | 541.27 | | | | |
| 83 | 421.49 | 568.39 | | | | | 436.18 | 585.34 | | | | |
| 84 | 463.30 | 614.72 | | | | | 476.86 | 629.41 | | | | |
| 85+ | | | | | | | | | | | | |

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

# Appendix B1

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

## LTC-96CL VA, LTC-96CL VA 9/96

***Premiums to be used only with those***

***that have not previously elected an inflation decrease option***

### Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

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

| Age | GPO Inflation | | | | 5% Simple Inflation | | | | 5% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 36.04 | 37.62 | 54.03 | 80.41 | 69.15 | 82.98 | 96.81 | 166.34 | 198.01 | 238.51 | 288.01 | 486.02 |
| 30 | 38.77 | 42.95 | 55.32 | 82.98 | 71.27 | 85.36 | 96.81 | 179.11 | 198.01 | 238.51 | 288.01 | 486.02 |
| 31 | 39.72 | 44.95 | 55.32 | 82.98 | 76.36 | 90.49 | 101.88 | 192.09 | 198.01 | 238.51 | 288.01 | 486.02 |
| 32 | 41.23 | 46.85 | 55.32 | 82.98 | 76.36 | 95.69 | 107.18 | 198.66 | 198.01 | 238.51 | 288.01 | 486.02 |
| 33 | 41.49 | 48.36 | 55.32 | 82.98 | 81.53 | 100.95 | 112.53 | 211.96 | 198.01 | 238.51 | 288.01 | 486.02 |
| 34 | 41.49 | 48.41 | 55.32 | 82.98 | 86.78 | 106.27 | 117.95 | 225.48 | 198.01 | 238.51 | 288.01 | 486.02 |
| 35 | 41.49 | 48.41 | 55.32 | 83.38 | 92.10 | 106.27 | 123.42 | 232.33 | 198.01 | 238.51 | 288.01 | 486.02 |
| 36 | 41.49 | 49.08 | 59.28 | 89.33 | 97.51 | 111.67 | 134.55 | 246.18 | 198.01 | 238.51 | 288.01 | 486.02 |
| 37 | 45.26 | 49.08 | 59.28 | 95.36 | 102.99 | 122.65 | 140.20 | 260.25 | 198.01 | 238.51 | 288.01 | 486.02 |
| 38 | 45.26 | 53.76 | 64.15 | 95.36 | 108.55 | 128.25 | 145.91 | 274.54 | 198.01 | 238.51 | 288.01 | 486.02 |
| 39 | 50.01 | 58.54 | 69.10 | 101.48 | 114.19 | 133.91 | 157.52 | 296.39 | 198.01 | 238.51 | 288.01 | 486.02 |
| 40 | 54.30 | 63.22 | 74.14 | 107.69 | 119.91 | 139.63 | 163.42 | 297.01 | 198.01 | 238.51 | 288.01 | 486.02 |
| 41 | 55.30 | 66.61 | 79.90 | 114.34 | 126.32 | 146.15 | 170.23 | 297.01 | 198.01 | 238.51 | 288.01 | 486.02 |
| 42 | 59.08 | 69.15 | 80.53 | 121.12 | 132.88 | 152.80 | 183.33 | 297.01 | 198.01 | 238.51 | 288.01 | 486.02 |
| 43 | 61.17 | 72.10 | 86.52 | 128.03 | 135.01 | 162.01 | 189.01 | 297.01 | 198.01 | 238.51 | 288.01 | 486.02 |
| 44 | 62.49 | 74.95 | 89.79 | 135.09 | 135.01 | 162.01 | 189.01 | 297.01 | 198.01 | 238.51 | 288.01 | 486.02 |
| 45 | 63.99 | 75.13 | 89.79 | 136.66 | 145.84 | 170.83 | 200.09 | 372.51 | 229.51 | 274.51 | 328.51 | 553.52 |
| 46 | 66.82 | 78.38 | 95.79 | 143.49 | 158.36 | 183.46 | 207.08 | 378.01 | 229.51 | 274.51 | 328.51 | 553.52 |
| 47 | 69.42 | 81.38 | 101.96 | 150.44 | 165.17 | 190.38 | 220.32 | 378.01 | 229.51 | 274.51 | 328.51 | 553.52 |
| 48 | 73.04 | 85.52 | 102.76 | 157.51 | 171.01 | 203.60 | 233.91 | 378.01 | 229.51 | 274.51 | 328.51 | 553.52 |
| 49 | 75.31 | 88.55 | 109.17 | 171.49 | 171.01 | 207.01 | 241.44 | 378.01 | 229.51 | 274.51 | 328.51 | 553.52 |
| 50 | 77.63 | 90.98 | 113.72 | 176.68 | 188.51 | 220.55 | 251.74 | 409.52 | 243.01 | 292.51 | 346.51 | 580.52 |
| 51 | 80.40 | 94.57 | 118.97 | 188.71 | 193.79 | 232.40 | 262.27 | 432.02 | 252.01 | 301.51 | 364.51 | 603.02 |
| 52 | 83.04 | 97.18 | 123.09 | 200.81 | 204.41 | 236.24 | 273.80 | 454.52 | 265.51 | 315.01 | 378.01 | 625.52 |
| 53 | 86.89 | 101.09 | 123.09 | 212.28 | 215.16 | 247.38 | 283.80 | 477.02 | 274.51 | 328.51 | 391.52 | 648.03 |
| 54 | 90.18 | 104.77 | 128.57 | 224.52 | 220.71 | 259.51 | 301.94 | 504.02 | 288.01 | 342.01 | 414.02 | 666.03 |
| 55 | 92.96 | 108.38 | 134.14 | 236.83 | 231.66 | 270.01 | 313.04 | 526.52 | 301.51 | 355.51 | 427.52 | 688.53 |
| 56 | 98.93 | 116.26 | 144.66 | 255.37 | 242.58 | 281.31 | 330.50 | 549.02 | 310.51 | 369.01 | 445.52 | 715.53 |
| 57 | 106.16 | 124.17 | 155.30 | 274.79 | 253.59 | 298.16 | 348.13 | 571.52 | 324.01 | 382.51 | 459.02 | 733.53 |
| 58 | 112.27 | 132.25 | 172.33 | 293.58 | 264.71 | 309.69 | 365.91 | 598.52 | 337.51 | 400.52 | 481.52 | 760.53 |
| 59 | 119.36 | 141.27 | 182.70 | 319.58 | 282.22 | 326.83 | 383.03 | 625.52 | 351.01 | 414.02 | 499.52 | 787.53 |
| 60 | 126.97 | 150.36 | 198.47 | 344.14 | 292.70 | 343.29 | 400.32 | 657.03 | 369.01 | 436.52 | 522.02 | 814.53 |
| 61 | 137.57 | 161.39 | 214.96 | 369.48 | 314.48 | 362.71 | 428.37 | 672.02 | 375.28 | 445.10 | 532.38 | 820.38 |
| 62 | 146.72 | 172.47 | 231.08 | 402.28 | 336.81 | 385.87 | 450.84 | 689.26 | 384.80 | 452.46 | 545.48 | 828.80 |
| 63 | 160.68 | 185.55 | 246.84 | 426.44 | 348.05 | 396.86 | 484.91 | 704.28 | 393.09 | 466.79 | 556.87 | 835.31 |
| 64 | 173.72 | 197.29 | 262.78 | 443.75 | 360.54 | 419.98 | 511.10 | 721.09 | 404.13 | 475.44 | 570.53 | 855.80 |
| 65 | 188.01 | 211.96 | 284.86 | 459.68 | 375.40 | 436.69 | 524.80 | 735.49 | 413.71 | 486.49 | 589.92 | 865.73 |
| 66 | 205.91 | 230.27 | 316.79 | 477.37 | 384.86 | 447.77 | 540.28 | 758.61 | 432.96 | 506.97 | 603.19 | 884.43 |
| 67 | 226.95 | 255.83 | 354.59 | 492.89 | 396.46 | 460.75 | 557.18 | 775.05 | 442.89 | 517.89 | 625.04 | 907.21 |
| 68 | 246.98 | 279.20 | 384.28 | 509.72 | 416.73 | 482.17 | 578.60 | 805.91 | 464.95 | 540.72 | 650.93 | 936.79 |
| 69 | 273.02 | 310.92 | 408.08 | 544.10 | 437.94 | 510.93 | 613.78 | 849.33 | 491.02 | 570.64 | 690.08 | 988.68 |
| 70 | 297.30 | 340.68 | 440.58 | 584.24 | 472.50 | 545.93 | 657.67 | 906.69 | 523.58 | 606.59 | 737.49 | 1047.17 |
| 71 | 324.22 | 368.16 | 478.72 | 629.08 | 503.27 | 579.99 | 705.80 | 969.71 | 558.50 | 647.50 | 785.59 | 1110.87 |
| 72 | 352.39 | 398.70 | 512.61 | 680.54 | 536.18 | 618.67 | 751.25 | 1031.12 | 592.16 | 683.49 | 827.84 | 1169.59 |
| 73 | 383.81 | 431.80 | 553.63 | 734.41 | 567.76 | 655.32 | 799.38 | 1093.14 | 621.42 | 717.46 | 875.64 | 1225.90 |
| 74 | 417.08 | 467.40 | 600.39 | 789.71 | 603.10 | 695.05 | 846.50 | 1154.81 | 651.78 | 754.55 | 916.82 | 1281.92 |
| 75 | 454.38 | 505.92 | 645.54 | 848.05 | 633.45 | 734.29 | 892.00 | 1215.19 | 677.41 | 786.00 | 956.64 | 1331.54 |
| 76 | 496.03 | 572.53 | 690.98 | 905.68 | 663.84 | 769.95 | 937.76 | 1270.91 | 703.32 | 814.37 | 994.52 | 1379.49 |
| 77 | 526.69 | 608.98 | 733.60 | 959.32 | 691.28 | 799.43 | 975.78 | 1321.42 | 726.54 | 841.76 | 1027.51 | 1417.82 |
| 78 | 571.64 | 661.54 | 795.23 | 1037.26 | 737.60 | 855.16 | 1041.87 | 1406.06 | 769.87 | 892.04 | 1090.27 | 1498.26 |
| 79 | 631.57 | 728.38 | 882.82 | 1145.59 | 802.14 | 931.23 | 1138.68 | 1528.22 | 832.11 | 963.50 | 1177.86 | 1615.81 |
| 80 | 698.42 | 806.75 | 975.02 | 1265.45 | 875.91 | | | | 901.26 | | | |
| 81 | 772.18 | 892.04 | 1076.44 | 1394.53 | 951.97 | | | | 975.02 | | | |
| 82 | 850.55 | 981.94 | 1187.08 | 1532.83 | 1034.95 | | | | 1053.39 | | | |
| 83 | 938.14 | 1083.36 | 1309.25 | 1689.58 | 1124.85 | | | | 1138.68 | | | |
| 84 | 1037.26 | 1198.61 | 1449.85 | 1869.37 | 1226.27 | | | | 1237.79 | | | |
| 85+ | 1387.62 | 1606.59 | 1945.43 | 2514.77 | | | | | | | | |

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

# Appendix B1

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

## LTC-96CL VA, LTC-96CL VA 9/96

***Premiums to be used only with those***

***that have not previously elected an inflation decrease option***

### Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

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

| Age | GPO Inflation | | | | 5% Simple Inflation | | | | 5% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 34.04 | 35.83 | 51.78 | 73.71 | 64.54 | 76.07 | 89.90 | 153.74 | 189.01 | 220.51 | 270.01 | 459.02 |
| 30 | 36.62 | 40.90 | 53.02 | 76.07 | 66.52 | 78.25 | 89.90 | 165.54 | 189.01 | 220.51 | 270.01 | 459.02 |
| 31 | 37.51 | 42.81 | 53.02 | 76.07 | 71.27 | 82.95 | 94.60 | 177.54 | 189.01 | 220.51 | 270.01 | 459.02 |
| 32 | 38.94 | 44.62 | 53.02 | 76.07 | 71.27 | 87.71 | 99.52 | 183.61 | 189.01 | 220.51 | 270.01 | 459.02 |
| 33 | 39.19 | 46.06 | 53.02 | 76.07 | 76.09 | 92.54 | 104.49 | 195.90 | 189.01 | 220.51 | 270.01 | 459.02 |
| 34 | 39.19 | 46.10 | 53.02 | 76.07 | 80.99 | 97.42 | 109.52 | 208.40 | 189.01 | 220.51 | 270.01 | 459.02 |
| 35 | 39.19 | 46.10 | 53.02 | 76.43 | 85.96 | 97.42 | 114.60 | 214.73 | 189.01 | 220.51 | 270.01 | 459.02 |
| 36 | 39.19 | 46.75 | 56.81 | 81.88 | 91.01 | 102.36 | 124.94 | 227.53 | 189.01 | 220.51 | 270.01 | 459.02 |
| 37 | 42.75 | 46.75 | 56.81 | 87.41 | 96.12 | 112.43 | 130.19 | 240.53 | 189.01 | 220.51 | 270.01 | 459.02 |
| 38 | 42.75 | 51.20 | 61.48 | 87.41 | 101.31 | 117.56 | 135.49 | 253.74 | 189.01 | 220.51 | 270.01 | 459.02 |
| 39 | 47.24 | 55.75 | 66.22 | 93.02 | 106.58 | 122.75 | 146.27 | 273.94 | 189.01 | 220.51 | 270.01 | 459.02 |
| 40 | 51.29 | 60.21 | 71.06 | 98.72 | 111.91 | 128.00 | 151.75 | 274.51 | 189.01 | 220.51 | 270.01 | 459.02 |
| 41 | 52.23 | 63.44 | 76.57 | 104.81 | 117.90 | 133.97 | 158.07 | 274.51 | 189.01 | 220.51 | 270.01 | 459.02 |
| 42 | 55.80 | 65.85 | 77.17 | 111.02 | 124.02 | 140.07 | 170.23 | 274.51 | 189.01 | 220.51 | 270.01 | 459.02 |
| 43 | 57.77 | 68.67 | 82.91 | 117.36 | 126.00 | 148.51 | 175.51 | 274.51 | 189.01 | 220.51 | 270.01 | 459.02 |
| 44 | 59.02 | 71.38 | 86.05 | 123.83 | 126.00 | 148.51 | 175.51 | 274.51 | 189.01 | 220.51 | 270.01 | 459.02 |
| 45 | 58.17 | 69.35 | 86.80 | 127.55 | 138.16 | 159.68 | 185.54 | 350.34 | 216.01 | 256.51 | 310.51 | 526.52 |
| 46 | 60.75 | 72.35 | 92.59 | 133.92 | 150.02 | 171.49 | 192.02 | 355.51 | 216.01 | 256.51 | 310.51 | 526.52 |
| 47 | 63.10 | 75.12 | 98.56 | 140.41 | 156.47 | 177.97 | 204.30 | 355.51 | 216.01 | 256.51 | 310.51 | 526.52 |
| 48 | 66.40 | 78.94 | 99.34 | 147.01 | 162.01 | 190.32 | 216.90 | 355.51 | 216.01 | 256.51 | 310.51 | 526.52 |
| 49 | 68.47 | 81.74 | 105.53 | 160.06 | 162.01 | 193.51 | 223.88 | 355.51 | 216.01 | 256.51 | 310.51 | 526.52 |
| 50 | 71.16 | 84.48 | 106.83 | 165.64 | 175.05 | 202.90 | 238.94 | 387.01 | 229.51 | 270.01 | 328.51 | 553.52 |
| 51 | 77.19 | 88.27 | 112.17 | 177.61 | 184.98 | 218.99 | 245.62 | 409.52 | 243.01 | 283.51 | 342.01 | 576.02 |
| 52 | 76.89 | 91.11 | 113.37 | 189.66 | 191.37 | 219.37 | 261.36 | 427.52 | 252.01 | 292.51 | 355.51 | 598.52 |
| 53 | 83.79 | 92.17 | 114.08 | 197.64 | 202.25 | 230.61 | 263.82 | 454.52 | 261.01 | 310.51 | 373.51 | 616.52 |
| 54 | 87.18 | 98.95 | 119.60 | 209.80 | 212.22 | 246.75 | 281.54 | 472.52 | 274.51 | 324.01 | 387.01 | 639.02 |
| 55 | 87.32 | 100.04 | 128.18 | 225.73 | 219.03 | 253.40 | 296.99 | 499.52 | 283.51 | 333.01 | 405.02 | 661.53 |
| 56 | 93.27 | 107.75 | 135.62 | 240.35 | 225.85 | 260.62 | 310.35 | 517.52 | 297.01 | 346.51 | 423.02 | 679.53 |
| 57 | 100.26 | 115.50 | 146.17 | 259.31 | 236.97 | 277.46 | 327.89 | 544.52 | 310.51 | 360.01 | 436.52 | 702.03 |
| 58 | 109.31 | 126.37 | 162.57 | 277.92 | 248.17 | 289.05 | 345.58 | 567.02 | 319.51 | 373.51 | 454.52 | 724.53 |
| 59 | 113.54 | 132.44 | 173.09 | 307.45 | 269.59 | 306.15 | 362.87 | 594.02 | 333.01 | 391.52 | 472.52 | 747.03 |
| 60 | 121.20 | 138.79 | 182.46 | 323.89 | 276.21 | 318.77 | 380.31 | 625.52 | 351.01 | 409.52 | 495.02 | 778.53 |
| 61 | 131.71 | 149.86 | 201.93 | 349.18 | 293.79 | 338.26 | 404.35 | 637.11 | 357.83 | 414.55 | 501.83 | 785.47 |
| 62 | 138.26 | 160.97 | 218.07 | 381.55 | 319.97 | 361.24 | 426.90 | 655.43 | 367.89 | 427.09 | 515.88 | 790.74 |
| 63 | 154.84 | 176.85 | 230.81 | 402.08 | 331.67 | 373.05 | 452.85 | 667.43 | 372.61 | 434.03 | 528.21 | 806.65 |
| 64 | 167.84 | 188.72 | 246.95 | 419.98 | 344.70 | 396.20 | 479.41 | 685.43 | 388.28 | 447.71 | 542.80 | 816.18 |
| 65 | 179.19 | 197.83 | 268.85 | 432.86 | 352.42 | 409.88 | 494.15 | 704.84 | 398.39 | 459.68 | 555.45 | 831.25 |
| 66 | 194.14 | 213.21 | 296.99 | 447.77 | 366.35 | 421.86 | 510.67 | 721.61 | 414.46 | 477.37 | 577.28 | 851.12 |
| 67 | 217.75 | 240.96 | 337.21 | 464.32 | 378.60 | 435.74 | 525.04 | 739.34 | 428.60 | 492.89 | 592.90 | 867.92 |
| 68 | 234.78 | 261.38 | 360.26 | 485.61 | 396.07 | 454.62 | 547.61 | 768.03 | 444.28 | 509.72 | 619.93 | 902.35 |
| 69 | 257.86 | 289.99 | 384.85 | 517.56 | 418.03 | 481.07 | 583.92 | 812.84 | 474.43 | 540.79 | 656.91 | 948.86 |
| 70 | 285.41 | 320.12 | 418.23 | 555.51 | 450.15 | 514.01 | 622.55 | 865.19 | 504.43 | 574.67 | 702.37 | 1008.86 |
| 71 | 309.87 | 348.33 | 451.10 | 604.53 | 484.86 | 549.30 | 668.98 | 926.75 | 540.09 | 613.74 | 745.70 | 1070.98 |
| 72 | 338.40 | 376.70 | 486.10 | 648.13 | 512.61 | 583.32 | 715.89 | 989.88 | 568.59 | 648.13 | 795.44 | 1131.29 |
| 73 | 367.59 | 407.95 | 525.39 | 697.69 | 545.16 | 621.42 | 759.83 | 1047.95 | 598.83 | 683.57 | 836.10 | 1186.35 |
| 74 | 401.44 | 442.00 | 567.94 | 754.55 | 578.76 | 659.89 | 805.93 | 1111.54 | 630.14 | 716.69 | 878.95 | 1241.35 |
| 75 | 436.71 | 479.03 | 611.97 | 814.44 | 607.60 | 695.50 | 850.64 | 1168.65 | 656.72 | 749.80 | 917.86 | 1290.17 |
| 76 | 476.28 | 542.91 | 656.43 | 868.66 | 636.69 | 728.00 | 893.34 | 1221.56 | 681.11 | 777.35 | 955.03 | 1335.07 |
| 77 | 505.52 | 576.06 | 695.98 | 917.00 | 665.41 | 759.46 | 931.11 | 1269.69 | 703.03 | 801.79 | 987.54 | 1373.15 |
| 78 | 548.59 | 624.66 | 758.35 | 993.46 | 709.94 | 811.36 | 995.77 | 1355.35 | 744.52 | 850.55 | 1046.48 | 1452.16 |
| 79 | 608.52 | 691.50 | 839.03 | 1099.49 | 774.48 | 885.13 | 1085.66 | 1472.90 | 804.45 | 922.01 | 1134.07 | 1565.10 |
| 80 | 670.76 | 762.96 | 928.92 | 1212.44 | 841.33 | | | | 873.60 | | | |
| 81 | 742.21 | 843.64 | 1025.73 | 1336.91 | 917.40 | | | | 942.75 | | | |
| 82 | 818.28 | 931.23 | 1131.76 | 1470.60 | 998.07 | | | | 1018.82 | | | |
| 83 | 901.26 | 1025.73 | 1247.01 | 1620.42 | 1085.66 | | | | 1104.10 | | | |
| 84 | 995.77 | 1136.37 | 1380.70 | 1795.61 | 1182.47 | | | | 1198.61 | | | |
| 85+ | 1334.60 | 1523.61 | 1855.54 | 2417.96 | | | | | | | | |

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

# Appendix B1

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

## LTC-96CL VA, LTC-96CL VA 9/96

***Premiums to be used only with those***

***that have not previously elected an inflation decrease option***

### Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

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

| Age | GPO Inflation | | | | 5% Simple Inflation | | | | 5% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 30.03 | 30.46 | 45.03 | 64.77 | 57.63 | 64.54 | 78.37 | 136.10 | 171.01 | 193.51 | 234.01 | 409.52 |
| 30 | 32.31 | 34.77 | 46.10 | 66.85 | 59.39 | 66.39 | 78.37 | 146.54 | 171.01 | 193.51 | 234.01 | 409.52 |
| 31 | 33.10 | 36.39 | 46.10 | 66.85 | 63.63 | 70.38 | 82.47 | 157.16 | 171.01 | 193.51 | 234.01 | 409.52 |
| 32 | 34.36 | 37.92 | 46.10 | 66.85 | 63.63 | 74.42 | 86.76 | 162.54 | 171.01 | 193.51 | 234.01 | 409.52 |
| 33 | 34.58 | 39.15 | 46.10 | 66.85 | 67.94 | 78.51 | 91.10 | 173.42 | 171.01 | 193.51 | 234.01 | 409.52 |
| 34 | 34.58 | 39.19 | 46.10 | 66.85 | 72.31 | 82.66 | 95.48 | 184.49 | 171.01 | 193.51 | 234.01 | 409.52 |
| 35 | 34.58 | 39.19 | 46.10 | 67.17 | 76.75 | 82.66 | 99.91 | 190.09 | 171.01 | 193.51 | 234.01 | 409.52 |
| 36 | 34.58 | 39.73 | 49.40 | 71.96 | 81.26 | 86.85 | 108.92 | 201.42 | 171.01 | 193.51 | 234.01 | 409.52 |
| 37 | 37.72 | 39.73 | 49.40 | 76.82 | 85.82 | 95.40 | 113.50 | 212.93 | 171.01 | 193.51 | 234.01 | 409.52 |
| 38 | 37.72 | 43.52 | 53.46 | 76.82 | 90.46 | 99.75 | 118.12 | 224.62 | 171.01 | 193.51 | 234.01 | 409.52 |
| 39 | 41.68 | 47.39 | 57.59 | 81.75 | 95.16 | 104.15 | 127.52 | 242.50 | 171.01 | 193.51 | 234.01 | 409.52 |
| 40 | 45.25 | 51.18 | 61.79 | 86.75 | 99.92 | 108.60 | 132.29 | 243.01 | 171.01 | 193.51 | 234.01 | 409.52 |
| 41 | 46.08 | 53.92 | 66.58 | 92.10 | 105.27 | 113.67 | 137.81 | 243.01 | 171.01 | 193.51 | 234.01 | 409.52 |
| 42 | 49.23 | 55.98 | 67.11 | 97.57 | 110.74 | 118.85 | 148.41 | 243.01 | 171.01 | 193.51 | 234.01 | 409.52 |
| 43 | 50.98 | 58.37 | 72.10 | 103.14 | 112.50 | 126.00 | 153.01 | 243.01 | 171.01 | 193.51 | 234.01 | 409.52 |
| 44 | 52.07 | 60.67 | 74.82 | 108.82 | 112.50 | 126.00 | 153.01 | 243.01 | 171.01 | 193.51 | 234.01 | 409.52 |
| 45 | 52.35 | 60.68 | 74.82 | 109.33 | 122.81 | 133.69 | 160.07 | 310.43 | 198.01 | 225.01 | 274.51 | 477.02 |
| 46 | 54.67 | 63.30 | 79.82 | 114.79 | 133.35 | 143.58 | 165.66 | 315.01 | 198.01 | 225.01 | 274.51 | 477.02 |
| 47 | 56.79 | 65.73 | 84.97 | 120.35 | 139.09 | 149.00 | 176.26 | 315.01 | 198.01 | 225.01 | 274.51 | 477.02 |
| 48 | 59.76 | 69.08 | 85.64 | 126.01 | 144.01 | 159.34 | 187.13 | 315.01 | 198.01 | 225.01 | 274.51 | 477.02 |
| 49 | 61.62 | 71.52 | 90.98 | 137.20 | 144.01 | 162.01 | 193.15 | 315.01 | 198.01 | 225.01 | 274.51 | 477.02 |
| 50 | 64.69 | 71.48 | 93.04 | 147.24 | 157.09 | 176.44 | 204.80 | 342.01 | 211.51 | 238.51 | 288.01 | 499.52 |
| 51 | 67.54 | 75.66 | 95.18 | 159.11 | 162.96 | 187.71 | 212.31 | 364.51 | 216.01 | 247.51 | 301.51 | 522.02 |
| 52 | 67.67 | 75.93 | 100.41 | 167.34 | 173.97 | 189.84 | 224.02 | 382.51 | 229.51 | 256.51 | 315.01 | 540.02 |
| 53 | 77.58 | 83.25 | 99.07 | 175.68 | 176.43 | 197.06 | 231.84 | 405.02 | 238.51 | 270.01 | 328.51 | 558.02 |
| 54 | 78.16 | 84.40 | 101.66 | 187.71 | 186.75 | 212.71 | 248.89 | 423.02 | 247.51 | 279.01 | 342.01 | 576.02 |
| 55 | 78.87 | 86.15 | 110.29 | 199.82 | 197.97 | 220.16 | 256.85 | 445.52 | 256.51 | 292.51 | 355.51 | 594.02 |
| 56 | 81.97 | 93.57 | 117.54 | 210.31 | 204.94 | 227.53 | 274.08 | 468.02 | 270.01 | 301.51 | 369.01 | 616.52 |
| 57 | 88.47 | 98.18 | 124.85 | 232.21 | 216.18 | 240.19 | 287.41 | 486.02 | 279.01 | 315.01 | 382.51 | 634.52 |
| 58 | 97.49 | 108.74 | 143.06 | 246.61 | 223.35 | 251.88 | 304.92 | 508.52 | 292.51 | 328.51 | 400.52 | 657.03 |
| 59 | 98.98 | 114.78 | 150.65 | 271.04 | 240.10 | 264.78 | 318.52 | 531.02 | 301.51 | 342.01 | 418.52 | 679.53 |
| 60 | 106.77 | 118.55 | 160.06 | 291.50 | 251.48 | 277.90 | 332.27 | 558.02 | 319.51 | 360.01 | 436.52 | 706.53 |
| 61 | 120.01 | 129.69 | 175.88 | 312.64 | 268.96 | 293.43 | 352.30 | 571.65 | 327.28 | 366.55 | 449.46 | 715.65 |
| 62 | 121.33 | 137.97 | 188.77 | 340.07 | 286.29 | 316.09 | 375.04 | 583.54 | 334.06 | 372.11 | 456.69 | 718.86 |
| 63 | 137.31 | 153.66 | 201.96 | 357.40 | 298.91 | 325.43 | 396.75 | 601.92 | 343.95 | 384.90 | 470.89 | 732.95 |
| 64 | 150.17 | 162.98 | 218.46 | 376.39 | 309.04 | 348.66 | 423.94 | 618.08 | 352.62 | 392.24 | 483.37 | 744.86 |
| 65 | 161.57 | 172.40 | 236.85 | 386.90 | 321.78 | 356.25 | 436.69 | 635.89 | 363.91 | 406.05 | 497.99 | 758.47 |
| 66 | 173.55 | 184.78 | 260.69 | 403.36 | 333.05 | 370.05 | 451.47 | 651.30 | 373.75 | 418.16 | 514.38 | 777.11 |
| 67 | 196.29 | 211.21 | 295.49 | 417.89 | 342.88 | 382.17 | 467.89 | 667.90 | 389.31 | 432.17 | 532.18 | 792.91 |
| 68 | 213.44 | 228.70 | 319.09 | 437.40 | 361.63 | 399.51 | 489.06 | 695.70 | 409.84 | 454.62 | 557.94 | 826.58 |
| 69 | 233.59 | 254.12 | 341.72 | 467.80 | 384.85 | 424.67 | 517.56 | 736.53 | 434.62 | 481.07 | 590.55 | 872.56 |
| 70 | 258.65 | 281.94 | 370.34 | 504.43 | 408.65 | 453.35 | 555.51 | 788.57 | 466.12 | 514.01 | 635.32 | 929.04 |
| 71 | 281.18 | 305.85 | 402.00 | 546.23 | 441.89 | 487.92 | 598.40 | 846.96 | 497.13 | 549.30 | 675.11 | 988.12 |
| 72 | 307.64 | 332.71 | 433.07 | 589.21 | 474.32 | 521.45 | 642.24 | 904.44 | 527.34 | 583.32 | 718.84 | 1045.85 |
| 73 | 337.86 | 362.92 | 468.89 | 635.55 | 502.79 | 553.63 | 683.57 | 963.21 | 556.46 | 612.95 | 759.83 | 1098.79 |
| 74 | 364.94 | 391.20 | 508.44 | 689.64 | 532.78 | 586.87 | 727.50 | 1019.59 | 584.17 | 646.37 | 800.52 | 1152.11 |
| 75 | 401.37 | 427.71 | 550.00 | 742.04 | 563.64 | 620.52 | 767.90 | 1072.99 | 610.18 | 674.82 | 837.71 | 1199.68 |
| 76 | 436.80 | 481.22 | 589.80 | 792.16 | 589.80 | 651.50 | 806.97 | 1125.31 | 634.22 | 700.85 | 868.66 | 1243.77 |
| 77 | 463.20 | 510.23 | 627.79 | 839.41 | 616.03 | 679.52 | 841.76 | 1170.94 | 656.01 | 726.54 | 898.19 | 1279.09 |
| 78 | 504.80 | 557.81 | 682.28 | 910.48 | 656.93 | 726.08 | 901.26 | 1249.32 | 696.11 | 769.87 | 954.28 | 1353.04 |
| 79 | 560.12 | 617.74 | 756.04 | 1007.29 | 716.86 | 792.92 | 984.24 | 1359.96 | 753.74 | 834.41 | 1032.65 | 1459.07 |
| 80 | 620.05 | 682.28 | 836.72 | 1111.02 | 781.40 | | | | 815.97 | | | |
| 81 | 684.59 | 753.74 | 924.31 | 1226.27 | 852.86 | | | | 882.82 | | | |
| 82 | 753.74 | 832.11 | 1021.12 | 1348.43 | 924.31 | | | | 954.28 | | | |
| 83 | 834.41 | 919.70 | 1127.15 | 1489.04 | 1007.29 | | | | 1032.65 | | | |
| 84 | 922.01 | 1016.51 | 1249.32 | 1650.39 | 1099.49 | | | | 1122.54 | | | |
| 85+ | 1240.10 | 1371.48 | 1684.97 | 2231.25 | | | | | | | | |

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

# Appendix B2

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

## LTC-96CL VA, LTC-96CL VA 9/96

***Premiums to be used only with those***

***that have previously elected an inflation decrease option***

### Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

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

| Age | 3.4% Simple Inflation | | | | 3.4% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 69.15 | 82.98 | 96.81 | 153.77 | 111.87 | 134.76 | 162.73 | 274.60 |
| 30 | 69.40 | 83.26 | 96.81 | 155.22 | 111.87 | 134.76 | 162.73 | 274.60 |
| 31 | 69.98 | 83.85 | 97.40 | 156.68 | 111.87 | 134.76 | 162.73 | 274.60 |
| 32 | 69.98 | 84.44 | 98.01 | 157.41 | 111.87 | 134.76 | 162.73 | 274.60 |
| 33 | 70.57 | 85.03 | 98.61 | 158.87 | 111.87 | 134.76 | 162.73 | 274.60 |
| 34 | 71.16 | 85.63 | 99.22 | 160.34 | 111.87 | 134.76 | 162.73 | 274.60 |
| 35 | 71.75 | 85.63 | 99.84 | 161.08 | 111.87 | 134.76 | 162.73 | 274.60 |
| 36 | 72.34 | 86.22 | 101.06 | 162.55 | 111.87 | 134.76 | 162.73 | 274.60 |
| 37 | 72.94 | 87.42 | 101.68 | 164.03 | 111.87 | 134.76 | 162.73 | 274.60 |
| 38 | 73.53 | 88.02 | 102.30 | 165.51 | 111.87 | 134.76 | 162.73 | 274.60 |
| 39 | 74.13 | 88.62 | 103.53 | 167.75 | 111.87 | 134.76 | 162.73 | 274.60 |
| 40 | 74.73 | 89.23 | 104.15 | 167.81 | 111.87 | 134.76 | 162.73 | 274.60 |
| 41 | 75.39 | 89.91 | 104.86 | 167.81 | 111.87 | 134.76 | 162.73 | 274.60 |
| 42 | 76.06 | 90.59 | 106.21 | 167.81 | 111.87 | 134.76 | 162.73 | 274.60 |
| 43 | 76.28 | 91.53 | 106.79 | 167.81 | 111.87 | 134.76 | 162.73 | 274.60 |
| 44 | 76.28 | 91.53 | 106.79 | 167.81 | 111.87 | 134.76 | 162.73 | 274.60 |
| 45 | 94.02 | 113.21 | 134.92 | 213.02 | 129.67 | 155.10 | 185.61 | 312.74 |
| 46 | 95.33 | 114.54 | 135.66 | 213.58 | 129.67 | 155.10 | 185.61 | 312.74 |
| 47 | 96.02 | 115.26 | 137.05 | 213.58 | 129.67 | 155.10 | 185.61 | 312.74 |
| 48 | 96.62 | 116.61 | 138.46 | 213.58 | 129.67 | 155.10 | 185.61 | 312.74 |
| 49 | 96.62 | 116.96 | 139.23 | 213.58 | 129.67 | 155.10 | 185.61 | 312.74 |
| 50 | 106.74 | 126.68 | 148.61 | 231.38 | 137.30 | 165.27 | 195.78 | 328.00 |
| 51 | 111.45 | 132.05 | 158.01 | 244.09 | 142.39 | 170.35 | 205.95 | 340.71 |
| 52 | 118.78 | 140.78 | 165.44 | 256.80 | 150.01 | 177.98 | 213.58 | 353.42 |
| 53 | 126.13 | 148.16 | 176.86 | 269.52 | 155.10 | 185.61 | 221.21 | 366.13 |
| 54 | 130.86 | 153.57 | 184.97 | 284.77 | 162.73 | 193.24 | 233.92 | 376.30 |
| 55 | 138.23 | 162.97 | 194.42 | 297.48 | 170.35 | 200.87 | 241.55 | 389.02 |
| 56 | 145.59 | 170.37 | 204.54 | 310.20 | 175.44 | 208.49 | 251.72 | 404.27 |
| 57 | 152.96 | 180.42 | 214.68 | 322.91 | 183.07 | 216.12 | 259.35 | 414.44 |
| 58 | 160.34 | 187.85 | 224.83 | 338.17 | 190.69 | 226.29 | 272.06 | 429.70 |
| 59 | 168.39 | 197.93 | 236.98 | 353.42 | 198.32 | 233.92 | 282.23 | 444.95 |
| 60 | 177.78 | 210.02 | 249.16 | 371.22 | 208.49 | 246.63 | 294.94 | 460.21 |
| 61 | 190.42 | 220.98 | 266.60 | 389.42 | 217.47 | 257.93 | 308.50 | 475.40 |
| 62 | 200.83 | 231.00 | 281.39 | 409.93 | 228.85 | 269.09 | 324.42 | 492.92 |
| 63 | 212.59 | 242.41 | 301.53 | 430.18 | 240.10 | 285.12 | 340.14 | 510.22 |
| 64 | 226.34 | 263.65 | 320.86 | 452.68 | 253.70 | 298.47 | 358.17 | 537.25 |
| 65 | 242.40 | 281.98 | 338.87 | 474.91 | 267.14 | 314.14 | 380.92 | 559.01 |
| 66 | 255.82 | 297.63 | 359.13 | 504.25 | 287.79 | 336.99 | 400.94 | 587.89 |
| 67 | 271.51 | 315.54 | 381.59 | 530.79 | 303.31 | 354.68 | 428.06 | 621.30 |
| 68 | 294.32 | 340.53 | 408.64 | 569.18 | 328.37 | 381.88 | 459.72 | 661.61 |
| 69 | 319.27 | 372.48 | 447.46 | 619.19 | 357.97 | 416.02 | 503.09 | 720.78 |
| 70 | 355.95 | 411.27 | 495.45 | 683.04 | 394.43 | 456.97 | 555.57 | 788.87 |
| 71 | 392.20 | 451.99 | 550.04 | 755.71 | 435.25 | 504.60 | 612.22 | 865.71 |
| 72 | 432.78 | 499.36 | 606.36 | 832.26 | 477.96 | 551.67 | 668.19 | 944.02 |
| 73 | 475.23 | 548.53 | 669.11 | 915.00 | 520.15 | 600.54 | 732.94 | 1026.12 |
| 74 | 524.23 | 604.16 | 735.80 | 1003.80 | 566.55 | 655.88 | 796.92 | 1114.28 |
| 75 | 572.64 | 663.80 | 806.37 | 1098.54 | 612.38 | 710.54 | 864.80 | 1203.71 |
| 76 | 625.11 | 725.04 | 883.06 | 1196.77 | 662.29 | 766.87 | 936.51 | 1299.02 |
| 77 | 679.25 | 785.53 | 958.81 | 1298.44 | 713.91 | 827.12 | 1009.64 | 1393.16 |
| 78 | 737.60 | 855.16 | 1041.87 | 1406.06 | 769.87 | 892.04 | 1090.27 | 1498.26 |
| 79 | 802.14 | 931.23 | 1138.68 | 1528.22 | 832.11 | 963.50 | 1177.86 | 1615.81 |
| 80 | 875.91 | | | | 901.26 | | | |
| 81 | 951.97 | | | | 975.02 | | | |
| 82 | 1034.95 | | | | 1053.39 | | | |
| 83 | 1124.85 | | | | 1138.68 | | | |
| 84 | 1226.27 | | | | 1237.79 | | | |
| 85+ | | | | | | | | |

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

# Appendix B2

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

## LTC-96CL VA, LTC-96CL VA 9/96

***Premiums to be used only with those***

***that have previously elected an inflation decrease option***

### Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

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

| Age | 3.4% Simple Inflation | | | | 3.4% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 64.54 | 76.07 | 89.90 | 142.12 | 106.79 | 124.59 | 152.56 | 259.35 |
| 30 | 64.77 | 76.32 | 89.90 | 143.46 | 106.79 | 124.59 | 152.56 | 259.35 |
| 31 | 65.32 | 76.86 | 90.44 | 144.81 | 106.79 | 124.59 | 152.56 | 259.35 |
| 32 | 65.32 | 77.40 | 91.01 | 145.48 | 106.79 | 124.59 | 152.56 | 259.35 |
| 33 | 65.86 | 77.95 | 91.57 | 146.84 | 106.79 | 124.59 | 152.56 | 259.35 |
| 34 | 66.41 | 78.49 | 92.14 | 148.19 | 106.79 | 124.59 | 152.56 | 259.35 |
| 35 | 66.97 | 78.49 | 92.71 | 148.87 | 106.79 | 124.59 | 152.56 | 259.35 |
| 36 | 67.52 | 79.04 | 93.84 | 150.24 | 106.79 | 124.59 | 152.56 | 259.35 |
| 37 | 68.07 | 80.14 | 94.42 | 151.60 | 106.79 | 124.59 | 152.56 | 259.35 |
| 38 | 68.63 | 80.69 | 94.99 | 152.97 | 106.79 | 124.59 | 152.56 | 259.35 |
| 39 | 69.19 | 81.24 | 96.14 | 155.04 | 106.79 | 124.59 | 152.56 | 259.35 |
| 40 | 69.75 | 81.79 | 96.71 | 155.10 | 106.79 | 124.59 | 152.56 | 259.35 |
| 41 | 70.37 | 82.42 | 97.37 | 155.10 | 106.79 | 124.59 | 152.56 | 259.35 |
| 42 | 70.99 | 83.05 | 98.62 | 155.10 | 106.79 | 124.59 | 152.56 | 259.35 |
| 43 | 71.19 | 83.91 | 99.16 | 155.10 | 106.79 | 124.59 | 152.56 | 259.35 |
| 44 | 71.19 | 83.91 | 99.16 | 155.10 | 106.79 | 124.59 | 152.56 | 259.35 |
| 45 | 89.07 | 105.83 | 125.11 | 200.34 | 122.04 | 144.93 | 175.44 | 297.48 |
| 46 | 90.31 | 107.07 | 125.80 | 200.87 | 122.04 | 144.93 | 175.44 | 297.48 |
| 47 | 90.97 | 107.74 | 127.08 | 200.87 | 122.04 | 144.93 | 175.44 | 297.48 |
| 48 | 91.53 | 109.01 | 128.39 | 200.87 | 122.04 | 144.93 | 175.44 | 297.48 |
| 49 | 91.53 | 109.33 | 129.10 | 200.87 | 122.04 | 144.93 | 175.44 | 297.48 |
| 50 | 99.11 | 116.54 | 141.05 | 218.66 | 129.67 | 152.56 | 185.61 | 312.74 |
| 51 | 106.38 | 124.43 | 147.98 | 231.38 | 137.30 | 160.18 | 193.24 | 325.45 |
| 52 | 111.20 | 130.72 | 157.92 | 241.55 | 142.39 | 165.27 | 200.87 | 338.17 |
| 53 | 118.56 | 138.12 | 164.40 | 256.80 | 147.47 | 175.44 | 211.04 | 348.34 |
| 54 | 125.83 | 146.02 | 172.47 | 266.97 | 155.10 | 183.07 | 218.66 | 361.05 |
| 55 | 130.69 | 152.94 | 184.45 | 282.23 | 160.18 | 188.15 | 228.83 | 373.76 |
| 56 | 135.55 | 157.84 | 192.07 | 292.40 | 167.81 | 195.78 | 239.00 | 383.93 |
| 57 | 142.93 | 167.89 | 202.19 | 307.65 | 175.44 | 203.41 | 246.63 | 396.65 |
| 58 | 150.32 | 175.33 | 212.33 | 320.37 | 180.52 | 211.04 | 256.80 | 409.36 |
| 59 | 160.85 | 185.40 | 224.51 | 335.62 | 188.15 | 221.21 | 266.97 | 422.07 |
| 60 | 167.76 | 195.02 | 236.70 | 353.42 | 198.32 | 231.38 | 279.69 | 439.87 |
| 61 | 177.89 | 206.08 | 251.65 | 369.19 | 207.36 | 240.23 | 290.80 | 455.17 |
| 62 | 190.79 | 216.25 | 266.45 | 389.81 | 218.79 | 254.00 | 306.82 | 470.28 |
| 63 | 202.59 | 227.86 | 281.60 | 407.67 | 227.60 | 265.11 | 322.64 | 492.71 |
| 64 | 216.39 | 248.73 | 300.96 | 430.30 | 243.75 | 281.06 | 340.76 | 512.38 |
| 65 | 227.56 | 264.67 | 319.08 | 455.13 | 257.24 | 296.82 | 358.66 | 536.75 |
| 66 | 243.52 | 280.41 | 339.45 | 479.66 | 275.49 | 317.31 | 383.72 | 565.75 |
| 67 | 259.28 | 298.42 | 359.57 | 506.33 | 293.53 | 337.56 | 406.05 | 594.39 |
| 68 | 279.72 | 321.07 | 386.75 | 542.42 | 313.78 | 359.99 | 437.83 | 637.28 |
| 69 | 304.76 | 350.71 | 425.69 | 592.58 | 345.88 | 394.25 | 478.91 | 691.75 |
| 70 | 339.12 | 387.22 | 468.99 | 651.78 | 380.00 | 432.91 | 529.12 | 760.01 |
| 71 | 377.85 | 428.07 | 521.34 | 722.22 | 420.90 | 478.29 | 581.13 | 834.62 |
| 72 | 413.75 | 470.82 | 577.83 | 798.97 | 458.93 | 523.14 | 642.03 | 913.11 |
| 73 | 456.32 | 520.15 | 636.01 | 877.17 | 501.24 | 572.17 | 699.84 | 993.02 |
| 74 | 503.07 | 573.60 | 700.54 | 966.18 | 547.74 | 622.96 | 764.01 | 1079.02 |
| 75 | 549.27 | 628.74 | 768.97 | 1056.46 | 593.68 | 677.82 | 829.74 | 1166.32 |
| 76 | 599.55 | 685.53 | 841.23 | 1150.30 | 641.38 | 732.01 | 899.32 | 1257.19 |
| 77 | 653.84 | 746.25 | 914.91 | 1247.61 | 690.81 | 787.84 | 970.36 | 1349.27 |
| 78 | 709.94 | 811.36 | 995.77 | 1355.35 | 744.52 | 850.55 | 1046.48 | 1452.16 |
| 79 | 774.48 | 885.13 | 1085.66 | 1472.90 | 804.45 | 922.01 | 1134.07 | 1565.10 |
| 80 | 841.33 | | | | 873.60 | | | |
| 81 | 917.40 | | | | 942.75 | | | |
| 82 | 998.07 | | | | 1018.82 | | | |
| 83 | 1085.66 | | | | 1104.10 | | | |
| 84 | 1182.47 | | | | 1198.61 | | | |
| 85+ | | | | | | | | |

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

# Appendix B2

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

## LTC-96CL VA, LTC-96CL VA 9/96

***Premiums to be used only with those***

***that have previously elected an inflation decrease option***

### Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

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

| Age | 3.4% Simple Inflation | | | | 3.4% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 57.63 | 64.54 | 78.37 | 125.81 | 96.62 | 109.33 | 132.22 | 231.38 |
| 30 | 57.83 | 64.76 | 78.37 | 127.00 | 96.62 | 109.33 | 132.22 | 231.38 |
| 31 | 58.32 | 65.21 | 78.85 | 128.19 | 96.62 | 109.33 | 132.22 | 231.38 |
| 32 | 58.32 | 65.68 | 79.34 | 128.79 | 96.62 | 109.33 | 132.22 | 231.38 |
| 33 | 58.81 | 66.14 | 79.83 | 129.99 | 96.62 | 109.33 | 132.22 | 231.38 |
| 34 | 59.30 | 66.60 | 80.32 | 131.19 | 96.62 | 109.33 | 132.22 | 231.38 |
| 35 | 59.79 | 66.60 | 80.82 | 131.79 | 96.62 | 109.33 | 132.22 | 231.38 |
| 36 | 60.28 | 67.06 | 81.81 | 133.00 | 96.62 | 109.33 | 132.22 | 231.38 |
| 37 | 60.78 | 67.99 | 82.31 | 134.21 | 96.62 | 109.33 | 132.22 | 231.38 |
| 38 | 61.28 | 68.46 | 82.81 | 135.42 | 96.62 | 109.33 | 132.22 | 231.38 |
| 39 | 61.77 | 68.93 | 83.81 | 137.25 | 96.62 | 109.33 | 132.22 | 231.38 |
| 40 | 62.27 | 69.40 | 84.31 | 137.30 | 96.62 | 109.33 | 132.22 | 231.38 |
| 41 | 62.83 | 69.93 | 84.89 | 137.30 | 96.62 | 109.33 | 132.22 | 231.38 |
| 42 | 63.39 | 70.46 | 85.98 | 137.30 | 96.62 | 109.33 | 132.22 | 231.38 |
| 43 | 63.56 | 71.19 | 86.45 | 137.30 | 96.62 | 109.33 | 132.22 | 231.38 |
| 44 | 63.56 | 71.19 | 86.45 | 137.30 | 96.62 | 109.33 | 132.22 | 231.38 |
| 45 | 79.18 | 88.60 | 107.94 | 177.52 | 111.87 | 127.13 | 155.10 | 269.52 |
| 46 | 80.27 | 89.64 | 108.53 | 177.98 | 111.87 | 127.13 | 155.10 | 269.52 |
| 47 | 80.86 | 90.20 | 109.64 | 177.98 | 111.87 | 127.13 | 155.10 | 269.52 |
| 48 | 81.36 | 91.26 | 110.76 | 177.98 | 111.87 | 127.13 | 155.10 | 269.52 |
| 49 | 81.36 | 91.53 | 111.38 | 177.98 | 111.87 | 127.13 | 155.10 | 269.52 |
| 50 | 88.95 | 101.34 | 120.90 | 193.24 | 119.50 | 134.76 | 162.73 | 282.23 |
| 51 | 93.72 | 106.66 | 127.91 | 205.95 | 122.04 | 139.84 | 170.35 | 294.94 |
| 52 | 101.09 | 113.12 | 135.36 | 216.12 | 129.67 | 144.93 | 177.98 | 305.11 |
| 53 | 103.42 | 118.03 | 144.47 | 228.83 | 134.76 | 152.56 | 185.61 | 315.28 |
| 54 | 110.73 | 125.88 | 152.47 | 239.00 | 139.84 | 157.64 | 193.24 | 325.45 |
| 55 | 118.12 | 132.88 | 159.53 | 251.72 | 144.93 | 165.27 | 200.87 | 335.62 |
| 56 | 123.00 | 137.80 | 169.62 | 264.43 | 152.56 | 170.35 | 208.49 | 348.34 |
| 57 | 130.39 | 145.34 | 177.23 | 274.60 | 157.64 | 177.98 | 216.12 | 358.51 |
| 58 | 135.29 | 152.78 | 187.35 | 287.31 | 165.27 | 185.61 | 226.29 | 371.22 |
| 59 | 143.25 | 160.35 | 197.07 | 300.03 | 170.35 | 193.24 | 236.46 | 383.93 |
| 60 | 152.74 | 170.02 | 206.80 | 315.28 | 180.52 | 203.41 | 246.63 | 399.19 |
| 61 | 162.86 | 178.77 | 219.26 | 331.26 | 189.65 | 212.41 | 260.46 | 414.71 |
| 62 | 170.71 | 189.22 | 234.08 | 347.05 | 198.68 | 221.31 | 271.61 | 427.53 |
| 63 | 182.58 | 198.77 | 246.71 | 367.66 | 210.09 | 235.10 | 287.62 | 447.69 |
| 64 | 194.01 | 218.88 | 266.14 | 388.01 | 221.37 | 246.24 | 303.45 | 467.61 |
| 65 | 207.77 | 230.04 | 281.98 | 410.60 | 234.98 | 262.19 | 321.56 | 489.75 |
| 66 | 221.38 | 245.98 | 300.09 | 432.92 | 248.44 | 277.95 | 341.91 | 516.55 |
| 67 | 234.82 | 261.73 | 320.43 | 457.41 | 266.62 | 295.97 | 364.46 | 543.02 |
| 68 | 255.40 | 282.16 | 345.40 | 491.34 | 289.45 | 321.07 | 394.04 | 583.77 |
| 69 | 280.57 | 309.60 | 377.32 | 536.95 | 316.85 | 350.71 | 430.53 | 636.12 |
| 70 | 307.85 | 341.52 | 418.48 | 594.05 | 351.14 | 387.22 | 478.61 | 699.88 |
| 71 | 344.37 | 380.24 | 466.34 | 660.05 | 387.42 | 428.07 | 526.12 | 770.05 |
| 72 | 382.84 | 420.89 | 518.38 | 730.01 | 425.64 | 470.82 | 580.21 | 844.15 |
| 73 | 420.85 | 463.41 | 572.17 | 806.24 | 465.77 | 513.06 | 636.01 | 919.73 |
| 74 | 463.11 | 510.13 | 632.37 | 886.26 | 507.78 | 561.84 | 695.84 | 1001.45 |
| 75 | 509.53 | 560.95 | 694.18 | 969.98 | 551.60 | 610.04 | 757.29 | 1084.51 |
| 76 | 555.40 | 613.49 | 759.89 | 1059.67 | 597.23 | 659.97 | 817.99 | 1171.21 |
| 77 | 605.32 | 667.70 | 827.12 | 1150.57 | 644.60 | 713.91 | 882.57 | 1256.85 |
| 78 | 656.93 | 726.08 | 901.26 | 1249.32 | 696.11 | 769.87 | 954.28 | 1353.04 |
| 79 | 716.86 | 792.92 | 984.24 | 1359.96 | 753.74 | 834.41 | 1032.65 | 1459.07 |
| 80 | 781.40 | | | | 815.97 | | | |
| 81 | 852.86 | | | | 882.82 | | | |
| 82 | 924.31 | | | | 954.28 | | | |
| 83 | 1007.29 | | | | 1032.65 | | | |
| 84 | 1099.49 | | | | 1122.54 | | | |
| 85+ | | | | | | | | |

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

# Appendix B3

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

## LTC-96CL VA, LTC-96CL VA 9/96

***Premiums to be used only with those***

***that have previously elected an inflation decrease option***

### Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

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

| Age | 3.2% Simple Inflation | | | | 3.2% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 48.05 | 57.66 | 67.28 | 114.63 | 127.46 | 153.53 | 185.39 | 312.85 |
| 30 | 49.39 | 59.16 | 67.28 | 122.52 | 127.46 | 153.53 | 185.39 | 312.85 |
| 31 | 52.57 | 62.37 | 70.46 | 130.44 | 127.46 | 153.53 | 185.39 | 312.85 |
| 32 | 52.57 | 65.59 | 73.77 | 134.41 | 127.46 | 153.53 | 185.39 | 312.85 |
| 33 | 55.76 | 68.82 | 77.08 | 142.38 | 127.46 | 153.53 | 185.39 | 312.85 |
| 34 | 58.97 | 72.06 | 80.40 | 150.38 | 127.46 | 153.53 | 185.39 | 312.85 |
| 35 | 62.18 | 72.06 | 83.72 | 154.39 | 127.46 | 153.53 | 185.39 | 312.85 |
| 36 | 65.41 | 75.30 | 90.40 | 162.44 | 127.46 | 153.53 | 185.39 | 312.85 |
| 37 | 68.65 | 81.83 | 93.76 | 170.51 | 127.46 | 153.53 | 185.39 | 312.85 |
| 38 | 71.89 | 85.10 | 97.12 | 178.62 | 127.46 | 153.53 | 185.39 | 312.85 |
| 39 | 75.16 | 88.39 | 103.87 | 190.84 | 127.46 | 153.53 | 185.39 | 312.85 |
| 40 | 78.43 | 91.68 | 107.26 | 191.19 | 127.46 | 153.53 | 185.39 | 312.85 |
| 41 | 82.05 | 95.39 | 111.14 | 191.19 | 127.46 | 153.53 | 185.39 | 312.85 |
| 42 | 85.72 | 99.15 | 118.50 | 191.19 | 127.46 | 153.53 | 185.39 | 312.85 |
| 43 | 86.90 | 104.28 | 121.66 | 191.19 | 127.46 | 153.53 | 185.39 | 312.85 |
| 44 | 86.90 | 104.28 | 121.66 | 191.19 | 127.46 | 153.53 | 185.39 | 312.85 |
| 45 | 95.89 | 112.78 | 132.43 | 240.28 | 147.74 | 176.70 | 211.46 | 356.30 |
| 46 | 103.01 | 120.03 | 136.48 | 243.33 | 147.74 | 176.70 | 211.46 | 356.30 |
| 47 | 106.83 | 123.95 | 144.06 | 243.33 | 147.74 | 176.70 | 211.46 | 356.30 |
| 48 | 110.08 | 131.36 | 151.74 | 243.33 | 147.74 | 176.70 | 211.46 | 356.30 |
| 49 | 110.08 | 133.25 | 155.95 | 243.33 | 147.74 | 176.70 | 211.46 | 356.30 |
| 50 | 121.39 | 142.36 | 163.23 | 263.61 | 156.43 | 188.29 | 223.05 | 373.68 |
| 51 | 125.11 | 149.74 | 170.62 | 278.09 | 162.22 | 194.08 | 234.64 | 388.17 |
| 52 | 132.20 | 153.42 | 178.21 | 292.57 | 170.91 | 202.77 | 243.33 | 402.65 |
| 53 | 139.35 | 160.78 | 185.62 | 307.06 | 176.70 | 211.46 | 252.02 | 417.13 |
| 54 | 143.21 | 168.34 | 196.95 | 324.44 | 185.39 | 220.15 | 266.50 | 428.72 |
| 55 | 150.47 | 175.71 | 204.64 | 338.92 | 194.08 | 228.84 | 275.19 | 443.21 |
| 56 | 157.71 | 183.16 | 215.93 | 353.41 | 199.88 | 237.54 | 286.78 | 460.59 |
| 57 | 165.01 | 194.11 | 227.32 | 367.89 | 208.57 | 246.23 | 295.47 | 472.17 |
| 58 | 172.36 | 201.69 | 238.79 | 385.27 | 217.26 | 257.81 | 309.95 | 489.55 |
| 59 | 183.32 | 212.80 | 250.24 | 402.65 | 225.95 | 266.50 | 321.54 | 506.93 |
| 60 | 190.67 | 223.88 | 261.78 | 422.93 | 237.54 | 280.99 | 336.03 | 524.32 |
| 61 | 204.75 | 236.38 | 280.11 | 434.42 | 242.60 | 287.73 | 344.15 | 530.33 |
| 62 | 218.75 | 250.78 | 294.94 | 447.47 | 249.81 | 293.74 | 354.13 | 538.06 |
| 63 | 226.92 | 258.75 | 317.05 | 459.18 | 256.29 | 304.34 | 363.07 | 544.61 |
| 64 | 236.08 | 275.00 | 334.67 | 472.17 | 264.62 | 311.32 | 373.58 | 560.37 |
| 65 | 246.88 | 287.18 | 345.12 | 483.68 | 272.07 | 319.93 | 387.95 | 569.33 |
| 66 | 254.19 | 295.74 | 356.85 | 501.05 | 285.97 | 334.85 | 398.40 | 584.16 |
| 67 | 263.00 | 305.65 | 369.62 | 514.15 | 293.80 | 343.56 | 414.64 | 601.81 |
| 68 | 277.66 | 321.26 | 385.51 | 536.96 | 309.79 | 360.27 | 433.70 | 624.16 |
| 69 | 293.07 | 341.92 | 410.75 | 568.39 | 328.60 | 381.88 | 461.81 | 661.64 |
| 70 | 317.60 | 366.96 | 442.07 | 609.46 | 351.94 | 407.73 | 495.72 | 703.88 |
| 71 | 339.79 | 391.58 | 476.53 | 654.71 | 377.08 | 437.16 | 530.40 | 750.02 |
| 72 | 363.63 | 419.57 | 509.48 | 699.28 | 401.59 | 463.52 | 561.42 | 793.18 |
| 73 | 386.76 | 446.41 | 544.55 | 744.66 | 423.32 | 488.75 | 596.50 | 835.10 |
| 74 | 412.69 | 475.61 | 579.24 | 790.22 | 446.00 | 516.32 | 627.36 | 877.19 |
| 75 | 435.42 | 504.73 | 613.14 | 835.30 | 465.63 | 540.28 | 657.57 | 915.27 |
| 76 | 458.38 | 531.65 | 647.52 | 877.56 | 485.64 | 562.32 | 686.72 | 952.54 |
| 77 | 479.50 | 554.53 | 676.85 | 916.60 | 503.97 | 583.89 | 712.73 | 983.47 |
| 78 | 512.58 | 594.27 | 724.01 | 977.10 | 535.00 | 619.90 | 757.65 | 1041.17 |
| 79 | 557.43 | 647.13 | 791.29 | 1062.00 | 578.25 | 669.55 | 818.52 | 1122.86 |
| 80 | 608.68 | | | | 626.30 | | | |
| 81 | 661.54 | | | | 677.56 | | | |
| 82 | 719.21 | | | | 732.02 | | | |
| 83 | 781.68 | | | | 791.29 | | | |
| 84 | 852.16 | | | | 860.17 | | | |
| 85+ | | | | | | | | |

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

# Appendix B3

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

## LTC-96CL VA, LTC-96CL VA 9/96

***Premiums to be used only with those***

***that have previously elected an inflation decrease option***

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

| Age | 3.2% Simple Inflation | | | | 3.2% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 44.85 | 52.86 | 62.47 | 105.94 | 121.66 | 141.94 | 173.81 | 295.47 |
| 30 | 46.09 | 54.23 | 62.47 | 113.24 | 121.66 | 141.94 | 173.81 | 295.47 |
| 31 | 49.06 | 57.18 | 65.43 | 120.56 | 121.66 | 141.94 | 173.81 | 295.47 |
| 32 | 49.06 | 60.13 | 68.50 | 124.23 | 121.66 | 141.94 | 173.81 | 295.47 |
| 33 | 52.04 | 63.08 | 71.57 | 131.59 | 121.66 | 141.94 | 173.81 | 295.47 |
| 34 | 55.03 | 66.05 | 74.65 | 138.99 | 121.66 | 141.94 | 173.81 | 295.47 |
| 35 | 58.04 | 66.05 | 77.74 | 142.69 | 121.66 | 141.94 | 173.81 | 295.47 |
| 36 | 61.05 | 69.03 | 83.95 | 150.13 | 121.66 | 141.94 | 173.81 | 295.47 |
| 37 | 64.07 | 75.01 | 87.06 | 157.60 | 121.66 | 141.94 | 173.81 | 295.47 |
| 38 | 67.10 | 78.01 | 90.18 | 165.09 | 121.66 | 141.94 | 173.81 | 295.47 |
| 39 | 70.14 | 81.02 | 96.45 | 176.38 | 121.66 | 141.94 | 173.81 | 295.47 |
| 40 | 73.20 | 84.04 | 99.60 | 176.70 | 121.66 | 141.94 | 173.81 | 295.47 |
| 41 | 76.58 | 87.45 | 103.20 | 176.70 | 121.66 | 141.94 | 173.81 | 295.47 |
| 42 | 80.01 | 90.89 | 110.04 | 176.70 | 121.66 | 141.94 | 173.81 | 295.47 |
| 43 | 81.11 | 95.59 | 112.97 | 176.70 | 121.66 | 141.94 | 173.81 | 295.47 |
| 44 | 81.11 | 95.59 | 112.97 | 176.70 | 121.66 | 141.94 | 173.81 | 295.47 |
| 45 | 90.84 | 105.42 | 122.80 | 225.97 | 139.04 | 165.12 | 199.88 | 338.92 |
| 46 | 97.58 | 112.20 | 126.55 | 228.84 | 139.04 | 165.12 | 199.88 | 338.92 |
| 47 | 101.21 | 115.87 | 133.58 | 228.84 | 139.04 | 165.12 | 199.88 | 338.92 |
| 48 | 104.28 | 122.79 | 140.70 | 228.84 | 139.04 | 165.12 | 199.88 | 338.92 |
| 49 | 104.28 | 124.56 | 144.61 | 228.84 | 139.04 | 165.12 | 199.88 | 338.92 |
| 50 | 112.72 | 130.97 | 154.93 | 249.12 | 147.74 | 173.81 | 211.46 | 356.30 |
| 51 | 119.43 | 141.10 | 159.79 | 263.61 | 156.43 | 182.50 | 220.15 | 370.79 |
| 52 | 123.76 | 142.46 | 170.11 | 275.19 | 162.22 | 188.29 | 228.84 | 385.27 |
| 53 | 130.99 | 149.88 | 172.55 | 292.57 | 168.01 | 199.88 | 240.43 | 396.86 |
| 54 | 137.70 | 160.06 | 183.64 | 304.16 | 176.70 | 208.57 | 249.12 | 411.34 |
| 55 | 142.27 | 164.90 | 194.14 | 321.54 | 182.50 | 214.36 | 260.71 | 425.83 |
| 56 | 146.84 | 169.69 | 202.76 | 333.13 | 191.19 | 223.05 | 272.30 | 437.41 |
| 57 | 154.19 | 180.63 | 214.10 | 350.51 | 199.88 | 231.74 | 280.99 | 451.90 |
| 58 | 161.59 | 188.25 | 225.53 | 364.99 | 205.67 | 240.43 | 292.57 | 466.38 |
| 59 | 175.11 | 199.33 | 237.07 | 382.37 | 214.36 | 252.02 | 304.16 | 480.86 |
| 60 | 179.92 | 207.89 | 248.69 | 402.65 | 225.95 | 263.61 | 318.64 | 501.14 |
| 61 | 191.28 | 220.45 | 264.41 | 411.85 | 231.31 | 267.98 | 324.40 | 507.76 |
| 62 | 207.81 | 234.77 | 279.28 | 425.50 | 238.83 | 277.26 | 334.91 | 513.35 |
| 63 | 216.24 | 243.22 | 296.09 | 435.16 | 242.94 | 282.98 | 344.39 | 525.92 |
| 64 | 225.71 | 259.43 | 313.91 | 448.82 | 254.24 | 293.16 | 355.42 | 534.43 |
| 65 | 231.76 | 269.55 | 324.97 | 463.52 | 261.99 | 302.30 | 365.28 | 546.66 |
| 66 | 241.97 | 278.63 | 337.29 | 476.61 | 273.75 | 315.30 | 381.29 | 562.16 |
| 67 | 251.15 | 289.06 | 348.29 | 490.46 | 284.32 | 326.97 | 393.31 | 575.75 |
| 68 | 263.89 | 302.90 | 364.86 | 511.72 | 296.02 | 339.62 | 413.05 | 601.22 |
| 69 | 279.75 | 321.94 | 390.76 | 543.96 | 317.50 | 361.90 | 439.61 | 634.99 |
| 70 | 302.58 | 345.50 | 418.46 | 581.56 | 339.06 | 386.28 | 472.11 | 678.13 |
| 71 | 327.36 | 370.86 | 451.67 | 625.70 | 364.65 | 414.37 | 503.46 | 723.08 |
| 72 | 347.64 | 395.59 | 485.50 | 671.31 | 385.60 | 439.55 | 539.44 | 767.21 |
| 73 | 371.37 | 423.32 | 517.61 | 713.88 | 407.93 | 465.65 | 569.56 | 808.16 |
| 74 | 396.03 | 451.55 | 551.49 | 760.61 | 431.19 | 490.41 | 601.45 | 849.44 |
| 75 | 417.65 | 478.07 | 584.71 | 803.31 | 451.42 | 515.40 | 630.92 | 886.84 |
| 76 | 439.63 | 502.68 | 616.85 | 843.48 | 470.31 | 536.76 | 659.45 | 921.87 |
| 77 | 461.56 | 526.80 | 645.86 | 880.72 | 487.66 | 556.16 | 685.01 | 952.49 |
| 78 | 493.36 | 563.83 | 691.98 | 941.86 | 517.38 | 591.07 | 727.22 | 1009.14 |
| 79 | 538.21 | 615.09 | 754.45 | 1023.55 | 559.03 | 640.72 | 788.09 | 1087.62 |
| 80 | 584.66 | | | | 607.08 | | | |
| 81 | 637.52 | | | | 655.14 | | | |
| 82 | 693.58 | | | | 708.00 | | | |
| 83 | 754.45 | | | | 767.26 | | | |
| 84 | 821.72 | | | | 832.94 | | | |
| 85+ | | | | | | | | |

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

# Appendix B3

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

## LTC-96CL VA, LTC-96CL VA 9/96

***Premiums to be used only with those***

***that have previously elected an inflation decrease option***

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

| Age | 3.2% Simple Inflation | | | | 3.2% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 40.05 | 44.85 | 54.46 | 93.79 | 110.08 | 124.56 | 150.63 | 263.61 |
| 30 | 41.16 | 46.02 | 54.46 | 100.24 | 110.08 | 124.56 | 150.63 | 263.61 |
| 31 | 43.81 | 48.51 | 57.04 | 106.72 | 110.08 | 124.56 | 150.63 | 263.61 |
| 32 | 43.81 | 51.02 | 59.72 | 109.97 | 110.08 | 124.56 | 150.63 | 263.61 |
| 33 | 46.47 | 53.53 | 62.39 | 116.49 | 110.08 | 124.56 | 150.63 | 263.61 |
| 34 | 49.14 | 56.04 | 65.08 | 123.04 | 110.08 | 124.56 | 150.63 | 263.61 |
| 35 | 51.82 | 56.04 | 67.78 | 126.32 | 110.08 | 124.56 | 150.63 | 263.61 |
| 36 | 54.51 | 58.57 | 73.18 | 132.90 | 110.08 | 124.56 | 150.63 | 263.61 |
| 37 | 57.20 | 63.64 | 75.90 | 139.51 | 110.08 | 124.56 | 150.63 | 263.61 |
| 38 | 59.91 | 66.19 | 78.62 | 146.15 | 110.08 | 124.56 | 150.63 | 263.61 |
| 39 | 62.63 | 68.74 | 84.08 | 156.14 | 110.08 | 124.56 | 150.63 | 263.61 |
| 40 | 65.36 | 71.31 | 86.83 | 156.43 | 110.08 | 124.56 | 150.63 | 263.61 |
| 41 | 68.38 | 74.20 | 89.97 | 156.43 | 110.08 | 124.56 | 150.63 | 263.61 |
| 42 | 71.44 | 77.12 | 95.93 | 156.43 | 110.08 | 124.56 | 150.63 | 263.61 |
| 43 | 72.42 | 81.11 | 98.49 | 156.43 | 110.08 | 124.56 | 150.63 | 263.61 |
| 44 | 72.42 | 81.11 | 98.49 | 156.43 | 110.08 | 124.56 | 150.63 | 263.61 |
| 45 | 80.75 | 88.26 | 105.95 | 200.23 | 127.46 | 144.84 | 176.70 | 307.06 |
| 46 | 86.74 | 93.93 | 109.18 | 202.77 | 127.46 | 144.84 | 176.70 | 307.06 |
| 47 | 89.96 | 97.01 | 115.25 | 202.77 | 127.46 | 144.84 | 176.70 | 307.06 |
| 48 | 92.70 | 102.80 | 121.39 | 202.77 | 127.46 | 144.84 | 176.70 | 307.06 |
| 49 | 92.70 | 104.28 | 124.76 | 202.77 | 127.46 | 144.84 | 176.70 | 307.06 |
| 50 | 101.16 | 113.89 | 132.80 | 220.15 | 136.15 | 153.53 | 185.39 | 321.54 |
| 51 | 105.21 | 120.94 | 138.12 | 234.64 | 139.04 | 159.32 | 194.08 | 336.03 |
| 52 | 112.51 | 123.28 | 145.81 | 246.23 | 147.74 | 165.12 | 202.77 | 347.61 |
| 53 | 114.27 | 128.08 | 151.63 | 260.71 | 153.53 | 173.81 | 211.46 | 359.20 |
| 54 | 121.18 | 137.98 | 162.35 | 272.30 | 159.32 | 179.60 | 220.15 | 370.79 |
| 55 | 128.59 | 143.27 | 167.91 | 286.78 | 165.12 | 188.29 | 228.84 | 382.37 |
| 56 | 133.24 | 148.14 | 179.06 | 301.26 | 173.81 | 194.08 | 237.54 | 396.86 |
| 57 | 140.66 | 156.36 | 187.67 | 312.85 | 179.60 | 202.77 | 246.23 | 408.44 |
| 58 | 145.43 | 164.04 | 198.99 | 327.34 | 188.29 | 211.46 | 257.81 | 422.93 |
| 59 | 155.96 | 172.40 | 208.09 | 341.82 | 194.08 | 220.15 | 269.40 | 437.41 |
| 60 | 163.81 | 181.23 | 217.28 | 359.20 | 205.67 | 231.74 | 280.99 | 454.79 |
| 61 | 175.12 | 191.23 | 230.37 | 369.54 | 211.57 | 236.95 | 290.55 | 462.63 |
| 62 | 185.94 | 205.42 | 245.35 | 378.84 | 216.87 | 241.58 | 296.48 | 466.68 |
| 63 | 194.89 | 212.17 | 259.40 | 392.44 | 224.25 | 250.95 | 307.01 | 477.87 |
| 64 | 202.36 | 228.30 | 277.59 | 404.71 | 230.89 | 256.84 | 316.51 | 487.73 |
| 65 | 211.61 | 234.28 | 287.18 | 418.18 | 239.32 | 267.03 | 327.49 | 498.79 |
| 66 | 219.97 | 244.42 | 298.19 | 430.17 | 246.86 | 276.19 | 339.74 | 513.27 |
| 67 | 227.46 | 253.52 | 310.38 | 443.07 | 258.26 | 286.69 | 353.03 | 526.00 |
| 68 | 240.94 | 266.19 | 325.85 | 463.53 | 273.07 | 302.90 | 371.74 | 550.73 |
| 69 | 257.55 | 284.19 | 346.36 | 492.90 | 290.85 | 321.94 | 395.21 | 583.93 |
| 70 | 274.68 | 304.73 | 373.40 | 530.06 | 313.31 | 345.50 | 427.05 | 624.48 |
| 71 | 298.35 | 329.43 | 404.01 | 571.84 | 335.64 | 370.86 | 455.81 | 667.14 |
| 72 | 321.67 | 353.64 | 435.55 | 613.37 | 357.63 | 395.59 | 487.50 | 709.27 |
| 73 | 342.51 | 377.14 | 465.65 | 656.15 | 379.07 | 417.55 | 517.61 | 748.51 |
| 74 | 364.57 | 401.58 | 497.82 | 697.68 | 399.73 | 442.30 | 547.78 | 788.36 |
| 75 | 387.44 | 426.53 | 527.84 | 737.55 | 419.43 | 463.86 | 575.82 | 824.63 |
| 76 | 407.26 | 449.86 | 557.21 | 777.03 | 437.93 | 483.94 | 599.81 | 858.82 |
| 77 | 427.31 | 471.35 | 583.89 | 812.22 | 455.04 | 503.97 | 623.03 | 887.25 |
| 78 | 456.51 | 504.57 | 626.30 | 868.18 | 483.74 | 535.00 | 663.15 | 940.26 |
| 79 | 498.16 | 551.02 | 683.97 | 945.06 | 523.79 | 579.85 | 717.61 | 1013.94 |
| 80 | 543.01 | | | | 567.04 | | | |
| 81 | 592.67 | | | | 613.49 | | | |
| 82 | 642.32 | | | | 663.15 | | | |
| 83 | 699.99 | | | | 717.61 | | | |
| 84 | 764.06 | | | | 780.08 | | | |
| 85+ | | | | | | | | |

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

# Appendix B4

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

## LTC-96CL VA, LTC-96CL VA 9/96

***Premiums to be used only with those***

***that have previously elected an inflation decrease option***

### Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

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

| Age | 1.8% Simple Inflation | | | | 1.8% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 48.05 | 57.66 | 67.28 | 105.96 | 72.01 | 86.74 | 104.75 | 176.76 |
| 30 | 48.09 | 57.71 | 67.28 | 106.18 | 72.01 | 86.74 | 104.75 | 176.76 |
| 31 | 48.18 | 57.79 | 67.36 | 106.39 | 72.01 | 86.74 | 104.75 | 176.76 |
| 32 | 48.18 | 57.88 | 67.45 | 106.50 | 72.01 | 86.74 | 104.75 | 176.76 |
| 33 | 48.27 | 57.97 | 67.54 | 106.72 | 72.01 | 86.74 | 104.75 | 176.76 |
| 34 | 48.35 | 58.06 | 67.63 | 106.93 | 72.01 | 86.74 | 104.75 | 176.76 |
| 35 | 48.44 | 58.06 | 67.73 | 107.04 | 72.01 | 86.74 | 104.75 | 176.76 |
| 36 | 48.53 | 58.15 | 67.91 | 107.26 | 72.01 | 86.74 | 104.75 | 176.76 |
| 37 | 48.61 | 58.32 | 68.00 | 107.47 | 72.01 | 86.74 | 104.75 | 176.76 |
| 38 | 48.70 | 58.41 | 68.09 | 107.69 | 72.01 | 86.74 | 104.75 | 176.76 |
| 39 | 48.79 | 58.50 | 68.27 | 108.01 | 72.01 | 86.74 | 104.75 | 176.76 |
| 40 | 48.88 | 58.59 | 68.36 | 108.02 | 72.01 | 86.74 | 104.75 | 176.76 |
| 41 | 48.97 | 58.68 | 68.46 | 108.02 | 72.01 | 86.74 | 104.75 | 176.76 |
| 42 | 49.07 | 58.78 | 68.66 | 108.02 | 72.01 | 86.74 | 104.75 | 176.76 |
| 43 | 49.10 | 58.92 | 68.74 | 108.02 | 72.01 | 86.74 | 104.75 | 176.76 |
| 44 | 49.10 | 58.92 | 68.74 | 108.02 | 72.01 | 86.74 | 104.75 | 176.76 |
| 45 | 61.82 | 74.74 | 89.30 | 137.40 | 83.47 | 99.84 | 119.48 | 201.31 |
| 46 | 62.01 | 74.94 | 89.41 | 137.48 | 83.47 | 99.84 | 119.48 | 201.31 |
| 47 | 62.11 | 75.04 | 89.61 | 137.48 | 83.47 | 99.84 | 119.48 | 201.31 |
| 48 | 62.19 | 75.24 | 89.82 | 137.48 | 83.47 | 99.84 | 119.48 | 201.31 |
| 49 | 62.19 | 75.29 | 89.93 | 137.48 | 83.47 | 99.84 | 119.48 | 201.31 |
| 50 | 68.73 | 81.77 | 96.36 | 148.94 | 88.38 | 106.38 | 126.02 | 211.13 |
| 51 | 71.95 | 85.08 | 102.80 | 157.12 | 91.65 | 109.66 | 132.57 | 219.31 |
| 52 | 76.82 | 91.42 | 107.68 | 165.30 | 96.56 | 114.57 | 137.48 | 227.50 |
| 53 | 81.69 | 96.30 | 115.67 | 173.49 | 99.84 | 119.48 | 142.39 | 235.68 |
| 54 | 84.91 | 99.62 | 120.65 | 183.31 | 104.75 | 124.39 | 150.57 | 242.23 |
| 55 | 89.78 | 106.05 | 127.10 | 191.49 | 109.66 | 129.30 | 155.48 | 250.41 |
| 56 | 94.65 | 110.93 | 133.64 | 199.67 | 112.93 | 134.21 | 162.03 | 260.23 |
| 57 | 99.53 | 117.46 | 140.18 | 207.86 | 117.84 | 139.12 | 166.94 | 266.78 |
| 58 | 104.40 | 122.34 | 146.72 | 217.68 | 122.75 | 145.66 | 175.12 | 276.60 |
| 59 | 109.37 | 128.87 | 154.82 | 227.50 | 127.66 | 150.57 | 181.67 | 286.42 |
| 60 | 115.81 | 136.97 | 162.93 | 238.95 | 134.21 | 158.76 | 189.85 | 296.24 |
| 61 | 123.98 | 144.02 | 174.33 | 251.74 | 140.58 | 166.74 | 199.43 | 307.32 |
| 62 | 130.43 | 150.12 | 184.09 | 266.12 | 148.57 | 174.70 | 210.61 | 320.00 |
| 63 | 138.61 | 158.05 | 197.15 | 280.47 | 156.54 | 185.90 | 221.77 | 332.66 |
| 64 | 148.21 | 172.64 | 210.10 | 296.42 | 166.12 | 195.44 | 234.53 | 351.79 |
| 65 | 159.41 | 185.44 | 222.85 | 312.32 | 175.68 | 206.59 | 250.50 | 367.62 |
| 66 | 168.96 | 196.58 | 237.20 | 333.05 | 190.08 | 222.58 | 264.82 | 388.29 |
| 67 | 180.11 | 209.32 | 253.13 | 352.11 | 201.21 | 235.28 | 283.96 | 412.15 |
| 68 | 196.10 | 226.89 | 272.27 | 379.23 | 218.79 | 254.44 | 306.30 | 440.81 |
| 69 | 213.66 | 249.27 | 299.45 | 414.37 | 239.56 | 278.41 | 336.68 | 482.35 |
| 70 | 239.26 | 276.44 | 333.03 | 459.12 | 265.13 | 307.16 | 373.44 | 530.26 |
| 71 | 264.80 | 305.16 | 371.36 | 510.22 | 293.86 | 340.69 | 413.35 | 584.50 |
| 72 | 293.50 | 338.65 | 411.22 | 564.42 | 324.14 | 374.13 | 453.15 | 640.21 |
| 73 | 323.73 | 373.66 | 455.81 | 623.31 | 354.34 | 409.10 | 499.29 | 699.01 |
| 74 | 358.72 | 413.41 | 503.50 | 686.88 | 387.68 | 448.80 | 545.32 | 762.48 |
| 75 | 393.62 | 456.28 | 554.28 | 755.11 | 420.93 | 488.41 | 594.45 | 827.41 |
| 76 | 431.64 | 500.64 | 609.75 | 826.37 | 457.31 | 529.52 | 646.66 | 896.98 |
| 77 | 471.17 | 544.89 | 665.08 | 900.66 | 495.20 | 573.73 | 700.34 | 966.37 |
| 78 | 512.58 | 594.27 | 724.01 | 977.10 | 535.00 | 619.90 | 757.65 | 1041.17 |
| 79 | 557.43 | 647.13 | 791.29 | 1062.00 | 578.25 | 669.55 | 818.52 | 1122.86 |
| 80 | 608.68 | | | | 626.30 | | | |
| 81 | 661.54 | | | | 677.56 | | | |
| 82 | 719.21 | | | | 732.02 | | | |
| 83 | 781.68 | | | | 791.29 | | | |
| 84 | 852.16 | | | | 860.17 | | | |
| 85+ | | | | | | | | |

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

# Appendix B4

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

## LTC-96CL VA, LTC-96CL VA 9/96

***Premiums to be used only with those***

***that have previously elected an inflation decrease option***

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

| Age | 1.8% Simple Inflation | | | | 1.8% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 44.85 | 52.86 | 62.47 | 97.94 | 68.74 | 80.20 | 98.20 | 166.94 |
| 30 | 44.88 | 52.90 | 62.47 | 98.14 | 68.74 | 80.20 | 98.20 | 166.94 |
| 31 | 44.97 | 52.98 | 62.55 | 98.33 | 68.74 | 80.20 | 98.20 | 166.94 |
| 32 | 44.97 | 53.06 | 62.64 | 98.43 | 68.74 | 80.20 | 98.20 | 166.94 |
| 33 | 45.05 | 53.14 | 62.72 | 98.63 | 68.74 | 80.20 | 98.20 | 166.94 |
| 34 | 45.13 | 53.22 | 62.80 | 98.83 | 68.74 | 80.20 | 98.20 | 166.94 |
| 35 | 45.21 | 53.22 | 62.89 | 98.93 | 68.74 | 80.20 | 98.20 | 166.94 |
| 36 | 45.29 | 53.30 | 63.06 | 99.13 | 68.74 | 80.20 | 98.20 | 166.94 |
| 37 | 45.37 | 53.46 | 63.14 | 99.33 | 68.74 | 80.20 | 98.20 | 166.94 |
| 38 | 45.45 | 53.54 | 63.22 | 99.53 | 68.74 | 80.20 | 98.20 | 166.94 |
| 39 | 45.54 | 53.62 | 63.39 | 99.83 | 68.74 | 80.20 | 98.20 | 166.94 |
| 40 | 45.62 | 53.70 | 63.48 | 99.84 | 68.74 | 80.20 | 98.20 | 166.94 |
| 41 | 45.71 | 53.79 | 63.57 | 99.84 | 68.74 | 80.20 | 98.20 | 166.94 |
| 42 | 45.80 | 53.89 | 63.75 | 99.84 | 68.74 | 80.20 | 98.20 | 166.94 |
| 43 | 45.83 | 54.01 | 63.83 | 99.84 | 68.74 | 80.20 | 98.20 | 166.94 |
| 44 | 45.83 | 54.01 | 63.83 | 99.84 | 68.74 | 80.20 | 98.20 | 166.94 |
| 45 | 58.56 | 69.87 | 82.81 | 129.22 | 78.56 | 93.29 | 112.93 | 191.49 |
| 46 | 58.74 | 70.05 | 82.91 | 129.30 | 78.56 | 93.29 | 112.93 | 191.49 |
| 47 | 58.84 | 70.15 | 83.10 | 129.30 | 78.56 | 93.29 | 112.93 | 191.49 |
| 48 | 58.92 | 70.33 | 83.28 | 129.30 | 78.56 | 93.29 | 112.93 | 191.49 |
| 49 | 58.92 | 70.38 | 83.39 | 129.30 | 78.56 | 93.29 | 112.93 | 191.49 |
| 50 | 63.82 | 75.23 | 91.46 | 140.75 | 83.47 | 98.20 | 119.48 | 201.31 |
| 51 | 68.68 | 80.17 | 96.27 | 148.94 | 88.38 | 103.11 | 124.39 | 209.49 |
| 52 | 71.92 | 84.89 | 102.78 | 155.48 | 91.65 | 106.38 | 129.30 | 217.68 |
| 53 | 76.79 | 89.77 | 107.53 | 165.30 | 94.93 | 112.93 | 135.84 | 224.22 |
| 54 | 81.65 | 94.72 | 112.50 | 171.85 | 99.84 | 117.84 | 140.75 | 232.41 |
| 55 | 84.89 | 99.52 | 120.58 | 181.67 | 103.11 | 121.11 | 147.30 | 240.59 |
| 56 | 88.13 | 102.77 | 125.49 | 188.22 | 108.02 | 126.02 | 153.85 | 247.14 |
| 57 | 93.00 | 109.30 | 132.03 | 198.04 | 112.93 | 130.93 | 158.76 | 255.32 |
| 58 | 97.88 | 114.18 | 138.57 | 206.22 | 116.20 | 135.84 | 165.30 | 263.50 |
| 59 | 104.48 | 120.72 | 146.67 | 216.04 | 121.11 | 142.39 | 171.85 | 271.69 |
| 60 | 109.28 | 127.18 | 154.78 | 227.50 | 127.66 | 148.94 | 180.03 | 283.14 |
| 61 | 115.82 | 134.31 | 164.56 | 238.66 | 134.04 | 155.29 | 187.99 | 294.24 |
| 62 | 123.91 | 140.54 | 174.31 | 253.06 | 142.04 | 164.90 | 199.19 | 305.31 |
| 63 | 132.08 | 148.56 | 184.12 | 265.80 | 148.39 | 172.85 | 210.36 | 321.24 |
| 64 | 141.69 | 162.87 | 197.07 | 281.76 | 159.61 | 184.04 | 223.13 | 335.50 |
| 65 | 149.65 | 174.05 | 209.84 | 299.30 | 169.17 | 195.20 | 235.86 | 352.98 |
| 66 | 160.84 | 185.21 | 224.20 | 316.81 | 181.96 | 209.58 | 253.45 | 373.67 |
| 67 | 172.00 | 197.96 | 238.53 | 335.89 | 194.72 | 223.93 | 269.36 | 394.30 |
| 68 | 186.37 | 213.92 | 257.68 | 361.40 | 209.06 | 239.85 | 291.72 | 424.61 |
| 69 | 203.95 | 234.70 | 284.88 | 396.57 | 231.47 | 263.84 | 320.49 | 462.93 |
| 70 | 227.95 | 260.28 | 315.24 | 438.11 | 255.43 | 290.99 | 355.66 | 510.86 |
| 71 | 255.11 | 289.02 | 351.99 | 487.62 | 284.17 | 322.93 | 392.35 | 563.51 |
| 72 | 280.60 | 319.30 | 391.87 | 541.84 | 311.24 | 354.78 | 435.41 | 619.25 |
| 73 | 310.85 | 354.34 | 433.26 | 597.54 | 341.45 | 389.77 | 476.74 | 676.46 |
| 74 | 344.24 | 392.50 | 479.37 | 661.14 | 374.81 | 426.28 | 522.80 | 738.36 |
| 75 | 377.55 | 432.18 | 528.58 | 726.19 | 408.08 | 465.92 | 570.35 | 801.70 |
| 76 | 413.99 | 473.36 | 580.87 | 794.28 | 442.87 | 505.45 | 620.98 | 868.09 |
| 77 | 453.54 | 517.64 | 634.63 | 865.41 | 479.18 | 546.49 | 673.09 | 935.92 |
| 78 | 493.36 | 563.83 | 691.98 | 941.86 | 517.38 | 591.07 | 727.22 | 1009.14 |
| 79 | 538.21 | 615.09 | 754.45 | 1023.55 | 559.03 | 640.72 | 788.09 | 1087.62 |
| 80 | 584.66 | | | | 607.08 | | | |
| 81 | 637.52 | | | | 655.14 | | | |
| 82 | 693.58 | | | | 708.00 | | | |
| 83 | 754.45 | | | | 767.26 | | | |
| 84 | 821.72 | | | | 832.94 | | | |
| 85+ | | | | | | | | |

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

# Appendix B4

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

## LTC-96CL VA, LTC-96CL VA 9/96

***Premiums to be used only with those***

***that have previously elected an inflation decrease option***

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

| Age | 1.8% Simple Inflation | | | | 1.8% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 40.05 | 44.85 | 54.46 | 86.70 | 62.19 | 70.38 | 85.11 | 148.94 |
| 30 | 40.08 | 44.88 | 54.46 | 86.87 | 62.19 | 70.38 | 85.11 | 148.94 |
| 31 | 40.15 | 44.95 | 54.53 | 87.05 | 62.19 | 70.38 | 85.11 | 148.94 |
| 32 | 40.15 | 45.02 | 54.61 | 87.14 | 62.19 | 70.38 | 85.11 | 148.94 |
| 33 | 40.22 | 45.09 | 54.68 | 87.31 | 62.19 | 70.38 | 85.11 | 148.94 |
| 34 | 40.29 | 45.16 | 54.75 | 87.49 | 62.19 | 70.38 | 85.11 | 148.94 |
| 35 | 40.37 | 45.16 | 54.83 | 87.58 | 62.19 | 70.38 | 85.11 | 148.94 |
| 36 | 40.44 | 45.22 | 54.97 | 87.76 | 62.19 | 70.38 | 85.11 | 148.94 |
| 37 | 40.51 | 45.36 | 55.04 | 87.93 | 62.19 | 70.38 | 85.11 | 148.94 |
| 38 | 40.58 | 45.43 | 55.12 | 88.11 | 62.19 | 70.38 | 85.11 | 148.94 |
| 39 | 40.66 | 45.50 | 55.26 | 88.37 | 62.19 | 70.38 | 85.11 | 148.94 |
| 40 | 40.73 | 45.57 | 55.34 | 88.38 | 62.19 | 70.38 | 85.11 | 148.94 |
| 41 | 40.81 | 45.64 | 55.42 | 88.38 | 62.19 | 70.38 | 85.11 | 148.94 |
| 42 | 40.89 | 45.72 | 55.58 | 88.38 | 62.19 | 70.38 | 85.11 | 148.94 |
| 43 | 40.92 | 45.83 | 55.65 | 88.38 | 62.19 | 70.38 | 85.11 | 148.94 |
| 44 | 40.92 | 45.83 | 55.65 | 88.38 | 62.19 | 70.38 | 85.11 | 148.94 |
| 45 | 52.06 | 58.49 | 71.44 | 114.50 | 72.01 | 81.83 | 99.84 | 173.49 |
| 46 | 52.22 | 58.65 | 71.53 | 114.57 | 72.01 | 81.83 | 99.84 | 173.49 |
| 47 | 52.30 | 58.73 | 71.69 | 114.57 | 72.01 | 81.83 | 99.84 | 173.49 |
| 48 | 52.37 | 58.88 | 71.85 | 114.57 | 72.01 | 81.83 | 99.84 | 173.49 |
| 49 | 52.37 | 58.92 | 71.94 | 114.57 | 72.01 | 81.83 | 99.84 | 173.49 |
| 50 | 57.28 | 65.41 | 78.40 | 124.39 | 76.92 | 86.74 | 104.75 | 181.67 |
| 51 | 60.50 | 68.72 | 83.22 | 132.57 | 78.56 | 90.02 | 109.66 | 189.85 |
| 52 | 65.38 | 73.46 | 88.10 | 139.12 | 83.47 | 93.29 | 114.57 | 196.40 |
| 53 | 66.98 | 76.71 | 94.49 | 147.30 | 86.74 | 98.20 | 119.48 | 202.95 |
| 54 | 71.85 | 81.65 | 99.46 | 153.85 | 90.02 | 101.47 | 124.39 | 209.49 |
| 55 | 76.72 | 86.47 | 104.28 | 162.03 | 93.29 | 106.38 | 129.30 | 216.04 |
| 56 | 79.97 | 89.72 | 110.82 | 170.21 | 98.20 | 109.66 | 134.21 | 224.22 |
| 57 | 84.84 | 94.62 | 115.73 | 176.76 | 101.47 | 114.57 | 139.12 | 230.77 |
| 58 | 88.09 | 99.50 | 122.27 | 184.94 | 106.38 | 119.48 | 145.66 | 238.95 |
| 59 | 93.05 | 104.40 | 128.75 | 193.13 | 109.66 | 124.39 | 152.21 | 247.14 |
| 60 | 99.50 | 110.88 | 135.23 | 202.95 | 116.20 | 130.93 | 158.76 | 256.96 |
| 61 | 106.04 | 116.51 | 143.38 | 214.14 | 122.60 | 137.31 | 168.37 | 268.09 |
| 62 | 110.87 | 122.97 | 153.13 | 225.31 | 128.98 | 143.67 | 176.33 | 277.55 |
| 63 | 119.04 | 129.60 | 161.31 | 239.71 | 136.98 | 153.28 | 187.53 | 291.89 |
| 64 | 127.04 | 143.32 | 174.27 | 254.07 | 144.95 | 161.24 | 198.70 | 306.19 |
| 65 | 136.64 | 151.28 | 185.44 | 270.02 | 154.53 | 172.43 | 211.47 | 322.08 |
| 66 | 146.22 | 162.47 | 198.21 | 285.94 | 164.09 | 183.59 | 225.83 | 341.18 |
| 67 | 155.77 | 173.62 | 212.57 | 303.43 | 176.87 | 196.34 | 241.77 | 360.23 |
| 68 | 170.17 | 187.99 | 230.13 | 327.37 | 192.86 | 213.92 | 262.54 | 388.95 |
| 69 | 187.76 | 207.19 | 252.51 | 359.34 | 212.04 | 234.70 | 288.12 | 425.70 |
| 70 | 206.93 | 229.56 | 281.29 | 399.31 | 236.03 | 260.28 | 321.71 | 470.44 |
| 71 | 232.51 | 256.73 | 314.85 | 445.64 | 261.57 | 289.02 | 355.22 | 519.91 |
| 72 | 259.63 | 285.43 | 351.55 | 495.08 | 288.66 | 319.30 | 393.48 | 572.48 |
| 73 | 286.69 | 315.68 | 389.77 | 549.22 | 317.29 | 349.50 | 433.26 | 626.53 |
| 74 | 316.90 | 349.07 | 432.72 | 606.45 | 347.46 | 384.46 | 476.15 | 685.27 |
| 75 | 350.24 | 385.59 | 477.16 | 666.74 | 379.16 | 419.33 | 520.54 | 745.47 |
| 76 | 383.50 | 423.62 | 524.71 | 731.70 | 412.38 | 455.71 | 564.82 | 808.72 |
| 77 | 419.88 | 463.15 | 573.73 | 798.10 | 447.13 | 495.20 | 612.19 | 871.82 |
| 78 | 456.51 | 504.57 | 626.30 | 868.18 | 483.74 | 535.00 | 663.15 | 940.26 |
| 79 | 498.16 | 551.02 | 683.97 | 945.06 | 523.79 | 579.85 | 717.61 | 1013.94 |
| 80 | 543.01 | | | | 567.04 | | | |
| 81 | 592.67 | | | | 613.49 | | | |
| 82 | 642.32 | | | | 663.15 | | | |
| 83 | 699.99 | | | | 717.61 | | | |
| 84 | 764.06 | | | | 780.08 | | | |
| 85+ | | | | | | | | |

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

# Appendix C1

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

## LTC-96CL VA, LTC-96CL VA 9/96

***Premiums to be used only with those***

***that have not previously elected an inflation decrease option***

### Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

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

| Age | 2.2% Simple Inflation | | | | 2.2% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 48.78 | 58.54 | 68.30 | 117.08 | 136.71 | 164.67 | 198.85 | 335.56 |
| 30 | 50.24 | 60.18 | 68.30 | 125.80 | 136.71 | 164.67 | 198.85 | 335.56 |
| 31 | 53.73 | 63.69 | 71.78 | 134.65 | 136.71 | 164.67 | 198.85 | 335.56 |
| 32 | 53.73 | 67.25 | 75.41 | 139.11 | 136.71 | 164.67 | 198.85 | 335.56 |
| 33 | 57.26 | 70.84 | 79.07 | 148.13 | 136.71 | 164.67 | 198.85 | 335.56 |
| 34 | 60.84 | 74.46 | 82.76 | 157.26 | 136.71 | 164.67 | 198.85 | 335.56 |
| 35 | 64.46 | 74.46 | 86.49 | 161.87 | 136.71 | 164.67 | 198.85 | 335.56 |
| 36 | 68.12 | 78.12 | 94.04 | 171.18 | 136.71 | 164.67 | 198.85 | 335.56 |
| 37 | 71.82 | 85.55 | 97.86 | 180.60 | 136.71 | 164.67 | 198.85 | 335.56 |
| 38 | 75.56 | 89.32 | 101.71 | 190.13 | 136.71 | 164.67 | 198.85 | 335.56 |
| 39 | 79.34 | 93.12 | 109.51 | 204.65 | 136.71 | 164.67 | 198.85 | 335.56 |
| 40 | 83.17 | 96.96 | 113.46 | 205.06 | 136.71 | 164.67 | 198.85 | 335.56 |
| 41 | 87.44 | 101.31 | 118.01 | 205.06 | 136.71 | 164.67 | 198.85 | 335.56 |
| 42 | 91.80 | 105.74 | 126.73 | 205.06 | 136.71 | 164.67 | 198.85 | 335.56 |
| 43 | 93.21 | 111.85 | 130.50 | 205.06 | 136.71 | 164.67 | 198.85 | 335.56 |
| 44 | 93.21 | 111.85 | 130.50 | 205.06 | 136.71 | 164.67 | 198.85 | 335.56 |
| 45 | 101.30 | 118.80 | 139.25 | 257.34 | 158.46 | 189.53 | 226.81 | 382.16 |
| 46 | 109.66 | 127.26 | 143.94 | 260.99 | 158.46 | 189.53 | 226.81 | 382.16 |
| 47 | 114.19 | 131.88 | 152.80 | 260.99 | 158.46 | 189.53 | 226.81 | 382.16 |
| 48 | 118.07 | 140.66 | 161.86 | 260.99 | 158.46 | 189.53 | 226.81 | 382.16 |
| 49 | 118.07 | 142.92 | 166.86 | 260.99 | 158.46 | 189.53 | 226.81 | 382.16 |
| 50 | 130.17 | 152.39 | 174.17 | 282.74 | 167.78 | 201.96 | 239.24 | 400.81 |
| 51 | 133.91 | 160.50 | 181.63 | 298.27 | 173.99 | 208.17 | 251.67 | 416.34 |
| 52 | 141.32 | 163.52 | 189.64 | 313.81 | 183.31 | 217.49 | 260.99 | 431.88 |
| 53 | 148.82 | 171.27 | 196.85 | 329.35 | 189.53 | 226.81 | 270.31 | 447.41 |
| 54 | 152.73 | 179.57 | 209.26 | 347.99 | 198.85 | 236.13 | 285.85 | 459.84 |
| 55 | 160.36 | 187.01 | 217.09 | 363.52 | 208.17 | 245.46 | 295.17 | 475.38 |
| 56 | 167.96 | 194.86 | 229.16 | 379.06 | 214.38 | 254.78 | 307.60 | 494.02 |
| 57 | 175.63 | 206.53 | 241.34 | 394.59 | 223.71 | 264.10 | 316.92 | 506.45 |
| 58 | 183.37 | 214.54 | 253.63 | 413.23 | 233.03 | 276.53 | 332.45 | 525.09 |
| 59 | 195.36 | 226.40 | 265.58 | 431.88 | 242.35 | 285.85 | 344.88 | 543.73 |
| 60 | 202.78 | 237.91 | 277.65 | 453.63 | 254.78 | 301.38 | 360.42 | 562.37 |
| 61 | 217.84 | 253.29 | 297.10 | 464.54 | 259.42 | 307.69 | 368.02 | 567.11 |
| 62 | 233.44 | 273.02 | 312.72 | 477.05 | 266.33 | 313.15 | 377.54 | 573.63 |
| 63 | 241.19 | 283.75 | 336.30 | 488.05 | 272.40 | 323.47 | 385.90 | 578.85 |
| 64 | 250.15 | 291.39 | 354.61 | 500.31 | 280.39 | 329.87 | 395.85 | 593.77 |
| 65 | 260.78 | 303.36 | 364.57 | 510.93 | 287.40 | 337.96 | 409.80 | 601.40 |
| 66 | 267.68 | 311.44 | 375.78 | 527.64 | 301.14 | 352.62 | 419.54 | 615.15 |
| 67 | 276.09 | 320.86 | 388.02 | 539.74 | 308.42 | 360.66 | 435.28 | 631.77 |
| 68 | 290.57 | 336.19 | 403.43 | 561.93 | 324.19 | 377.02 | 453.86 | 653.18 |
| 69 | 305.73 | 356.69 | 428.49 | 592.93 | 342.79 | 398.38 | 481.76 | 690.21 |
| 70 | 330.27 | 381.60 | 459.70 | 633.76 | 365.98 | 424.00 | 515.49 | 731.95 |
| 71 | 352.21 | 405.90 | 493.96 | 678.65 | 390.87 | 453.15 | 549.79 | 777.44 |
| 72 | 375.71 | 433.52 | 526.41 | 722.53 | 414.94 | 478.93 | 580.09 | 819.55 |
| 73 | 398.33 | 459.77 | 560.84 | 766.94 | 435.99 | 503.37 | 614.34 | 860.08 |
| 74 | 423.66 | 488.25 | 594.64 | 811.22 | 457.85 | 530.04 | 644.03 | 900.51 |
| 75 | 445.53 | 516.46 | 627.38 | 854.70 | 476.45 | 552.83 | 672.85 | 936.53 |
| 76 | 467.49 | 542.22 | 660.39 | 895.00 | 495.29 | 573.50 | 700.36 | 971.47 |
| 77 | 487.42 | 563.68 | 688.02 | 931.73 | 512.29 | 593.53 | 724.50 | 999.71 |
| 78 | 520.35 | 603.28 | 734.99 | 991.91 | 543.11 | 629.29 | 769.14 | 1056.95 |
| 79 | 565.88 | 656.94 | 803.29 | 1078.09 | 587.02 | 679.70 | 830.93 | 1139.88 |
| 80 | 617.91 | | | | 635.80 | | | |
| 81 | 671.57 | | | | 687.83 | | | |
| 82 | 730.11 | | | | 743.12 | | | |
| 83 | 793.53 | | | | 803.29 | | | |
| 84 | 865.08 | | | | 873.21 | | | |
| 85+ | | | | | | | | |

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

# Appendix C1

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

## LTC-96CL VA, LTC-96CL VA 9/96

***Premiums to be used only with those***

***that have not previously elected an inflation decrease option***

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

| Age | 2.2% Simple Inflation | | | | 2.2% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 45.53 | 53.66 | 63.42 | 108.21 | 130.50 | 152.24 | 186.42 | 316.92 |
| 30 | 46.89 | 55.16 | 63.42 | 116.27 | 130.50 | 152.24 | 186.42 | 316.92 |
| 31 | 50.15 | 58.39 | 66.65 | 124.45 | 130.50 | 152.24 | 186.42 | 316.92 |
| 32 | 50.15 | 61.65 | 70.02 | 128.57 | 130.50 | 152.24 | 186.42 | 316.92 |
| 33 | 53.45 | 64.94 | 73.42 | 136.91 | 130.50 | 152.24 | 186.42 | 316.92 |
| 34 | 56.78 | 68.26 | 76.85 | 145.35 | 130.50 | 152.24 | 186.42 | 316.92 |
| 35 | 60.16 | 68.26 | 80.31 | 149.61 | 130.50 | 152.24 | 186.42 | 316.92 |
| 36 | 63.58 | 71.61 | 87.32 | 158.21 | 130.50 | 152.24 | 186.42 | 316.92 |
| 37 | 67.03 | 78.42 | 90.87 | 166.91 | 130.50 | 152.24 | 186.42 | 316.92 |
| 38 | 70.52 | 81.87 | 94.44 | 175.73 | 130.50 | 152.24 | 186.42 | 316.92 |
| 39 | 74.05 | 85.36 | 101.69 | 189.15 | 130.50 | 152.24 | 186.42 | 316.92 |
| 40 | 77.62 | 88.88 | 105.36 | 189.53 | 130.50 | 152.24 | 186.42 | 316.92 |
| 41 | 81.61 | 92.87 | 109.58 | 189.53 | 130.50 | 152.24 | 186.42 | 316.92 |
| 42 | 85.68 | 96.93 | 117.67 | 189.53 | 130.50 | 152.24 | 186.42 | 316.92 |
| 43 | 87.00 | 102.53 | 121.17 | 189.53 | 130.50 | 152.24 | 186.42 | 316.92 |
| 44 | 87.00 | 102.53 | 121.17 | 189.53 | 130.50 | 152.24 | 186.42 | 316.92 |
| 45 | 95.97 | 111.05 | 129.12 | 242.03 | 149.14 | 177.10 | 214.38 | 363.52 |
| 46 | 103.89 | 118.96 | 133.47 | 245.46 | 149.14 | 177.10 | 214.38 | 363.52 |
| 47 | 108.18 | 123.28 | 141.69 | 245.46 | 149.14 | 177.10 | 214.38 | 363.52 |
| 48 | 111.85 | 131.49 | 150.08 | 245.46 | 149.14 | 177.10 | 214.38 | 363.52 |
| 49 | 111.85 | 133.60 | 154.73 | 245.46 | 149.14 | 177.10 | 214.38 | 363.52 |
| 50 | 120.87 | 140.20 | 165.32 | 267.20 | 158.46 | 186.42 | 226.81 | 382.16 |
| 51 | 127.82 | 151.24 | 170.10 | 282.74 | 167.78 | 195.74 | 236.13 | 397.70 |
| 52 | 132.30 | 151.84 | 181.02 | 295.17 | 173.99 | 201.96 | 245.46 | 413.23 |
| 53 | 139.89 | 159.66 | 182.98 | 313.81 | 180.21 | 214.38 | 257.88 | 425.66 |
| 54 | 146.86 | 170.74 | 195.12 | 326.24 | 189.53 | 223.71 | 267.20 | 441.20 |
| 55 | 151.62 | 175.50 | 205.96 | 344.88 | 195.74 | 229.92 | 279.63 | 456.73 |
| 56 | 156.38 | 180.53 | 215.19 | 357.31 | 205.06 | 239.24 | 292.06 | 469.16 |
| 57 | 164.12 | 192.19 | 227.31 | 375.95 | 214.38 | 248.56 | 301.38 | 484.70 |
| 58 | 171.91 | 200.24 | 239.54 | 391.49 | 220.60 | 257.88 | 313.81 | 500.23 |
| 59 | 186.61 | 212.07 | 251.61 | 410.13 | 229.92 | 270.31 | 326.24 | 515.77 |
| 60 | 191.36 | 220.91 | 263.77 | 431.88 | 242.35 | 282.74 | 341.77 | 537.52 |
| 61 | 203.51 | 236.21 | 280.44 | 440.41 | 247.35 | 286.57 | 346.90 | 542.97 |
| 62 | 221.76 | 255.60 | 296.12 | 453.63 | 254.62 | 295.59 | 357.05 | 547.29 |
| 63 | 229.84 | 266.72 | 314.07 | 462.51 | 258.21 | 300.77 | 366.03 | 558.98 |
| 64 | 239.16 | 274.89 | 332.62 | 475.57 | 269.40 | 310.63 | 376.61 | 566.28 |
| 65 | 244.82 | 284.73 | 343.28 | 489.64 | 276.75 | 319.33 | 385.86 | 577.45 |
| 66 | 254.81 | 293.42 | 355.19 | 501.90 | 288.27 | 332.03 | 401.52 | 591.99 |
| 67 | 263.65 | 303.45 | 365.63 | 514.87 | 298.48 | 343.25 | 412.89 | 604.41 |
| 68 | 276.16 | 316.98 | 381.82 | 535.51 | 309.78 | 355.41 | 432.25 | 629.16 |
| 69 | 291.83 | 335.84 | 407.64 | 567.46 | 331.21 | 377.53 | 458.60 | 662.42 |
| 70 | 314.65 | 359.28 | 435.15 | 604.75 | 352.59 | 401.68 | 490.94 | 705.17 |
| 71 | 339.33 | 384.43 | 468.18 | 648.59 | 377.98 | 429.53 | 521.88 | 749.52 |
| 72 | 359.20 | 408.74 | 501.64 | 693.63 | 398.42 | 454.16 | 557.38 | 792.72 |
| 73 | 382.48 | 435.99 | 533.09 | 735.23 | 420.13 | 479.58 | 586.60 | 832.34 |
| 74 | 406.56 | 463.55 | 566.14 | 780.82 | 442.65 | 503.45 | 617.44 | 872.01 |
| 75 | 427.35 | 489.18 | 598.29 | 821.97 | 461.90 | 527.37 | 645.57 | 907.44 |
| 76 | 448.37 | 512.67 | 629.11 | 860.25 | 479.65 | 547.43 | 672.56 | 940.19 |
| 77 | 469.18 | 535.50 | 656.52 | 895.26 | 495.71 | 565.34 | 696.31 | 968.21 |
| 78 | 500.83 | 572.38 | 702.47 | 956.14 | 525.23 | 600.02 | 738.24 | 1024.43 |
| 79 | 546.36 | 624.42 | 765.89 | 1039.07 | 567.50 | 650.43 | 800.03 | 1104.11 |
| 80 | 593.52 | | | | 616.29 | | | |
| 81 | 647.18 | | | | 665.07 | | | |
| 82 | 704.09 | | | | 718.73 | | | |
| 83 | 765.89 | | | | 778.89 | | | |
| 84 | 834.18 | | | | 845.56 | | | |
| 85+ | | | | | | | | |

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

# Appendix C1

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

## LTC-96CL VA, LTC-96CL VA 9/96

***Premiums to be used only with those***

***that have not previously elected an inflation decrease option***

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

| Age | 2.2% Simple Inflation | | | | 2.2% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 40.65 | 45.53 | 55.29 | 95.79 | 118.07 | 133.60 | 161.57 | 282.74 |
| 30 | 41.86 | 46.80 | 55.29 | 102.93 | 118.07 | 133.60 | 161.57 | 282.74 |
| 31 | 44.77 | 49.54 | 58.11 | 110.17 | 118.07 | 133.60 | 161.57 | 282.74 |
| 32 | 44.77 | 52.31 | 61.04 | 113.82 | 118.07 | 133.60 | 161.57 | 282.74 |
| 33 | 47.72 | 55.10 | 64.01 | 121.20 | 118.07 | 133.60 | 161.57 | 282.74 |
| 34 | 50.70 | 57.92 | 67.00 | 128.67 | 118.07 | 133.60 | 161.57 | 282.74 |
| 35 | 53.71 | 57.92 | 70.01 | 132.44 | 118.07 | 133.60 | 161.57 | 282.74 |
| 36 | 56.76 | 60.76 | 76.12 | 140.05 | 118.07 | 133.60 | 161.57 | 282.74 |
| 37 | 59.85 | 66.54 | 79.22 | 147.76 | 118.07 | 133.60 | 161.57 | 282.74 |
| 38 | 62.97 | 69.47 | 82.34 | 155.56 | 118.07 | 133.60 | 161.57 | 282.74 |
| 39 | 66.12 | 72.43 | 88.65 | 167.44 | 118.07 | 133.60 | 161.57 | 282.74 |
| 40 | 69.31 | 75.41 | 91.85 | 167.78 | 118.07 | 133.60 | 161.57 | 282.74 |
| 41 | 72.87 | 78.80 | 95.53 | 167.78 | 118.07 | 133.60 | 161.57 | 282.74 |
| 42 | 76.50 | 82.24 | 102.59 | 167.78 | 118.07 | 133.60 | 161.57 | 282.74 |
| 43 | 77.68 | 87.00 | 105.64 | 167.78 | 118.07 | 133.60 | 161.57 | 282.74 |
| 44 | 77.68 | 87.00 | 105.64 | 167.78 | 118.07 | 133.60 | 161.57 | 282.74 |
| 45 | 85.31 | 92.97 | 111.40 | 214.45 | 136.71 | 155.35 | 189.53 | 329.35 |
| 46 | 92.35 | 99.59 | 115.15 | 217.49 | 136.71 | 155.35 | 189.53 | 329.35 |
| 47 | 96.16 | 103.21 | 122.24 | 217.49 | 136.71 | 155.35 | 189.53 | 329.35 |
| 48 | 99.42 | 110.08 | 129.49 | 217.49 | 136.71 | 155.35 | 189.53 | 329.35 |
| 49 | 99.42 | 111.85 | 133.49 | 217.49 | 136.71 | 155.35 | 189.53 | 329.35 |
| 50 | 108.47 | 121.91 | 141.70 | 236.13 | 146.03 | 164.67 | 198.85 | 344.88 |
| 51 | 112.61 | 129.63 | 147.03 | 251.67 | 149.14 | 170.89 | 208.17 | 360.42 |
| 52 | 120.28 | 131.40 | 155.16 | 264.10 | 158.46 | 177.10 | 217.49 | 372.84 |
| 53 | 122.03 | 136.44 | 160.80 | 279.63 | 164.67 | 186.42 | 226.81 | 385.27 |
| 54 | 129.24 | 147.19 | 172.50 | 292.06 | 170.89 | 192.64 | 236.13 | 397.70 |
| 55 | 137.04 | 152.48 | 178.13 | 307.60 | 177.10 | 201.96 | 245.46 | 410.13 |
| 56 | 141.90 | 157.61 | 190.04 | 323.13 | 186.42 | 208.17 | 254.78 | 425.66 |
| 57 | 149.72 | 166.37 | 199.25 | 335.56 | 192.64 | 217.49 | 264.10 | 438.09 |
| 58 | 154.72 | 174.49 | 211.36 | 351.09 | 201.96 | 226.81 | 276.53 | 453.63 |
| 59 | 166.20 | 183.41 | 220.85 | 366.63 | 208.17 | 236.13 | 288.95 | 469.16 |
| 60 | 174.22 | 192.59 | 230.45 | 385.27 | 220.60 | 248.56 | 301.38 | 487.80 |
| 61 | 186.31 | 204.91 | 244.34 | 395.16 | 226.24 | 253.39 | 310.70 | 494.71 |
| 62 | 198.42 | 223.65 | 260.14 | 403.88 | 231.21 | 257.55 | 316.08 | 497.53 |
| 63 | 207.14 | 232.67 | 275.15 | 417.11 | 238.35 | 266.72 | 326.31 | 507.91 |
| 64 | 214.42 | 241.91 | 294.14 | 428.84 | 244.66 | 272.15 | 335.37 | 516.80 |
| 65 | 223.53 | 247.48 | 303.36 | 441.74 | 252.80 | 282.07 | 345.94 | 526.89 |
| 66 | 231.65 | 257.39 | 314.01 | 453.00 | 259.96 | 290.85 | 357.77 | 540.51 |
| 67 | 238.78 | 266.14 | 325.84 | 465.12 | 271.11 | 300.96 | 370.61 | 552.18 |
| 68 | 252.15 | 278.56 | 341.00 | 485.08 | 285.77 | 316.98 | 389.03 | 576.33 |
| 69 | 268.67 | 296.47 | 361.32 | 514.18 | 303.42 | 335.84 | 412.27 | 609.15 |
| 70 | 285.64 | 316.88 | 388.29 | 551.20 | 325.81 | 359.28 | 444.08 | 649.38 |
| 71 | 309.26 | 341.47 | 418.79 | 592.75 | 347.92 | 384.43 | 472.48 | 691.54 |
| 72 | 332.36 | 365.39 | 450.03 | 633.76 | 369.52 | 408.74 | 503.71 | 732.85 |
| 73 | 352.75 | 388.42 | 479.58 | 675.78 | 390.41 | 430.04 | 533.09 | 770.90 |
| 74 | 374.26 | 412.26 | 511.05 | 716.23 | 410.36 | 454.05 | 562.34 | 809.32 |
| 75 | 396.43 | 436.44 | 540.10 | 754.68 | 429.17 | 474.63 | 589.20 | 843.79 |
| 76 | 415.35 | 458.80 | 568.28 | 792.47 | 446.63 | 493.56 | 611.73 | 875.89 |
| 77 | 434.37 | 479.13 | 593.53 | 825.63 | 462.55 | 512.29 | 633.31 | 901.89 |
| 78 | 463.43 | 512.22 | 635.80 | 881.34 | 491.08 | 543.11 | 673.20 | 954.51 |
| 79 | 505.71 | 559.37 | 694.34 | 959.39 | 531.73 | 588.64 | 728.49 | 1029.31 |
| 80 | 551.24 | | | | 575.63 | | | |
| 81 | 601.65 | | | | 622.79 | | | |
| 82 | 652.06 | | | | 673.20 | | | |
| 83 | 710.60 | | | | 728.49 | | | |
| 84 | 775.64 | | | | 791.90 | | | |
| 85+ | | | | | | | | |

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

# Appendix C2

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

## LTC-96CL VA, LTC-96CL VA 9/96

***Premiums to be used only with those***

***that have previously elected an inflation decrease option***

### Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

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

| Age | 1.3% Simple Inflation | | | | 1.3% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 48.78 | 58.54 | 68.30 | 108.23 | 77.24 | 93.04 | 112.35 | 189.59 |
| 30 | 48.92 | 58.69 | 68.30 | 109.03 | 77.24 | 93.04 | 112.35 | 189.59 |
| 31 | 49.24 | 59.02 | 68.62 | 109.83 | 77.24 | 93.04 | 112.35 | 189.59 |
| 32 | 49.24 | 59.34 | 68.96 | 110.23 | 77.24 | 93.04 | 112.35 | 189.59 |
| 33 | 49.57 | 59.67 | 69.29 | 111.03 | 77.24 | 93.04 | 112.35 | 189.59 |
| 34 | 49.89 | 60.00 | 69.63 | 111.83 | 77.24 | 93.04 | 112.35 | 189.59 |
| 35 | 50.21 | 60.00 | 69.96 | 112.23 | 77.24 | 93.04 | 112.35 | 189.59 |
| 36 | 50.54 | 60.32 | 70.63 | 113.03 | 77.24 | 93.04 | 112.35 | 189.59 |
| 37 | 50.86 | 60.98 | 70.97 | 113.83 | 77.24 | 93.04 | 112.35 | 189.59 |
| 38 | 51.18 | 61.30 | 71.31 | 114.63 | 77.24 | 93.04 | 112.35 | 189.59 |
| 39 | 51.51 | 61.63 | 71.98 | 115.83 | 77.24 | 93.04 | 112.35 | 189.59 |
| 40 | 51.83 | 61.96 | 72.31 | 115.86 | 77.24 | 93.04 | 112.35 | 189.59 |
| 41 | 52.19 | 62.32 | 72.70 | 115.86 | 77.24 | 93.04 | 112.35 | 189.59 |
| 42 | 52.55 | 62.69 | 73.42 | 115.86 | 77.24 | 93.04 | 112.35 | 189.59 |
| 43 | 52.66 | 63.20 | 73.73 | 115.86 | 77.24 | 93.04 | 112.35 | 189.59 |
| 44 | 52.66 | 63.20 | 73.73 | 115.86 | 77.24 | 93.04 | 112.35 | 189.59 |
| 45 | 65.31 | 78.73 | 93.90 | 147.16 | 89.53 | 107.08 | 128.15 | 215.92 |
| 46 | 66.01 | 79.45 | 94.30 | 147.46 | 89.53 | 107.08 | 128.15 | 215.92 |
| 47 | 66.39 | 79.84 | 95.05 | 147.46 | 89.53 | 107.08 | 128.15 | 215.92 |
| 48 | 66.71 | 80.57 | 95.81 | 147.46 | 89.53 | 107.08 | 128.15 | 215.92 |
| 49 | 66.71 | 80.75 | 96.22 | 147.46 | 89.53 | 107.08 | 128.15 | 215.92 |
| 50 | 73.70 | 87.53 | 102.82 | 159.75 | 94.80 | 114.11 | 135.17 | 226.46 |
| 51 | 77.01 | 91.20 | 109.43 | 168.53 | 98.31 | 117.62 | 142.19 | 235.23 |
| 52 | 82.12 | 97.44 | 114.59 | 177.30 | 103.57 | 122.88 | 147.46 | 244.01 |
| 53 | 87.24 | 102.58 | 122.67 | 186.08 | 107.08 | 128.15 | 152.73 | 252.79 |
| 54 | 90.56 | 106.26 | 128.19 | 196.61 | 112.35 | 133.42 | 161.50 | 259.81 |
| 55 | 95.68 | 112.87 | 134.83 | 205.39 | 117.62 | 138.68 | 166.77 | 268.59 |
| 56 | 100.81 | 118.01 | 141.83 | 214.17 | 121.13 | 143.95 | 173.79 | 279.12 |
| 57 | 105.94 | 124.97 | 148.83 | 222.94 | 126.39 | 149.22 | 179.06 | 286.14 |
| 58 | 111.07 | 130.13 | 155.84 | 233.48 | 131.66 | 156.24 | 187.84 | 296.67 |
| 59 | 116.56 | 137.11 | 164.32 | 244.01 | 136.93 | 161.50 | 194.86 | 307.21 |
| 60 | 123.16 | 145.55 | 172.80 | 256.30 | 143.95 | 170.28 | 203.63 | 317.74 |
| 61 | 131.90 | 154.31 | 184.90 | 269.20 | 150.33 | 178.30 | 213.26 | 328.63 |
| 62 | 139.19 | 163.44 | 195.18 | 283.72 | 158.39 | 186.24 | 224.54 | 341.16 |
| 63 | 147.32 | 173.32 | 209.12 | 298.10 | 166.38 | 197.58 | 235.71 | 353.57 |
| 64 | 157.04 | 182.93 | 222.62 | 314.08 | 176.02 | 207.09 | 248.50 | 372.76 |
| 65 | 168.39 | 195.89 | 235.41 | 329.91 | 185.58 | 218.22 | 264.62 | 388.33 |
| 66 | 177.93 | 207.01 | 249.78 | 350.73 | 200.17 | 234.39 | 278.87 | 408.89 |
| 67 | 189.08 | 219.74 | 265.73 | 369.64 | 211.22 | 247.00 | 298.10 | 432.67 |
| 68 | 205.21 | 237.44 | 284.93 | 396.86 | 228.96 | 266.27 | 320.54 | 461.31 |
| 69 | 222.89 | 260.04 | 312.38 | 432.27 | 249.90 | 290.43 | 351.22 | 503.19 |
| 70 | 248.80 | 287.47 | 346.31 | 477.44 | 275.70 | 319.41 | 388.34 | 551.40 |
| 71 | 274.48 | 316.32 | 384.95 | 528.88 | 304.61 | 353.15 | 428.46 | 605.87 |
| 72 | 303.26 | 349.91 | 424.89 | 583.18 | 334.91 | 386.57 | 468.21 | 661.50 |
| 73 | 333.42 | 384.84 | 469.44 | 641.96 | 364.94 | 421.34 | 514.23 | 719.92 |
| 74 | 368.25 | 424.40 | 516.88 | 705.13 | 397.98 | 460.73 | 559.81 | 782.75 |
| 75 | 402.76 | 466.88 | 567.16 | 772.65 | 430.71 | 499.75 | 608.25 | 846.62 |
| 76 | 440.22 | 510.59 | 621.87 | 842.79 | 466.40 | 540.04 | 659.51 | 914.80 |
| 77 | 478.94 | 553.88 | 676.06 | 915.53 | 503.38 | 583.20 | 711.90 | 982.32 |
| 78 | 520.35 | 603.28 | 734.99 | 991.91 | 543.11 | 629.29 | 769.14 | 1056.95 |
| 79 | 565.88 | 656.94 | 803.29 | 1078.09 | 587.02 | 679.70 | 830.93 | 1139.88 |
| 80 | 617.91 | | | | 635.80 | | | |
| 81 | 671.57 | | | | 687.83 | | | |
| 82 | 730.11 | | | | 743.12 | | | |
| 83 | 793.53 | | | | 803.29 | | | |
| 84 | 865.08 | | | | 873.21 | | | |
| 85+ | | | | | | | | |

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

# Appendix C2

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

## LTC-96CL VA, LTC-96CL VA 9/96

***Premiums to be used only with those***

***that have previously elected an inflation decrease option***

### Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

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

| Age | 1.3% Simple Inflation | | | | 1.3% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 45.53 | 53.66 | 63.42 | 100.03 | 73.73 | 86.02 | 105.33 | 179.06 |
| 30 | 45.66 | 53.80 | 63.42 | 100.77 | 73.73 | 86.02 | 105.33 | 179.06 |
| 31 | 45.96 | 54.10 | 63.72 | 101.51 | 73.73 | 86.02 | 105.33 | 179.06 |
| 32 | 45.96 | 54.40 | 64.03 | 101.88 | 73.73 | 86.02 | 105.33 | 179.06 |
| 33 | 46.26 | 54.70 | 64.34 | 102.62 | 73.73 | 86.02 | 105.33 | 179.06 |
| 34 | 46.56 | 55.00 | 64.65 | 103.36 | 73.73 | 86.02 | 105.33 | 179.06 |
| 35 | 46.87 | 55.00 | 64.97 | 103.73 | 73.73 | 86.02 | 105.33 | 179.06 |
| 36 | 47.17 | 55.30 | 65.59 | 104.47 | 73.73 | 86.02 | 105.33 | 179.06 |
| 37 | 47.47 | 55.90 | 65.90 | 105.20 | 73.73 | 86.02 | 105.33 | 179.06 |
| 38 | 47.77 | 56.20 | 66.21 | 105.94 | 73.73 | 86.02 | 105.33 | 179.06 |
| 39 | 48.07 | 56.49 | 66.84 | 107.05 | 73.73 | 86.02 | 105.33 | 179.06 |
| 40 | 48.38 | 56.79 | 67.15 | 107.08 | 73.73 | 86.02 | 105.33 | 179.06 |
| 41 | 48.71 | 57.13 | 67.50 | 107.08 | 73.73 | 86.02 | 105.33 | 179.06 |
| 42 | 49.05 | 57.47 | 68.18 | 107.08 | 73.73 | 86.02 | 105.33 | 179.06 |
| 43 | 49.15 | 57.93 | 68.46 | 107.08 | 73.73 | 86.02 | 105.33 | 179.06 |
| 44 | 49.15 | 57.93 | 68.46 | 107.08 | 73.73 | 86.02 | 105.33 | 179.06 |
| 45 | 61.87 | 73.60 | 87.07 | 138.40 | 84.26 | 100.06 | 121.13 | 205.39 |
| 46 | 62.54 | 74.27 | 87.44 | 138.68 | 84.26 | 100.06 | 121.13 | 205.39 |
| 47 | 62.90 | 74.63 | 88.14 | 138.68 | 84.26 | 100.06 | 121.13 | 205.39 |
| 48 | 63.20 | 75.31 | 88.84 | 138.68 | 84.26 | 100.06 | 121.13 | 205.39 |
| 49 | 63.20 | 75.49 | 89.22 | 138.68 | 84.26 | 100.06 | 121.13 | 205.39 |
| 50 | 68.44 | 80.53 | 97.59 | 150.97 | 89.53 | 105.33 | 128.15 | 215.92 |
| 51 | 73.51 | 85.94 | 102.48 | 159.75 | 94.80 | 110.59 | 133.42 | 224.70 |
| 52 | 76.88 | 90.48 | 109.38 | 166.77 | 98.31 | 114.11 | 138.68 | 233.48 |
| 53 | 82.00 | 95.62 | 114.03 | 177.30 | 101.82 | 121.13 | 145.70 | 240.50 |
| 54 | 87.07 | 101.04 | 119.53 | 184.32 | 107.08 | 126.39 | 150.97 | 249.28 |
| 55 | 90.46 | 105.92 | 127.92 | 194.86 | 110.59 | 129.90 | 157.99 | 258.05 |
| 56 | 93.85 | 109.34 | 133.18 | 201.88 | 115.86 | 135.17 | 165.01 | 265.08 |
| 57 | 98.99 | 116.30 | 140.17 | 212.41 | 121.13 | 140.44 | 170.28 | 273.85 |
| 58 | 104.13 | 121.46 | 147.18 | 221.19 | 124.64 | 145.70 | 177.30 | 282.63 |
| 59 | 111.34 | 128.43 | 155.67 | 231.72 | 129.90 | 152.73 | 184.32 | 291.41 |
| 60 | 116.23 | 135.15 | 164.16 | 244.01 | 136.93 | 159.75 | 193.10 | 303.70 |
| 61 | 123.23 | 143.91 | 174.53 | 255.21 | 143.34 | 166.06 | 201.02 | 314.65 |
| 62 | 132.23 | 153.01 | 184.82 | 269.79 | 151.43 | 175.80 | 212.35 | 325.49 |
| 63 | 140.39 | 162.92 | 195.30 | 282.51 | 157.72 | 183.72 | 223.58 | 341.43 |
| 64 | 150.14 | 172.57 | 208.81 | 298.55 | 169.12 | 195.01 | 236.42 | 355.50 |
| 65 | 158.08 | 183.86 | 221.66 | 316.17 | 178.70 | 206.19 | 249.15 | 372.87 |
| 66 | 169.37 | 195.04 | 236.10 | 333.62 | 191.62 | 220.70 | 266.89 | 393.50 |
| 67 | 180.56 | 207.82 | 250.40 | 352.61 | 204.41 | 235.07 | 282.77 | 413.93 |
| 68 | 195.04 | 223.87 | 269.66 | 378.20 | 218.78 | 251.01 | 305.28 | 444.35 |
| 69 | 212.76 | 244.84 | 297.18 | 413.69 | 241.46 | 275.23 | 334.33 | 482.92 |
| 70 | 237.04 | 270.66 | 327.82 | 455.58 | 265.62 | 302.60 | 369.84 | 531.23 |
| 71 | 264.44 | 299.59 | 364.86 | 505.45 | 294.57 | 334.73 | 406.70 | 584.11 |
| 72 | 289.93 | 329.92 | 404.90 | 559.86 | 321.58 | 366.57 | 449.88 | 639.84 |
| 73 | 320.15 | 364.94 | 446.22 | 615.42 | 351.67 | 401.43 | 491.01 | 696.70 |
| 74 | 353.39 | 402.93 | 492.11 | 678.71 | 384.77 | 437.61 | 536.69 | 757.98 |
| 75 | 386.32 | 442.22 | 540.85 | 743.06 | 417.56 | 476.74 | 583.60 | 820.32 |
| 76 | 422.22 | 482.77 | 592.41 | 810.06 | 451.67 | 515.50 | 633.32 | 885.34 |
| 77 | 461.02 | 526.19 | 645.11 | 879.69 | 487.09 | 555.51 | 684.20 | 951.37 |
| 78 | 500.83 | 572.38 | 702.47 | 956.14 | 525.23 | 600.02 | 738.24 | 1024.43 |
| 79 | 546.36 | 624.42 | 765.89 | 1039.07 | 567.50 | 650.43 | 800.03 | 1104.11 |
| 80 | 593.52 | | | | 616.29 | | | |
| 81 | 647.18 | | | | 665.07 | | | |
| 82 | 704.09 | | | | 718.73 | | | |
| 83 | 765.89 | | | | 778.89 | | | |
| 84 | 834.18 | | | | 845.56 | | | |
| 85+ | | | | | | | | |

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

# Appendix C2

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

## LTC-96CL VA, LTC-96CL VA 9/96

***Premiums to be used only with those***

***that have previously elected an inflation decrease option***

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

| Age | 1.3% Simple Inflation | | | | 1.3% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 40.65 | 45.53 | 55.29 | 88.55 | 66.71 | 75.49 | 91.28 | 159.75 |
| 30 | 40.77 | 45.65 | 55.29 | 89.20 | 66.71 | 75.49 | 91.28 | 159.75 |
| 31 | 41.04 | 45.90 | 55.55 | 89.86 | 66.71 | 75.49 | 91.28 | 159.75 |
| 32 | 41.04 | 46.16 | 55.82 | 90.19 | 66.71 | 75.49 | 91.28 | 159.75 |
| 33 | 41.30 | 46.41 | 56.09 | 90.84 | 66.71 | 75.49 | 91.28 | 159.75 |
| 34 | 41.57 | 46.66 | 56.36 | 91.50 | 66.71 | 75.49 | 91.28 | 159.75 |
| 35 | 41.84 | 46.66 | 56.64 | 91.82 | 66.71 | 75.49 | 91.28 | 159.75 |
| 36 | 42.11 | 46.92 | 57.18 | 92.48 | 66.71 | 75.49 | 91.28 | 159.75 |
| 37 | 42.38 | 47.43 | 57.45 | 93.13 | 66.71 | 75.49 | 91.28 | 159.75 |
| 38 | 42.65 | 47.68 | 57.72 | 93.79 | 66.71 | 75.49 | 91.28 | 159.75 |
| 39 | 42.92 | 47.93 | 58.27 | 94.77 | 66.71 | 75.49 | 91.28 | 159.75 |
| 40 | 43.19 | 48.19 | 58.54 | 94.80 | 66.71 | 75.49 | 91.28 | 159.75 |
| 41 | 43.49 | 48.47 | 58.85 | 94.80 | 66.71 | 75.49 | 91.28 | 159.75 |
| 42 | 43.79 | 48.76 | 59.44 | 94.80 | 66.71 | 75.49 | 91.28 | 159.75 |
| 43 | 43.89 | 49.15 | 59.69 | 94.80 | 66.71 | 75.49 | 91.28 | 159.75 |
| 44 | 43.89 | 49.15 | 59.69 | 94.80 | 66.71 | 75.49 | 91.28 | 159.75 |
| 45 | 55.00 | 61.62 | 75.12 | 122.63 | 77.24 | 87.77 | 107.08 | 186.08 |
| 46 | 55.59 | 62.18 | 75.44 | 122.88 | 77.24 | 87.77 | 107.08 | 186.08 |
| 47 | 55.91 | 62.48 | 76.04 | 122.88 | 77.24 | 87.77 | 107.08 | 186.08 |
| 48 | 56.18 | 63.05 | 76.65 | 122.88 | 77.24 | 87.77 | 107.08 | 186.08 |
| 49 | 56.18 | 63.20 | 76.98 | 122.88 | 77.24 | 87.77 | 107.08 | 186.08 |
| 50 | 61.42 | 70.02 | 83.65 | 133.42 | 82.51 | 93.04 | 112.35 | 194.86 |
| 51 | 64.76 | 73.66 | 88.59 | 142.19 | 84.26 | 96.55 | 117.62 | 203.63 |
| 52 | 69.89 | 78.30 | 93.75 | 149.22 | 89.53 | 100.06 | 122.88 | 210.66 |
| 53 | 71.53 | 81.72 | 100.21 | 157.99 | 93.04 | 105.33 | 128.15 | 217.68 |
| 54 | 76.62 | 87.10 | 105.67 | 165.01 | 96.55 | 108.84 | 133.42 | 224.70 |
| 55 | 81.77 | 92.03 | 110.63 | 173.79 | 100.06 | 114.11 | 138.68 | 231.72 |
| 56 | 85.16 | 95.45 | 117.61 | 182.57 | 105.33 | 117.62 | 143.95 | 240.50 |
| 57 | 90.31 | 100.67 | 122.87 | 189.59 | 108.84 | 122.88 | 149.22 | 247.52 |
| 58 | 93.72 | 105.84 | 129.87 | 198.37 | 114.11 | 128.15 | 156.24 | 256.30 |
| 59 | 99.16 | 111.07 | 136.64 | 207.15 | 117.62 | 133.42 | 163.26 | 265.08 |
| 60 | 105.82 | 117.83 | 143.43 | 217.68 | 124.64 | 140.44 | 170.28 | 275.61 |
| 61 | 112.81 | 124.84 | 152.07 | 228.99 | 131.10 | 146.83 | 180.05 | 286.68 |
| 62 | 118.31 | 133.88 | 162.36 | 240.20 | 137.51 | 153.17 | 187.98 | 295.90 |
| 63 | 126.52 | 142.12 | 171.10 | 254.77 | 145.59 | 162.92 | 199.31 | 310.24 |
| 64 | 134.61 | 151.86 | 184.65 | 269.21 | 153.59 | 170.85 | 210.54 | 324.44 |
| 65 | 144.34 | 159.80 | 195.89 | 285.24 | 163.24 | 182.14 | 223.38 | 340.22 |
| 66 | 153.98 | 171.09 | 208.72 | 301.11 | 172.80 | 193.33 | 237.81 | 359.28 |
| 67 | 163.53 | 182.27 | 223.15 | 318.54 | 185.67 | 206.11 | 253.81 | 378.16 |
| 68 | 178.08 | 196.73 | 240.83 | 342.59 | 201.82 | 223.87 | 274.75 | 407.04 |
| 69 | 195.87 | 216.13 | 263.41 | 374.86 | 221.20 | 244.84 | 300.56 | 444.09 |
| 70 | 215.18 | 238.72 | 292.51 | 415.23 | 245.44 | 270.66 | 334.54 | 489.20 |
| 71 | 241.01 | 266.11 | 326.37 | 461.93 | 271.14 | 299.59 | 368.21 | 538.92 |
| 72 | 268.26 | 294.92 | 363.24 | 511.54 | 298.26 | 329.92 | 406.56 | 591.51 |
| 73 | 295.27 | 325.13 | 401.43 | 565.65 | 326.78 | 359.96 | 446.22 | 645.27 |
| 74 | 325.32 | 358.35 | 444.22 | 622.57 | 356.70 | 394.68 | 488.80 | 703.48 |
| 75 | 358.38 | 394.54 | 488.25 | 682.23 | 387.97 | 429.07 | 532.63 | 762.78 |
| 76 | 391.12 | 432.03 | 535.13 | 746.24 | 420.58 | 464.76 | 576.05 | 824.79 |
| 77 | 426.81 | 470.80 | 583.20 | 811.27 | 454.51 | 503.38 | 622.30 | 886.21 |
| 78 | 463.43 | 512.22 | 635.80 | 881.34 | 491.08 | 543.11 | 673.20 | 954.51 |
| 79 | 505.71 | 559.37 | 694.34 | 959.39 | 531.73 | 588.64 | 728.49 | 1029.31 |
| 80 | 551.24 | | | | 575.63 | | | |
| 81 | 601.65 | | | | 622.79 | | | |
| 82 | 652.06 | | | | 673.20 | | | |
| 83 | 710.60 | | | | 728.49 | | | |
| 84 | 775.64 | | | | 791.90 | | | |
| 85+ | | | | | | | | |

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

# Appendix C3

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

## LTC-96CL VA, LTC-96CL VA 9/96

***Premiums to be used only with those***

***that have previously elected an inflation decrease option***

### Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

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

| Age | 1% Simple Inflation | | | | 1% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 33.90 | 40.68 | 47.46 | 80.68 | 88.00 | 106.00 | 128.00 | 216.00 |
| 30 | 34.81 | 41.71 | 47.46 | 86.06 | 88.00 | 106.00 | 128.00 | 216.00 |
| 31 | 36.99 | 43.90 | 49.64 | 91.43 | 88.00 | 106.00 | 128.00 | 216.00 |
| 32 | 36.99 | 46.10 | 51.90 | 94.12 | 88.00 | 106.00 | 128.00 | 216.00 |
| 33 | 39.17 | 48.29 | 54.16 | 99.50 | 88.00 | 106.00 | 128.00 | 216.00 |
| 34 | 41.34 | 50.49 | 56.41 | 104.88 | 88.00 | 106.00 | 128.00 | 216.00 |
| 35 | 43.52 | 50.49 | 58.67 | 107.57 | 88.00 | 106.00 | 128.00 | 216.00 |
| 36 | 45.69 | 52.68 | 63.18 | 112.95 | 88.00 | 106.00 | 128.00 | 216.00 |
| 37 | 47.87 | 57.07 | 65.44 | 118.33 | 88.00 | 106.00 | 128.00 | 216.00 |
| 38 | 50.04 | 59.27 | 67.70 | 123.71 | 88.00 | 106.00 | 128.00 | 216.00 |
| 39 | 52.22 | 61.46 | 72.21 | 131.77 | 88.00 | 106.00 | 128.00 | 216.00 |
| 40 | 54.40 | 63.66 | 74.47 | 132.00 | 88.00 | 106.00 | 128.00 | 216.00 |
| 41 | 56.80 | 66.13 | 77.04 | 132.00 | 88.00 | 106.00 | 128.00 | 216.00 |
| 42 | 59.22 | 68.61 | 81.92 | 132.00 | 88.00 | 106.00 | 128.00 | 216.00 |
| 43 | 60.00 | 72.00 | 84.00 | 132.00 | 88.00 | 106.00 | 128.00 | 216.00 |
| 44 | 60.00 | 72.00 | 84.00 | 132.00 | 88.00 | 106.00 | 128.00 | 216.00 |
| 45 | 66.60 | 78.43 | 92.17 | 165.99 | 102.00 | 122.00 | 146.00 | 246.00 |
| 46 | 71.33 | 83.26 | 94.87 | 168.00 | 102.00 | 122.00 | 146.00 | 246.00 |
| 47 | 73.86 | 85.86 | 99.91 | 168.00 | 102.00 | 122.00 | 146.00 | 246.00 |
| 48 | 76.00 | 90.75 | 105.00 | 168.00 | 102.00 | 122.00 | 146.00 | 246.00 |
| 49 | 76.00 | 92.00 | 107.78 | 168.00 | 102.00 | 122.00 | 146.00 | 246.00 |
| 50 | 83.82 | 98.37 | 112.94 | 182.00 | 108.00 | 130.00 | 154.00 | 258.00 |
| 51 | 86.46 | 103.41 | 118.16 | 192.00 | 112.00 | 134.00 | 162.00 | 268.00 |
| 52 | 91.40 | 106.19 | 123.43 | 202.00 | 118.00 | 140.00 | 168.00 | 278.00 |
| 53 | 96.38 | 111.32 | 128.75 | 212.00 | 122.00 | 146.00 | 174.00 | 288.00 |
| 54 | 99.10 | 116.48 | 136.50 | 224.00 | 128.00 | 152.00 | 184.00 | 296.00 |
| 55 | 104.16 | 121.69 | 141.91 | 234.00 | 134.00 | 158.00 | 190.00 | 306.00 |
| 56 | 109.20 | 126.88 | 149.72 | 244.00 | 138.00 | 164.00 | 198.00 | 318.00 |
| 57 | 114.28 | 134.45 | 157.59 | 254.00 | 144.00 | 170.00 | 204.00 | 326.00 |
| 58 | 119.39 | 139.72 | 165.52 | 266.00 | 150.00 | 178.00 | 214.00 | 338.00 |
| 59 | 126.90 | 147.41 | 173.51 | 278.00 | 156.00 | 184.00 | 222.00 | 350.00 |
| 60 | 132.09 | 155.15 | 181.56 | 292.00 | 164.00 | 194.00 | 232.00 | 362.00 |
| 61 | 141.83 | 165.07 | 194.28 | 300.30 | 167.70 | 198.90 | 237.90 | 366.60 |
| 62 | 151.61 | 177.44 | 204.58 | 309.70 | 172.90 | 203.30 | 245.10 | 372.40 |
| 63 | 157.25 | 185.00 | 219.88 | 318.20 | 177.60 | 210.90 | 251.60 | 377.40 |
| 64 | 163.80 | 190.80 | 232.20 | 327.60 | 183.60 | 216.00 | 259.20 | 388.80 |
| 65 | 171.50 | 199.50 | 239.75 | 336.00 | 189.00 | 222.25 | 269.50 | 395.50 |
| 66 | 176.80 | 205.70 | 248.20 | 348.50 | 198.90 | 232.90 | 277.10 | 406.30 |
| 67 | 183.15 | 212.85 | 257.40 | 358.05 | 204.60 | 239.25 | 288.75 | 419.10 |
| 68 | 193.60 | 224.00 | 268.80 | 374.40 | 216.00 | 251.20 | 302.40 | 435.20 |
| 69 | 204.60 | 238.70 | 286.75 | 396.80 | 229.40 | 266.60 | 322.40 | 461.90 |
| 70 | 222.00 | 256.50 | 309.00 | 426.00 | 246.00 | 285.00 | 346.50 | 492.00 |
| 71 | 237.80 | 274.05 | 333.50 | 458.20 | 263.90 | 305.95 | 371.20 | 524.90 |
| 72 | 254.80 | 294.00 | 357.00 | 490.00 | 281.40 | 324.80 | 393.40 | 555.80 |
| 73 | 271.35 | 313.20 | 382.05 | 522.45 | 297.00 | 342.90 | 418.50 | 585.90 |
| 74 | 289.90 | 334.10 | 406.90 | 555.10 | 313.30 | 362.70 | 440.70 | 616.20 |
| 75 | 306.25 | 355.00 | 431.25 | 587.50 | 327.50 | 380.00 | 462.50 | 643.75 |
| 76 | 322.80 | 374.40 | 456.00 | 618.00 | 342.00 | 396.00 | 483.60 | 670.80 |
| 77 | 338.10 | 391.00 | 477.25 | 646.30 | 355.35 | 411.70 | 502.55 | 693.45 |
| 78 | 361.60 | 419.23 | 510.76 | 689.30 | 377.42 | 437.31 | 534.49 | 734.50 |
| 79 | 393.24 | 456.52 | 558.22 | 749.19 | 407.93 | 472.34 | 577.43 | 792.13 |
| 80 | 429.40 | | | | 441.83 | | | |
| 81 | 466.69 | | | | 477.99 | | | |
| 82 | 507.37 | | | | 516.41 | | | |
| 83 | 551.44 | | | | 558.22 | | | |
| 84 | 601.16 | | | | 606.81 | | | |
| 85+ | | | | | | | | |

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

# Appendix C3

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

## LTC-96CL VA, LTC-96CL VA 9/96

***Premiums to be used only with those***

***that have previously elected an inflation decrease option***

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

| Age | 1% Simple Inflation | | | | 1% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 31.64 | 37.29 | 44.07 | 74.57 | 84.00 | 98.00 | 120.00 | 204.00 |
| 30 | 32.49 | 38.23 | 44.07 | 79.54 | 84.00 | 98.00 | 120.00 | 204.00 |
| 31 | 34.52 | 40.24 | 46.10 | 84.51 | 84.00 | 98.00 | 120.00 | 204.00 |
| 32 | 34.52 | 42.26 | 48.19 | 86.99 | 84.00 | 98.00 | 120.00 | 204.00 |
| 33 | 36.55 | 44.27 | 50.29 | 91.96 | 84.00 | 98.00 | 120.00 | 204.00 |
| 34 | 38.59 | 46.28 | 52.38 | 96.94 | 84.00 | 98.00 | 120.00 | 204.00 |
| 35 | 40.62 | 46.28 | 54.48 | 99.42 | 84.00 | 98.00 | 120.00 | 204.00 |
| 36 | 42.65 | 48.29 | 58.67 | 104.39 | 84.00 | 98.00 | 120.00 | 204.00 |
| 37 | 44.68 | 52.32 | 60.77 | 109.36 | 84.00 | 98.00 | 120.00 | 204.00 |
| 38 | 46.71 | 54.33 | 62.86 | 114.33 | 84.00 | 98.00 | 120.00 | 204.00 |
| 39 | 48.74 | 56.34 | 67.05 | 121.79 | 84.00 | 98.00 | 120.00 | 204.00 |
| 40 | 50.77 | 58.35 | 69.15 | 122.00 | 84.00 | 98.00 | 120.00 | 204.00 |
| 41 | 53.01 | 60.62 | 71.54 | 122.00 | 84.00 | 98.00 | 120.00 | 204.00 |
| 42 | 55.28 | 62.90 | 76.07 | 122.00 | 84.00 | 98.00 | 120.00 | 204.00 |
| 43 | 56.00 | 66.00 | 78.00 | 122.00 | 84.00 | 98.00 | 120.00 | 204.00 |
| 44 | 56.00 | 66.00 | 78.00 | 122.00 | 84.00 | 98.00 | 120.00 | 204.00 |
| 45 | 63.10 | 73.32 | 85.46 | 156.11 | 96.00 | 114.00 | 138.00 | 234.00 |
| 46 | 67.58 | 77.83 | 87.97 | 158.00 | 96.00 | 114.00 | 138.00 | 234.00 |
| 47 | 69.97 | 80.26 | 92.65 | 158.00 | 96.00 | 114.00 | 138.00 | 234.00 |
| 48 | 72.00 | 84.83 | 97.36 | 158.00 | 96.00 | 114.00 | 138.00 | 234.00 |
| 49 | 72.00 | 86.00 | 99.94 | 158.00 | 96.00 | 114.00 | 138.00 | 234.00 |
| 50 | 77.83 | 90.50 | 107.19 | 172.00 | 102.00 | 120.00 | 146.00 | 246.00 |
| 51 | 82.53 | 97.45 | 110.66 | 182.00 | 108.00 | 126.00 | 152.00 | 256.00 |
| 52 | 85.57 | 98.61 | 117.82 | 190.00 | 112.00 | 130.00 | 158.00 | 266.00 |
| 53 | 90.60 | 103.77 | 119.68 | 202.00 | 116.00 | 138.00 | 166.00 | 274.00 |
| 54 | 95.29 | 110.75 | 127.28 | 210.00 | 122.00 | 144.00 | 172.00 | 284.00 |
| 55 | 98.48 | 114.21 | 134.64 | 222.00 | 126.00 | 148.00 | 180.00 | 294.00 |
| 56 | 101.67 | 117.55 | 140.59 | 230.00 | 132.00 | 154.00 | 188.00 | 302.00 |
| 57 | 106.79 | 125.12 | 148.43 | 242.00 | 138.00 | 160.00 | 194.00 | 312.00 |
| 58 | 111.93 | 130.41 | 156.32 | 252.00 | 142.00 | 166.00 | 202.00 | 322.00 |
| 59 | 121.21 | 138.08 | 164.38 | 264.00 | 148.00 | 174.00 | 210.00 | 332.00 |
| 60 | 124.65 | 144.07 | 172.48 | 278.00 | 156.00 | 182.00 | 220.00 | 346.00 |
| 61 | 132.50 | 153.94 | 183.38 | 284.70 | 159.90 | 185.25 | 224.25 | 351.00 |
| 62 | 144.03 | 166.11 | 193.72 | 294.50 | 165.30 | 191.90 | 231.80 | 355.30 |
| 63 | 149.85 | 173.90 | 205.34 | 301.55 | 168.35 | 196.10 | 238.65 | 364.45 |
| 64 | 156.60 | 180.00 | 217.80 | 311.40 | 176.40 | 203.40 | 246.60 | 370.80 |
| 65 | 161.00 | 187.25 | 225.75 | 322.00 | 182.00 | 210.00 | 253.75 | 379.75 |
| 66 | 168.30 | 193.80 | 234.60 | 331.50 | 190.40 | 219.30 | 265.20 | 391.00 |
| 67 | 174.90 | 201.30 | 242.55 | 341.55 | 198.00 | 227.70 | 273.90 | 400.95 |
| 68 | 184.00 | 211.20 | 254.40 | 356.80 | 206.40 | 236.80 | 288.00 | 419.20 |
| 69 | 195.30 | 224.75 | 272.80 | 379.75 | 221.65 | 252.65 | 306.90 | 443.30 |
| 70 | 211.50 | 241.50 | 292.50 | 406.50 | 237.00 | 270.00 | 330.00 | 474.00 |
| 71 | 229.10 | 259.55 | 316.10 | 437.90 | 255.20 | 290.00 | 352.35 | 506.05 |
| 72 | 243.60 | 277.20 | 340.20 | 470.40 | 270.20 | 308.00 | 378.00 | 537.60 |
| 73 | 260.55 | 297.00 | 363.15 | 500.85 | 286.20 | 326.70 | 399.60 | 567.00 |
| 74 | 278.20 | 317.20 | 387.40 | 534.30 | 302.90 | 344.50 | 422.50 | 596.70 |
| 75 | 293.75 | 336.25 | 411.25 | 565.00 | 317.50 | 362.50 | 443.75 | 623.75 |
| 76 | 309.60 | 354.00 | 434.40 | 594.00 | 331.20 | 378.00 | 464.40 | 649.20 |
| 77 | 325.45 | 371.45 | 455.40 | 621.00 | 343.85 | 392.15 | 483.00 | 671.60 |
| 78 | 348.04 | 397.76 | 488.16 | 664.44 | 364.99 | 416.97 | 513.02 | 711.90 |
| 79 | 379.68 | 433.92 | 532.23 | 722.07 | 394.37 | 452.00 | 555.96 | 767.27 |
| 80 | 412.45 | | | | 428.27 | | | |
| 81 | 449.74 | | | | 462.17 | | | |
| 82 | 489.29 | | | | 499.46 | | | |
| 83 | 532.23 | | | | 541.27 | | | |
| 84 | 579.69 | | | | 587.60 | | | |
| 85+ | | | | | | | | |

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

# Appendix C3

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

## LTC-96CL VA, LTC-96CL VA 9/96

***Premiums to be used only with those***

***that have previously elected an inflation decrease option***

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

| Age | 1% Simple Inflation | | | | 1% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 28.25 | 31.64 | 38.42 | 66.01 | 76.00 | 86.00 | 104.00 | 182.00 |
| 30 | 29.01 | 32.44 | 38.42 | 70.41 | 76.00 | 86.00 | 104.00 | 182.00 |
| 31 | 30.82 | 34.15 | 40.19 | 74.81 | 76.00 | 86.00 | 104.00 | 182.00 |
| 32 | 30.82 | 35.85 | 42.02 | 77.01 | 76.00 | 86.00 | 104.00 | 182.00 |
| 33 | 32.64 | 37.56 | 43.84 | 81.41 | 76.00 | 86.00 | 104.00 | 182.00 |
| 34 | 34.45 | 39.27 | 45.67 | 85.81 | 76.00 | 86.00 | 104.00 | 182.00 |
| 35 | 36.26 | 39.27 | 47.50 | 88.01 | 76.00 | 86.00 | 104.00 | 182.00 |
| 36 | 38.08 | 40.98 | 51.15 | 92.41 | 76.00 | 86.00 | 104.00 | 182.00 |
| 37 | 39.89 | 44.39 | 52.98 | 96.81 | 76.00 | 86.00 | 104.00 | 182.00 |
| 38 | 41.70 | 46.10 | 54.80 | 101.21 | 76.00 | 86.00 | 104.00 | 182.00 |
| 39 | 43.52 | 47.81 | 58.46 | 107.81 | 76.00 | 86.00 | 104.00 | 182.00 |
| 40 | 45.33 | 49.51 | 60.28 | 108.00 | 76.00 | 86.00 | 104.00 | 182.00 |
| 41 | 47.33 | 51.43 | 62.37 | 108.00 | 76.00 | 86.00 | 104.00 | 182.00 |
| 42 | 49.35 | 53.37 | 66.31 | 108.00 | 76.00 | 86.00 | 104.00 | 182.00 |
| 43 | 50.00 | 56.00 | 68.00 | 108.00 | 76.00 | 86.00 | 104.00 | 182.00 |
| 44 | 50.00 | 56.00 | 68.00 | 108.00 | 76.00 | 86.00 | 104.00 | 182.00 |
| 45 | 56.09 | 61.38 | 73.73 | 138.32 | 88.00 | 100.00 | 122.00 | 212.00 |
| 46 | 60.07 | 65.16 | 75.89 | 140.00 | 88.00 | 100.00 | 122.00 | 212.00 |
| 47 | 62.20 | 67.19 | 79.93 | 140.00 | 88.00 | 100.00 | 122.00 | 212.00 |
| 48 | 64.00 | 71.02 | 84.00 | 140.00 | 88.00 | 100.00 | 122.00 | 212.00 |
| 49 | 64.00 | 72.00 | 86.22 | 140.00 | 88.00 | 100.00 | 122.00 | 212.00 |
| 50 | 69.85 | 78.69 | 91.88 | 152.00 | 94.00 | 106.00 | 128.00 | 222.00 |
| 51 | 72.70 | 83.53 | 95.65 | 162.00 | 96.00 | 110.00 | 134.00 | 232.00 |
| 52 | 77.79 | 85.33 | 100.99 | 170.00 | 102.00 | 114.00 | 140.00 | 240.00 |
| 53 | 79.03 | 88.67 | 105.17 | 180.00 | 106.00 | 120.00 | 146.00 | 248.00 |
| 54 | 83.86 | 95.48 | 112.52 | 188.00 | 110.00 | 124.00 | 152.00 | 256.00 |
| 55 | 89.01 | 99.23 | 116.44 | 198.00 | 114.00 | 130.00 | 158.00 | 264.00 |
| 56 | 92.26 | 102.62 | 124.16 | 208.00 | 120.00 | 134.00 | 164.00 | 274.00 |
| 57 | 97.42 | 108.31 | 130.10 | 216.00 | 124.00 | 140.00 | 170.00 | 282.00 |
| 58 | 100.74 | 113.64 | 137.93 | 226.00 | 130.00 | 146.00 | 178.00 | 292.00 |
| 59 | 107.96 | 119.42 | 144.29 | 236.00 | 134.00 | 152.00 | 186.00 | 302.00 |
| 60 | 113.49 | 125.60 | 150.69 | 248.00 | 142.00 | 160.00 | 194.00 | 314.00 |
| 61 | 121.30 | 133.54 | 159.78 | 255.45 | 146.25 | 163.80 | 200.85 | 319.80 |
| 62 | 128.87 | 145.35 | 170.19 | 262.20 | 150.10 | 167.20 | 205.20 | 323.00 |
| 63 | 135.05 | 151.70 | 179.90 | 271.95 | 155.40 | 173.90 | 212.75 | 331.15 |
| 64 | 140.40 | 158.40 | 192.60 | 280.80 | 160.20 | 178.20 | 219.60 | 338.40 |
| 65 | 147.00 | 162.75 | 199.50 | 290.50 | 166.25 | 185.50 | 227.50 | 346.50 |
| 66 | 153.00 | 170.00 | 207.40 | 299.20 | 171.70 | 192.10 | 236.30 | 357.00 |
| 67 | 158.40 | 176.55 | 216.15 | 308.55 | 179.85 | 199.65 | 245.85 | 366.30 |
| 68 | 168.00 | 185.60 | 227.20 | 323.20 | 190.40 | 211.20 | 259.20 | 384.00 |
| 69 | 179.80 | 198.40 | 241.80 | 344.10 | 203.05 | 224.75 | 275.90 | 407.65 |
| 70 | 192.00 | 213.00 | 261.00 | 370.50 | 219.00 | 241.50 | 298.50 | 436.50 |
| 71 | 208.80 | 230.55 | 282.75 | 400.20 | 234.90 | 259.55 | 319.00 | 466.90 |
| 72 | 225.40 | 247.80 | 305.20 | 429.80 | 250.60 | 277.20 | 341.60 | 497.00 |
| 73 | 240.30 | 264.60 | 326.70 | 460.35 | 265.95 | 292.95 | 363.15 | 525.15 |
| 74 | 256.10 | 282.10 | 349.70 | 490.10 | 280.80 | 310.70 | 384.80 | 553.80 |
| 75 | 272.50 | 300.00 | 371.25 | 518.75 | 295.00 | 326.25 | 405.00 | 580.00 |
| 76 | 286.80 | 316.80 | 392.40 | 547.20 | 308.40 | 340.80 | 422.40 | 604.80 |
| 77 | 301.30 | 332.35 | 411.70 | 572.70 | 320.85 | 355.35 | 439.30 | 625.60 |
| 78 | 322.05 | 355.95 | 441.83 | 612.46 | 341.26 | 377.42 | 467.82 | 663.31 |
| 79 | 351.43 | 388.72 | 482.51 | 666.70 | 369.51 | 409.06 | 506.24 | 715.29 |
| 80 | 383.07 | | | | 400.02 | | | |
| 81 | 418.10 | | | | 432.79 | | | |
| 82 | 453.13 | | | | 467.82 | | | |
| 83 | 493.81 | | | | 506.24 | | | |
| 84 | 539.01 | | | | 550.31 | | | |
| 85+ | | | | | | | | |

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

# Appendix C4

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

## LTC-96CL VA, LTC-96CL VA 9/96

***Premiums to be used only with those***

***that have previously elected an inflation decrease option***

### Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

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

| Age | 0.3% Simple Inflation | | | | 0.3% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 33.90 | 40.68 | 47.46 | 74.58 | 49.72 | 59.89 | 72.32 | 122.04 |
| 30 | 33.90 | 40.68 | 47.46 | 74.58 | 49.72 | 59.89 | 72.32 | 122.04 |
| 31 | 33.90 | 40.68 | 47.46 | 74.58 | 49.72 | 59.89 | 72.32 | 122.04 |
| 32 | 33.90 | 40.68 | 47.46 | 74.58 | 49.72 | 59.89 | 72.32 | 122.04 |
| 33 | 33.90 | 40.68 | 47.46 | 74.58 | 49.72 | 59.89 | 72.32 | 122.04 |
| 34 | 33.90 | 40.68 | 47.46 | 74.58 | 49.72 | 59.89 | 72.32 | 122.04 |
| 35 | 33.90 | 40.68 | 47.46 | 74.58 | 49.72 | 59.89 | 72.32 | 122.04 |
| 36 | 33.90 | 40.68 | 47.46 | 74.58 | 49.72 | 59.89 | 72.32 | 122.04 |
| 37 | 33.90 | 40.68 | 47.46 | 74.58 | 49.72 | 59.89 | 72.32 | 122.04 |
| 38 | 33.90 | 40.68 | 47.46 | 74.58 | 49.72 | 59.89 | 72.32 | 122.04 |
| 39 | 33.90 | 40.68 | 47.46 | 74.58 | 49.72 | 59.89 | 72.32 | 122.04 |
| 40 | 33.90 | 40.68 | 47.46 | 74.58 | 49.72 | 59.89 | 72.32 | 122.04 |
| 41 | 33.90 | 40.68 | 47.46 | 74.58 | 49.72 | 59.89 | 72.32 | 122.04 |
| 42 | 33.90 | 40.68 | 47.46 | 74.58 | 49.72 | 59.89 | 72.32 | 122.04 |
| 43 | 33.90 | 40.68 | 47.46 | 74.58 | 49.72 | 59.89 | 72.32 | 122.04 |
| 44 | 33.90 | 40.68 | 47.46 | 74.58 | 49.72 | 59.89 | 72.32 | 122.04 |
| 45 | 42.94 | 51.98 | 62.15 | 94.92 | 57.63 | 68.93 | 82.49 | 138.99 |
| 46 | 42.94 | 51.98 | 62.15 | 94.92 | 57.63 | 68.93 | 82.49 | 138.99 |
| 47 | 42.94 | 51.98 | 62.15 | 94.92 | 57.63 | 68.93 | 82.49 | 138.99 |
| 48 | 42.94 | 51.98 | 62.15 | 94.92 | 57.63 | 68.93 | 82.49 | 138.99 |
| 49 | 42.94 | 51.98 | 62.15 | 94.92 | 57.63 | 68.93 | 82.49 | 138.99 |
| 50 | 47.46 | 56.50 | 66.67 | 102.83 | 61.02 | 73.45 | 87.01 | 145.77 |
| 51 | 49.72 | 58.76 | 71.19 | 108.48 | 63.28 | 75.71 | 91.53 | 151.42 |
| 52 | 53.11 | 63.28 | 74.58 | 114.13 | 66.67 | 79.10 | 94.92 | 157.07 |
| 53 | 56.50 | 66.67 | 80.23 | 119.78 | 68.93 | 82.49 | 98.31 | 162.72 |
| 54 | 58.76 | 68.93 | 83.62 | 126.56 | 72.32 | 85.88 | 103.96 | 167.24 |
| 55 | 62.15 | 73.45 | 88.14 | 132.21 | 75.71 | 89.27 | 107.35 | 172.89 |
| 56 | 65.54 | 76.84 | 92.66 | 137.86 | 77.97 | 92.66 | 111.87 | 179.67 |
| 57 | 68.93 | 81.36 | 97.18 | 143.51 | 81.36 | 96.05 | 115.26 | 184.19 |
| 58 | 72.32 | 84.75 | 101.70 | 150.29 | 84.75 | 100.57 | 120.91 | 190.97 |
| 59 | 75.71 | 89.27 | 107.35 | 157.07 | 88.14 | 103.96 | 125.43 | 197.75 |
| 60 | 80.23 | 94.92 | 113.00 | 164.98 | 92.66 | 109.61 | 131.08 | 204.53 |
| 61 | 85.88 | 100.57 | 120.91 | 174.02 | 97.18 | 115.26 | 137.86 | 212.44 |
| 62 | 90.40 | 106.22 | 127.69 | 184.19 | 102.83 | 120.91 | 145.77 | 221.48 |
| 63 | 96.05 | 113.00 | 136.73 | 194.36 | 108.48 | 128.82 | 153.68 | 230.52 |
| 64 | 102.83 | 119.78 | 145.77 | 205.66 | 115.26 | 135.60 | 162.72 | 244.08 |
| 65 | 110.74 | 128.82 | 154.81 | 216.96 | 122.04 | 143.51 | 174.02 | 255.38 |
| 66 | 117.52 | 136.73 | 164.98 | 231.65 | 132.21 | 154.81 | 184.19 | 270.07 |
| 67 | 125.43 | 145.77 | 176.28 | 245.21 | 140.12 | 163.85 | 197.75 | 287.02 |
| 68 | 136.73 | 158.20 | 189.84 | 264.42 | 152.55 | 177.41 | 213.57 | 307.36 |
| 69 | 149.16 | 174.02 | 209.05 | 289.28 | 167.24 | 194.36 | 235.04 | 336.74 |
| 70 | 167.24 | 193.23 | 232.78 | 320.92 | 185.32 | 214.70 | 261.03 | 370.64 |
| 71 | 185.32 | 213.57 | 259.90 | 357.08 | 205.66 | 238.43 | 289.28 | 409.06 |
| 72 | 205.66 | 237.30 | 288.15 | 395.50 | 227.13 | 262.16 | 317.53 | 448.61 |
| 73 | 227.13 | 262.16 | 319.79 | 437.31 | 248.60 | 287.02 | 350.30 | 490.42 |
| 74 | 251.99 | 290.41 | 353.69 | 482.51 | 272.33 | 315.27 | 383.07 | 535.62 |
| 75 | 276.85 | 320.92 | 389.85 | 531.10 | 296.06 | 343.52 | 418.10 | 581.95 |
| 76 | 303.97 | 352.56 | 429.40 | 581.95 | 322.05 | 372.90 | 455.39 | 631.67 |
| 77 | 332.22 | 384.20 | 468.95 | 635.06 | 349.17 | 404.54 | 493.81 | 681.39 |
| 78 | 361.60 | 419.23 | 510.76 | 689.30 | 377.42 | 437.31 | 534.49 | 734.50 |
| 79 | 393.24 | 456.52 | 558.22 | 749.19 | 407.93 | 472.34 | 577.43 | 792.13 |
| 80 | 429.40 | | | | 441.83 | | | |
| 81 | 466.69 | | | | 477.99 | | | |
| 82 | 507.37 | | | | 516.41 | | | |
| 83 | 551.44 | | | | 558.22 | | | |
| 84 | 601.16 | | | | 606.81 | | | |
| 85+ | | | | | | | | |

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

# Appendix C4

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

## LTC-96CL VA, LTC-96CL VA 9/96

***Premiums to be used only with those***

***that have previously elected an inflation decrease option***

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

| Age | 0.3% Simple Inflation | | | | 0.3% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 31.64 | 37.29 | 44.07 | 68.93 | 47.46 | 55.37 | 67.80 | 115.26 |
| 30 | 31.64 | 37.29 | 44.07 | 68.93 | 47.46 | 55.37 | 67.80 | 115.26 |
| 31 | 31.64 | 37.29 | 44.07 | 68.93 | 47.46 | 55.37 | 67.80 | 115.26 |
| 32 | 31.64 | 37.29 | 44.07 | 68.93 | 47.46 | 55.37 | 67.80 | 115.26 |
| 33 | 31.64 | 37.29 | 44.07 | 68.93 | 47.46 | 55.37 | 67.80 | 115.26 |
| 34 | 31.64 | 37.29 | 44.07 | 68.93 | 47.46 | 55.37 | 67.80 | 115.26 |
| 35 | 31.64 | 37.29 | 44.07 | 68.93 | 47.46 | 55.37 | 67.80 | 115.26 |
| 36 | 31.64 | 37.29 | 44.07 | 68.93 | 47.46 | 55.37 | 67.80 | 115.26 |
| 37 | 31.64 | 37.29 | 44.07 | 68.93 | 47.46 | 55.37 | 67.80 | 115.26 |
| 38 | 31.64 | 37.29 | 44.07 | 68.93 | 47.46 | 55.37 | 67.80 | 115.26 |
| 39 | 31.64 | 37.29 | 44.07 | 68.93 | 47.46 | 55.37 | 67.80 | 115.26 |
| 40 | 31.64 | 37.29 | 44.07 | 68.93 | 47.46 | 55.37 | 67.80 | 115.26 |
| 41 | 31.64 | 37.29 | 44.07 | 68.93 | 47.46 | 55.37 | 67.80 | 115.26 |
| 42 | 31.64 | 37.29 | 44.07 | 68.93 | 47.46 | 55.37 | 67.80 | 115.26 |
| 43 | 31.64 | 37.29 | 44.07 | 68.93 | 47.46 | 55.37 | 67.80 | 115.26 |
| 44 | 31.64 | 37.29 | 44.07 | 68.93 | 47.46 | 55.37 | 67.80 | 115.26 |
| 45 | 40.68 | 48.59 | 57.63 | 89.27 | 54.24 | 64.41 | 77.97 | 132.21 |
| 46 | 40.68 | 48.59 | 57.63 | 89.27 | 54.24 | 64.41 | 77.97 | 132.21 |
| 47 | 40.68 | 48.59 | 57.63 | 89.27 | 54.24 | 64.41 | 77.97 | 132.21 |
| 48 | 40.68 | 48.59 | 57.63 | 89.27 | 54.24 | 64.41 | 77.97 | 132.21 |
| 49 | 40.68 | 48.59 | 57.63 | 89.27 | 54.24 | 64.41 | 77.97 | 132.21 |
| 50 | 44.07 | 51.98 | 63.28 | 97.18 | 57.63 | 67.80 | 82.49 | 138.99 |
| 51 | 47.46 | 55.37 | 66.67 | 102.83 | 61.02 | 71.19 | 85.88 | 144.64 |
| 52 | 49.72 | 58.76 | 71.19 | 107.35 | 63.28 | 73.45 | 89.27 | 150.29 |
| 53 | 53.11 | 62.15 | 74.58 | 114.13 | 65.54 | 77.97 | 93.79 | 154.81 |
| 54 | 56.50 | 65.54 | 77.97 | 118.65 | 68.93 | 81.36 | 97.18 | 160.46 |
| 55 | 58.76 | 68.93 | 83.62 | 125.43 | 71.19 | 83.62 | 101.70 | 166.11 |
| 56 | 61.02 | 71.19 | 87.01 | 129.95 | 74.58 | 87.01 | 106.22 | 170.63 |
| 57 | 64.41 | 75.71 | 91.53 | 136.73 | 77.97 | 90.40 | 109.61 | 176.28 |
| 58 | 67.80 | 79.10 | 96.05 | 142.38 | 80.23 | 93.79 | 114.13 | 181.93 |
| 59 | 72.32 | 83.62 | 101.70 | 149.16 | 83.62 | 98.31 | 118.65 | 187.58 |
| 60 | 75.71 | 88.14 | 107.35 | 157.07 | 88.14 | 102.83 | 124.30 | 195.49 |
| 61 | 80.23 | 93.79 | 114.13 | 164.98 | 92.66 | 107.35 | 129.95 | 203.40 |
| 62 | 85.88 | 99.44 | 120.91 | 175.15 | 98.31 | 114.13 | 137.86 | 211.31 |
| 63 | 91.53 | 106.22 | 127.69 | 184.19 | 102.83 | 119.78 | 145.77 | 222.61 |
| 64 | 98.31 | 113.00 | 136.73 | 195.49 | 110.74 | 127.69 | 154.81 | 232.78 |
| 65 | 103.96 | 120.91 | 145.77 | 207.92 | 117.52 | 135.60 | 163.85 | 245.21 |
| 66 | 111.87 | 128.82 | 155.94 | 220.35 | 126.56 | 145.77 | 176.28 | 259.90 |
| 67 | 119.78 | 137.86 | 166.11 | 233.91 | 135.60 | 155.94 | 187.58 | 274.59 |
| 68 | 129.95 | 149.16 | 179.67 | 251.99 | 145.77 | 167.24 | 203.40 | 296.06 |
| 69 | 142.38 | 163.85 | 198.88 | 276.85 | 161.59 | 184.19 | 223.74 | 323.18 |
| 70 | 159.33 | 181.93 | 220.35 | 306.23 | 178.54 | 203.40 | 248.60 | 357.08 |
| 71 | 178.54 | 202.27 | 246.34 | 341.26 | 198.88 | 226.00 | 274.59 | 394.37 |
| 72 | 196.62 | 223.74 | 274.59 | 379.68 | 218.09 | 248.60 | 305.10 | 433.92 |
| 73 | 218.09 | 248.60 | 303.97 | 419.23 | 239.56 | 273.46 | 334.48 | 474.60 |
| 74 | 241.82 | 275.72 | 336.74 | 464.43 | 263.29 | 299.45 | 367.25 | 518.67 |
| 75 | 265.55 | 303.97 | 371.77 | 510.76 | 287.02 | 327.70 | 401.15 | 563.87 |
| 76 | 291.54 | 333.35 | 409.06 | 559.35 | 311.88 | 355.95 | 437.31 | 611.33 |
| 77 | 319.79 | 364.99 | 447.48 | 610.20 | 337.87 | 385.33 | 474.60 | 659.92 |
| 78 | 348.04 | 397.76 | 488.16 | 664.44 | 364.99 | 416.97 | 513.02 | 711.90 |
| 79 | 379.68 | 433.92 | 532.23 | 722.07 | 394.37 | 452.00 | 555.96 | 767.27 |
| 80 | 412.45 | | | | 428.27 | | | |
| 81 | 449.74 | | | | 462.17 | | | |
| 82 | 489.29 | | | | 499.46 | | | |
| 83 | 532.23 | | | | 541.27 | | | |
| 84 | 579.69 | | | | 587.60 | | | |
| 85+ | | | | | | | | |

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

# Appendix C4

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

## LTC-96CL VA, LTC-96CL VA 9/96

***Premiums to be used only with those***

***that have previously elected an inflation decrease option***

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

| Age | 0.3% Simple Inflation | | | | 0.3% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 28.25 | 31.64 | 38.42 | 61.02 | 42.94 | 48.59 | 58.76 | 102.83 |
| 30 | 28.25 | 31.64 | 38.42 | 61.02 | 42.94 | 48.59 | 58.76 | 102.83 |
| 31 | 28.25 | 31.64 | 38.42 | 61.02 | 42.94 | 48.59 | 58.76 | 102.83 |
| 32 | 28.25 | 31.64 | 38.42 | 61.02 | 42.94 | 48.59 | 58.76 | 102.83 |
| 33 | 28.25 | 31.64 | 38.42 | 61.02 | 42.94 | 48.59 | 58.76 | 102.83 |
| 34 | 28.25 | 31.64 | 38.42 | 61.02 | 42.94 | 48.59 | 58.76 | 102.83 |
| 35 | 28.25 | 31.64 | 38.42 | 61.02 | 42.94 | 48.59 | 58.76 | 102.83 |
| 36 | 28.25 | 31.64 | 38.42 | 61.02 | 42.94 | 48.59 | 58.76 | 102.83 |
| 37 | 28.25 | 31.64 | 38.42 | 61.02 | 42.94 | 48.59 | 58.76 | 102.83 |
| 38 | 28.25 | 31.64 | 38.42 | 61.02 | 42.94 | 48.59 | 58.76 | 102.83 |
| 39 | 28.25 | 31.64 | 38.42 | 61.02 | 42.94 | 48.59 | 58.76 | 102.83 |
| 40 | 28.25 | 31.64 | 38.42 | 61.02 | 42.94 | 48.59 | 58.76 | 102.83 |
| 41 | 28.25 | 31.64 | 38.42 | 61.02 | 42.94 | 48.59 | 58.76 | 102.83 |
| 42 | 28.25 | 31.64 | 38.42 | 61.02 | 42.94 | 48.59 | 58.76 | 102.83 |
| 43 | 28.25 | 31.64 | 38.42 | 61.02 | 42.94 | 48.59 | 58.76 | 102.83 |
| 44 | 28.25 | 31.64 | 38.42 | 61.02 | 42.94 | 48.59 | 58.76 | 102.83 |
| 45 | 36.16 | 40.68 | 49.72 | 79.10 | 49.72 | 56.50 | 68.93 | 119.78 |
| 46 | 36.16 | 40.68 | 49.72 | 79.10 | 49.72 | 56.50 | 68.93 | 119.78 |
| 47 | 36.16 | 40.68 | 49.72 | 79.10 | 49.72 | 56.50 | 68.93 | 119.78 |
| 48 | 36.16 | 40.68 | 49.72 | 79.10 | 49.72 | 56.50 | 68.93 | 119.78 |
| 49 | 36.16 | 40.68 | 49.72 | 79.10 | 49.72 | 56.50 | 68.93 | 119.78 |
| 50 | 39.55 | 45.20 | 54.24 | 85.88 | 53.11 | 59.89 | 72.32 | 125.43 |
| 51 | 41.81 | 47.46 | 57.63 | 91.53 | 54.24 | 62.15 | 75.71 | 131.08 |
| 52 | 45.20 | 50.85 | 61.02 | 96.05 | 57.63 | 64.41 | 79.10 | 135.60 |
| 53 | 46.33 | 53.11 | 65.54 | 101.70 | 59.89 | 67.80 | 82.49 | 140.12 |
| 54 | 49.72 | 56.50 | 68.93 | 106.22 | 62.15 | 70.06 | 85.88 | 144.64 |
| 55 | 53.11 | 59.89 | 72.32 | 111.87 | 64.41 | 73.45 | 89.27 | 149.16 |
| 56 | 55.37 | 62.15 | 76.84 | 117.52 | 67.80 | 75.71 | 92.66 | 154.81 |
| 57 | 58.76 | 65.54 | 80.23 | 122.04 | 70.06 | 79.10 | 96.05 | 159.33 |
| 58 | 61.02 | 68.93 | 84.75 | 127.69 | 73.45 | 82.49 | 100.57 | 164.98 |
| 59 | 64.41 | 72.32 | 89.27 | 133.34 | 75.71 | 85.88 | 105.09 | 170.63 |
| 60 | 68.93 | 76.84 | 93.79 | 140.12 | 80.23 | 90.40 | 109.61 | 177.41 |
| 61 | 73.45 | 81.36 | 99.44 | 148.03 | 84.75 | 94.92 | 116.39 | 185.32 |
| 62 | 76.84 | 87.01 | 106.22 | 155.94 | 89.27 | 99.44 | 122.04 | 192.10 |
| 63 | 82.49 | 92.66 | 111.87 | 166.11 | 94.92 | 106.22 | 129.95 | 202.27 |
| 64 | 88.14 | 99.44 | 120.91 | 176.28 | 100.57 | 111.87 | 137.86 | 212.44 |
| 65 | 94.92 | 105.09 | 128.82 | 187.58 | 107.35 | 119.78 | 146.90 | 223.74 |
| 66 | 101.70 | 113.00 | 137.86 | 198.88 | 114.13 | 127.69 | 157.07 | 237.30 |
| 67 | 108.48 | 120.91 | 148.03 | 211.31 | 123.17 | 136.73 | 168.37 | 250.86 |
| 68 | 118.65 | 131.08 | 160.46 | 228.26 | 134.47 | 149.16 | 183.06 | 271.20 |
| 69 | 131.08 | 144.64 | 176.28 | 250.86 | 148.03 | 163.85 | 201.14 | 297.19 |
| 70 | 144.64 | 160.46 | 196.62 | 279.11 | 164.98 | 181.93 | 224.87 | 328.83 |
| 71 | 162.72 | 179.67 | 220.35 | 311.88 | 183.06 | 202.27 | 248.60 | 363.86 |
| 72 | 181.93 | 200.01 | 246.34 | 346.91 | 202.27 | 223.74 | 275.72 | 401.15 |
| 73 | 201.14 | 221.48 | 273.46 | 385.33 | 222.61 | 245.21 | 303.97 | 439.57 |
| 74 | 222.61 | 245.21 | 303.97 | 426.01 | 244.08 | 270.07 | 334.48 | 481.38 |
| 75 | 246.34 | 271.20 | 335.61 | 468.95 | 266.68 | 294.93 | 366.12 | 524.32 |
| 76 | 270.07 | 298.32 | 369.51 | 515.28 | 290.41 | 320.92 | 397.76 | 569.52 |
| 77 | 296.06 | 326.57 | 404.54 | 562.74 | 315.27 | 349.17 | 431.66 | 614.72 |
| 78 | 322.05 | 355.95 | 441.83 | 612.46 | 341.26 | 377.42 | 467.82 | 663.31 |
| 79 | 351.43 | 388.72 | 482.51 | 666.70 | 369.51 | 409.06 | 506.24 | 715.29 |
| 80 | 383.07 | | | | 400.02 | | | |
| 81 | 418.10 | | | | 432.79 | | | |
| 82 | 453.13 | | | | 467.82 | | | |
| 83 | 493.81 | | | | 506.24 | | | |
| 84 | 539.01 | | | | 550.31 | | | |
| 85+ | | | | | | | | |

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

# Appendix B1

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

## LTC-96CL VA, LTC-96CL VA 9/96

***Premiums to be used only with those***

***that have not previously elected an inflation decrease option***

### Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

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

| Age | GPO Inflation | | | | 5% Simple Inflation | | | | 5% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 36.04 | 37.62 | 54.03 | 80.41 | 69.15 | 82.98 | 96.81 | 166.34 | 198.01 | 238.51 | 288.01 | 486.02 |
| 30 | 38.77 | 42.95 | 55.32 | 82.98 | 71.27 | 85.36 | 96.81 | 179.11 | 198.01 | 238.51 | 288.01 | 486.02 |
| 31 | 39.72 | 44.95 | 55.32 | 82.98 | 76.36 | 90.49 | 101.88 | 192.09 | 198.01 | 238.51 | 288.01 | 486.02 |
| 32 | 41.23 | 46.85 | 55.32 | 82.98 | 76.36 | 95.69 | 107.18 | 198.66 | 198.01 | 238.51 | 288.01 | 486.02 |
| 33 | 41.49 | 48.36 | 55.32 | 82.98 | 81.53 | 100.95 | 112.53 | 211.96 | 198.01 | 238.51 | 288.01 | 486.02 |
| 34 | 41.49 | 48.41 | 55.32 | 82.98 | 86.78 | 106.27 | 117.95 | 225.48 | 198.01 | 238.51 | 288.01 | 486.02 |
| 35 | 41.49 | 48.41 | 55.32 | 83.38 | 92.10 | 106.27 | 123.42 | 232.33 | 198.01 | 238.51 | 288.01 | 486.02 |
| 36 | 41.49 | 49.08 | 59.28 | 89.33 | 97.51 | 111.67 | 134.55 | 246.18 | 198.01 | 238.51 | 288.01 | 486.02 |
| 37 | 45.26 | 49.08 | 59.28 | 95.36 | 102.99 | 122.65 | 140.20 | 260.25 | 198.01 | 238.51 | 288.01 | 486.02 |
| 38 | 45.26 | 53.76 | 64.15 | 95.36 | 108.55 | 128.25 | 145.91 | 274.54 | 198.01 | 238.51 | 288.01 | 486.02 |
| 39 | 50.01 | 58.54 | 69.10 | 101.48 | 114.19 | 133.91 | 157.52 | 296.39 | 198.01 | 238.51 | 288.01 | 486.02 |
| 40 | 54.30 | 63.22 | 74.14 | 107.69 | 119.91 | 139.63 | 163.42 | 297.01 | 198.01 | 238.51 | 288.01 | 486.02 |
| 41 | 55.30 | 66.61 | 79.90 | 114.34 | 126.32 | 146.15 | 170.23 | 297.01 | 198.01 | 238.51 | 288.01 | 486.02 |
| 42 | 59.08 | 69.15 | 80.53 | 121.12 | 132.88 | 152.80 | 183.33 | 297.01 | 198.01 | 238.51 | 288.01 | 486.02 |
| 43 | 61.17 | 72.10 | 86.52 | 128.03 | 135.01 | 162.01 | 189.01 | 297.01 | 198.01 | 238.51 | 288.01 | 486.02 |
| 44 | 62.49 | 74.95 | 89.79 | 135.09 | 135.01 | 162.01 | 189.01 | 297.01 | 198.01 | 238.51 | 288.01 | 486.02 |
| 45 | 63.99 | 75.13 | 89.79 | 136.66 | 145.84 | 170.83 | 200.09 | 372.51 | 229.51 | 274.51 | 328.51 | 553.52 |
| 46 | 66.82 | 78.38 | 95.79 | 143.49 | 158.36 | 183.46 | 207.08 | 378.01 | 229.51 | 274.51 | 328.51 | 553.52 |
| 47 | 69.42 | 81.38 | 101.96 | 150.44 | 165.17 | 190.38 | 220.32 | 378.01 | 229.51 | 274.51 | 328.51 | 553.52 |
| 48 | 73.04 | 85.52 | 102.76 | 157.51 | 171.01 | 203.60 | 233.91 | 378.01 | 229.51 | 274.51 | 328.51 | 553.52 |
| 49 | 75.31 | 88.55 | 109.17 | 171.49 | 171.01 | 207.01 | 241.44 | 378.01 | 229.51 | 274.51 | 328.51 | 553.52 |
| 50 | 77.63 | 90.98 | 113.72 | 176.68 | 188.51 | 220.55 | 251.74 | 409.52 | 243.01 | 292.51 | 346.51 | 580.52 |
| 51 | 80.40 | 94.57 | 118.97 | 188.71 | 193.79 | 232.40 | 262.27 | 432.02 | 252.01 | 301.51 | 364.51 | 603.02 |
| 52 | 83.04 | 97.18 | 123.09 | 200.81 | 204.41 | 236.24 | 273.80 | 454.52 | 265.51 | 315.01 | 378.01 | 625.52 |
| 53 | 86.89 | 101.09 | 123.09 | 212.28 | 215.16 | 247.38 | 283.80 | 477.02 | 274.51 | 328.51 | 391.52 | 648.03 |
| 54 | 90.18 | 104.77 | 128.57 | 224.52 | 220.71 | 259.51 | 301.94 | 504.02 | 288.01 | 342.01 | 414.02 | 666.03 |
| 55 | 92.96 | 108.38 | 134.14 | 236.83 | 231.66 | 270.01 | 313.04 | 526.52 | 301.51 | 355.51 | 427.52 | 688.53 |
| 56 | 98.93 | 116.26 | 144.66 | 255.37 | 242.58 | 281.31 | 330.50 | 549.02 | 310.51 | 369.01 | 445.52 | 715.53 |
| 57 | 106.16 | 124.17 | 155.30 | 274.79 | 253.59 | 298.16 | 348.13 | 571.52 | 324.01 | 382.51 | 459.02 | 733.53 |
| 58 | 112.27 | 132.25 | 172.33 | 293.58 | 264.71 | 309.69 | 365.91 | 598.52 | 337.51 | 400.52 | 481.52 | 760.53 |
| 59 | 119.36 | 141.27 | 182.70 | 319.58 | 282.22 | 326.83 | 383.03 | 625.52 | 351.01 | 414.02 | 499.52 | 787.53 |
| 60 | 126.97 | 150.36 | 198.47 | 344.14 | 292.70 | 343.29 | 400.32 | 657.03 | 369.01 | 436.52 | 522.02 | 814.53 |
| 61 | 137.57 | 161.39 | 214.96 | 369.48 | 314.48 | 362.71 | 428.37 | 672.02 | 375.28 | 445.10 | 532.38 | 820.38 |
| 62 | 146.72 | 172.47 | 231.08 | 402.28 | 336.81 | 385.87 | 450.84 | 689.26 | 384.80 | 452.46 | 545.48 | 828.80 |
| 63 | 160.68 | 185.55 | 246.84 | 426.44 | 348.05 | 396.86 | 484.91 | 704.28 | 393.09 | 466.79 | 556.87 | 835.31 |
| 64 | 173.72 | 197.29 | 262.78 | 443.75 | 360.54 | 419.98 | 511.10 | 721.09 | 404.13 | 475.44 | 570.53 | 855.80 |
| 65 | 188.01 | 211.96 | 284.86 | 459.68 | 375.40 | 436.69 | 524.80 | 735.49 | 413.71 | 486.49 | 589.92 | 865.73 |
| 66 | 205.91 | 230.27 | 316.79 | 477.37 | 384.86 | 447.77 | 540.28 | 758.61 | 432.96 | 506.97 | 603.19 | 884.43 |
| 67 | 226.95 | 255.83 | 354.59 | 492.89 | 396.46 | 460.75 | 557.18 | 775.05 | 442.89 | 517.89 | 625.04 | 907.21 |
| 68 | 246.98 | 279.20 | 384.28 | 509.72 | 416.73 | 482.17 | 578.60 | 805.91 | 464.95 | 540.72 | 650.93 | 936.79 |
| 69 | 273.02 | 310.92 | 408.08 | 544.10 | 437.94 | 510.93 | 613.78 | 849.33 | 491.02 | 570.64 | 690.08 | 988.68 |
| 70 | 297.30 | 340.68 | 440.58 | 584.24 | 472.50 | 545.93 | 657.67 | 906.69 | 523.58 | 606.59 | 737.49 | 1047.17 |
| 71 | 324.22 | 368.16 | 478.72 | 629.08 | 503.27 | 579.99 | 705.80 | 969.71 | 558.50 | 647.50 | 785.59 | 1110.87 |
| 72 | 352.39 | 398.70 | 512.61 | 680.54 | 536.18 | 618.67 | 751.25 | 1031.12 | 592.16 | 683.49 | 827.84 | 1169.59 |
| 73 | 383.81 | 431.80 | 553.63 | 734.41 | 567.76 | 655.32 | 799.38 | 1093.14 | 621.42 | 717.46 | 875.64 | 1225.90 |
| 74 | 417.08 | 467.40 | 600.39 | 789.71 | 603.10 | 695.05 | 846.50 | 1154.81 | 651.78 | 754.55 | 916.82 | 1281.92 |
| 75 | 454.38 | 505.92 | 645.54 | 848.05 | 633.45 | 734.29 | 892.00 | 1215.19 | 677.41 | 786.00 | 956.64 | 1331.54 |
| 76 | 496.03 | 572.53 | 690.98 | 905.68 | 663.84 | 769.95 | 937.76 | 1270.91 | 703.32 | 814.37 | 994.52 | 1379.49 |
| 77 | 526.69 | 608.98 | 733.60 | 959.32 | 691.28 | 799.43 | 975.78 | 1321.42 | 726.54 | 841.76 | 1027.51 | 1417.82 |
| 78 | 571.64 | 661.54 | 795.23 | 1037.26 | 737.60 | 855.16 | 1041.87 | 1406.06 | 769.87 | 892.04 | 1090.27 | 1498.26 |
| 79 | 631.57 | 728.38 | 882.82 | 1145.59 | 802.14 | 931.23 | 1138.68 | 1528.22 | 832.11 | 963.50 | 1177.86 | 1615.81 |
| 80 | 698.42 | 806.75 | 975.02 | 1265.45 | 875.91 | | | | 901.26 | | | |
| 81 | 772.18 | 892.04 | 1076.44 | 1394.53 | 951.97 | | | | 975.02 | | | |
| 82 | 850.55 | 981.94 | 1187.08 | 1532.83 | 1034.95 | | | | 1053.39 | | | |
| 83 | 938.14 | 1083.36 | 1309.25 | 1689.58 | 1124.85 | | | | 1138.68 | | | |
| 84 | 1037.26 | 1198.61 | 1449.85 | 1869.37 | 1226.27 | | | | 1237.79 | | | |
| 85+ | 1387.62 | 1606.59 | 1945.43 | 2514.77 | | | | | | | | |

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

# Appendix B1

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

## LTC-96CL VA, LTC-96CL VA 9/96

***Premiums to be used only with those***

***that have not previously elected an inflation decrease option***

### Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

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

| Age | GPO Inflation | | | | 5% Simple Inflation | | | | 5% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 34.04 | 35.83 | 51.78 | 73.71 | 64.54 | 76.07 | 89.90 | 153.74 | 189.01 | 220.51 | 270.01 | 459.02 |
| 30 | 36.62 | 40.90 | 53.02 | 76.07 | 66.52 | 78.25 | 89.90 | 165.54 | 189.01 | 220.51 | 270.01 | 459.02 |
| 31 | 37.51 | 42.81 | 53.02 | 76.07 | 71.27 | 82.95 | 94.60 | 177.54 | 189.01 | 220.51 | 270.01 | 459.02 |
| 32 | 38.94 | 44.62 | 53.02 | 76.07 | 71.27 | 87.71 | 99.52 | 183.61 | 189.01 | 220.51 | 270.01 | 459.02 |
| 33 | 39.19 | 46.06 | 53.02 | 76.07 | 76.09 | 92.54 | 104.49 | 195.90 | 189.01 | 220.51 | 270.01 | 459.02 |
| 34 | 39.19 | 46.10 | 53.02 | 76.07 | 80.99 | 97.42 | 109.52 | 208.40 | 189.01 | 220.51 | 270.01 | 459.02 |
| 35 | 39.19 | 46.10 | 53.02 | 76.43 | 85.96 | 97.42 | 114.60 | 214.73 | 189.01 | 220.51 | 270.01 | 459.02 |
| 36 | 39.19 | 46.75 | 56.81 | 81.88 | 91.01 | 102.36 | 124.94 | 227.53 | 189.01 | 220.51 | 270.01 | 459.02 |
| 37 | 42.75 | 46.75 | 56.81 | 87.41 | 96.12 | 112.43 | 130.19 | 240.53 | 189.01 | 220.51 | 270.01 | 459.02 |
| 38 | 42.75 | 51.20 | 61.48 | 87.41 | 101.31 | 117.56 | 135.49 | 253.74 | 189.01 | 220.51 | 270.01 | 459.02 |
| 39 | 47.24 | 55.75 | 66.22 | 93.02 | 106.58 | 122.75 | 146.27 | 273.94 | 189.01 | 220.51 | 270.01 | 459.02 |
| 40 | 51.29 | 60.21 | 71.06 | 98.72 | 111.91 | 128.00 | 151.75 | 274.51 | 189.01 | 220.51 | 270.01 | 459.02 |
| 41 | 52.23 | 63.44 | 76.57 | 104.81 | 117.90 | 133.97 | 158.07 | 274.51 | 189.01 | 220.51 | 270.01 | 459.02 |
| 42 | 55.80 | 65.85 | 77.17 | 111.02 | 124.02 | 140.07 | 170.23 | 274.51 | 189.01 | 220.51 | 270.01 | 459.02 |
| 43 | 57.77 | 68.67 | 82.91 | 117.36 | 126.00 | 148.51 | 175.51 | 274.51 | 189.01 | 220.51 | 270.01 | 459.02 |
| 44 | 59.02 | 71.38 | 86.05 | 123.83 | 126.00 | 148.51 | 175.51 | 274.51 | 189.01 | 220.51 | 270.01 | 459.02 |
| 45 | 58.17 | 69.35 | 86.80 | 127.55 | 138.16 | 159.68 | 185.54 | 350.34 | 216.01 | 256.51 | 310.51 | 526.52 |
| 46 | 60.75 | 72.35 | 92.59 | 133.92 | 150.02 | 171.49 | 192.02 | 355.51 | 216.01 | 256.51 | 310.51 | 526.52 |
| 47 | 63.10 | 75.12 | 98.56 | 140.41 | 156.47 | 177.97 | 204.30 | 355.51 | 216.01 | 256.51 | 310.51 | 526.52 |
| 48 | 66.40 | 78.94 | 99.34 | 147.01 | 162.01 | 190.32 | 216.90 | 355.51 | 216.01 | 256.51 | 310.51 | 526.52 |
| 49 | 68.47 | 81.74 | 105.53 | 160.06 | 162.01 | 193.51 | 223.88 | 355.51 | 216.01 | 256.51 | 310.51 | 526.52 |
| 50 | 71.16 | 84.48 | 106.83 | 165.64 | 175.05 | 202.90 | 238.94 | 387.01 | 229.51 | 270.01 | 328.51 | 553.52 |
| 51 | 77.19 | 88.27 | 112.17 | 177.61 | 184.98 | 218.99 | 245.62 | 409.52 | 243.01 | 283.51 | 342.01 | 576.02 |
| 52 | 76.89 | 91.11 | 113.37 | 189.66 | 191.37 | 219.37 | 261.36 | 427.52 | 252.01 | 292.51 | 355.51 | 598.52 |
| 53 | 83.79 | 92.17 | 114.08 | 197.64 | 202.25 | 230.61 | 263.82 | 454.52 | 261.01 | 310.51 | 373.51 | 616.52 |
| 54 | 87.18 | 98.95 | 119.60 | 209.80 | 212.22 | 246.75 | 281.54 | 472.52 | 274.51 | 324.01 | 387.01 | 639.02 |
| 55 | 87.32 | 100.04 | 128.18 | 225.73 | 219.03 | 253.40 | 296.99 | 499.52 | 283.51 | 333.01 | 405.02 | 661.53 |
| 56 | 93.27 | 107.75 | 135.62 | 240.35 | 225.85 | 260.62 | 310.35 | 517.52 | 297.01 | 346.51 | 423.02 | 679.53 |
| 57 | 100.26 | 115.50 | 146.17 | 259.31 | 236.97 | 277.46 | 327.89 | 544.52 | 310.51 | 360.01 | 436.52 | 702.03 |
| 58 | 109.31 | 126.37 | 162.57 | 277.92 | 248.17 | 289.05 | 345.58 | 567.02 | 319.51 | 373.51 | 454.52 | 724.53 |
| 59 | 113.54 | 132.44 | 173.09 | 307.45 | 269.59 | 306.15 | 362.87 | 594.02 | 333.01 | 391.52 | 472.52 | 747.03 |
| 60 | 121.20 | 138.79 | 182.46 | 323.89 | 276.21 | 318.77 | 380.31 | 625.52 | 351.01 | 409.52 | 495.02 | 778.53 |
| 61 | 131.71 | 149.86 | 201.93 | 349.18 | 293.79 | 338.26 | 404.35 | 637.11 | 357.83 | 414.55 | 501.83 | 785.47 |
| 62 | 138.26 | 160.97 | 218.07 | 381.55 | 319.97 | 361.24 | 426.90 | 655.43 | 367.89 | 427.09 | 515.88 | 790.74 |
| 63 | 154.84 | 176.85 | 230.81 | 402.08 | 331.67 | 373.05 | 452.85 | 667.43 | 372.61 | 434.03 | 528.21 | 806.65 |
| 64 | 167.84 | 188.72 | 246.95 | 419.98 | 344.70 | 396.20 | 479.41 | 685.43 | 388.28 | 447.71 | 542.80 | 816.18 |
| 65 | 179.19 | 197.83 | 268.85 | 432.86 | 352.42 | 409.88 | 494.15 | 704.84 | 398.39 | 459.68 | 555.45 | 831.25 |
| 66 | 194.14 | 213.21 | 296.99 | 447.77 | 366.35 | 421.86 | 510.67 | 721.61 | 414.46 | 477.37 | 577.28 | 851.12 |
| 67 | 217.75 | 240.96 | 337.21 | 464.32 | 378.60 | 435.74 | 525.04 | 739.34 | 428.60 | 492.89 | 592.90 | 867.92 |
| 68 | 234.78 | 261.38 | 360.26 | 485.61 | 396.07 | 454.62 | 547.61 | 768.03 | 444.28 | 509.72 | 619.93 | 902.35 |
| 69 | 257.86 | 289.99 | 384.85 | 517.56 | 418.03 | 481.07 | 583.92 | 812.84 | 474.43 | 540.79 | 656.91 | 948.86 |
| 70 | 285.41 | 320.12 | 418.23 | 555.51 | 450.15 | 514.01 | 622.55 | 865.19 | 504.43 | 574.67 | 702.37 | 1008.86 |
| 71 | 309.87 | 348.33 | 451.10 | 604.53 | 484.86 | 549.30 | 668.98 | 926.75 | 540.09 | 613.74 | 745.70 | 1070.98 |
| 72 | 338.40 | 376.70 | 486.10 | 648.13 | 512.61 | 583.32 | 715.89 | 989.88 | 568.59 | 648.13 | 795.44 | 1131.29 |
| 73 | 367.59 | 407.95 | 525.39 | 697.69 | 545.16 | 621.42 | 759.83 | 1047.95 | 598.83 | 683.57 | 836.10 | 1186.35 |
| 74 | 401.44 | 442.00 | 567.94 | 754.55 | 578.76 | 659.89 | 805.93 | 1111.54 | 630.14 | 716.69 | 878.95 | 1241.35 |
| 75 | 436.71 | 479.03 | 611.97 | 814.44 | 607.60 | 695.50 | 850.64 | 1168.65 | 656.72 | 749.80 | 917.86 | 1290.17 |
| 76 | 476.28 | 542.91 | 656.43 | 868.66 | 636.69 | 728.00 | 893.34 | 1221.56 | 681.11 | 777.35 | 955.03 | 1335.07 |
| 77 | 505.52 | 576.06 | 695.98 | 917.00 | 665.41 | 759.46 | 931.11 | 1269.69 | 703.03 | 801.79 | 987.54 | 1373.15 |
| 78 | 548.59 | 624.66 | 758.35 | 993.46 | 709.94 | 811.36 | 995.77 | 1355.35 | 744.52 | 850.55 | 1046.48 | 1452.16 |
| 79 | 608.52 | 691.50 | 839.03 | 1099.49 | 774.48 | 885.13 | 1085.66 | 1472.90 | 804.45 | 922.01 | 1134.07 | 1565.10 |
| 80 | 670.76 | 762.96 | 928.92 | 1212.44 | 841.33 | | | | 873.60 | | | |
| 81 | 742.21 | 843.64 | 1025.73 | 1336.91 | 917.40 | | | | 942.75 | | | |
| 82 | 818.28 | 931.23 | 1131.76 | 1470.60 | 998.07 | | | | 1018.82 | | | |
| 83 | 901.26 | 1025.73 | 1247.01 | 1620.42 | 1085.66 | | | | 1104.10 | | | |
| 84 | 995.77 | 1136.37 | 1380.70 | 1795.61 | 1182.47 | | | | 1198.61 | | | |
| 85+ | 1334.60 | 1523.61 | 1855.54 | 2417.96 | | | | | | | | |

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

# Appendix B1

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

## LTC-96CL VA, LTC-96CL VA 9/96

***Premiums to be used only with those***

***that have not previously elected an inflation decrease option***

### Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

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

| Age | GPO Inflation | | | | 5% Simple Inflation | | | | 5% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 30.03 | 30.46 | 45.03 | 64.77 | 57.63 | 64.54 | 78.37 | 136.10 | 171.01 | 193.51 | 234.01 | 409.52 |
| 30 | 32.31 | 34.77 | 46.10 | 66.85 | 59.39 | 66.39 | 78.37 | 146.54 | 171.01 | 193.51 | 234.01 | 409.52 |
| 31 | 33.10 | 36.39 | 46.10 | 66.85 | 63.63 | 70.38 | 82.47 | 157.16 | 171.01 | 193.51 | 234.01 | 409.52 |
| 32 | 34.36 | 37.92 | 46.10 | 66.85 | 63.63 | 74.42 | 86.76 | 162.54 | 171.01 | 193.51 | 234.01 | 409.52 |
| 33 | 34.58 | 39.15 | 46.10 | 66.85 | 67.94 | 78.51 | 91.10 | 173.42 | 171.01 | 193.51 | 234.01 | 409.52 |
| 34 | 34.58 | 39.19 | 46.10 | 66.85 | 72.31 | 82.66 | 95.48 | 184.49 | 171.01 | 193.51 | 234.01 | 409.52 |
| 35 | 34.58 | 39.19 | 46.10 | 67.17 | 76.75 | 82.66 | 99.91 | 190.09 | 171.01 | 193.51 | 234.01 | 409.52 |
| 36 | 34.58 | 39.73 | 49.40 | 71.96 | 81.26 | 86.85 | 108.92 | 201.42 | 171.01 | 193.51 | 234.01 | 409.52 |
| 37 | 37.72 | 39.73 | 49.40 | 76.82 | 85.82 | 95.40 | 113.50 | 212.93 | 171.01 | 193.51 | 234.01 | 409.52 |
| 38 | 37.72 | 43.52 | 53.46 | 76.82 | 90.46 | 99.75 | 118.12 | 224.62 | 171.01 | 193.51 | 234.01 | 409.52 |
| 39 | 41.68 | 47.39 | 57.59 | 81.75 | 95.16 | 104.15 | 127.52 | 242.50 | 171.01 | 193.51 | 234.01 | 409.52 |
| 40 | 45.25 | 51.18 | 61.79 | 86.75 | 99.92 | 108.60 | 132.29 | 243.01 | 171.01 | 193.51 | 234.01 | 409.52 |
| 41 | 46.08 | 53.92 | 66.58 | 92.10 | 105.27 | 113.67 | 137.81 | 243.01 | 171.01 | 193.51 | 234.01 | 409.52 |
| 42 | 49.23 | 55.98 | 67.11 | 97.57 | 110.74 | 118.85 | 148.41 | 243.01 | 171.01 | 193.51 | 234.01 | 409.52 |
| 43 | 50.98 | 58.37 | 72.10 | 103.14 | 112.50 | 126.00 | 153.01 | 243.01 | 171.01 | 193.51 | 234.01 | 409.52 |
| 44 | 52.07 | 60.67 | 74.82 | 108.82 | 112.50 | 126.00 | 153.01 | 243.01 | 171.01 | 193.51 | 234.01 | 409.52 |
| 45 | 52.35 | 60.68 | 74.82 | 109.33 | 122.81 | 133.69 | 160.07 | 310.43 | 198.01 | 225.01 | 274.51 | 477.02 |
| 46 | 54.67 | 63.30 | 79.82 | 114.79 | 133.35 | 143.58 | 165.66 | 315.01 | 198.01 | 225.01 | 274.51 | 477.02 |
| 47 | 56.79 | 65.73 | 84.97 | 120.35 | 139.09 | 149.00 | 176.26 | 315.01 | 198.01 | 225.01 | 274.51 | 477.02 |
| 48 | 59.76 | 69.08 | 85.64 | 126.01 | 144.01 | 159.34 | 187.13 | 315.01 | 198.01 | 225.01 | 274.51 | 477.02 |
| 49 | 61.62 | 71.52 | 90.98 | 137.20 | 144.01 | 162.01 | 193.15 | 315.01 | 198.01 | 225.01 | 274.51 | 477.02 |
| 50 | 64.69 | 71.48 | 93.04 | 147.24 | 157.09 | 176.44 | 204.80 | 342.01 | 211.51 | 238.51 | 288.01 | 499.52 |
| 51 | 67.54 | 75.66 | 95.18 | 159.11 | 162.96 | 187.71 | 212.31 | 364.51 | 216.01 | 247.51 | 301.51 | 522.02 |
| 52 | 67.67 | 75.93 | 100.41 | 167.34 | 173.97 | 189.84 | 224.02 | 382.51 | 229.51 | 256.51 | 315.01 | 540.02 |
| 53 | 77.58 | 83.25 | 99.07 | 175.68 | 176.43 | 197.06 | 231.84 | 405.02 | 238.51 | 270.01 | 328.51 | 558.02 |
| 54 | 78.16 | 84.40 | 101.66 | 187.71 | 186.75 | 212.71 | 248.89 | 423.02 | 247.51 | 279.01 | 342.01 | 576.02 |
| 55 | 78.87 | 86.15 | 110.29 | 199.82 | 197.97 | 220.16 | 256.85 | 445.52 | 256.51 | 292.51 | 355.51 | 594.02 |
| 56 | 81.97 | 93.57 | 117.54 | 210.31 | 204.94 | 227.53 | 274.08 | 468.02 | 270.01 | 301.51 | 369.01 | 616.52 |
| 57 | 88.47 | 98.18 | 124.85 | 232.21 | 216.18 | 240.19 | 287.41 | 486.02 | 279.01 | 315.01 | 382.51 | 634.52 |
| 58 | 97.49 | 108.74 | 143.06 | 246.61 | 223.35 | 251.88 | 304.92 | 508.52 | 292.51 | 328.51 | 400.52 | 657.03 |
| 59 | 98.98 | 114.78 | 150.65 | 271.04 | 240.10 | 264.78 | 318.52 | 531.02 | 301.51 | 342.01 | 418.52 | 679.53 |
| 60 | 106.77 | 118.55 | 160.06 | 291.50 | 251.48 | 277.90 | 332.27 | 558.02 | 319.51 | 360.01 | 436.52 | 706.53 |
| 61 | 120.01 | 129.69 | 175.88 | 312.64 | 268.96 | 293.43 | 352.30 | 571.65 | 327.28 | 366.55 | 449.46 | 715.65 |
| 62 | 121.33 | 137.97 | 188.77 | 340.07 | 286.29 | 316.09 | 375.04 | 583.54 | 334.06 | 372.11 | 456.69 | 718.86 |
| 63 | 137.31 | 153.66 | 201.96 | 357.40 | 298.91 | 325.43 | 396.75 | 601.92 | 343.95 | 384.90 | 470.89 | 732.95 |
| 64 | 150.17 | 162.98 | 218.46 | 376.39 | 309.04 | 348.66 | 423.94 | 618.08 | 352.62 | 392.24 | 483.37 | 744.86 |
| 65 | 161.57 | 172.40 | 236.85 | 386.90 | 321.78 | 356.25 | 436.69 | 635.89 | 363.91 | 406.05 | 497.99 | 758.47 |
| 66 | 173.55 | 184.78 | 260.69 | 403.36 | 333.05 | 370.05 | 451.47 | 651.30 | 373.75 | 418.16 | 514.38 | 777.11 |
| 67 | 196.29 | 211.21 | 295.49 | 417.89 | 342.88 | 382.17 | 467.89 | 667.90 | 389.31 | 432.17 | 532.18 | 792.91 |
| 68 | 213.44 | 228.70 | 319.09 | 437.40 | 361.63 | 399.51 | 489.06 | 695.70 | 409.84 | 454.62 | 557.94 | 826.58 |
| 69 | 233.59 | 254.12 | 341.72 | 467.80 | 384.85 | 424.67 | 517.56 | 736.53 | 434.62 | 481.07 | 590.55 | 872.56 |
| 70 | 258.65 | 281.94 | 370.34 | 504.43 | 408.65 | 453.35 | 555.51 | 788.57 | 466.12 | 514.01 | 635.32 | 929.04 |
| 71 | 281.18 | 305.85 | 402.00 | 546.23 | 441.89 | 487.92 | 598.40 | 846.96 | 497.13 | 549.30 | 675.11 | 988.12 |
| 72 | 307.64 | 332.71 | 433.07 | 589.21 | 474.32 | 521.45 | 642.24 | 904.44 | 527.34 | 583.32 | 718.84 | 1045.85 |
| 73 | 337.86 | 362.92 | 468.89 | 635.55 | 502.79 | 553.63 | 683.57 | 963.21 | 556.46 | 612.95 | 759.83 | 1098.79 |
| 74 | 364.94 | 391.20 | 508.44 | 689.64 | 532.78 | 586.87 | 727.50 | 1019.59 | 584.17 | 646.37 | 800.52 | 1152.11 |
| 75 | 401.37 | 427.71 | 550.00 | 742.04 | 563.64 | 620.52 | 767.90 | 1072.99 | 610.18 | 674.82 | 837.71 | 1199.68 |
| 76 | 436.80 | 481.22 | 589.80 | 792.16 | 589.80 | 651.50 | 806.97 | 1125.31 | 634.22 | 700.85 | 868.66 | 1243.77 |
| 77 | 463.20 | 510.23 | 627.79 | 839.41 | 616.03 | 679.52 | 841.76 | 1170.94 | 656.01 | 726.54 | 898.19 | 1279.09 |
| 78 | 504.80 | 557.81 | 682.28 | 910.48 | 656.93 | 726.08 | 901.26 | 1249.32 | 696.11 | 769.87 | 954.28 | 1353.04 |
| 79 | 560.12 | 617.74 | 756.04 | 1007.29 | 716.86 | 792.92 | 984.24 | 1359.96 | 753.74 | 834.41 | 1032.65 | 1459.07 |
| 80 | 620.05 | 682.28 | 836.72 | 1111.02 | 781.40 | | | | 815.97 | | | |
| 81 | 684.59 | 753.74 | 924.31 | 1226.27 | 852.86 | | | | 882.82 | | | |
| 82 | 753.74 | 832.11 | 1021.12 | 1348.43 | 924.31 | | | | 954.28 | | | |
| 83 | 834.41 | 919.70 | 1127.15 | 1489.04 | 1007.29 | | | | 1032.65 | | | |
| 84 | 922.01 | 1016.51 | 1249.32 | 1650.39 | 1099.49 | | | | 1122.54 | | | |
| 85+ | 1240.10 | 1371.48 | 1684.97 | 2231.25 | | | | | | | | |

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

# Appendix B2

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

## LTC-96CL VA, LTC-96CL VA 9/96

***Premiums to be used only with those***

***that have previously elected an inflation decrease option***

### Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

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

| Age | 3.4% Simple Inflation | | | | 3.4% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 69.15 | 82.98 | 96.81 | 153.77 | 111.87 | 134.76 | 162.73 | 274.60 |
| 30 | 69.40 | 83.26 | 96.81 | 155.22 | 111.87 | 134.76 | 162.73 | 274.60 |
| 31 | 69.98 | 83.85 | 97.40 | 156.68 | 111.87 | 134.76 | 162.73 | 274.60 |
| 32 | 69.98 | 84.44 | 98.01 | 157.41 | 111.87 | 134.76 | 162.73 | 274.60 |
| 33 | 70.57 | 85.03 | 98.61 | 158.87 | 111.87 | 134.76 | 162.73 | 274.60 |
| 34 | 71.16 | 85.63 | 99.22 | 160.34 | 111.87 | 134.76 | 162.73 | 274.60 |
| 35 | 71.75 | 85.63 | 99.84 | 161.08 | 111.87 | 134.76 | 162.73 | 274.60 |
| 36 | 72.34 | 86.22 | 101.06 | 162.55 | 111.87 | 134.76 | 162.73 | 274.60 |
| 37 | 72.94 | 87.42 | 101.68 | 164.03 | 111.87 | 134.76 | 162.73 | 274.60 |
| 38 | 73.53 | 88.02 | 102.30 | 165.51 | 111.87 | 134.76 | 162.73 | 274.60 |
| 39 | 74.13 | 88.62 | 103.53 | 167.75 | 111.87 | 134.76 | 162.73 | 274.60 |
| 40 | 74.73 | 89.23 | 104.15 | 167.81 | 111.87 | 134.76 | 162.73 | 274.60 |
| 41 | 75.39 | 89.91 | 104.86 | 167.81 | 111.87 | 134.76 | 162.73 | 274.60 |
| 42 | 76.06 | 90.59 | 106.21 | 167.81 | 111.87 | 134.76 | 162.73 | 274.60 |
| 43 | 76.28 | 91.53 | 106.79 | 167.81 | 111.87 | 134.76 | 162.73 | 274.60 |
| 44 | 76.28 | 91.53 | 106.79 | 167.81 | 111.87 | 134.76 | 162.73 | 274.60 |
| 45 | 94.02 | 113.21 | 134.92 | 213.02 | 129.67 | 155.10 | 185.61 | 312.74 |
| 46 | 95.33 | 114.54 | 135.66 | 213.58 | 129.67 | 155.10 | 185.61 | 312.74 |
| 47 | 96.02 | 115.26 | 137.05 | 213.58 | 129.67 | 155.10 | 185.61 | 312.74 |
| 48 | 96.62 | 116.61 | 138.46 | 213.58 | 129.67 | 155.10 | 185.61 | 312.74 |
| 49 | 96.62 | 116.96 | 139.23 | 213.58 | 129.67 | 155.10 | 185.61 | 312.74 |
| 50 | 106.74 | 126.68 | 148.61 | 231.38 | 137.30 | 165.27 | 195.78 | 328.00 |
| 51 | 111.45 | 132.05 | 158.01 | 244.09 | 142.39 | 170.35 | 205.95 | 340.71 |
| 52 | 118.78 | 140.78 | 165.44 | 256.80 | 150.01 | 177.98 | 213.58 | 353.42 |
| 53 | 126.13 | 148.16 | 176.86 | 269.52 | 155.10 | 185.61 | 221.21 | 366.13 |
| 54 | 130.86 | 153.57 | 184.97 | 284.77 | 162.73 | 193.24 | 233.92 | 376.30 |
| 55 | 138.23 | 162.97 | 194.42 | 297.48 | 170.35 | 200.87 | 241.55 | 389.02 |
| 56 | 145.59 | 170.37 | 204.54 | 310.20 | 175.44 | 208.49 | 251.72 | 404.27 |
| 57 | 152.96 | 180.42 | 214.68 | 322.91 | 183.07 | 216.12 | 259.35 | 414.44 |
| 58 | 160.34 | 187.85 | 224.83 | 338.17 | 190.69 | 226.29 | 272.06 | 429.70 |
| 59 | 168.39 | 197.93 | 236.98 | 353.42 | 198.32 | 233.92 | 282.23 | 444.95 |
| 60 | 177.78 | 210.02 | 249.16 | 371.22 | 208.49 | 246.63 | 294.94 | 460.21 |
| 61 | 190.42 | 220.98 | 266.60 | 389.42 | 217.47 | 257.93 | 308.50 | 475.40 |
| 62 | 200.83 | 231.00 | 281.39 | 409.93 | 228.85 | 269.09 | 324.42 | 492.92 |
| 63 | 212.59 | 242.41 | 301.53 | 430.18 | 240.10 | 285.12 | 340.14 | 510.22 |
| 64 | 226.34 | 263.65 | 320.86 | 452.68 | 253.70 | 298.47 | 358.17 | 537.25 |
| 65 | 242.40 | 281.98 | 338.87 | 474.91 | 267.14 | 314.14 | 380.92 | 559.01 |
| 66 | 255.82 | 297.63 | 359.13 | 504.25 | 287.79 | 336.99 | 400.94 | 587.89 |
| 67 | 271.51 | 315.54 | 381.59 | 530.79 | 303.31 | 354.68 | 428.06 | 621.30 |
| 68 | 294.32 | 340.53 | 408.64 | 569.18 | 328.37 | 381.88 | 459.72 | 661.61 |
| 69 | 319.27 | 372.48 | 447.46 | 619.19 | 357.97 | 416.02 | 503.09 | 720.78 |
| 70 | 355.95 | 411.27 | 495.45 | 683.04 | 394.43 | 456.97 | 555.57 | 788.87 |
| 71 | 392.20 | 451.99 | 550.04 | 755.71 | 435.25 | 504.60 | 612.22 | 865.71 |
| 72 | 432.78 | 499.36 | 606.36 | 832.26 | 477.96 | 551.67 | 668.19 | 944.02 |
| 73 | 475.23 | 548.53 | 669.11 | 915.00 | 520.15 | 600.54 | 732.94 | 1026.12 |
| 74 | 524.23 | 604.16 | 735.80 | 1003.80 | 566.55 | 655.88 | 796.92 | 1114.28 |
| 75 | 572.64 | 663.80 | 806.37 | 1098.54 | 612.38 | 710.54 | 864.80 | 1203.71 |
| 76 | 625.11 | 725.04 | 883.06 | 1196.77 | 662.29 | 766.87 | 936.51 | 1299.02 |
| 77 | 679.25 | 785.53 | 958.81 | 1298.44 | 713.91 | 827.12 | 1009.64 | 1393.16 |
| 78 | 737.60 | 855.16 | 1041.87 | 1406.06 | 769.87 | 892.04 | 1090.27 | 1498.26 |
| 79 | 802.14 | 931.23 | 1138.68 | 1528.22 | 832.11 | 963.50 | 1177.86 | 1615.81 |
| 80 | 875.91 | | | | 901.26 | | | |
| 81 | 951.97 | | | | 975.02 | | | |
| 82 | 1034.95 | | | | 1053.39 | | | |
| 83 | 1124.85 | | | | 1138.68 | | | |
| 84 | 1226.27 | | | | 1237.79 | | | |
| 85+ | | | | | | | | |

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

# Appendix B2

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

## LTC-96CL VA, LTC-96CL VA 9/96

***Premiums to be used only with those***

***that have previously elected an inflation decrease option***

### Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

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

| Age | 3.4% Simple Inflation | | | | 3.4% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 64.54 | 76.07 | 89.90 | 142.12 | 106.79 | 124.59 | 152.56 | 259.35 |
| 30 | 64.77 | 76.32 | 89.90 | 143.46 | 106.79 | 124.59 | 152.56 | 259.35 |
| 31 | 65.32 | 76.86 | 90.44 | 144.81 | 106.79 | 124.59 | 152.56 | 259.35 |
| 32 | 65.32 | 77.40 | 91.01 | 145.48 | 106.79 | 124.59 | 152.56 | 259.35 |
| 33 | 65.86 | 77.95 | 91.57 | 146.84 | 106.79 | 124.59 | 152.56 | 259.35 |
| 34 | 66.41 | 78.49 | 92.14 | 148.19 | 106.79 | 124.59 | 152.56 | 259.35 |
| 35 | 66.97 | 78.49 | 92.71 | 148.87 | 106.79 | 124.59 | 152.56 | 259.35 |
| 36 | 67.52 | 79.04 | 93.84 | 150.24 | 106.79 | 124.59 | 152.56 | 259.35 |
| 37 | 68.07 | 80.14 | 94.42 | 151.60 | 106.79 | 124.59 | 152.56 | 259.35 |
| 38 | 68.63 | 80.69 | 94.99 | 152.97 | 106.79 | 124.59 | 152.56 | 259.35 |
| 39 | 69.19 | 81.24 | 96.14 | 155.04 | 106.79 | 124.59 | 152.56 | 259.35 |
| 40 | 69.75 | 81.79 | 96.71 | 155.10 | 106.79 | 124.59 | 152.56 | 259.35 |
| 41 | 70.37 | 82.42 | 97.37 | 155.10 | 106.79 | 124.59 | 152.56 | 259.35 |
| 42 | 70.99 | 83.05 | 98.62 | 155.10 | 106.79 | 124.59 | 152.56 | 259.35 |
| 43 | 71.19 | 83.91 | 99.16 | 155.10 | 106.79 | 124.59 | 152.56 | 259.35 |
| 44 | 71.19 | 83.91 | 99.16 | 155.10 | 106.79 | 124.59 | 152.56 | 259.35 |
| 45 | 89.07 | 105.83 | 125.11 | 200.34 | 122.04 | 144.93 | 175.44 | 297.48 |
| 46 | 90.31 | 107.07 | 125.80 | 200.87 | 122.04 | 144.93 | 175.44 | 297.48 |
| 47 | 90.97 | 107.74 | 127.08 | 200.87 | 122.04 | 144.93 | 175.44 | 297.48 |
| 48 | 91.53 | 109.01 | 128.39 | 200.87 | 122.04 | 144.93 | 175.44 | 297.48 |
| 49 | 91.53 | 109.33 | 129.10 | 200.87 | 122.04 | 144.93 | 175.44 | 297.48 |
| 50 | 99.11 | 116.54 | 141.05 | 218.66 | 129.67 | 152.56 | 185.61 | 312.74 |
| 51 | 106.38 | 124.43 | 147.98 | 231.38 | 137.30 | 160.18 | 193.24 | 325.45 |
| 52 | 111.20 | 130.72 | 157.92 | 241.55 | 142.39 | 165.27 | 200.87 | 338.17 |
| 53 | 118.56 | 138.12 | 164.40 | 256.80 | 147.47 | 175.44 | 211.04 | 348.34 |
| 54 | 125.83 | 146.02 | 172.47 | 266.97 | 155.10 | 183.07 | 218.66 | 361.05 |
| 55 | 130.69 | 152.94 | 184.45 | 282.23 | 160.18 | 188.15 | 228.83 | 373.76 |
| 56 | 135.55 | 157.84 | 192.07 | 292.40 | 167.81 | 195.78 | 239.00 | 383.93 |
| 57 | 142.93 | 167.89 | 202.19 | 307.65 | 175.44 | 203.41 | 246.63 | 396.65 |
| 58 | 150.32 | 175.33 | 212.33 | 320.37 | 180.52 | 211.04 | 256.80 | 409.36 |
| 59 | 160.85 | 185.40 | 224.51 | 335.62 | 188.15 | 221.21 | 266.97 | 422.07 |
| 60 | 167.76 | 195.02 | 236.70 | 353.42 | 198.32 | 231.38 | 279.69 | 439.87 |
| 61 | 177.89 | 206.08 | 251.65 | 369.19 | 207.36 | 240.23 | 290.80 | 455.17 |
| 62 | 190.79 | 216.25 | 266.45 | 389.81 | 218.79 | 254.00 | 306.82 | 470.28 |
| 63 | 202.59 | 227.86 | 281.60 | 407.67 | 227.60 | 265.11 | 322.64 | 492.71 |
| 64 | 216.39 | 248.73 | 300.96 | 430.30 | 243.75 | 281.06 | 340.76 | 512.38 |
| 65 | 227.56 | 264.67 | 319.08 | 455.13 | 257.24 | 296.82 | 358.66 | 536.75 |
| 66 | 243.52 | 280.41 | 339.45 | 479.66 | 275.49 | 317.31 | 383.72 | 565.75 |
| 67 | 259.28 | 298.42 | 359.57 | 506.33 | 293.53 | 337.56 | 406.05 | 594.39 |
| 68 | 279.72 | 321.07 | 386.75 | 542.42 | 313.78 | 359.99 | 437.83 | 637.28 |
| 69 | 304.76 | 350.71 | 425.69 | 592.58 | 345.88 | 394.25 | 478.91 | 691.75 |
| 70 | 339.12 | 387.22 | 468.99 | 651.78 | 380.00 | 432.91 | 529.12 | 760.01 |
| 71 | 377.85 | 428.07 | 521.34 | 722.22 | 420.90 | 478.29 | 581.13 | 834.62 |
| 72 | 413.75 | 470.82 | 577.83 | 798.97 | 458.93 | 523.14 | 642.03 | 913.11 |
| 73 | 456.32 | 520.15 | 636.01 | 877.17 | 501.24 | 572.17 | 699.84 | 993.02 |
| 74 | 503.07 | 573.60 | 700.54 | 966.18 | 547.74 | 622.96 | 764.01 | 1079.02 |
| 75 | 549.27 | 628.74 | 768.97 | 1056.46 | 593.68 | 677.82 | 829.74 | 1166.32 |
| 76 | 599.55 | 685.53 | 841.23 | 1150.30 | 641.38 | 732.01 | 899.32 | 1257.19 |
| 77 | 653.84 | 746.25 | 914.91 | 1247.61 | 690.81 | 787.84 | 970.36 | 1349.27 |
| 78 | 709.94 | 811.36 | 995.77 | 1355.35 | 744.52 | 850.55 | 1046.48 | 1452.16 |
| 79 | 774.48 | 885.13 | 1085.66 | 1472.90 | 804.45 | 922.01 | 1134.07 | 1565.10 |
| 80 | 841.33 | | | | 873.60 | | | |
| 81 | 917.40 | | | | 942.75 | | | |
| 82 | 998.07 | | | | 1018.82 | | | |
| 83 | 1085.66 | | | | 1104.10 | | | |
| 84 | 1182.47 | | | | 1198.61 | | | |
| 85+ | | | | | | | | |

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

# Appendix B2

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

## LTC-96CL VA, LTC-96CL VA 9/96

***Premiums to be used only with those***

***that have previously elected an inflation decrease option***

### Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

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

| Age | 3.4% Simple Inflation | | | | 3.4% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 57.63 | 64.54 | 78.37 | 125.81 | 96.62 | 109.33 | 132.22 | 231.38 |
| 30 | 57.83 | 64.76 | 78.37 | 127.00 | 96.62 | 109.33 | 132.22 | 231.38 |
| 31 | 58.32 | 65.21 | 78.85 | 128.19 | 96.62 | 109.33 | 132.22 | 231.38 |
| 32 | 58.32 | 65.68 | 79.34 | 128.79 | 96.62 | 109.33 | 132.22 | 231.38 |
| 33 | 58.81 | 66.14 | 79.83 | 129.99 | 96.62 | 109.33 | 132.22 | 231.38 |
| 34 | 59.30 | 66.60 | 80.32 | 131.19 | 96.62 | 109.33 | 132.22 | 231.38 |
| 35 | 59.79 | 66.60 | 80.82 | 131.79 | 96.62 | 109.33 | 132.22 | 231.38 |
| 36 | 60.28 | 67.06 | 81.81 | 133.00 | 96.62 | 109.33 | 132.22 | 231.38 |
| 37 | 60.78 | 67.99 | 82.31 | 134.21 | 96.62 | 109.33 | 132.22 | 231.38 |
| 38 | 61.28 | 68.46 | 82.81 | 135.42 | 96.62 | 109.33 | 132.22 | 231.38 |
| 39 | 61.77 | 68.93 | 83.81 | 137.25 | 96.62 | 109.33 | 132.22 | 231.38 |
| 40 | 62.27 | 69.40 | 84.31 | 137.30 | 96.62 | 109.33 | 132.22 | 231.38 |
| 41 | 62.83 | 69.93 | 84.89 | 137.30 | 96.62 | 109.33 | 132.22 | 231.38 |
| 42 | 63.39 | 70.46 | 85.98 | 137.30 | 96.62 | 109.33 | 132.22 | 231.38 |
| 43 | 63.56 | 71.19 | 86.45 | 137.30 | 96.62 | 109.33 | 132.22 | 231.38 |
| 44 | 63.56 | 71.19 | 86.45 | 137.30 | 96.62 | 109.33 | 132.22 | 231.38 |
| 45 | 79.18 | 88.60 | 107.94 | 177.52 | 111.87 | 127.13 | 155.10 | 269.52 |
| 46 | 80.27 | 89.64 | 108.53 | 177.98 | 111.87 | 127.13 | 155.10 | 269.52 |
| 47 | 80.86 | 90.20 | 109.64 | 177.98 | 111.87 | 127.13 | 155.10 | 269.52 |
| 48 | 81.36 | 91.26 | 110.76 | 177.98 | 111.87 | 127.13 | 155.10 | 269.52 |
| 49 | 81.36 | 91.53 | 111.38 | 177.98 | 111.87 | 127.13 | 155.10 | 269.52 |
| 50 | 88.95 | 101.34 | 120.90 | 193.24 | 119.50 | 134.76 | 162.73 | 282.23 |
| 51 | 93.72 | 106.66 | 127.91 | 205.95 | 122.04 | 139.84 | 170.35 | 294.94 |
| 52 | 101.09 | 113.12 | 135.36 | 216.12 | 129.67 | 144.93 | 177.98 | 305.11 |
| 53 | 103.42 | 118.03 | 144.47 | 228.83 | 134.76 | 152.56 | 185.61 | 315.28 |
| 54 | 110.73 | 125.88 | 152.47 | 239.00 | 139.84 | 157.64 | 193.24 | 325.45 |
| 55 | 118.12 | 132.88 | 159.53 | 251.72 | 144.93 | 165.27 | 200.87 | 335.62 |
| 56 | 123.00 | 137.80 | 169.62 | 264.43 | 152.56 | 170.35 | 208.49 | 348.34 |
| 57 | 130.39 | 145.34 | 177.23 | 274.60 | 157.64 | 177.98 | 216.12 | 358.51 |
| 58 | 135.29 | 152.78 | 187.35 | 287.31 | 165.27 | 185.61 | 226.29 | 371.22 |
| 59 | 143.25 | 160.35 | 197.07 | 300.03 | 170.35 | 193.24 | 236.46 | 383.93 |
| 60 | 152.74 | 170.02 | 206.80 | 315.28 | 180.52 | 203.41 | 246.63 | 399.19 |
| 61 | 162.86 | 178.77 | 219.26 | 331.26 | 189.65 | 212.41 | 260.46 | 414.71 |
| 62 | 170.71 | 189.22 | 234.08 | 347.05 | 198.68 | 221.31 | 271.61 | 427.53 |
| 63 | 182.58 | 198.77 | 246.71 | 367.66 | 210.09 | 235.10 | 287.62 | 447.69 |
| 64 | 194.01 | 218.88 | 266.14 | 388.01 | 221.37 | 246.24 | 303.45 | 467.61 |
| 65 | 207.77 | 230.04 | 281.98 | 410.60 | 234.98 | 262.19 | 321.56 | 489.75 |
| 66 | 221.38 | 245.98 | 300.09 | 432.92 | 248.44 | 277.95 | 341.91 | 516.55 |
| 67 | 234.82 | 261.73 | 320.43 | 457.41 | 266.62 | 295.97 | 364.46 | 543.02 |
| 68 | 255.40 | 282.16 | 345.40 | 491.34 | 289.45 | 321.07 | 394.04 | 583.77 |
| 69 | 280.57 | 309.60 | 377.32 | 536.95 | 316.85 | 350.71 | 430.53 | 636.12 |
| 70 | 307.85 | 341.52 | 418.48 | 594.05 | 351.14 | 387.22 | 478.61 | 699.88 |
| 71 | 344.37 | 380.24 | 466.34 | 660.05 | 387.42 | 428.07 | 526.12 | 770.05 |
| 72 | 382.84 | 420.89 | 518.38 | 730.01 | 425.64 | 470.82 | 580.21 | 844.15 |
| 73 | 420.85 | 463.41 | 572.17 | 806.24 | 465.77 | 513.06 | 636.01 | 919.73 |
| 74 | 463.11 | 510.13 | 632.37 | 886.26 | 507.78 | 561.84 | 695.84 | 1001.45 |
| 75 | 509.53 | 560.95 | 694.18 | 969.98 | 551.60 | 610.04 | 757.29 | 1084.51 |
| 76 | 555.40 | 613.49 | 759.89 | 1059.67 | 597.23 | 659.97 | 817.99 | 1171.21 |
| 77 | 605.32 | 667.70 | 827.12 | 1150.57 | 644.60 | 713.91 | 882.57 | 1256.85 |
| 78 | 656.93 | 726.08 | 901.26 | 1249.32 | 696.11 | 769.87 | 954.28 | 1353.04 |
| 79 | 716.86 | 792.92 | 984.24 | 1359.96 | 753.74 | 834.41 | 1032.65 | 1459.07 |
| 80 | 781.40 | | | | 815.97 | | | |
| 81 | 852.86 | | | | 882.82 | | | |
| 82 | 924.31 | | | | 954.28 | | | |
| 83 | 1007.29 | | | | 1032.65 | | | |
| 84 | 1099.49 | | | | 1122.54 | | | |
| 85+ | | | | | | | | |

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

# Appendix B3

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

## LTC-96CL VA, LTC-96CL VA 9/96

***Premiums to be used only with those***

***that have previously elected an inflation decrease option***

### Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

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

| Age | 3.2% Simple Inflation | | | | 3.2% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 48.05 | 57.66 | 67.28 | 114.63 | 127.46 | 153.53 | 185.39 | 312.85 |
| 30 | 49.39 | 59.16 | 67.28 | 122.52 | 127.46 | 153.53 | 185.39 | 312.85 |
| 31 | 52.57 | 62.37 | 70.46 | 130.44 | 127.46 | 153.53 | 185.39 | 312.85 |
| 32 | 52.57 | 65.59 | 73.77 | 134.41 | 127.46 | 153.53 | 185.39 | 312.85 |
| 33 | 55.76 | 68.82 | 77.08 | 142.38 | 127.46 | 153.53 | 185.39 | 312.85 |
| 34 | 58.97 | 72.06 | 80.40 | 150.38 | 127.46 | 153.53 | 185.39 | 312.85 |
| 35 | 62.18 | 72.06 | 83.72 | 154.39 | 127.46 | 153.53 | 185.39 | 312.85 |
| 36 | 65.41 | 75.30 | 90.40 | 162.44 | 127.46 | 153.53 | 185.39 | 312.85 |
| 37 | 68.65 | 81.83 | 93.76 | 170.51 | 127.46 | 153.53 | 185.39 | 312.85 |
| 38 | 71.89 | 85.10 | 97.12 | 178.62 | 127.46 | 153.53 | 185.39 | 312.85 |
| 39 | 75.16 | 88.39 | 103.87 | 190.84 | 127.46 | 153.53 | 185.39 | 312.85 |
| 40 | 78.43 | 91.68 | 107.26 | 191.19 | 127.46 | 153.53 | 185.39 | 312.85 |
| 41 | 82.05 | 95.39 | 111.14 | 191.19 | 127.46 | 153.53 | 185.39 | 312.85 |
| 42 | 85.72 | 99.15 | 118.50 | 191.19 | 127.46 | 153.53 | 185.39 | 312.85 |
| 43 | 86.90 | 104.28 | 121.66 | 191.19 | 127.46 | 153.53 | 185.39 | 312.85 |
| 44 | 86.90 | 104.28 | 121.66 | 191.19 | 127.46 | 153.53 | 185.39 | 312.85 |
| 45 | 95.89 | 112.78 | 132.43 | 240.28 | 147.74 | 176.70 | 211.46 | 356.30 |
| 46 | 103.01 | 120.03 | 136.48 | 243.33 | 147.74 | 176.70 | 211.46 | 356.30 |
| 47 | 106.83 | 123.95 | 144.06 | 243.33 | 147.74 | 176.70 | 211.46 | 356.30 |
| 48 | 110.08 | 131.36 | 151.74 | 243.33 | 147.74 | 176.70 | 211.46 | 356.30 |
| 49 | 110.08 | 133.25 | 155.95 | 243.33 | 147.74 | 176.70 | 211.46 | 356.30 |
| 50 | 121.39 | 142.36 | 163.23 | 263.61 | 156.43 | 188.29 | 223.05 | 373.68 |
| 51 | 125.11 | 149.74 | 170.62 | 278.09 | 162.22 | 194.08 | 234.64 | 388.17 |
| 52 | 132.20 | 153.42 | 178.21 | 292.57 | 170.91 | 202.77 | 243.33 | 402.65 |
| 53 | 139.35 | 160.78 | 185.62 | 307.06 | 176.70 | 211.46 | 252.02 | 417.13 |
| 54 | 143.21 | 168.34 | 196.95 | 324.44 | 185.39 | 220.15 | 266.50 | 428.72 |
| 55 | 150.47 | 175.71 | 204.64 | 338.92 | 194.08 | 228.84 | 275.19 | 443.21 |
| 56 | 157.71 | 183.16 | 215.93 | 353.41 | 199.88 | 237.54 | 286.78 | 460.59 |
| 57 | 165.01 | 194.11 | 227.32 | 367.89 | 208.57 | 246.23 | 295.47 | 472.17 |
| 58 | 172.36 | 201.69 | 238.79 | 385.27 | 217.26 | 257.81 | 309.95 | 489.55 |
| 59 | 183.32 | 212.80 | 250.24 | 402.65 | 225.95 | 266.50 | 321.54 | 506.93 |
| 60 | 190.67 | 223.88 | 261.78 | 422.93 | 237.54 | 280.99 | 336.03 | 524.32 |
| 61 | 204.75 | 236.38 | 280.11 | 434.42 | 242.60 | 287.73 | 344.15 | 530.33 |
| 62 | 218.75 | 250.78 | 294.94 | 447.47 | 249.81 | 293.74 | 354.13 | 538.06 |
| 63 | 226.92 | 258.75 | 317.05 | 459.18 | 256.29 | 304.34 | 363.07 | 544.61 |
| 64 | 236.08 | 275.00 | 334.67 | 472.17 | 264.62 | 311.32 | 373.58 | 560.37 |
| 65 | 246.88 | 287.18 | 345.12 | 483.68 | 272.07 | 319.93 | 387.95 | 569.33 |
| 66 | 254.19 | 295.74 | 356.85 | 501.05 | 285.97 | 334.85 | 398.40 | 584.16 |
| 67 | 263.00 | 305.65 | 369.62 | 514.15 | 293.80 | 343.56 | 414.64 | 601.81 |
| 68 | 277.66 | 321.26 | 385.51 | 536.96 | 309.79 | 360.27 | 433.70 | 624.16 |
| 69 | 293.07 | 341.92 | 410.75 | 568.39 | 328.60 | 381.88 | 461.81 | 661.64 |
| 70 | 317.60 | 366.96 | 442.07 | 609.46 | 351.94 | 407.73 | 495.72 | 703.88 |
| 71 | 339.79 | 391.58 | 476.53 | 654.71 | 377.08 | 437.16 | 530.40 | 750.02 |
| 72 | 363.63 | 419.57 | 509.48 | 699.28 | 401.59 | 463.52 | 561.42 | 793.18 |
| 73 | 386.76 | 446.41 | 544.55 | 744.66 | 423.32 | 488.75 | 596.50 | 835.10 |
| 74 | 412.69 | 475.61 | 579.24 | 790.22 | 446.00 | 516.32 | 627.36 | 877.19 |
| 75 | 435.42 | 504.73 | 613.14 | 835.30 | 465.63 | 540.28 | 657.57 | 915.27 |
| 76 | 458.38 | 531.65 | 647.52 | 877.56 | 485.64 | 562.32 | 686.72 | 952.54 |
| 77 | 479.50 | 554.53 | 676.85 | 916.60 | 503.97 | 583.89 | 712.73 | 983.47 |
| 78 | 512.58 | 594.27 | 724.01 | 977.10 | 535.00 | 619.90 | 757.65 | 1041.17 |
| 79 | 557.43 | 647.13 | 791.29 | 1062.00 | 578.25 | 669.55 | 818.52 | 1122.86 |
| 80 | 608.68 | | | | 626.30 | | | |
| 81 | 661.54 | | | | 677.56 | | | |
| 82 | 719.21 | | | | 732.02 | | | |
| 83 | 781.68 | | | | 791.29 | | | |
| 84 | 852.16 | | | | 860.17 | | | |
| 85+ | | | | | | | | |

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

# Appendix B3

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

## LTC-96CL VA, LTC-96CL VA 9/96

***Premiums to be used only with those***

***that have previously elected an inflation decrease option***

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

| Age | 3.2% Simple Inflation | | | | 3.2% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 44.85 | 52.86 | 62.47 | 105.94 | 121.66 | 141.94 | 173.81 | 295.47 |
| 30 | 46.09 | 54.23 | 62.47 | 113.24 | 121.66 | 141.94 | 173.81 | 295.47 |
| 31 | 49.06 | 57.18 | 65.43 | 120.56 | 121.66 | 141.94 | 173.81 | 295.47 |
| 32 | 49.06 | 60.13 | 68.50 | 124.23 | 121.66 | 141.94 | 173.81 | 295.47 |
| 33 | 52.04 | 63.08 | 71.57 | 131.59 | 121.66 | 141.94 | 173.81 | 295.47 |
| 34 | 55.03 | 66.05 | 74.65 | 138.99 | 121.66 | 141.94 | 173.81 | 295.47 |
| 35 | 58.04 | 66.05 | 77.74 | 142.69 | 121.66 | 141.94 | 173.81 | 295.47 |
| 36 | 61.05 | 69.03 | 83.95 | 150.13 | 121.66 | 141.94 | 173.81 | 295.47 |
| 37 | 64.07 | 75.01 | 87.06 | 157.60 | 121.66 | 141.94 | 173.81 | 295.47 |
| 38 | 67.10 | 78.01 | 90.18 | 165.09 | 121.66 | 141.94 | 173.81 | 295.47 |
| 39 | 70.14 | 81.02 | 96.45 | 176.38 | 121.66 | 141.94 | 173.81 | 295.47 |
| 40 | 73.20 | 84.04 | 99.60 | 176.70 | 121.66 | 141.94 | 173.81 | 295.47 |
| 41 | 76.58 | 87.45 | 103.20 | 176.70 | 121.66 | 141.94 | 173.81 | 295.47 |
| 42 | 80.01 | 90.89 | 110.04 | 176.70 | 121.66 | 141.94 | 173.81 | 295.47 |
| 43 | 81.11 | 95.59 | 112.97 | 176.70 | 121.66 | 141.94 | 173.81 | 295.47 |
| 44 | 81.11 | 95.59 | 112.97 | 176.70 | 121.66 | 141.94 | 173.81 | 295.47 |
| 45 | 90.84 | 105.42 | 122.80 | 225.97 | 139.04 | 165.12 | 199.88 | 338.92 |
| 46 | 97.58 | 112.20 | 126.55 | 228.84 | 139.04 | 165.12 | 199.88 | 338.92 |
| 47 | 101.21 | 115.87 | 133.58 | 228.84 | 139.04 | 165.12 | 199.88 | 338.92 |
| 48 | 104.28 | 122.79 | 140.70 | 228.84 | 139.04 | 165.12 | 199.88 | 338.92 |
| 49 | 104.28 | 124.56 | 144.61 | 228.84 | 139.04 | 165.12 | 199.88 | 338.92 |
| 50 | 112.72 | 130.97 | 154.93 | 249.12 | 147.74 | 173.81 | 211.46 | 356.30 |
| 51 | 119.43 | 141.10 | 159.79 | 263.61 | 156.43 | 182.50 | 220.15 | 370.79 |
| 52 | 123.76 | 142.46 | 170.11 | 275.19 | 162.22 | 188.29 | 228.84 | 385.27 |
| 53 | 130.99 | 149.88 | 172.55 | 292.57 | 168.01 | 199.88 | 240.43 | 396.86 |
| 54 | 137.70 | 160.06 | 183.64 | 304.16 | 176.70 | 208.57 | 249.12 | 411.34 |
| 55 | 142.27 | 164.90 | 194.14 | 321.54 | 182.50 | 214.36 | 260.71 | 425.83 |
| 56 | 146.84 | 169.69 | 202.76 | 333.13 | 191.19 | 223.05 | 272.30 | 437.41 |
| 57 | 154.19 | 180.63 | 214.10 | 350.51 | 199.88 | 231.74 | 280.99 | 451.90 |
| 58 | 161.59 | 188.25 | 225.53 | 364.99 | 205.67 | 240.43 | 292.57 | 466.38 |
| 59 | 175.11 | 199.33 | 237.07 | 382.37 | 214.36 | 252.02 | 304.16 | 480.86 |
| 60 | 179.92 | 207.89 | 248.69 | 402.65 | 225.95 | 263.61 | 318.64 | 501.14 |
| 61 | 191.28 | 220.45 | 264.41 | 411.85 | 231.31 | 267.98 | 324.40 | 507.76 |
| 62 | 207.81 | 234.77 | 279.28 | 425.50 | 238.83 | 277.26 | 334.91 | 513.35 |
| 63 | 216.24 | 243.22 | 296.09 | 435.16 | 242.94 | 282.98 | 344.39 | 525.92 |
| 64 | 225.71 | 259.43 | 313.91 | 448.82 | 254.24 | 293.16 | 355.42 | 534.43 |
| 65 | 231.76 | 269.55 | 324.97 | 463.52 | 261.99 | 302.30 | 365.28 | 546.66 |
| 66 | 241.97 | 278.63 | 337.29 | 476.61 | 273.75 | 315.30 | 381.29 | 562.16 |
| 67 | 251.15 | 289.06 | 348.29 | 490.46 | 284.32 | 326.97 | 393.31 | 575.75 |
| 68 | 263.89 | 302.90 | 364.86 | 511.72 | 296.02 | 339.62 | 413.05 | 601.22 |
| 69 | 279.75 | 321.94 | 390.76 | 543.96 | 317.50 | 361.90 | 439.61 | 634.99 |
| 70 | 302.58 | 345.50 | 418.46 | 581.56 | 339.06 | 386.28 | 472.11 | 678.13 |
| 71 | 327.36 | 370.86 | 451.67 | 625.70 | 364.65 | 414.37 | 503.46 | 723.08 |
| 72 | 347.64 | 395.59 | 485.50 | 671.31 | 385.60 | 439.55 | 539.44 | 767.21 |
| 73 | 371.37 | 423.32 | 517.61 | 713.88 | 407.93 | 465.65 | 569.56 | 808.16 |
| 74 | 396.03 | 451.55 | 551.49 | 760.61 | 431.19 | 490.41 | 601.45 | 849.44 |
| 75 | 417.65 | 478.07 | 584.71 | 803.31 | 451.42 | 515.40 | 630.92 | 886.84 |
| 76 | 439.63 | 502.68 | 616.85 | 843.48 | 470.31 | 536.76 | 659.45 | 921.87 |
| 77 | 461.56 | 526.80 | 645.86 | 880.72 | 487.66 | 556.16 | 685.01 | 952.49 |
| 78 | 493.36 | 563.83 | 691.98 | 941.86 | 517.38 | 591.07 | 727.22 | 1009.14 |
| 79 | 538.21 | 615.09 | 754.45 | 1023.55 | 559.03 | 640.72 | 788.09 | 1087.62 |
| 80 | 584.66 | | | | 607.08 | | | |
| 81 | 637.52 | | | | 655.14 | | | |
| 82 | 693.58 | | | | 708.00 | | | |
| 83 | 754.45 | | | | 767.26 | | | |
| 84 | 821.72 | | | | 832.94 | | | |
| 85+ | | | | | | | | |

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

# Appendix B3

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

## LTC-96CL VA, LTC-96CL VA 9/96

***Premiums to be used only with those***

***that have previously elected an inflation decrease option***

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

| Age | 3.2% Simple Inflation | | | | 3.2% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 40.05 | 44.85 | 54.46 | 93.79 | 110.08 | 124.56 | 150.63 | 263.61 |
| 30 | 41.16 | 46.02 | 54.46 | 100.24 | 110.08 | 124.56 | 150.63 | 263.61 |
| 31 | 43.81 | 48.51 | 57.04 | 106.72 | 110.08 | 124.56 | 150.63 | 263.61 |
| 32 | 43.81 | 51.02 | 59.72 | 109.97 | 110.08 | 124.56 | 150.63 | 263.61 |
| 33 | 46.47 | 53.53 | 62.39 | 116.49 | 110.08 | 124.56 | 150.63 | 263.61 |
| 34 | 49.14 | 56.04 | 65.08 | 123.04 | 110.08 | 124.56 | 150.63 | 263.61 |
| 35 | 51.82 | 56.04 | 67.78 | 126.32 | 110.08 | 124.56 | 150.63 | 263.61 |
| 36 | 54.51 | 58.57 | 73.18 | 132.90 | 110.08 | 124.56 | 150.63 | 263.61 |
| 37 | 57.20 | 63.64 | 75.90 | 139.51 | 110.08 | 124.56 | 150.63 | 263.61 |
| 38 | 59.91 | 66.19 | 78.62 | 146.15 | 110.08 | 124.56 | 150.63 | 263.61 |
| 39 | 62.63 | 68.74 | 84.08 | 156.14 | 110.08 | 124.56 | 150.63 | 263.61 |
| 40 | 65.36 | 71.31 | 86.83 | 156.43 | 110.08 | 124.56 | 150.63 | 263.61 |
| 41 | 68.38 | 74.20 | 89.97 | 156.43 | 110.08 | 124.56 | 150.63 | 263.61 |
| 42 | 71.44 | 77.12 | 95.93 | 156.43 | 110.08 | 124.56 | 150.63 | 263.61 |
| 43 | 72.42 | 81.11 | 98.49 | 156.43 | 110.08 | 124.56 | 150.63 | 263.61 |
| 44 | 72.42 | 81.11 | 98.49 | 156.43 | 110.08 | 124.56 | 150.63 | 263.61 |
| 45 | 80.75 | 88.26 | 105.95 | 200.23 | 127.46 | 144.84 | 176.70 | 307.06 |
| 46 | 86.74 | 93.93 | 109.18 | 202.77 | 127.46 | 144.84 | 176.70 | 307.06 |
| 47 | 89.96 | 97.01 | 115.25 | 202.77 | 127.46 | 144.84 | 176.70 | 307.06 |
| 48 | 92.70 | 102.80 | 121.39 | 202.77 | 127.46 | 144.84 | 176.70 | 307.06 |
| 49 | 92.70 | 104.28 | 124.76 | 202.77 | 127.46 | 144.84 | 176.70 | 307.06 |
| 50 | 101.16 | 113.89 | 132.80 | 220.15 | 136.15 | 153.53 | 185.39 | 321.54 |
| 51 | 105.21 | 120.94 | 138.12 | 234.64 | 139.04 | 159.32 | 194.08 | 336.03 |
| 52 | 112.51 | 123.28 | 145.81 | 246.23 | 147.74 | 165.12 | 202.77 | 347.61 |
| 53 | 114.27 | 128.08 | 151.63 | 260.71 | 153.53 | 173.81 | 211.46 | 359.20 |
| 54 | 121.18 | 137.98 | 162.35 | 272.30 | 159.32 | 179.60 | 220.15 | 370.79 |
| 55 | 128.59 | 143.27 | 167.91 | 286.78 | 165.12 | 188.29 | 228.84 | 382.37 |
| 56 | 133.24 | 148.14 | 179.06 | 301.26 | 173.81 | 194.08 | 237.54 | 396.86 |
| 57 | 140.66 | 156.36 | 187.67 | 312.85 | 179.60 | 202.77 | 246.23 | 408.44 |
| 58 | 145.43 | 164.04 | 198.99 | 327.34 | 188.29 | 211.46 | 257.81 | 422.93 |
| 59 | 155.96 | 172.40 | 208.09 | 341.82 | 194.08 | 220.15 | 269.40 | 437.41 |
| 60 | 163.81 | 181.23 | 217.28 | 359.20 | 205.67 | 231.74 | 280.99 | 454.79 |
| 61 | 175.12 | 191.23 | 230.37 | 369.54 | 211.57 | 236.95 | 290.55 | 462.63 |
| 62 | 185.94 | 205.42 | 245.35 | 378.84 | 216.87 | 241.58 | 296.48 | 466.68 |
| 63 | 194.89 | 212.17 | 259.40 | 392.44 | 224.25 | 250.95 | 307.01 | 477.87 |
| 64 | 202.36 | 228.30 | 277.59 | 404.71 | 230.89 | 256.84 | 316.51 | 487.73 |
| 65 | 211.61 | 234.28 | 287.18 | 418.18 | 239.32 | 267.03 | 327.49 | 498.79 |
| 66 | 219.97 | 244.42 | 298.19 | 430.17 | 246.86 | 276.19 | 339.74 | 513.27 |
| 67 | 227.46 | 253.52 | 310.38 | 443.07 | 258.26 | 286.69 | 353.03 | 526.00 |
| 68 | 240.94 | 266.19 | 325.85 | 463.53 | 273.07 | 302.90 | 371.74 | 550.73 |
| 69 | 257.55 | 284.19 | 346.36 | 492.90 | 290.85 | 321.94 | 395.21 | 583.93 |
| 70 | 274.68 | 304.73 | 373.40 | 530.06 | 313.31 | 345.50 | 427.05 | 624.48 |
| 71 | 298.35 | 329.43 | 404.01 | 571.84 | 335.64 | 370.86 | 455.81 | 667.14 |
| 72 | 321.67 | 353.64 | 435.55 | 613.37 | 357.63 | 395.59 | 487.50 | 709.27 |
| 73 | 342.51 | 377.14 | 465.65 | 656.15 | 379.07 | 417.55 | 517.61 | 748.51 |
| 74 | 364.57 | 401.58 | 497.82 | 697.68 | 399.73 | 442.30 | 547.78 | 788.36 |
| 75 | 387.44 | 426.53 | 527.84 | 737.55 | 419.43 | 463.86 | 575.82 | 824.63 |
| 76 | 407.26 | 449.86 | 557.21 | 777.03 | 437.93 | 483.94 | 599.81 | 858.82 |
| 77 | 427.31 | 471.35 | 583.89 | 812.22 | 455.04 | 503.97 | 623.03 | 887.25 |
| 78 | 456.51 | 504.57 | 626.30 | 868.18 | 483.74 | 535.00 | 663.15 | 940.26 |
| 79 | 498.16 | 551.02 | 683.97 | 945.06 | 523.79 | 579.85 | 717.61 | 1013.94 |
| 80 | 543.01 | | | | 567.04 | | | |
| 81 | 592.67 | | | | 613.49 | | | |
| 82 | 642.32 | | | | 663.15 | | | |
| 83 | 699.99 | | | | 717.61 | | | |
| 84 | 764.06 | | | | 780.08 | | | |
| 85+ | | | | | | | | |

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

# Appendix B4

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

## LTC-96CL VA, LTC-96CL VA 9/96

***Premiums to be used only with those***

***that have previously elected an inflation decrease option***

### Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

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

| Age | 1.8% Simple Inflation | | | | 1.8% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 48.05 | 57.66 | 67.28 | 105.96 | 72.01 | 86.74 | 104.75 | 176.76 |
| 30 | 48.09 | 57.71 | 67.28 | 106.18 | 72.01 | 86.74 | 104.75 | 176.76 |
| 31 | 48.18 | 57.79 | 67.36 | 106.39 | 72.01 | 86.74 | 104.75 | 176.76 |
| 32 | 48.18 | 57.88 | 67.45 | 106.50 | 72.01 | 86.74 | 104.75 | 176.76 |
| 33 | 48.27 | 57.97 | 67.54 | 106.72 | 72.01 | 86.74 | 104.75 | 176.76 |
| 34 | 48.35 | 58.06 | 67.63 | 106.93 | 72.01 | 86.74 | 104.75 | 176.76 |
| 35 | 48.44 | 58.06 | 67.73 | 107.04 | 72.01 | 86.74 | 104.75 | 176.76 |
| 36 | 48.53 | 58.15 | 67.91 | 107.26 | 72.01 | 86.74 | 104.75 | 176.76 |
| 37 | 48.61 | 58.32 | 68.00 | 107.47 | 72.01 | 86.74 | 104.75 | 176.76 |
| 38 | 48.70 | 58.41 | 68.09 | 107.69 | 72.01 | 86.74 | 104.75 | 176.76 |
| 39 | 48.79 | 58.50 | 68.27 | 108.01 | 72.01 | 86.74 | 104.75 | 176.76 |
| 40 | 48.88 | 58.59 | 68.36 | 108.02 | 72.01 | 86.74 | 104.75 | 176.76 |
| 41 | 48.97 | 58.68 | 68.46 | 108.02 | 72.01 | 86.74 | 104.75 | 176.76 |
| 42 | 49.07 | 58.78 | 68.66 | 108.02 | 72.01 | 86.74 | 104.75 | 176.76 |
| 43 | 49.10 | 58.92 | 68.74 | 108.02 | 72.01 | 86.74 | 104.75 | 176.76 |
| 44 | 49.10 | 58.92 | 68.74 | 108.02 | 72.01 | 86.74 | 104.75 | 176.76 |
| 45 | 61.82 | 74.74 | 89.30 | 137.40 | 83.47 | 99.84 | 119.48 | 201.31 |
| 46 | 62.01 | 74.94 | 89.41 | 137.48 | 83.47 | 99.84 | 119.48 | 201.31 |
| 47 | 62.11 | 75.04 | 89.61 | 137.48 | 83.47 | 99.84 | 119.48 | 201.31 |
| 48 | 62.19 | 75.24 | 89.82 | 137.48 | 83.47 | 99.84 | 119.48 | 201.31 |
| 49 | 62.19 | 75.29 | 89.93 | 137.48 | 83.47 | 99.84 | 119.48 | 201.31 |
| 50 | 68.73 | 81.77 | 96.36 | 148.94 | 88.38 | 106.38 | 126.02 | 211.13 |
| 51 | 71.95 | 85.08 | 102.80 | 157.12 | 91.65 | 109.66 | 132.57 | 219.31 |
| 52 | 76.82 | 91.42 | 107.68 | 165.30 | 96.56 | 114.57 | 137.48 | 227.50 |
| 53 | 81.69 | 96.30 | 115.67 | 173.49 | 99.84 | 119.48 | 142.39 | 235.68 |
| 54 | 84.91 | 99.62 | 120.65 | 183.31 | 104.75 | 124.39 | 150.57 | 242.23 |
| 55 | 89.78 | 106.05 | 127.10 | 191.49 | 109.66 | 129.30 | 155.48 | 250.41 |
| 56 | 94.65 | 110.93 | 133.64 | 199.67 | 112.93 | 134.21 | 162.03 | 260.23 |
| 57 | 99.53 | 117.46 | 140.18 | 207.86 | 117.84 | 139.12 | 166.94 | 266.78 |
| 58 | 104.40 | 122.34 | 146.72 | 217.68 | 122.75 | 145.66 | 175.12 | 276.60 |
| 59 | 109.37 | 128.87 | 154.82 | 227.50 | 127.66 | 150.57 | 181.67 | 286.42 |
| 60 | 115.81 | 136.97 | 162.93 | 238.95 | 134.21 | 158.76 | 189.85 | 296.24 |
| 61 | 123.98 | 144.02 | 174.33 | 251.74 | 140.58 | 166.74 | 199.43 | 307.32 |
| 62 | 130.43 | 150.12 | 184.09 | 266.12 | 148.57 | 174.70 | 210.61 | 320.00 |
| 63 | 138.61 | 158.05 | 197.15 | 280.47 | 156.54 | 185.90 | 221.77 | 332.66 |
| 64 | 148.21 | 172.64 | 210.10 | 296.42 | 166.12 | 195.44 | 234.53 | 351.79 |
| 65 | 159.41 | 185.44 | 222.85 | 312.32 | 175.68 | 206.59 | 250.50 | 367.62 |
| 66 | 168.96 | 196.58 | 237.20 | 333.05 | 190.08 | 222.58 | 264.82 | 388.29 |
| 67 | 180.11 | 209.32 | 253.13 | 352.11 | 201.21 | 235.28 | 283.96 | 412.15 |
| 68 | 196.10 | 226.89 | 272.27 | 379.23 | 218.79 | 254.44 | 306.30 | 440.81 |
| 69 | 213.66 | 249.27 | 299.45 | 414.37 | 239.56 | 278.41 | 336.68 | 482.35 |
| 70 | 239.26 | 276.44 | 333.03 | 459.12 | 265.13 | 307.16 | 373.44 | 530.26 |
| 71 | 264.80 | 305.16 | 371.36 | 510.22 | 293.86 | 340.69 | 413.35 | 584.50 |
| 72 | 293.50 | 338.65 | 411.22 | 564.42 | 324.14 | 374.13 | 453.15 | 640.21 |
| 73 | 323.73 | 373.66 | 455.81 | 623.31 | 354.34 | 409.10 | 499.29 | 699.01 |
| 74 | 358.72 | 413.41 | 503.50 | 686.88 | 387.68 | 448.80 | 545.32 | 762.48 |
| 75 | 393.62 | 456.28 | 554.28 | 755.11 | 420.93 | 488.41 | 594.45 | 827.41 |
| 76 | 431.64 | 500.64 | 609.75 | 826.37 | 457.31 | 529.52 | 646.66 | 896.98 |
| 77 | 471.17 | 544.89 | 665.08 | 900.66 | 495.20 | 573.73 | 700.34 | 966.37 |
| 78 | 512.58 | 594.27 | 724.01 | 977.10 | 535.00 | 619.90 | 757.65 | 1041.17 |
| 79 | 557.43 | 647.13 | 791.29 | 1062.00 | 578.25 | 669.55 | 818.52 | 1122.86 |
| 80 | 608.68 | | | | 626.30 | | | |
| 81 | 661.54 | | | | 677.56 | | | |
| 82 | 719.21 | | | | 732.02 | | | |
| 83 | 781.68 | | | | 791.29 | | | |
| 84 | 852.16 | | | | 860.17 | | | |
| 85+ | | | | | | | | |

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

# Appendix B4

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

## LTC-96CL VA, LTC-96CL VA 9/96

***Premiums to be used only with those***

***that have previously elected an inflation decrease option***

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

| Age | 1.8% Simple Inflation | | | | 1.8% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 44.85 | 52.86 | 62.47 | 97.94 | 68.74 | 80.20 | 98.20 | 166.94 |
| 30 | 44.88 | 52.90 | 62.47 | 98.14 | 68.74 | 80.20 | 98.20 | 166.94 |
| 31 | 44.97 | 52.98 | 62.55 | 98.33 | 68.74 | 80.20 | 98.20 | 166.94 |
| 32 | 44.97 | 53.06 | 62.64 | 98.43 | 68.74 | 80.20 | 98.20 | 166.94 |
| 33 | 45.05 | 53.14 | 62.72 | 98.63 | 68.74 | 80.20 | 98.20 | 166.94 |
| 34 | 45.13 | 53.22 | 62.80 | 98.83 | 68.74 | 80.20 | 98.20 | 166.94 |
| 35 | 45.21 | 53.22 | 62.89 | 98.93 | 68.74 | 80.20 | 98.20 | 166.94 |
| 36 | 45.29 | 53.30 | 63.06 | 99.13 | 68.74 | 80.20 | 98.20 | 166.94 |
| 37 | 45.37 | 53.46 | 63.14 | 99.33 | 68.74 | 80.20 | 98.20 | 166.94 |
| 38 | 45.45 | 53.54 | 63.22 | 99.53 | 68.74 | 80.20 | 98.20 | 166.94 |
| 39 | 45.54 | 53.62 | 63.39 | 99.83 | 68.74 | 80.20 | 98.20 | 166.94 |
| 40 | 45.62 | 53.70 | 63.48 | 99.84 | 68.74 | 80.20 | 98.20 | 166.94 |
| 41 | 45.71 | 53.79 | 63.57 | 99.84 | 68.74 | 80.20 | 98.20 | 166.94 |
| 42 | 45.80 | 53.89 | 63.75 | 99.84 | 68.74 | 80.20 | 98.20 | 166.94 |
| 43 | 45.83 | 54.01 | 63.83 | 99.84 | 68.74 | 80.20 | 98.20 | 166.94 |
| 44 | 45.83 | 54.01 | 63.83 | 99.84 | 68.74 | 80.20 | 98.20 | 166.94 |
| 45 | 58.56 | 69.87 | 82.81 | 129.22 | 78.56 | 93.29 | 112.93 | 191.49 |
| 46 | 58.74 | 70.05 | 82.91 | 129.30 | 78.56 | 93.29 | 112.93 | 191.49 |
| 47 | 58.84 | 70.15 | 83.10 | 129.30 | 78.56 | 93.29 | 112.93 | 191.49 |
| 48 | 58.92 | 70.33 | 83.28 | 129.30 | 78.56 | 93.29 | 112.93 | 191.49 |
| 49 | 58.92 | 70.38 | 83.39 | 129.30 | 78.56 | 93.29 | 112.93 | 191.49 |
| 50 | 63.82 | 75.23 | 91.46 | 140.75 | 83.47 | 98.20 | 119.48 | 201.31 |
| 51 | 68.68 | 80.17 | 96.27 | 148.94 | 88.38 | 103.11 | 124.39 | 209.49 |
| 52 | 71.92 | 84.89 | 102.78 | 155.48 | 91.65 | 106.38 | 129.30 | 217.68 |
| 53 | 76.79 | 89.77 | 107.53 | 165.30 | 94.93 | 112.93 | 135.84 | 224.22 |
| 54 | 81.65 | 94.72 | 112.50 | 171.85 | 99.84 | 117.84 | 140.75 | 232.41 |
| 55 | 84.89 | 99.52 | 120.58 | 181.67 | 103.11 | 121.11 | 147.30 | 240.59 |
| 56 | 88.13 | 102.77 | 125.49 | 188.22 | 108.02 | 126.02 | 153.85 | 247.14 |
| 57 | 93.00 | 109.30 | 132.03 | 198.04 | 112.93 | 130.93 | 158.76 | 255.32 |
| 58 | 97.88 | 114.18 | 138.57 | 206.22 | 116.20 | 135.84 | 165.30 | 263.50 |
| 59 | 104.48 | 120.72 | 146.67 | 216.04 | 121.11 | 142.39 | 171.85 | 271.69 |
| 60 | 109.28 | 127.18 | 154.78 | 227.50 | 127.66 | 148.94 | 180.03 | 283.14 |
| 61 | 115.82 | 134.31 | 164.56 | 238.66 | 134.04 | 155.29 | 187.99 | 294.24 |
| 62 | 123.91 | 140.54 | 174.31 | 253.06 | 142.04 | 164.90 | 199.19 | 305.31 |
| 63 | 132.08 | 148.56 | 184.12 | 265.80 | 148.39 | 172.85 | 210.36 | 321.24 |
| 64 | 141.69 | 162.87 | 197.07 | 281.76 | 159.61 | 184.04 | 223.13 | 335.50 |
| 65 | 149.65 | 174.05 | 209.84 | 299.30 | 169.17 | 195.20 | 235.86 | 352.98 |
| 66 | 160.84 | 185.21 | 224.20 | 316.81 | 181.96 | 209.58 | 253.45 | 373.67 |
| 67 | 172.00 | 197.96 | 238.53 | 335.89 | 194.72 | 223.93 | 269.36 | 394.30 |
| 68 | 186.37 | 213.92 | 257.68 | 361.40 | 209.06 | 239.85 | 291.72 | 424.61 |
| 69 | 203.95 | 234.70 | 284.88 | 396.57 | 231.47 | 263.84 | 320.49 | 462.93 |
| 70 | 227.95 | 260.28 | 315.24 | 438.11 | 255.43 | 290.99 | 355.66 | 510.86 |
| 71 | 255.11 | 289.02 | 351.99 | 487.62 | 284.17 | 322.93 | 392.35 | 563.51 |
| 72 | 280.60 | 319.30 | 391.87 | 541.84 | 311.24 | 354.78 | 435.41 | 619.25 |
| 73 | 310.85 | 354.34 | 433.26 | 597.54 | 341.45 | 389.77 | 476.74 | 676.46 |
| 74 | 344.24 | 392.50 | 479.37 | 661.14 | 374.81 | 426.28 | 522.80 | 738.36 |
| 75 | 377.55 | 432.18 | 528.58 | 726.19 | 408.08 | 465.92 | 570.35 | 801.70 |
| 76 | 413.99 | 473.36 | 580.87 | 794.28 | 442.87 | 505.45 | 620.98 | 868.09 |
| 77 | 453.54 | 517.64 | 634.63 | 865.41 | 479.18 | 546.49 | 673.09 | 935.92 |
| 78 | 493.36 | 563.83 | 691.98 | 941.86 | 517.38 | 591.07 | 727.22 | 1009.14 |
| 79 | 538.21 | 615.09 | 754.45 | 1023.55 | 559.03 | 640.72 | 788.09 | 1087.62 |
| 80 | 584.66 | | | | 607.08 | | | |
| 81 | 637.52 | | | | 655.14 | | | |
| 82 | 693.58 | | | | 708.00 | | | |
| 83 | 754.45 | | | | 767.26 | | | |
| 84 | 821.72 | | | | 832.94 | | | |
| 85+ | | | | | | | | |

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

# Appendix B4

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

## LTC-96CL VA, LTC-96CL VA 9/96

***Premiums to be used only with those***

***that have previously elected an inflation decrease option***

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

| Age | 1.8% Simple Inflation | | | | 1.8% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 40.05 | 44.85 | 54.46 | 86.70 | 62.19 | 70.38 | 85.11 | 148.94 |
| 30 | 40.08 | 44.88 | 54.46 | 86.87 | 62.19 | 70.38 | 85.11 | 148.94 |
| 31 | 40.15 | 44.95 | 54.53 | 87.05 | 62.19 | 70.38 | 85.11 | 148.94 |
| 32 | 40.15 | 45.02 | 54.61 | 87.14 | 62.19 | 70.38 | 85.11 | 148.94 |
| 33 | 40.22 | 45.09 | 54.68 | 87.31 | 62.19 | 70.38 | 85.11 | 148.94 |
| 34 | 40.29 | 45.16 | 54.75 | 87.49 | 62.19 | 70.38 | 85.11 | 148.94 |
| 35 | 40.37 | 45.16 | 54.83 | 87.58 | 62.19 | 70.38 | 85.11 | 148.94 |
| 36 | 40.44 | 45.22 | 54.97 | 87.76 | 62.19 | 70.38 | 85.11 | 148.94 |
| 37 | 40.51 | 45.36 | 55.04 | 87.93 | 62.19 | 70.38 | 85.11 | 148.94 |
| 38 | 40.58 | 45.43 | 55.12 | 88.11 | 62.19 | 70.38 | 85.11 | 148.94 |
| 39 | 40.66 | 45.50 | 55.26 | 88.37 | 62.19 | 70.38 | 85.11 | 148.94 |
| 40 | 40.73 | 45.57 | 55.34 | 88.38 | 62.19 | 70.38 | 85.11 | 148.94 |
| 41 | 40.81 | 45.64 | 55.42 | 88.38 | 62.19 | 70.38 | 85.11 | 148.94 |
| 42 | 40.89 | 45.72 | 55.58 | 88.38 | 62.19 | 70.38 | 85.11 | 148.94 |
| 43 | 40.92 | 45.83 | 55.65 | 88.38 | 62.19 | 70.38 | 85.11 | 148.94 |
| 44 | 40.92 | 45.83 | 55.65 | 88.38 | 62.19 | 70.38 | 85.11 | 148.94 |
| 45 | 52.06 | 58.49 | 71.44 | 114.50 | 72.01 | 81.83 | 99.84 | 173.49 |
| 46 | 52.22 | 58.65 | 71.53 | 114.57 | 72.01 | 81.83 | 99.84 | 173.49 |
| 47 | 52.30 | 58.73 | 71.69 | 114.57 | 72.01 | 81.83 | 99.84 | 173.49 |
| 48 | 52.37 | 58.88 | 71.85 | 114.57 | 72.01 | 81.83 | 99.84 | 173.49 |
| 49 | 52.37 | 58.92 | 71.94 | 114.57 | 72.01 | 81.83 | 99.84 | 173.49 |
| 50 | 57.28 | 65.41 | 78.40 | 124.39 | 76.92 | 86.74 | 104.75 | 181.67 |
| 51 | 60.50 | 68.72 | 83.22 | 132.57 | 78.56 | 90.02 | 109.66 | 189.85 |
| 52 | 65.38 | 73.46 | 88.10 | 139.12 | 83.47 | 93.29 | 114.57 | 196.40 |
| 53 | 66.98 | 76.71 | 94.49 | 147.30 | 86.74 | 98.20 | 119.48 | 202.95 |
| 54 | 71.85 | 81.65 | 99.46 | 153.85 | 90.02 | 101.47 | 124.39 | 209.49 |
| 55 | 76.72 | 86.47 | 104.28 | 162.03 | 93.29 | 106.38 | 129.30 | 216.04 |
| 56 | 79.97 | 89.72 | 110.82 | 170.21 | 98.20 | 109.66 | 134.21 | 224.22 |
| 57 | 84.84 | 94.62 | 115.73 | 176.76 | 101.47 | 114.57 | 139.12 | 230.77 |
| 58 | 88.09 | 99.50 | 122.27 | 184.94 | 106.38 | 119.48 | 145.66 | 238.95 |
| 59 | 93.05 | 104.40 | 128.75 | 193.13 | 109.66 | 124.39 | 152.21 | 247.14 |
| 60 | 99.50 | 110.88 | 135.23 | 202.95 | 116.20 | 130.93 | 158.76 | 256.96 |
| 61 | 106.04 | 116.51 | 143.38 | 214.14 | 122.60 | 137.31 | 168.37 | 268.09 |
| 62 | 110.87 | 122.97 | 153.13 | 225.31 | 128.98 | 143.67 | 176.33 | 277.55 |
| 63 | 119.04 | 129.60 | 161.31 | 239.71 | 136.98 | 153.28 | 187.53 | 291.89 |
| 64 | 127.04 | 143.32 | 174.27 | 254.07 | 144.95 | 161.24 | 198.70 | 306.19 |
| 65 | 136.64 | 151.28 | 185.44 | 270.02 | 154.53 | 172.43 | 211.47 | 322.08 |
| 66 | 146.22 | 162.47 | 198.21 | 285.94 | 164.09 | 183.59 | 225.83 | 341.18 |
| 67 | 155.77 | 173.62 | 212.57 | 303.43 | 176.87 | 196.34 | 241.77 | 360.23 |
| 68 | 170.17 | 187.99 | 230.13 | 327.37 | 192.86 | 213.92 | 262.54 | 388.95 |
| 69 | 187.76 | 207.19 | 252.51 | 359.34 | 212.04 | 234.70 | 288.12 | 425.70 |
| 70 | 206.93 | 229.56 | 281.29 | 399.31 | 236.03 | 260.28 | 321.71 | 470.44 |
| 71 | 232.51 | 256.73 | 314.85 | 445.64 | 261.57 | 289.02 | 355.22 | 519.91 |
| 72 | 259.63 | 285.43 | 351.55 | 495.08 | 288.66 | 319.30 | 393.48 | 572.48 |
| 73 | 286.69 | 315.68 | 389.77 | 549.22 | 317.29 | 349.50 | 433.26 | 626.53 |
| 74 | 316.90 | 349.07 | 432.72 | 606.45 | 347.46 | 384.46 | 476.15 | 685.27 |
| 75 | 350.24 | 385.59 | 477.16 | 666.74 | 379.16 | 419.33 | 520.54 | 745.47 |
| 76 | 383.50 | 423.62 | 524.71 | 731.70 | 412.38 | 455.71 | 564.82 | 808.72 |
| 77 | 419.88 | 463.15 | 573.73 | 798.10 | 447.13 | 495.20 | 612.19 | 871.82 |
| 78 | 456.51 | 504.57 | 626.30 | 868.18 | 483.74 | 535.00 | 663.15 | 940.26 |
| 79 | 498.16 | 551.02 | 683.97 | 945.06 | 523.79 | 579.85 | 717.61 | 1013.94 |
| 80 | 543.01 | | | | 567.04 | | | |
| 81 | 592.67 | | | | 613.49 | | | |
| 82 | 642.32 | | | | 663.15 | | | |
| 83 | 699.99 | | | | 717.61 | | | |
| 84 | 764.06 | | | | 780.08 | | | |
| 85+ | | | | | | | | |

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

# Appendix C1

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

## LTC-96CL VA, LTC-96CL VA 9/96

***Premiums to be used only with those***

***that have not previously elected an inflation decrease option***

### Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

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

| Age | 2.2% Simple Inflation | | | | 2.2% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 48.78 | 58.54 | 68.30 | 117.08 | 136.71 | 164.67 | 198.85 | 335.56 |
| 30 | 50.24 | 60.18 | 68.30 | 125.80 | 136.71 | 164.67 | 198.85 | 335.56 |
| 31 | 53.73 | 63.69 | 71.78 | 134.65 | 136.71 | 164.67 | 198.85 | 335.56 |
| 32 | 53.73 | 67.25 | 75.41 | 139.11 | 136.71 | 164.67 | 198.85 | 335.56 |
| 33 | 57.26 | 70.84 | 79.07 | 148.13 | 136.71 | 164.67 | 198.85 | 335.56 |
| 34 | 60.84 | 74.46 | 82.76 | 157.26 | 136.71 | 164.67 | 198.85 | 335.56 |
| 35 | 64.46 | 74.46 | 86.49 | 161.87 | 136.71 | 164.67 | 198.85 | 335.56 |
| 36 | 68.12 | 78.12 | 94.04 | 171.18 | 136.71 | 164.67 | 198.85 | 335.56 |
| 37 | 71.82 | 85.55 | 97.86 | 180.60 | 136.71 | 164.67 | 198.85 | 335.56 |
| 38 | 75.56 | 89.32 | 101.71 | 190.13 | 136.71 | 164.67 | 198.85 | 335.56 |
| 39 | 79.34 | 93.12 | 109.51 | 204.65 | 136.71 | 164.67 | 198.85 | 335.56 |
| 40 | 83.17 | 96.96 | 113.46 | 205.06 | 136.71 | 164.67 | 198.85 | 335.56 |
| 41 | 87.44 | 101.31 | 118.01 | 205.06 | 136.71 | 164.67 | 198.85 | 335.56 |
| 42 | 91.80 | 105.74 | 126.73 | 205.06 | 136.71 | 164.67 | 198.85 | 335.56 |
| 43 | 93.21 | 111.85 | 130.50 | 205.06 | 136.71 | 164.67 | 198.85 | 335.56 |
| 44 | 93.21 | 111.85 | 130.50 | 205.06 | 136.71 | 164.67 | 198.85 | 335.56 |
| 45 | 101.30 | 118.80 | 139.25 | 257.34 | 158.46 | 189.53 | 226.81 | 382.16 |
| 46 | 109.66 | 127.26 | 143.94 | 260.99 | 158.46 | 189.53 | 226.81 | 382.16 |
| 47 | 114.19 | 131.88 | 152.80 | 260.99 | 158.46 | 189.53 | 226.81 | 382.16 |
| 48 | 118.07 | 140.66 | 161.86 | 260.99 | 158.46 | 189.53 | 226.81 | 382.16 |
| 49 | 118.07 | 142.92 | 166.86 | 260.99 | 158.46 | 189.53 | 226.81 | 382.16 |
| 50 | 130.17 | 152.39 | 174.17 | 282.74 | 167.78 | 201.96 | 239.24 | 400.81 |
| 51 | 133.91 | 160.50 | 181.63 | 298.27 | 173.99 | 208.17 | 251.67 | 416.34 |
| 52 | 141.32 | 163.52 | 189.64 | 313.81 | 183.31 | 217.49 | 260.99 | 431.88 |
| 53 | 148.82 | 171.27 | 196.85 | 329.35 | 189.53 | 226.81 | 270.31 | 447.41 |
| 54 | 152.73 | 179.57 | 209.26 | 347.99 | 198.85 | 236.13 | 285.85 | 459.84 |
| 55 | 160.36 | 187.01 | 217.09 | 363.52 | 208.17 | 245.46 | 295.17 | 475.38 |
| 56 | 167.96 | 194.86 | 229.16 | 379.06 | 214.38 | 254.78 | 307.60 | 494.02 |
| 57 | 175.63 | 206.53 | 241.34 | 394.59 | 223.71 | 264.10 | 316.92 | 506.45 |
| 58 | 183.37 | 214.54 | 253.63 | 413.23 | 233.03 | 276.53 | 332.45 | 525.09 |
| 59 | 195.36 | 226.40 | 265.58 | 431.88 | 242.35 | 285.85 | 344.88 | 543.73 |
| 60 | 202.78 | 237.91 | 277.65 | 453.63 | 254.78 | 301.38 | 360.42 | 562.37 |
| 61 | 217.84 | 253.29 | 297.10 | 464.54 | 259.42 | 307.69 | 368.02 | 567.11 |
| 62 | 233.44 | 273.02 | 312.72 | 477.05 | 266.33 | 313.15 | 377.54 | 573.63 |
| 63 | 241.19 | 283.75 | 336.30 | 488.05 | 272.40 | 323.47 | 385.90 | 578.85 |
| 64 | 250.15 | 291.39 | 354.61 | 500.31 | 280.39 | 329.87 | 395.85 | 593.77 |
| 65 | 260.78 | 303.36 | 364.57 | 510.93 | 287.40 | 337.96 | 409.80 | 601.40 |
| 66 | 267.68 | 311.44 | 375.78 | 527.64 | 301.14 | 352.62 | 419.54 | 615.15 |
| 67 | 276.09 | 320.86 | 388.02 | 539.74 | 308.42 | 360.66 | 435.28 | 631.77 |
| 68 | 290.57 | 336.19 | 403.43 | 561.93 | 324.19 | 377.02 | 453.86 | 653.18 |
| 69 | 305.73 | 356.69 | 428.49 | 592.93 | 342.79 | 398.38 | 481.76 | 690.21 |
| 70 | 330.27 | 381.60 | 459.70 | 633.76 | 365.98 | 424.00 | 515.49 | 731.95 |
| 71 | 352.21 | 405.90 | 493.96 | 678.65 | 390.87 | 453.15 | 549.79 | 777.44 |
| 72 | 375.71 | 433.52 | 526.41 | 722.53 | 414.94 | 478.93 | 580.09 | 819.55 |
| 73 | 398.33 | 459.77 | 560.84 | 766.94 | 435.99 | 503.37 | 614.34 | 860.08 |
| 74 | 423.66 | 488.25 | 594.64 | 811.22 | 457.85 | 530.04 | 644.03 | 900.51 |
| 75 | 445.53 | 516.46 | 627.38 | 854.70 | 476.45 | 552.83 | 672.85 | 936.53 |
| 76 | 467.49 | 542.22 | 660.39 | 895.00 | 495.29 | 573.50 | 700.36 | 971.47 |
| 77 | 487.42 | 563.68 | 688.02 | 931.73 | 512.29 | 593.53 | 724.50 | 999.71 |
| 78 | 520.35 | 603.28 | 734.99 | 991.91 | 543.11 | 629.29 | 769.14 | 1056.95 |
| 79 | 565.88 | 656.94 | 803.29 | 1078.09 | 587.02 | 679.70 | 830.93 | 1139.88 |
| 80 | 617.91 | | | | 635.80 | | | |
| 81 | 671.57 | | | | 687.83 | | | |
| 82 | 730.11 | | | | 743.12 | | | |
| 83 | 793.53 | | | | 803.29 | | | |
| 84 | 865.08 | | | | 873.21 | | | |
| 85+ | | | | | | | | |

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

# Appendix C1

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

## LTC-96CL VA, LTC-96CL VA 9/96

***Premiums to be used only with those***

***that have not previously elected an inflation decrease option***

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

| Age | 2.2% Simple Inflation | | | | 2.2% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 45.53 | 53.66 | 63.42 | 108.21 | 130.50 | 152.24 | 186.42 | 316.92 |
| 30 | 46.89 | 55.16 | 63.42 | 116.27 | 130.50 | 152.24 | 186.42 | 316.92 |
| 31 | 50.15 | 58.39 | 66.65 | 124.45 | 130.50 | 152.24 | 186.42 | 316.92 |
| 32 | 50.15 | 61.65 | 70.02 | 128.57 | 130.50 | 152.24 | 186.42 | 316.92 |
| 33 | 53.45 | 64.94 | 73.42 | 136.91 | 130.50 | 152.24 | 186.42 | 316.92 |
| 34 | 56.78 | 68.26 | 76.85 | 145.35 | 130.50 | 152.24 | 186.42 | 316.92 |
| 35 | 60.16 | 68.26 | 80.31 | 149.61 | 130.50 | 152.24 | 186.42 | 316.92 |
| 36 | 63.58 | 71.61 | 87.32 | 158.21 | 130.50 | 152.24 | 186.42 | 316.92 |
| 37 | 67.03 | 78.42 | 90.87 | 166.91 | 130.50 | 152.24 | 186.42 | 316.92 |
| 38 | 70.52 | 81.87 | 94.44 | 175.73 | 130.50 | 152.24 | 186.42 | 316.92 |
| 39 | 74.05 | 85.36 | 101.69 | 189.15 | 130.50 | 152.24 | 186.42 | 316.92 |
| 40 | 77.62 | 88.88 | 105.36 | 189.53 | 130.50 | 152.24 | 186.42 | 316.92 |
| 41 | 81.61 | 92.87 | 109.58 | 189.53 | 130.50 | 152.24 | 186.42 | 316.92 |
| 42 | 85.68 | 96.93 | 117.67 | 189.53 | 130.50 | 152.24 | 186.42 | 316.92 |
| 43 | 87.00 | 102.53 | 121.17 | 189.53 | 130.50 | 152.24 | 186.42 | 316.92 |
| 44 | 87.00 | 102.53 | 121.17 | 189.53 | 130.50 | 152.24 | 186.42 | 316.92 |
| 45 | 95.97 | 111.05 | 129.12 | 242.03 | 149.14 | 177.10 | 214.38 | 363.52 |
| 46 | 103.89 | 118.96 | 133.47 | 245.46 | 149.14 | 177.10 | 214.38 | 363.52 |
| 47 | 108.18 | 123.28 | 141.69 | 245.46 | 149.14 | 177.10 | 214.38 | 363.52 |
| 48 | 111.85 | 131.49 | 150.08 | 245.46 | 149.14 | 177.10 | 214.38 | 363.52 |
| 49 | 111.85 | 133.60 | 154.73 | 245.46 | 149.14 | 177.10 | 214.38 | 363.52 |
| 50 | 120.87 | 140.20 | 165.32 | 267.20 | 158.46 | 186.42 | 226.81 | 382.16 |
| 51 | 127.82 | 151.24 | 170.10 | 282.74 | 167.78 | 195.74 | 236.13 | 397.70 |
| 52 | 132.30 | 151.84 | 181.02 | 295.17 | 173.99 | 201.96 | 245.46 | 413.23 |
| 53 | 139.89 | 159.66 | 182.98 | 313.81 | 180.21 | 214.38 | 257.88 | 425.66 |
| 54 | 146.86 | 170.74 | 195.12 | 326.24 | 189.53 | 223.71 | 267.20 | 441.20 |
| 55 | 151.62 | 175.50 | 205.96 | 344.88 | 195.74 | 229.92 | 279.63 | 456.73 |
| 56 | 156.38 | 180.53 | 215.19 | 357.31 | 205.06 | 239.24 | 292.06 | 469.16 |
| 57 | 164.12 | 192.19 | 227.31 | 375.95 | 214.38 | 248.56 | 301.38 | 484.70 |
| 58 | 171.91 | 200.24 | 239.54 | 391.49 | 220.60 | 257.88 | 313.81 | 500.23 |
| 59 | 186.61 | 212.07 | 251.61 | 410.13 | 229.92 | 270.31 | 326.24 | 515.77 |
| 60 | 191.36 | 220.91 | 263.77 | 431.88 | 242.35 | 282.74 | 341.77 | 537.52 |
| 61 | 203.51 | 236.21 | 280.44 | 440.41 | 247.35 | 286.57 | 346.90 | 542.97 |
| 62 | 221.76 | 255.60 | 296.12 | 453.63 | 254.62 | 295.59 | 357.05 | 547.29 |
| 63 | 229.84 | 266.72 | 314.07 | 462.51 | 258.21 | 300.77 | 366.03 | 558.98 |
| 64 | 239.16 | 274.89 | 332.62 | 475.57 | 269.40 | 310.63 | 376.61 | 566.28 |
| 65 | 244.82 | 284.73 | 343.28 | 489.64 | 276.75 | 319.33 | 385.86 | 577.45 |
| 66 | 254.81 | 293.42 | 355.19 | 501.90 | 288.27 | 332.03 | 401.52 | 591.99 |
| 67 | 263.65 | 303.45 | 365.63 | 514.87 | 298.48 | 343.25 | 412.89 | 604.41 |
| 68 | 276.16 | 316.98 | 381.82 | 535.51 | 309.78 | 355.41 | 432.25 | 629.16 |
| 69 | 291.83 | 335.84 | 407.64 | 567.46 | 331.21 | 377.53 | 458.60 | 662.42 |
| 70 | 314.65 | 359.28 | 435.15 | 604.75 | 352.59 | 401.68 | 490.94 | 705.17 |
| 71 | 339.33 | 384.43 | 468.18 | 648.59 | 377.98 | 429.53 | 521.88 | 749.52 |
| 72 | 359.20 | 408.74 | 501.64 | 693.63 | 398.42 | 454.16 | 557.38 | 792.72 |
| 73 | 382.48 | 435.99 | 533.09 | 735.23 | 420.13 | 479.58 | 586.60 | 832.34 |
| 74 | 406.56 | 463.55 | 566.14 | 780.82 | 442.65 | 503.45 | 617.44 | 872.01 |
| 75 | 427.35 | 489.18 | 598.29 | 821.97 | 461.90 | 527.37 | 645.57 | 907.44 |
| 76 | 448.37 | 512.67 | 629.11 | 860.25 | 479.65 | 547.43 | 672.56 | 940.19 |
| 77 | 469.18 | 535.50 | 656.52 | 895.26 | 495.71 | 565.34 | 696.31 | 968.21 |
| 78 | 500.83 | 572.38 | 702.47 | 956.14 | 525.23 | 600.02 | 738.24 | 1024.43 |
| 79 | 546.36 | 624.42 | 765.89 | 1039.07 | 567.50 | 650.43 | 800.03 | 1104.11 |
| 80 | 593.52 | | | | 616.29 | | | |
| 81 | 647.18 | | | | 665.07 | | | |
| 82 | 704.09 | | | | 718.73 | | | |
| 83 | 765.89 | | | | 778.89 | | | |
| 84 | 834.18 | | | | 845.56 | | | |
| 85+ | | | | | | | | |

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

# Appendix C1

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

## LTC-96CL VA, LTC-96CL VA 9/96

***Premiums to be used only with those***

***that have not previously elected an inflation decrease option***

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

| Age | 2.2% Simple Inflation | | | | 2.2% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 40.65 | 45.53 | 55.29 | 95.79 | 118.07 | 133.60 | 161.57 | 282.74 |
| 30 | 41.86 | 46.80 | 55.29 | 102.93 | 118.07 | 133.60 | 161.57 | 282.74 |
| 31 | 44.77 | 49.54 | 58.11 | 110.17 | 118.07 | 133.60 | 161.57 | 282.74 |
| 32 | 44.77 | 52.31 | 61.04 | 113.82 | 118.07 | 133.60 | 161.57 | 282.74 |
| 33 | 47.72 | 55.10 | 64.01 | 121.20 | 118.07 | 133.60 | 161.57 | 282.74 |
| 34 | 50.70 | 57.92 | 67.00 | 128.67 | 118.07 | 133.60 | 161.57 | 282.74 |
| 35 | 53.71 | 57.92 | 70.01 | 132.44 | 118.07 | 133.60 | 161.57 | 282.74 |
| 36 | 56.76 | 60.76 | 76.12 | 140.05 | 118.07 | 133.60 | 161.57 | 282.74 |
| 37 | 59.85 | 66.54 | 79.22 | 147.76 | 118.07 | 133.60 | 161.57 | 282.74 |
| 38 | 62.97 | 69.47 | 82.34 | 155.56 | 118.07 | 133.60 | 161.57 | 282.74 |
| 39 | 66.12 | 72.43 | 88.65 | 167.44 | 118.07 | 133.60 | 161.57 | 282.74 |
| 40 | 69.31 | 75.41 | 91.85 | 167.78 | 118.07 | 133.60 | 161.57 | 282.74 |
| 41 | 72.87 | 78.80 | 95.53 | 167.78 | 118.07 | 133.60 | 161.57 | 282.74 |
| 42 | 76.50 | 82.24 | 102.59 | 167.78 | 118.07 | 133.60 | 161.57 | 282.74 |
| 43 | 77.68 | 87.00 | 105.64 | 167.78 | 118.07 | 133.60 | 161.57 | 282.74 |
| 44 | 77.68 | 87.00 | 105.64 | 167.78 | 118.07 | 133.60 | 161.57 | 282.74 |
| 45 | 85.31 | 92.97 | 111.40 | 214.45 | 136.71 | 155.35 | 189.53 | 329.35 |
| 46 | 92.35 | 99.59 | 115.15 | 217.49 | 136.71 | 155.35 | 189.53 | 329.35 |
| 47 | 96.16 | 103.21 | 122.24 | 217.49 | 136.71 | 155.35 | 189.53 | 329.35 |
| 48 | 99.42 | 110.08 | 129.49 | 217.49 | 136.71 | 155.35 | 189.53 | 329.35 |
| 49 | 99.42 | 111.85 | 133.49 | 217.49 | 136.71 | 155.35 | 189.53 | 329.35 |
| 50 | 108.47 | 121.91 | 141.70 | 236.13 | 146.03 | 164.67 | 198.85 | 344.88 |
| 51 | 112.61 | 129.63 | 147.03 | 251.67 | 149.14 | 170.89 | 208.17 | 360.42 |
| 52 | 120.28 | 131.40 | 155.16 | 264.10 | 158.46 | 177.10 | 217.49 | 372.84 |
| 53 | 122.03 | 136.44 | 160.80 | 279.63 | 164.67 | 186.42 | 226.81 | 385.27 |
| 54 | 129.24 | 147.19 | 172.50 | 292.06 | 170.89 | 192.64 | 236.13 | 397.70 |
| 55 | 137.04 | 152.48 | 178.13 | 307.60 | 177.10 | 201.96 | 245.46 | 410.13 |
| 56 | 141.90 | 157.61 | 190.04 | 323.13 | 186.42 | 208.17 | 254.78 | 425.66 |
| 57 | 149.72 | 166.37 | 199.25 | 335.56 | 192.64 | 217.49 | 264.10 | 438.09 |
| 58 | 154.72 | 174.49 | 211.36 | 351.09 | 201.96 | 226.81 | 276.53 | 453.63 |
| 59 | 166.20 | 183.41 | 220.85 | 366.63 | 208.17 | 236.13 | 288.95 | 469.16 |
| 60 | 174.22 | 192.59 | 230.45 | 385.27 | 220.60 | 248.56 | 301.38 | 487.80 |
| 61 | 186.31 | 204.91 | 244.34 | 395.16 | 226.24 | 253.39 | 310.70 | 494.71 |
| 62 | 198.42 | 223.65 | 260.14 | 403.88 | 231.21 | 257.55 | 316.08 | 497.53 |
| 63 | 207.14 | 232.67 | 275.15 | 417.11 | 238.35 | 266.72 | 326.31 | 507.91 |
| 64 | 214.42 | 241.91 | 294.14 | 428.84 | 244.66 | 272.15 | 335.37 | 516.80 |
| 65 | 223.53 | 247.48 | 303.36 | 441.74 | 252.80 | 282.07 | 345.94 | 526.89 |
| 66 | 231.65 | 257.39 | 314.01 | 453.00 | 259.96 | 290.85 | 357.77 | 540.51 |
| 67 | 238.78 | 266.14 | 325.84 | 465.12 | 271.11 | 300.96 | 370.61 | 552.18 |
| 68 | 252.15 | 278.56 | 341.00 | 485.08 | 285.77 | 316.98 | 389.03 | 576.33 |
| 69 | 268.67 | 296.47 | 361.32 | 514.18 | 303.42 | 335.84 | 412.27 | 609.15 |
| 70 | 285.64 | 316.88 | 388.29 | 551.20 | 325.81 | 359.28 | 444.08 | 649.38 |
| 71 | 309.26 | 341.47 | 418.79 | 592.75 | 347.92 | 384.43 | 472.48 | 691.54 |
| 72 | 332.36 | 365.39 | 450.03 | 633.76 | 369.52 | 408.74 | 503.71 | 732.85 |
| 73 | 352.75 | 388.42 | 479.58 | 675.78 | 390.41 | 430.04 | 533.09 | 770.90 |
| 74 | 374.26 | 412.26 | 511.05 | 716.23 | 410.36 | 454.05 | 562.34 | 809.32 |
| 75 | 396.43 | 436.44 | 540.10 | 754.68 | 429.17 | 474.63 | 589.20 | 843.79 |
| 76 | 415.35 | 458.80 | 568.28 | 792.47 | 446.63 | 493.56 | 611.73 | 875.89 |
| 77 | 434.37 | 479.13 | 593.53 | 825.63 | 462.55 | 512.29 | 633.31 | 901.89 |
| 78 | 463.43 | 512.22 | 635.80 | 881.34 | 491.08 | 543.11 | 673.20 | 954.51 |
| 79 | 505.71 | 559.37 | 694.34 | 959.39 | 531.73 | 588.64 | 728.49 | 1029.31 |
| 80 | 551.24 | | | | 575.63 | | | |
| 81 | 601.65 | | | | 622.79 | | | |
| 82 | 652.06 | | | | 673.20 | | | |
| 83 | 710.60 | | | | 728.49 | | | |
| 84 | 775.64 | | | | 791.90 | | | |
| 85+ | | | | | | | | |

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

# Appendix C2

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

## LTC-96CL VA, LTC-96CL VA 9/96

***Premiums to be used only with those***

***that have previously elected an inflation decrease option***

### Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

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

| Age | 1.3% Simple Inflation | | | | 1.3% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 48.78 | 58.54 | 68.30 | 108.23 | 77.24 | 93.04 | 112.35 | 189.59 |
| 30 | 48.92 | 58.69 | 68.30 | 109.03 | 77.24 | 93.04 | 112.35 | 189.59 |
| 31 | 49.24 | 59.02 | 68.62 | 109.83 | 77.24 | 93.04 | 112.35 | 189.59 |
| 32 | 49.24 | 59.34 | 68.96 | 110.23 | 77.24 | 93.04 | 112.35 | 189.59 |
| 33 | 49.57 | 59.67 | 69.29 | 111.03 | 77.24 | 93.04 | 112.35 | 189.59 |
| 34 | 49.89 | 60.00 | 69.63 | 111.83 | 77.24 | 93.04 | 112.35 | 189.59 |
| 35 | 50.21 | 60.00 | 69.96 | 112.23 | 77.24 | 93.04 | 112.35 | 189.59 |
| 36 | 50.54 | 60.32 | 70.63 | 113.03 | 77.24 | 93.04 | 112.35 | 189.59 |
| 37 | 50.86 | 60.98 | 70.97 | 113.83 | 77.24 | 93.04 | 112.35 | 189.59 |
| 38 | 51.18 | 61.30 | 71.31 | 114.63 | 77.24 | 93.04 | 112.35 | 189.59 |
| 39 | 51.51 | 61.63 | 71.98 | 115.83 | 77.24 | 93.04 | 112.35 | 189.59 |
| 40 | 51.83 | 61.96 | 72.31 | 115.86 | 77.24 | 93.04 | 112.35 | 189.59 |
| 41 | 52.19 | 62.32 | 72.70 | 115.86 | 77.24 | 93.04 | 112.35 | 189.59 |
| 42 | 52.55 | 62.69 | 73.42 | 115.86 | 77.24 | 93.04 | 112.35 | 189.59 |
| 43 | 52.66 | 63.20 | 73.73 | 115.86 | 77.24 | 93.04 | 112.35 | 189.59 |
| 44 | 52.66 | 63.20 | 73.73 | 115.86 | 77.24 | 93.04 | 112.35 | 189.59 |
| 45 | 65.31 | 78.73 | 93.90 | 147.16 | 89.53 | 107.08 | 128.15 | 215.92 |
| 46 | 66.01 | 79.45 | 94.30 | 147.46 | 89.53 | 107.08 | 128.15 | 215.92 |
| 47 | 66.39 | 79.84 | 95.05 | 147.46 | 89.53 | 107.08 | 128.15 | 215.92 |
| 48 | 66.71 | 80.57 | 95.81 | 147.46 | 89.53 | 107.08 | 128.15 | 215.92 |
| 49 | 66.71 | 80.75 | 96.22 | 147.46 | 89.53 | 107.08 | 128.15 | 215.92 |
| 50 | 73.70 | 87.53 | 102.82 | 159.75 | 94.80 | 114.11 | 135.17 | 226.46 |
| 51 | 77.01 | 91.20 | 109.43 | 168.53 | 98.31 | 117.62 | 142.19 | 235.23 |
| 52 | 82.12 | 97.44 | 114.59 | 177.30 | 103.57 | 122.88 | 147.46 | 244.01 |
| 53 | 87.24 | 102.58 | 122.67 | 186.08 | 107.08 | 128.15 | 152.73 | 252.79 |
| 54 | 90.56 | 106.26 | 128.19 | 196.61 | 112.35 | 133.42 | 161.50 | 259.81 |
| 55 | 95.68 | 112.87 | 134.83 | 205.39 | 117.62 | 138.68 | 166.77 | 268.59 |
| 56 | 100.81 | 118.01 | 141.83 | 214.17 | 121.13 | 143.95 | 173.79 | 279.12 |
| 57 | 105.94 | 124.97 | 148.83 | 222.94 | 126.39 | 149.22 | 179.06 | 286.14 |
| 58 | 111.07 | 130.13 | 155.84 | 233.48 | 131.66 | 156.24 | 187.84 | 296.67 |
| 59 | 116.56 | 137.11 | 164.32 | 244.01 | 136.93 | 161.50 | 194.86 | 307.21 |
| 60 | 123.16 | 145.55 | 172.80 | 256.30 | 143.95 | 170.28 | 203.63 | 317.74 |
| 61 | 131.90 | 154.31 | 184.90 | 269.20 | 150.33 | 178.30 | 213.26 | 328.63 |
| 62 | 139.19 | 163.44 | 195.18 | 283.72 | 158.39 | 186.24 | 224.54 | 341.16 |
| 63 | 147.32 | 173.32 | 209.12 | 298.10 | 166.38 | 197.58 | 235.71 | 353.57 |
| 64 | 157.04 | 182.93 | 222.62 | 314.08 | 176.02 | 207.09 | 248.50 | 372.76 |
| 65 | 168.39 | 195.89 | 235.41 | 329.91 | 185.58 | 218.22 | 264.62 | 388.33 |
| 66 | 177.93 | 207.01 | 249.78 | 350.73 | 200.17 | 234.39 | 278.87 | 408.89 |
| 67 | 189.08 | 219.74 | 265.73 | 369.64 | 211.22 | 247.00 | 298.10 | 432.67 |
| 68 | 205.21 | 237.44 | 284.93 | 396.86 | 228.96 | 266.27 | 320.54 | 461.31 |
| 69 | 222.89 | 260.04 | 312.38 | 432.27 | 249.90 | 290.43 | 351.22 | 503.19 |
| 70 | 248.80 | 287.47 | 346.31 | 477.44 | 275.70 | 319.41 | 388.34 | 551.40 |
| 71 | 274.48 | 316.32 | 384.95 | 528.88 | 304.61 | 353.15 | 428.46 | 605.87 |
| 72 | 303.26 | 349.91 | 424.89 | 583.18 | 334.91 | 386.57 | 468.21 | 661.50 |
| 73 | 333.42 | 384.84 | 469.44 | 641.96 | 364.94 | 421.34 | 514.23 | 719.92 |
| 74 | 368.25 | 424.40 | 516.88 | 705.13 | 397.98 | 460.73 | 559.81 | 782.75 |
| 75 | 402.76 | 466.88 | 567.16 | 772.65 | 430.71 | 499.75 | 608.25 | 846.62 |
| 76 | 440.22 | 510.59 | 621.87 | 842.79 | 466.40 | 540.04 | 659.51 | 914.80 |
| 77 | 478.94 | 553.88 | 676.06 | 915.53 | 503.38 | 583.20 | 711.90 | 982.32 |
| 78 | 520.35 | 603.28 | 734.99 | 991.91 | 543.11 | 629.29 | 769.14 | 1056.95 |
| 79 | 565.88 | 656.94 | 803.29 | 1078.09 | 587.02 | 679.70 | 830.93 | 1139.88 |
| 80 | 617.91 | | | | 635.80 | | | |
| 81 | 671.57 | | | | 687.83 | | | |
| 82 | 730.11 | | | | 743.12 | | | |
| 83 | 793.53 | | | | 803.29 | | | |
| 84 | 865.08 | | | | 873.21 | | | |
| 85+ | | | | | | | | |

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

# Appendix C2

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

## LTC-96CL VA, LTC-96CL VA 9/96

***Premiums to be used only with those***

***that have previously elected an inflation decrease option***

### Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

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

| Age | 1.3% Simple Inflation | | | | 1.3% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 45.53 | 53.66 | 63.42 | 100.03 | 73.73 | 86.02 | 105.33 | 179.06 |
| 30 | 45.66 | 53.80 | 63.42 | 100.77 | 73.73 | 86.02 | 105.33 | 179.06 |
| 31 | 45.96 | 54.10 | 63.72 | 101.51 | 73.73 | 86.02 | 105.33 | 179.06 |
| 32 | 45.96 | 54.40 | 64.03 | 101.88 | 73.73 | 86.02 | 105.33 | 179.06 |
| 33 | 46.26 | 54.70 | 64.34 | 102.62 | 73.73 | 86.02 | 105.33 | 179.06 |
| 34 | 46.56 | 55.00 | 64.65 | 103.36 | 73.73 | 86.02 | 105.33 | 179.06 |
| 35 | 46.87 | 55.00 | 64.97 | 103.73 | 73.73 | 86.02 | 105.33 | 179.06 |
| 36 | 47.17 | 55.30 | 65.59 | 104.47 | 73.73 | 86.02 | 105.33 | 179.06 |
| 37 | 47.47 | 55.90 | 65.90 | 105.20 | 73.73 | 86.02 | 105.33 | 179.06 |
| 38 | 47.77 | 56.20 | 66.21 | 105.94 | 73.73 | 86.02 | 105.33 | 179.06 |
| 39 | 48.07 | 56.49 | 66.84 | 107.05 | 73.73 | 86.02 | 105.33 | 179.06 |
| 40 | 48.38 | 56.79 | 67.15 | 107.08 | 73.73 | 86.02 | 105.33 | 179.06 |
| 41 | 48.71 | 57.13 | 67.50 | 107.08 | 73.73 | 86.02 | 105.33 | 179.06 |
| 42 | 49.05 | 57.47 | 68.18 | 107.08 | 73.73 | 86.02 | 105.33 | 179.06 |
| 43 | 49.15 | 57.93 | 68.46 | 107.08 | 73.73 | 86.02 | 105.33 | 179.06 |
| 44 | 49.15 | 57.93 | 68.46 | 107.08 | 73.73 | 86.02 | 105.33 | 179.06 |
| 45 | 61.87 | 73.60 | 87.07 | 138.40 | 84.26 | 100.06 | 121.13 | 205.39 |
| 46 | 62.54 | 74.27 | 87.44 | 138.68 | 84.26 | 100.06 | 121.13 | 205.39 |
| 47 | 62.90 | 74.63 | 88.14 | 138.68 | 84.26 | 100.06 | 121.13 | 205.39 |
| 48 | 63.20 | 75.31 | 88.84 | 138.68 | 84.26 | 100.06 | 121.13 | 205.39 |
| 49 | 63.20 | 75.49 | 89.22 | 138.68 | 84.26 | 100.06 | 121.13 | 205.39 |
| 50 | 68.44 | 80.53 | 97.59 | 150.97 | 89.53 | 105.33 | 128.15 | 215.92 |
| 51 | 73.51 | 85.94 | 102.48 | 159.75 | 94.80 | 110.59 | 133.42 | 224.70 |
| 52 | 76.88 | 90.48 | 109.38 | 166.77 | 98.31 | 114.11 | 138.68 | 233.48 |
| 53 | 82.00 | 95.62 | 114.03 | 177.30 | 101.82 | 121.13 | 145.70 | 240.50 |
| 54 | 87.07 | 101.04 | 119.53 | 184.32 | 107.08 | 126.39 | 150.97 | 249.28 |
| 55 | 90.46 | 105.92 | 127.92 | 194.86 | 110.59 | 129.90 | 157.99 | 258.05 |
| 56 | 93.85 | 109.34 | 133.18 | 201.88 | 115.86 | 135.17 | 165.01 | 265.08 |
| 57 | 98.99 | 116.30 | 140.17 | 212.41 | 121.13 | 140.44 | 170.28 | 273.85 |
| 58 | 104.13 | 121.46 | 147.18 | 221.19 | 124.64 | 145.70 | 177.30 | 282.63 |
| 59 | 111.34 | 128.43 | 155.67 | 231.72 | 129.90 | 152.73 | 184.32 | 291.41 |
| 60 | 116.23 | 135.15 | 164.16 | 244.01 | 136.93 | 159.75 | 193.10 | 303.70 |
| 61 | 123.23 | 143.91 | 174.53 | 255.21 | 143.34 | 166.06 | 201.02 | 314.65 |
| 62 | 132.23 | 153.01 | 184.82 | 269.79 | 151.43 | 175.80 | 212.35 | 325.49 |
| 63 | 140.39 | 162.92 | 195.30 | 282.51 | 157.72 | 183.72 | 223.58 | 341.43 |
| 64 | 150.14 | 172.57 | 208.81 | 298.55 | 169.12 | 195.01 | 236.42 | 355.50 |
| 65 | 158.08 | 183.86 | 221.66 | 316.17 | 178.70 | 206.19 | 249.15 | 372.87 |
| 66 | 169.37 | 195.04 | 236.10 | 333.62 | 191.62 | 220.70 | 266.89 | 393.50 |
| 67 | 180.56 | 207.82 | 250.40 | 352.61 | 204.41 | 235.07 | 282.77 | 413.93 |
| 68 | 195.04 | 223.87 | 269.66 | 378.20 | 218.78 | 251.01 | 305.28 | 444.35 |
| 69 | 212.76 | 244.84 | 297.18 | 413.69 | 241.46 | 275.23 | 334.33 | 482.92 |
| 70 | 237.04 | 270.66 | 327.82 | 455.58 | 265.62 | 302.60 | 369.84 | 531.23 |
| 71 | 264.44 | 299.59 | 364.86 | 505.45 | 294.57 | 334.73 | 406.70 | 584.11 |
| 72 | 289.93 | 329.92 | 404.90 | 559.86 | 321.58 | 366.57 | 449.88 | 639.84 |
| 73 | 320.15 | 364.94 | 446.22 | 615.42 | 351.67 | 401.43 | 491.01 | 696.70 |
| 74 | 353.39 | 402.93 | 492.11 | 678.71 | 384.77 | 437.61 | 536.69 | 757.98 |
| 75 | 386.32 | 442.22 | 540.85 | 743.06 | 417.56 | 476.74 | 583.60 | 820.32 |
| 76 | 422.22 | 482.77 | 592.41 | 810.06 | 451.67 | 515.50 | 633.32 | 885.34 |
| 77 | 461.02 | 526.19 | 645.11 | 879.69 | 487.09 | 555.51 | 684.20 | 951.37 |
| 78 | 500.83 | 572.38 | 702.47 | 956.14 | 525.23 | 600.02 | 738.24 | 1024.43 |
| 79 | 546.36 | 624.42 | 765.89 | 1039.07 | 567.50 | 650.43 | 800.03 | 1104.11 |
| 80 | 593.52 | | | | 616.29 | | | |
| 81 | 647.18 | | | | 665.07 | | | |
| 82 | 704.09 | | | | 718.73 | | | |
| 83 | 765.89 | | | | 778.89 | | | |
| 84 | 834.18 | | | | 845.56 | | | |
| 85+ | | | | | | | | |

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

# Appendix C2

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

## LTC-96CL VA, LTC-96CL VA 9/96

***Premiums to be used only with those***

***that have previously elected an inflation decrease option***

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

| Age | 1.3% Simple Inflation | | | | 1.3% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 40.65 | 45.53 | 55.29 | 88.55 | 66.71 | 75.49 | 91.28 | 159.75 |
| 30 | 40.77 | 45.65 | 55.29 | 89.20 | 66.71 | 75.49 | 91.28 | 159.75 |
| 31 | 41.04 | 45.90 | 55.55 | 89.86 | 66.71 | 75.49 | 91.28 | 159.75 |
| 32 | 41.04 | 46.16 | 55.82 | 90.19 | 66.71 | 75.49 | 91.28 | 159.75 |
| 33 | 41.30 | 46.41 | 56.09 | 90.84 | 66.71 | 75.49 | 91.28 | 159.75 |
| 34 | 41.57 | 46.66 | 56.36 | 91.50 | 66.71 | 75.49 | 91.28 | 159.75 |
| 35 | 41.84 | 46.66 | 56.64 | 91.82 | 66.71 | 75.49 | 91.28 | 159.75 |
| 36 | 42.11 | 46.92 | 57.18 | 92.48 | 66.71 | 75.49 | 91.28 | 159.75 |
| 37 | 42.38 | 47.43 | 57.45 | 93.13 | 66.71 | 75.49 | 91.28 | 159.75 |
| 38 | 42.65 | 47.68 | 57.72 | 93.79 | 66.71 | 75.49 | 91.28 | 159.75 |
| 39 | 42.92 | 47.93 | 58.27 | 94.77 | 66.71 | 75.49 | 91.28 | 159.75 |
| 40 | 43.19 | 48.19 | 58.54 | 94.80 | 66.71 | 75.49 | 91.28 | 159.75 |
| 41 | 43.49 | 48.47 | 58.85 | 94.80 | 66.71 | 75.49 | 91.28 | 159.75 |
| 42 | 43.79 | 48.76 | 59.44 | 94.80 | 66.71 | 75.49 | 91.28 | 159.75 |
| 43 | 43.89 | 49.15 | 59.69 | 94.80 | 66.71 | 75.49 | 91.28 | 159.75 |
| 44 | 43.89 | 49.15 | 59.69 | 94.80 | 66.71 | 75.49 | 91.28 | 159.75 |
| 45 | 55.00 | 61.62 | 75.12 | 122.63 | 77.24 | 87.77 | 107.08 | 186.08 |
| 46 | 55.59 | 62.18 | 75.44 | 122.88 | 77.24 | 87.77 | 107.08 | 186.08 |
| 47 | 55.91 | 62.48 | 76.04 | 122.88 | 77.24 | 87.77 | 107.08 | 186.08 |
| 48 | 56.18 | 63.05 | 76.65 | 122.88 | 77.24 | 87.77 | 107.08 | 186.08 |
| 49 | 56.18 | 63.20 | 76.98 | 122.88 | 77.24 | 87.77 | 107.08 | 186.08 |
| 50 | 61.42 | 70.02 | 83.65 | 133.42 | 82.51 | 93.04 | 112.35 | 194.86 |
| 51 | 64.76 | 73.66 | 88.59 | 142.19 | 84.26 | 96.55 | 117.62 | 203.63 |
| 52 | 69.89 | 78.30 | 93.75 | 149.22 | 89.53 | 100.06 | 122.88 | 210.66 |
| 53 | 71.53 | 81.72 | 100.21 | 157.99 | 93.04 | 105.33 | 128.15 | 217.68 |
| 54 | 76.62 | 87.10 | 105.67 | 165.01 | 96.55 | 108.84 | 133.42 | 224.70 |
| 55 | 81.77 | 92.03 | 110.63 | 173.79 | 100.06 | 114.11 | 138.68 | 231.72 |
| 56 | 85.16 | 95.45 | 117.61 | 182.57 | 105.33 | 117.62 | 143.95 | 240.50 |
| 57 | 90.31 | 100.67 | 122.87 | 189.59 | 108.84 | 122.88 | 149.22 | 247.52 |
| 58 | 93.72 | 105.84 | 129.87 | 198.37 | 114.11 | 128.15 | 156.24 | 256.30 |
| 59 | 99.16 | 111.07 | 136.64 | 207.15 | 117.62 | 133.42 | 163.26 | 265.08 |
| 60 | 105.82 | 117.83 | 143.43 | 217.68 | 124.64 | 140.44 | 170.28 | 275.61 |
| 61 | 112.81 | 124.84 | 152.07 | 228.99 | 131.10 | 146.83 | 180.05 | 286.68 |
| 62 | 118.31 | 133.88 | 162.36 | 240.20 | 137.51 | 153.17 | 187.98 | 295.90 |
| 63 | 126.52 | 142.12 | 171.10 | 254.77 | 145.59 | 162.92 | 199.31 | 310.24 |
| 64 | 134.61 | 151.86 | 184.65 | 269.21 | 153.59 | 170.85 | 210.54 | 324.44 |
| 65 | 144.34 | 159.80 | 195.89 | 285.24 | 163.24 | 182.14 | 223.38 | 340.22 |
| 66 | 153.98 | 171.09 | 208.72 | 301.11 | 172.80 | 193.33 | 237.81 | 359.28 |
| 67 | 163.53 | 182.27 | 223.15 | 318.54 | 185.67 | 206.11 | 253.81 | 378.16 |
| 68 | 178.08 | 196.73 | 240.83 | 342.59 | 201.82 | 223.87 | 274.75 | 407.04 |
| 69 | 195.87 | 216.13 | 263.41 | 374.86 | 221.20 | 244.84 | 300.56 | 444.09 |
| 70 | 215.18 | 238.72 | 292.51 | 415.23 | 245.44 | 270.66 | 334.54 | 489.20 |
| 71 | 241.01 | 266.11 | 326.37 | 461.93 | 271.14 | 299.59 | 368.21 | 538.92 |
| 72 | 268.26 | 294.92 | 363.24 | 511.54 | 298.26 | 329.92 | 406.56 | 591.51 |
| 73 | 295.27 | 325.13 | 401.43 | 565.65 | 326.78 | 359.96 | 446.22 | 645.27 |
| 74 | 325.32 | 358.35 | 444.22 | 622.57 | 356.70 | 394.68 | 488.80 | 703.48 |
| 75 | 358.38 | 394.54 | 488.25 | 682.23 | 387.97 | 429.07 | 532.63 | 762.78 |
| 76 | 391.12 | 432.03 | 535.13 | 746.24 | 420.58 | 464.76 | 576.05 | 824.79 |
| 77 | 426.81 | 470.80 | 583.20 | 811.27 | 454.51 | 503.38 | 622.30 | 886.21 |
| 78 | 463.43 | 512.22 | 635.80 | 881.34 | 491.08 | 543.11 | 673.20 | 954.51 |
| 79 | 505.71 | 559.37 | 694.34 | 959.39 | 531.73 | 588.64 | 728.49 | 1029.31 |
| 80 | 551.24 | | | | 575.63 | | | |
| 81 | 601.65 | | | | 622.79 | | | |
| 82 | 652.06 | | | | 673.20 | | | |
| 83 | 710.60 | | | | 728.49 | | | |
| 84 | 775.64 | | | | 791.90 | | | |
| 85+ | | | | | | | | |

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

# Appendix C3

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

## LTC-96CL VA, LTC-96CL VA 9/96

***Premiums to be used only with those***

***that have previously elected an inflation decrease option***

### Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

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

| Age | 1% Simple Inflation | | | | 1% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 33.90 | 40.68 | 47.46 | 80.68 | 88.00 | 106.00 | 128.00 | 216.00 |
| 30 | 34.81 | 41.71 | 47.46 | 86.06 | 88.00 | 106.00 | 128.00 | 216.00 |
| 31 | 36.99 | 43.90 | 49.64 | 91.43 | 88.00 | 106.00 | 128.00 | 216.00 |
| 32 | 36.99 | 46.10 | 51.90 | 94.12 | 88.00 | 106.00 | 128.00 | 216.00 |
| 33 | 39.17 | 48.29 | 54.16 | 99.50 | 88.00 | 106.00 | 128.00 | 216.00 |
| 34 | 41.34 | 50.49 | 56.41 | 104.88 | 88.00 | 106.00 | 128.00 | 216.00 |
| 35 | 43.52 | 50.49 | 58.67 | 107.57 | 88.00 | 106.00 | 128.00 | 216.00 |
| 36 | 45.69 | 52.68 | 63.18 | 112.95 | 88.00 | 106.00 | 128.00 | 216.00 |
| 37 | 47.87 | 57.07 | 65.44 | 118.33 | 88.00 | 106.00 | 128.00 | 216.00 |
| 38 | 50.04 | 59.27 | 67.70 | 123.71 | 88.00 | 106.00 | 128.00 | 216.00 |
| 39 | 52.22 | 61.46 | 72.21 | 131.77 | 88.00 | 106.00 | 128.00 | 216.00 |
| 40 | 54.40 | 63.66 | 74.47 | 132.00 | 88.00 | 106.00 | 128.00 | 216.00 |
| 41 | 56.80 | 66.13 | 77.04 | 132.00 | 88.00 | 106.00 | 128.00 | 216.00 |
| 42 | 59.22 | 68.61 | 81.92 | 132.00 | 88.00 | 106.00 | 128.00 | 216.00 |
| 43 | 60.00 | 72.00 | 84.00 | 132.00 | 88.00 | 106.00 | 128.00 | 216.00 |
| 44 | 60.00 | 72.00 | 84.00 | 132.00 | 88.00 | 106.00 | 128.00 | 216.00 |
| 45 | 66.60 | 78.43 | 92.17 | 165.99 | 102.00 | 122.00 | 146.00 | 246.00 |
| 46 | 71.33 | 83.26 | 94.87 | 168.00 | 102.00 | 122.00 | 146.00 | 246.00 |
| 47 | 73.86 | 85.86 | 99.91 | 168.00 | 102.00 | 122.00 | 146.00 | 246.00 |
| 48 | 76.00 | 90.75 | 105.00 | 168.00 | 102.00 | 122.00 | 146.00 | 246.00 |
| 49 | 76.00 | 92.00 | 107.78 | 168.00 | 102.00 | 122.00 | 146.00 | 246.00 |
| 50 | 83.82 | 98.37 | 112.94 | 182.00 | 108.00 | 130.00 | 154.00 | 258.00 |
| 51 | 86.46 | 103.41 | 118.16 | 192.00 | 112.00 | 134.00 | 162.00 | 268.00 |
| 52 | 91.40 | 106.19 | 123.43 | 202.00 | 118.00 | 140.00 | 168.00 | 278.00 |
| 53 | 96.38 | 111.32 | 128.75 | 212.00 | 122.00 | 146.00 | 174.00 | 288.00 |
| 54 | 99.10 | 116.48 | 136.50 | 224.00 | 128.00 | 152.00 | 184.00 | 296.00 |
| 55 | 104.16 | 121.69 | 141.91 | 234.00 | 134.00 | 158.00 | 190.00 | 306.00 |
| 56 | 109.20 | 126.88 | 149.72 | 244.00 | 138.00 | 164.00 | 198.00 | 318.00 |
| 57 | 114.28 | 134.45 | 157.59 | 254.00 | 144.00 | 170.00 | 204.00 | 326.00 |
| 58 | 119.39 | 139.72 | 165.52 | 266.00 | 150.00 | 178.00 | 214.00 | 338.00 |
| 59 | 126.90 | 147.41 | 173.51 | 278.00 | 156.00 | 184.00 | 222.00 | 350.00 |
| 60 | 132.09 | 155.15 | 181.56 | 292.00 | 164.00 | 194.00 | 232.00 | 362.00 |
| 61 | 141.83 | 165.07 | 194.28 | 300.30 | 167.70 | 198.90 | 237.90 | 366.60 |
| 62 | 151.61 | 177.44 | 204.58 | 309.70 | 172.90 | 203.30 | 245.10 | 372.40 |
| 63 | 157.25 | 185.00 | 219.88 | 318.20 | 177.60 | 210.90 | 251.60 | 377.40 |
| 64 | 163.80 | 190.80 | 232.20 | 327.60 | 183.60 | 216.00 | 259.20 | 388.80 |
| 65 | 171.50 | 199.50 | 239.75 | 336.00 | 189.00 | 222.25 | 269.50 | 395.50 |
| 66 | 176.80 | 205.70 | 248.20 | 348.50 | 198.90 | 232.90 | 277.10 | 406.30 |
| 67 | 183.15 | 212.85 | 257.40 | 358.05 | 204.60 | 239.25 | 288.75 | 419.10 |
| 68 | 193.60 | 224.00 | 268.80 | 374.40 | 216.00 | 251.20 | 302.40 | 435.20 |
| 69 | 204.60 | 238.70 | 286.75 | 396.80 | 229.40 | 266.60 | 322.40 | 461.90 |
| 70 | 222.00 | 256.50 | 309.00 | 426.00 | 246.00 | 285.00 | 346.50 | 492.00 |
| 71 | 237.80 | 274.05 | 333.50 | 458.20 | 263.90 | 305.95 | 371.20 | 524.90 |
| 72 | 254.80 | 294.00 | 357.00 | 490.00 | 281.40 | 324.80 | 393.40 | 555.80 |
| 73 | 271.35 | 313.20 | 382.05 | 522.45 | 297.00 | 342.90 | 418.50 | 585.90 |
| 74 | 289.90 | 334.10 | 406.90 | 555.10 | 313.30 | 362.70 | 440.70 | 616.20 |
| 75 | 306.25 | 355.00 | 431.25 | 587.50 | 327.50 | 380.00 | 462.50 | 643.75 |
| 76 | 322.80 | 374.40 | 456.00 | 618.00 | 342.00 | 396.00 | 483.60 | 670.80 |
| 77 | 338.10 | 391.00 | 477.25 | 646.30 | 355.35 | 411.70 | 502.55 | 693.45 |
| 78 | 361.60 | 419.23 | 510.76 | 689.30 | 377.42 | 437.31 | 534.49 | 734.50 |
| 79 | 393.24 | 456.52 | 558.22 | 749.19 | 407.93 | 472.34 | 577.43 | 792.13 |
| 80 | 429.40 | | | | 441.83 | | | |
| 81 | 466.69 | | | | 477.99 | | | |
| 82 | 507.37 | | | | 516.41 | | | |
| 83 | 551.44 | | | | 558.22 | | | |
| 84 | 601.16 | | | | 606.81 | | | |
| 85+ | | | | | | | | |

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

# Appendix C3

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

## LTC-96CL VA, LTC-96CL VA 9/96

***Premiums to be used only with those***

***that have previously elected an inflation decrease option***

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

| Age | 1% Simple Inflation | | | | 1% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 31.64 | 37.29 | 44.07 | 74.57 | 84.00 | 98.00 | 120.00 | 204.00 |
| 30 | 32.49 | 38.23 | 44.07 | 79.54 | 84.00 | 98.00 | 120.00 | 204.00 |
| 31 | 34.52 | 40.24 | 46.10 | 84.51 | 84.00 | 98.00 | 120.00 | 204.00 |
| 32 | 34.52 | 42.26 | 48.19 | 86.99 | 84.00 | 98.00 | 120.00 | 204.00 |
| 33 | 36.55 | 44.27 | 50.29 | 91.96 | 84.00 | 98.00 | 120.00 | 204.00 |
| 34 | 38.59 | 46.28 | 52.38 | 96.94 | 84.00 | 98.00 | 120.00 | 204.00 |
| 35 | 40.62 | 46.28 | 54.48 | 99.42 | 84.00 | 98.00 | 120.00 | 204.00 |
| 36 | 42.65 | 48.29 | 58.67 | 104.39 | 84.00 | 98.00 | 120.00 | 204.00 |
| 37 | 44.68 | 52.32 | 60.77 | 109.36 | 84.00 | 98.00 | 120.00 | 204.00 |
| 38 | 46.71 | 54.33 | 62.86 | 114.33 | 84.00 | 98.00 | 120.00 | 204.00 |
| 39 | 48.74 | 56.34 | 67.05 | 121.79 | 84.00 | 98.00 | 120.00 | 204.00 |
| 40 | 50.77 | 58.35 | 69.15 | 122.00 | 84.00 | 98.00 | 120.00 | 204.00 |
| 41 | 53.01 | 60.62 | 71.54 | 122.00 | 84.00 | 98.00 | 120.00 | 204.00 |
| 42 | 55.28 | 62.90 | 76.07 | 122.00 | 84.00 | 98.00 | 120.00 | 204.00 |
| 43 | 56.00 | 66.00 | 78.00 | 122.00 | 84.00 | 98.00 | 120.00 | 204.00 |
| 44 | 56.00 | 66.00 | 78.00 | 122.00 | 84.00 | 98.00 | 120.00 | 204.00 |
| 45 | 63.10 | 73.32 | 85.46 | 156.11 | 96.00 | 114.00 | 138.00 | 234.00 |
| 46 | 67.58 | 77.83 | 87.97 | 158.00 | 96.00 | 114.00 | 138.00 | 234.00 |
| 47 | 69.97 | 80.26 | 92.65 | 158.00 | 96.00 | 114.00 | 138.00 | 234.00 |
| 48 | 72.00 | 84.83 | 97.36 | 158.00 | 96.00 | 114.00 | 138.00 | 234.00 |
| 49 | 72.00 | 86.00 | 99.94 | 158.00 | 96.00 | 114.00 | 138.00 | 234.00 |
| 50 | 77.83 | 90.50 | 107.19 | 172.00 | 102.00 | 120.00 | 146.00 | 246.00 |
| 51 | 82.53 | 97.45 | 110.66 | 182.00 | 108.00 | 126.00 | 152.00 | 256.00 |
| 52 | 85.57 | 98.61 | 117.82 | 190.00 | 112.00 | 130.00 | 158.00 | 266.00 |
| 53 | 90.60 | 103.77 | 119.68 | 202.00 | 116.00 | 138.00 | 166.00 | 274.00 |
| 54 | 95.29 | 110.75 | 127.28 | 210.00 | 122.00 | 144.00 | 172.00 | 284.00 |
| 55 | 98.48 | 114.21 | 134.64 | 222.00 | 126.00 | 148.00 | 180.00 | 294.00 |
| 56 | 101.67 | 117.55 | 140.59 | 230.00 | 132.00 | 154.00 | 188.00 | 302.00 |
| 57 | 106.79 | 125.12 | 148.43 | 242.00 | 138.00 | 160.00 | 194.00 | 312.00 |
| 58 | 111.93 | 130.41 | 156.32 | 252.00 | 142.00 | 166.00 | 202.00 | 322.00 |
| 59 | 121.21 | 138.08 | 164.38 | 264.00 | 148.00 | 174.00 | 210.00 | 332.00 |
| 60 | 124.65 | 144.07 | 172.48 | 278.00 | 156.00 | 182.00 | 220.00 | 346.00 |
| 61 | 132.50 | 153.94 | 183.38 | 284.70 | 159.90 | 185.25 | 224.25 | 351.00 |
| 62 | 144.03 | 166.11 | 193.72 | 294.50 | 165.30 | 191.90 | 231.80 | 355.30 |
| 63 | 149.85 | 173.90 | 205.34 | 301.55 | 168.35 | 196.10 | 238.65 | 364.45 |
| 64 | 156.60 | 180.00 | 217.80 | 311.40 | 176.40 | 203.40 | 246.60 | 370.80 |
| 65 | 161.00 | 187.25 | 225.75 | 322.00 | 182.00 | 210.00 | 253.75 | 379.75 |
| 66 | 168.30 | 193.80 | 234.60 | 331.50 | 190.40 | 219.30 | 265.20 | 391.00 |
| 67 | 174.90 | 201.30 | 242.55 | 341.55 | 198.00 | 227.70 | 273.90 | 400.95 |
| 68 | 184.00 | 211.20 | 254.40 | 356.80 | 206.40 | 236.80 | 288.00 | 419.20 |
| 69 | 195.30 | 224.75 | 272.80 | 379.75 | 221.65 | 252.65 | 306.90 | 443.30 |
| 70 | 211.50 | 241.50 | 292.50 | 406.50 | 237.00 | 270.00 | 330.00 | 474.00 |
| 71 | 229.10 | 259.55 | 316.10 | 437.90 | 255.20 | 290.00 | 352.35 | 506.05 |
| 72 | 243.60 | 277.20 | 340.20 | 470.40 | 270.20 | 308.00 | 378.00 | 537.60 |
| 73 | 260.55 | 297.00 | 363.15 | 500.85 | 286.20 | 326.70 | 399.60 | 567.00 |
| 74 | 278.20 | 317.20 | 387.40 | 534.30 | 302.90 | 344.50 | 422.50 | 596.70 |
| 75 | 293.75 | 336.25 | 411.25 | 565.00 | 317.50 | 362.50 | 443.75 | 623.75 |
| 76 | 309.60 | 354.00 | 434.40 | 594.00 | 331.20 | 378.00 | 464.40 | 649.20 |
| 77 | 325.45 | 371.45 | 455.40 | 621.00 | 343.85 | 392.15 | 483.00 | 671.60 |
| 78 | 348.04 | 397.76 | 488.16 | 664.44 | 364.99 | 416.97 | 513.02 | 711.90 |
| 79 | 379.68 | 433.92 | 532.23 | 722.07 | 394.37 | 452.00 | 555.96 | 767.27 |
| 80 | 412.45 | | | | 428.27 | | | |
| 81 | 449.74 | | | | 462.17 | | | |
| 82 | 489.29 | | | | 499.46 | | | |
| 83 | 532.23 | | | | 541.27 | | | |
| 84 | 579.69 | | | | 587.60 | | | |
| 85+ | | | | | | | | |

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

# Appendix C3

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

## LTC-96CL VA, LTC-96CL VA 9/96

***Premiums to be used only with those***

***that have previously elected an inflation decrease option***

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

| Age | 1% Simple Inflation | | | | 1% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 28.25 | 31.64 | 38.42 | 66.01 | 76.00 | 86.00 | 104.00 | 182.00 |
| 30 | 29.01 | 32.44 | 38.42 | 70.41 | 76.00 | 86.00 | 104.00 | 182.00 |
| 31 | 30.82 | 34.15 | 40.19 | 74.81 | 76.00 | 86.00 | 104.00 | 182.00 |
| 32 | 30.82 | 35.85 | 42.02 | 77.01 | 76.00 | 86.00 | 104.00 | 182.00 |
| 33 | 32.64 | 37.56 | 43.84 | 81.41 | 76.00 | 86.00 | 104.00 | 182.00 |
| 34 | 34.45 | 39.27 | 45.67 | 85.81 | 76.00 | 86.00 | 104.00 | 182.00 |
| 35 | 36.26 | 39.27 | 47.50 | 88.01 | 76.00 | 86.00 | 104.00 | 182.00 |
| 36 | 38.08 | 40.98 | 51.15 | 92.41 | 76.00 | 86.00 | 104.00 | 182.00 |
| 37 | 39.89 | 44.39 | 52.98 | 96.81 | 76.00 | 86.00 | 104.00 | 182.00 |
| 38 | 41.70 | 46.10 | 54.80 | 101.21 | 76.00 | 86.00 | 104.00 | 182.00 |
| 39 | 43.52 | 47.81 | 58.46 | 107.81 | 76.00 | 86.00 | 104.00 | 182.00 |
| 40 | 45.33 | 49.51 | 60.28 | 108.00 | 76.00 | 86.00 | 104.00 | 182.00 |
| 41 | 47.33 | 51.43 | 62.37 | 108.00 | 76.00 | 86.00 | 104.00 | 182.00 |
| 42 | 49.35 | 53.37 | 66.31 | 108.00 | 76.00 | 86.00 | 104.00 | 182.00 |
| 43 | 50.00 | 56.00 | 68.00 | 108.00 | 76.00 | 86.00 | 104.00 | 182.00 |
| 44 | 50.00 | 56.00 | 68.00 | 108.00 | 76.00 | 86.00 | 104.00 | 182.00 |
| 45 | 56.09 | 61.38 | 73.73 | 138.32 | 88.00 | 100.00 | 122.00 | 212.00 |
| 46 | 60.07 | 65.16 | 75.89 | 140.00 | 88.00 | 100.00 | 122.00 | 212.00 |
| 47 | 62.20 | 67.19 | 79.93 | 140.00 | 88.00 | 100.00 | 122.00 | 212.00 |
| 48 | 64.00 | 71.02 | 84.00 | 140.00 | 88.00 | 100.00 | 122.00 | 212.00 |
| 49 | 64.00 | 72.00 | 86.22 | 140.00 | 88.00 | 100.00 | 122.00 | 212.00 |
| 50 | 69.85 | 78.69 | 91.88 | 152.00 | 94.00 | 106.00 | 128.00 | 222.00 |
| 51 | 72.70 | 83.53 | 95.65 | 162.00 | 96.00 | 110.00 | 134.00 | 232.00 |
| 52 | 77.79 | 85.33 | 100.99 | 170.00 | 102.00 | 114.00 | 140.00 | 240.00 |
| 53 | 79.03 | 88.67 | 105.17 | 180.00 | 106.00 | 120.00 | 146.00 | 248.00 |
| 54 | 83.86 | 95.48 | 112.52 | 188.00 | 110.00 | 124.00 | 152.00 | 256.00 |
| 55 | 89.01 | 99.23 | 116.44 | 198.00 | 114.00 | 130.00 | 158.00 | 264.00 |
| 56 | 92.26 | 102.62 | 124.16 | 208.00 | 120.00 | 134.00 | 164.00 | 274.00 |
| 57 | 97.42 | 108.31 | 130.10 | 216.00 | 124.00 | 140.00 | 170.00 | 282.00 |
| 58 | 100.74 | 113.64 | 137.93 | 226.00 | 130.00 | 146.00 | 178.00 | 292.00 |
| 59 | 107.96 | 119.42 | 144.29 | 236.00 | 134.00 | 152.00 | 186.00 | 302.00 |
| 60 | 113.49 | 125.60 | 150.69 | 248.00 | 142.00 | 160.00 | 194.00 | 314.00 |
| 61 | 121.30 | 133.54 | 159.78 | 255.45 | 146.25 | 163.80 | 200.85 | 319.80 |
| 62 | 128.87 | 145.35 | 170.19 | 262.20 | 150.10 | 167.20 | 205.20 | 323.00 |
| 63 | 135.05 | 151.70 | 179.90 | 271.95 | 155.40 | 173.90 | 212.75 | 331.15 |
| 64 | 140.40 | 158.40 | 192.60 | 280.80 | 160.20 | 178.20 | 219.60 | 338.40 |
| 65 | 147.00 | 162.75 | 199.50 | 290.50 | 166.25 | 185.50 | 227.50 | 346.50 |
| 66 | 153.00 | 170.00 | 207.40 | 299.20 | 171.70 | 192.10 | 236.30 | 357.00 |
| 67 | 158.40 | 176.55 | 216.15 | 308.55 | 179.85 | 199.65 | 245.85 | 366.30 |
| 68 | 168.00 | 185.60 | 227.20 | 323.20 | 190.40 | 211.20 | 259.20 | 384.00 |
| 69 | 179.80 | 198.40 | 241.80 | 344.10 | 203.05 | 224.75 | 275.90 | 407.65 |
| 70 | 192.00 | 213.00 | 261.00 | 370.50 | 219.00 | 241.50 | 298.50 | 436.50 |
| 71 | 208.80 | 230.55 | 282.75 | 400.20 | 234.90 | 259.55 | 319.00 | 466.90 |
| 72 | 225.40 | 247.80 | 305.20 | 429.80 | 250.60 | 277.20 | 341.60 | 497.00 |
| 73 | 240.30 | 264.60 | 326.70 | 460.35 | 265.95 | 292.95 | 363.15 | 525.15 |
| 74 | 256.10 | 282.10 | 349.70 | 490.10 | 280.80 | 310.70 | 384.80 | 553.80 |
| 75 | 272.50 | 300.00 | 371.25 | 518.75 | 295.00 | 326.25 | 405.00 | 580.00 |
| 76 | 286.80 | 316.80 | 392.40 | 547.20 | 308.40 | 340.80 | 422.40 | 604.80 |
| 77 | 301.30 | 332.35 | 411.70 | 572.70 | 320.85 | 355.35 | 439.30 | 625.60 |
| 78 | 322.05 | 355.95 | 441.83 | 612.46 | 341.26 | 377.42 | 467.82 | 663.31 |
| 79 | 351.43 | 388.72 | 482.51 | 666.70 | 369.51 | 409.06 | 506.24 | 715.29 |
| 80 | 383.07 | | | | 400.02 | | | |
| 81 | 418.10 | | | | 432.79 | | | |
| 82 | 453.13 | | | | 467.82 | | | |
| 83 | 493.81 | | | | 506.24 | | | |
| 84 | 539.01 | | | | 550.31 | | | |
| 85+ | | | | | | | | |

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

# Appendix C4

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

## LTC-96CL VA, LTC-96CL VA 9/96

***Premiums to be used only with those***

***that have previously elected an inflation decrease option***

### Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

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

| Age | 0.3% Simple Inflation | | | | 0.3% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 33.90 | 40.68 | 47.46 | 74.58 | 49.72 | 59.89 | 72.32 | 122.04 |
| 30 | 33.90 | 40.68 | 47.46 | 74.58 | 49.72 | 59.89 | 72.32 | 122.04 |
| 31 | 33.90 | 40.68 | 47.46 | 74.58 | 49.72 | 59.89 | 72.32 | 122.04 |
| 32 | 33.90 | 40.68 | 47.46 | 74.58 | 49.72 | 59.89 | 72.32 | 122.04 |
| 33 | 33.90 | 40.68 | 47.46 | 74.58 | 49.72 | 59.89 | 72.32 | 122.04 |
| 34 | 33.90 | 40.68 | 47.46 | 74.58 | 49.72 | 59.89 | 72.32 | 122.04 |
| 35 | 33.90 | 40.68 | 47.46 | 74.58 | 49.72 | 59.89 | 72.32 | 122.04 |
| 36 | 33.90 | 40.68 | 47.46 | 74.58 | 49.72 | 59.89 | 72.32 | 122.04 |
| 37 | 33.90 | 40.68 | 47.46 | 74.58 | 49.72 | 59.89 | 72.32 | 122.04 |
| 38 | 33.90 | 40.68 | 47.46 | 74.58 | 49.72 | 59.89 | 72.32 | 122.04 |
| 39 | 33.90 | 40.68 | 47.46 | 74.58 | 49.72 | 59.89 | 72.32 | 122.04 |
| 40 | 33.90 | 40.68 | 47.46 | 74.58 | 49.72 | 59.89 | 72.32 | 122.04 |
| 41 | 33.90 | 40.68 | 47.46 | 74.58 | 49.72 | 59.89 | 72.32 | 122.04 |
| 42 | 33.90 | 40.68 | 47.46 | 74.58 | 49.72 | 59.89 | 72.32 | 122.04 |
| 43 | 33.90 | 40.68 | 47.46 | 74.58 | 49.72 | 59.89 | 72.32 | 122.04 |
| 44 | 33.90 | 40.68 | 47.46 | 74.58 | 49.72 | 59.89 | 72.32 | 122.04 |
| 45 | 42.94 | 51.98 | 62.15 | 94.92 | 57.63 | 68.93 | 82.49 | 138.99 |
| 46 | 42.94 | 51.98 | 62.15 | 94.92 | 57.63 | 68.93 | 82.49 | 138.99 |
| 47 | 42.94 | 51.98 | 62.15 | 94.92 | 57.63 | 68.93 | 82.49 | 138.99 |
| 48 | 42.94 | 51.98 | 62.15 | 94.92 | 57.63 | 68.93 | 82.49 | 138.99 |
| 49 | 42.94 | 51.98 | 62.15 | 94.92 | 57.63 | 68.93 | 82.49 | 138.99 |
| 50 | 47.46 | 56.50 | 66.67 | 102.83 | 61.02 | 73.45 | 87.01 | 145.77 |
| 51 | 49.72 | 58.76 | 71.19 | 108.48 | 63.28 | 75.71 | 91.53 | 151.42 |
| 52 | 53.11 | 63.28 | 74.58 | 114.13 | 66.67 | 79.10 | 94.92 | 157.07 |
| 53 | 56.50 | 66.67 | 80.23 | 119.78 | 68.93 | 82.49 | 98.31 | 162.72 |
| 54 | 58.76 | 68.93 | 83.62 | 126.56 | 72.32 | 85.88 | 103.96 | 167.24 |
| 55 | 62.15 | 73.45 | 88.14 | 132.21 | 75.71 | 89.27 | 107.35 | 172.89 |
| 56 | 65.54 | 76.84 | 92.66 | 137.86 | 77.97 | 92.66 | 111.87 | 179.67 |
| 57 | 68.93 | 81.36 | 97.18 | 143.51 | 81.36 | 96.05 | 115.26 | 184.19 |
| 58 | 72.32 | 84.75 | 101.70 | 150.29 | 84.75 | 100.57 | 120.91 | 190.97 |
| 59 | 75.71 | 89.27 | 107.35 | 157.07 | 88.14 | 103.96 | 125.43 | 197.75 |
| 60 | 80.23 | 94.92 | 113.00 | 164.98 | 92.66 | 109.61 | 131.08 | 204.53 |
| 61 | 85.88 | 100.57 | 120.91 | 174.02 | 97.18 | 115.26 | 137.86 | 212.44 |
| 62 | 90.40 | 106.22 | 127.69 | 184.19 | 102.83 | 120.91 | 145.77 | 221.48 |
| 63 | 96.05 | 113.00 | 136.73 | 194.36 | 108.48 | 128.82 | 153.68 | 230.52 |
| 64 | 102.83 | 119.78 | 145.77 | 205.66 | 115.26 | 135.60 | 162.72 | 244.08 |
| 65 | 110.74 | 128.82 | 154.81 | 216.96 | 122.04 | 143.51 | 174.02 | 255.38 |
| 66 | 117.52 | 136.73 | 164.98 | 231.65 | 132.21 | 154.81 | 184.19 | 270.07 |
| 67 | 125.43 | 145.77 | 176.28 | 245.21 | 140.12 | 163.85 | 197.75 | 287.02 |
| 68 | 136.73 | 158.20 | 189.84 | 264.42 | 152.55 | 177.41 | 213.57 | 307.36 |
| 69 | 149.16 | 174.02 | 209.05 | 289.28 | 167.24 | 194.36 | 235.04 | 336.74 |
| 70 | 167.24 | 193.23 | 232.78 | 320.92 | 185.32 | 214.70 | 261.03 | 370.64 |
| 71 | 185.32 | 213.57 | 259.90 | 357.08 | 205.66 | 238.43 | 289.28 | 409.06 |
| 72 | 205.66 | 237.30 | 288.15 | 395.50 | 227.13 | 262.16 | 317.53 | 448.61 |
| 73 | 227.13 | 262.16 | 319.79 | 437.31 | 248.60 | 287.02 | 350.30 | 490.42 |
| 74 | 251.99 | 290.41 | 353.69 | 482.51 | 272.33 | 315.27 | 383.07 | 535.62 |
| 75 | 276.85 | 320.92 | 389.85 | 531.10 | 296.06 | 343.52 | 418.10 | 581.95 |
| 76 | 303.97 | 352.56 | 429.40 | 581.95 | 322.05 | 372.90 | 455.39 | 631.67 |
| 77 | 332.22 | 384.20 | 468.95 | 635.06 | 349.17 | 404.54 | 493.81 | 681.39 |
| 78 | 361.60 | 419.23 | 510.76 | 689.30 | 377.42 | 437.31 | 534.49 | 734.50 |
| 79 | 393.24 | 456.52 | 558.22 | 749.19 | 407.93 | 472.34 | 577.43 | 792.13 |
| 80 | 429.40 | | | | 441.83 | | | |
| 81 | 466.69 | | | | 477.99 | | | |
| 82 | 507.37 | | | | 516.41 | | | |
| 83 | 551.44 | | | | 558.22 | | | |
| 84 | 601.16 | | | | 606.81 | | | |
| 85+ | | | | | | | | |

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

# Appendix C4

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

## LTC-96CL VA, LTC-96CL VA 9/96

***Premiums to be used only with those***

***that have previously elected an inflation decrease option***

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

| Age | 0.3% Simple Inflation | | | | 0.3% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 31.64 | 37.29 | 44.07 | 68.93 | 47.46 | 55.37 | 67.80 | 115.26 |
| 30 | 31.64 | 37.29 | 44.07 | 68.93 | 47.46 | 55.37 | 67.80 | 115.26 |
| 31 | 31.64 | 37.29 | 44.07 | 68.93 | 47.46 | 55.37 | 67.80 | 115.26 |
| 32 | 31.64 | 37.29 | 44.07 | 68.93 | 47.46 | 55.37 | 67.80 | 115.26 |
| 33 | 31.64 | 37.29 | 44.07 | 68.93 | 47.46 | 55.37 | 67.80 | 115.26 |
| 34 | 31.64 | 37.29 | 44.07 | 68.93 | 47.46 | 55.37 | 67.80 | 115.26 |
| 35 | 31.64 | 37.29 | 44.07 | 68.93 | 47.46 | 55.37 | 67.80 | 115.26 |
| 36 | 31.64 | 37.29 | 44.07 | 68.93 | 47.46 | 55.37 | 67.80 | 115.26 |
| 37 | 31.64 | 37.29 | 44.07 | 68.93 | 47.46 | 55.37 | 67.80 | 115.26 |
| 38 | 31.64 | 37.29 | 44.07 | 68.93 | 47.46 | 55.37 | 67.80 | 115.26 |
| 39 | 31.64 | 37.29 | 44.07 | 68.93 | 47.46 | 55.37 | 67.80 | 115.26 |
| 40 | 31.64 | 37.29 | 44.07 | 68.93 | 47.46 | 55.37 | 67.80 | 115.26 |
| 41 | 31.64 | 37.29 | 44.07 | 68.93 | 47.46 | 55.37 | 67.80 | 115.26 |
| 42 | 31.64 | 37.29 | 44.07 | 68.93 | 47.46 | 55.37 | 67.80 | 115.26 |
| 43 | 31.64 | 37.29 | 44.07 | 68.93 | 47.46 | 55.37 | 67.80 | 115.26 |
| 44 | 31.64 | 37.29 | 44.07 | 68.93 | 47.46 | 55.37 | 67.80 | 115.26 |
| 45 | 40.68 | 48.59 | 57.63 | 89.27 | 54.24 | 64.41 | 77.97 | 132.21 |
| 46 | 40.68 | 48.59 | 57.63 | 89.27 | 54.24 | 64.41 | 77.97 | 132.21 |
| 47 | 40.68 | 48.59 | 57.63 | 89.27 | 54.24 | 64.41 | 77.97 | 132.21 |
| 48 | 40.68 | 48.59 | 57.63 | 89.27 | 54.24 | 64.41 | 77.97 | 132.21 |
| 49 | 40.68 | 48.59 | 57.63 | 89.27 | 54.24 | 64.41 | 77.97 | 132.21 |
| 50 | 44.07 | 51.98 | 63.28 | 97.18 | 57.63 | 67.80 | 82.49 | 138.99 |
| 51 | 47.46 | 55.37 | 66.67 | 102.83 | 61.02 | 71.19 | 85.88 | 144.64 |
| 52 | 49.72 | 58.76 | 71.19 | 107.35 | 63.28 | 73.45 | 89.27 | 150.29 |
| 53 | 53.11 | 62.15 | 74.58 | 114.13 | 65.54 | 77.97 | 93.79 | 154.81 |
| 54 | 56.50 | 65.54 | 77.97 | 118.65 | 68.93 | 81.36 | 97.18 | 160.46 |
| 55 | 58.76 | 68.93 | 83.62 | 125.43 | 71.19 | 83.62 | 101.70 | 166.11 |
| 56 | 61.02 | 71.19 | 87.01 | 129.95 | 74.58 | 87.01 | 106.22 | 170.63 |
| 57 | 64.41 | 75.71 | 91.53 | 136.73 | 77.97 | 90.40 | 109.61 | 176.28 |
| 58 | 67.80 | 79.10 | 96.05 | 142.38 | 80.23 | 93.79 | 114.13 | 181.93 |
| 59 | 72.32 | 83.62 | 101.70 | 149.16 | 83.62 | 98.31 | 118.65 | 187.58 |
| 60 | 75.71 | 88.14 | 107.35 | 157.07 | 88.14 | 102.83 | 124.30 | 195.49 |
| 61 | 80.23 | 93.79 | 114.13 | 164.98 | 92.66 | 107.35 | 129.95 | 203.40 |
| 62 | 85.88 | 99.44 | 120.91 | 175.15 | 98.31 | 114.13 | 137.86 | 211.31 |
| 63 | 91.53 | 106.22 | 127.69 | 184.19 | 102.83 | 119.78 | 145.77 | 222.61 |
| 64 | 98.31 | 113.00 | 136.73 | 195.49 | 110.74 | 127.69 | 154.81 | 232.78 |
| 65 | 103.96 | 120.91 | 145.77 | 207.92 | 117.52 | 135.60 | 163.85 | 245.21 |
| 66 | 111.87 | 128.82 | 155.94 | 220.35 | 126.56 | 145.77 | 176.28 | 259.90 |
| 67 | 119.78 | 137.86 | 166.11 | 233.91 | 135.60 | 155.94 | 187.58 | 274.59 |
| 68 | 129.95 | 149.16 | 179.67 | 251.99 | 145.77 | 167.24 | 203.40 | 296.06 |
| 69 | 142.38 | 163.85 | 198.88 | 276.85 | 161.59 | 184.19 | 223.74 | 323.18 |
| 70 | 159.33 | 181.93 | 220.35 | 306.23 | 178.54 | 203.40 | 248.60 | 357.08 |
| 71 | 178.54 | 202.27 | 246.34 | 341.26 | 198.88 | 226.00 | 274.59 | 394.37 |
| 72 | 196.62 | 223.74 | 274.59 | 379.68 | 218.09 | 248.60 | 305.10 | 433.92 |
| 73 | 218.09 | 248.60 | 303.97 | 419.23 | 239.56 | 273.46 | 334.48 | 474.60 |
| 74 | 241.82 | 275.72 | 336.74 | 464.43 | 263.29 | 299.45 | 367.25 | 518.67 |
| 75 | 265.55 | 303.97 | 371.77 | 510.76 | 287.02 | 327.70 | 401.15 | 563.87 |
| 76 | 291.54 | 333.35 | 409.06 | 559.35 | 311.88 | 355.95 | 437.31 | 611.33 |
| 77 | 319.79 | 364.99 | 447.48 | 610.20 | 337.87 | 385.33 | 474.60 | 659.92 |
| 78 | 348.04 | 397.76 | 488.16 | 664.44 | 364.99 | 416.97 | 513.02 | 711.90 |
| 79 | 379.68 | 433.92 | 532.23 | 722.07 | 394.37 | 452.00 | 555.96 | 767.27 |
| 80 | 412.45 | | | | 428.27 | | | |
| 81 | 449.74 | | | | 462.17 | | | |
| 82 | 489.29 | | | | 499.46 | | | |
| 83 | 532.23 | | | | 541.27 | | | |
| 84 | 579.69 | | | | 587.60 | | | |
| 85+ | | | | | | | | |

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

# Appendix C4

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

## LTC-96CL VA, LTC-96CL VA 9/96

***Premiums to be used only with those***

***that have previously elected an inflation decrease option***

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

| Age | 0.3% Simple Inflation | | | | 0.3% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 28.25 | 31.64 | 38.42 | 61.02 | 42.94 | 48.59 | 58.76 | 102.83 |
| 30 | 28.25 | 31.64 | 38.42 | 61.02 | 42.94 | 48.59 | 58.76 | 102.83 |
| 31 | 28.25 | 31.64 | 38.42 | 61.02 | 42.94 | 48.59 | 58.76 | 102.83 |
| 32 | 28.25 | 31.64 | 38.42 | 61.02 | 42.94 | 48.59 | 58.76 | 102.83 |
| 33 | 28.25 | 31.64 | 38.42 | 61.02 | 42.94 | 48.59 | 58.76 | 102.83 |
| 34 | 28.25 | 31.64 | 38.42 | 61.02 | 42.94 | 48.59 | 58.76 | 102.83 |
| 35 | 28.25 | 31.64 | 38.42 | 61.02 | 42.94 | 48.59 | 58.76 | 102.83 |
| 36 | 28.25 | 31.64 | 38.42 | 61.02 | 42.94 | 48.59 | 58.76 | 102.83 |
| 37 | 28.25 | 31.64 | 38.42 | 61.02 | 42.94 | 48.59 | 58.76 | 102.83 |
| 38 | 28.25 | 31.64 | 38.42 | 61.02 | 42.94 | 48.59 | 58.76 | 102.83 |
| 39 | 28.25 | 31.64 | 38.42 | 61.02 | 42.94 | 48.59 | 58.76 | 102.83 |
| 40 | 28.25 | 31.64 | 38.42 | 61.02 | 42.94 | 48.59 | 58.76 | 102.83 |
| 41 | 28.25 | 31.64 | 38.42 | 61.02 | 42.94 | 48.59 | 58.76 | 102.83 |
| 42 | 28.25 | 31.64 | 38.42 | 61.02 | 42.94 | 48.59 | 58.76 | 102.83 |
| 43 | 28.25 | 31.64 | 38.42 | 61.02 | 42.94 | 48.59 | 58.76 | 102.83 |
| 44 | 28.25 | 31.64 | 38.42 | 61.02 | 42.94 | 48.59 | 58.76 | 102.83 |
| 45 | 36.16 | 40.68 | 49.72 | 79.10 | 49.72 | 56.50 | 68.93 | 119.78 |
| 46 | 36.16 | 40.68 | 49.72 | 79.10 | 49.72 | 56.50 | 68.93 | 119.78 |
| 47 | 36.16 | 40.68 | 49.72 | 79.10 | 49.72 | 56.50 | 68.93 | 119.78 |
| 48 | 36.16 | 40.68 | 49.72 | 79.10 | 49.72 | 56.50 | 68.93 | 119.78 |
| 49 | 36.16 | 40.68 | 49.72 | 79.10 | 49.72 | 56.50 | 68.93 | 119.78 |
| 50 | 39.55 | 45.20 | 54.24 | 85.88 | 53.11 | 59.89 | 72.32 | 125.43 |
| 51 | 41.81 | 47.46 | 57.63 | 91.53 | 54.24 | 62.15 | 75.71 | 131.08 |
| 52 | 45.20 | 50.85 | 61.02 | 96.05 | 57.63 | 64.41 | 79.10 | 135.60 |
| 53 | 46.33 | 53.11 | 65.54 | 101.70 | 59.89 | 67.80 | 82.49 | 140.12 |
| 54 | 49.72 | 56.50 | 68.93 | 106.22 | 62.15 | 70.06 | 85.88 | 144.64 |
| 55 | 53.11 | 59.89 | 72.32 | 111.87 | 64.41 | 73.45 | 89.27 | 149.16 |
| 56 | 55.37 | 62.15 | 76.84 | 117.52 | 67.80 | 75.71 | 92.66 | 154.81 |
| 57 | 58.76 | 65.54 | 80.23 | 122.04 | 70.06 | 79.10 | 96.05 | 159.33 |
| 58 | 61.02 | 68.93 | 84.75 | 127.69 | 73.45 | 82.49 | 100.57 | 164.98 |
| 59 | 64.41 | 72.32 | 89.27 | 133.34 | 75.71 | 85.88 | 105.09 | 170.63 |
| 60 | 68.93 | 76.84 | 93.79 | 140.12 | 80.23 | 90.40 | 109.61 | 177.41 |
| 61 | 73.45 | 81.36 | 99.44 | 148.03 | 84.75 | 94.92 | 116.39 | 185.32 |
| 62 | 76.84 | 87.01 | 106.22 | 155.94 | 89.27 | 99.44 | 122.04 | 192.10 |
| 63 | 82.49 | 92.66 | 111.87 | 166.11 | 94.92 | 106.22 | 129.95 | 202.27 |
| 64 | 88.14 | 99.44 | 120.91 | 176.28 | 100.57 | 111.87 | 137.86 | 212.44 |
| 65 | 94.92 | 105.09 | 128.82 | 187.58 | 107.35 | 119.78 | 146.90 | 223.74 |
| 66 | 101.70 | 113.00 | 137.86 | 198.88 | 114.13 | 127.69 | 157.07 | 237.30 |
| 67 | 108.48 | 120.91 | 148.03 | 211.31 | 123.17 | 136.73 | 168.37 | 250.86 |
| 68 | 118.65 | 131.08 | 160.46 | 228.26 | 134.47 | 149.16 | 183.06 | 271.20 |
| 69 | 131.08 | 144.64 | 176.28 | 250.86 | 148.03 | 163.85 | 201.14 | 297.19 |
| 70 | 144.64 | 160.46 | 196.62 | 279.11 | 164.98 | 181.93 | 224.87 | 328.83 |
| 71 | 162.72 | 179.67 | 220.35 | 311.88 | 183.06 | 202.27 | 248.60 | 363.86 |
| 72 | 181.93 | 200.01 | 246.34 | 346.91 | 202.27 | 223.74 | 275.72 | 401.15 |
| 73 | 201.14 | 221.48 | 273.46 | 385.33 | 222.61 | 245.21 | 303.97 | 439.57 |
| 74 | 222.61 | 245.21 | 303.97 | 426.01 | 244.08 | 270.07 | 334.48 | 481.38 |
| 75 | 246.34 | 271.20 | 335.61 | 468.95 | 266.68 | 294.93 | 366.12 | 524.32 |
| 76 | 270.07 | 298.32 | 369.51 | 515.28 | 290.41 | 320.92 | 397.76 | 569.52 |
| 77 | 296.06 | 326.57 | 404.54 | 562.74 | 315.27 | 349.17 | 431.66 | 614.72 |
| 78 | 322.05 | 355.95 | 441.83 | 612.46 | 341.26 | 377.42 | 467.82 | 663.31 |
| 79 | 351.43 | 388.72 | 482.51 | 666.70 | 369.51 | 409.06 | 506.24 | 715.29 |
| 80 | 383.07 | | | | 400.02 | | | |
| 81 | 418.10 | | | | 432.79 | | | |
| 82 | 453.13 | | | | 467.82 | | | |
| 83 | 493.81 | | | | 506.24 | | | |
| 84 | 539.01 | | | | 550.31 | | | |
| 85+ | | | | | | | | |

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

# Appendix B1

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

**NH-99 VA 4/99**

***Premiums to be used only with those that have***

***not previously elected an inflation decrease option***

**Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period**

| Age | GPO Inflation | | | | | | 5% Simple Inflation | | | | | | 5% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 24.58 | 27.67 | 30.26 | 40.20 | 46.16 | 61.10 | 57.63 | 73.76 | 80.68 | 92.20 | 115.13 | 124.76 | 158.22 | 194.36 | 220.25 | 252.86 | 319.51 | 351.01 |
| 30 | 26.35 | 29.43 | 32.53 | 44.06 | 58.15 | 69.15 | 57.63 | 73.76 | 80.68 | 92.20 | 119.65 | 134.25 | 168.64 | 204.62 | 234.01 | 261.01 | 319.51 | 351.01 |
| 31 | 27.76 | 30.32 | 33.96 | 46.87 | 58.85 | 69.15 | 57.63 | 73.76 | 80.68 | 92.20 | 124.20 | 143.89 | 171.01 | 209.82 | 234.01 | 261.01 | 319.51 | 351.01 |
| 32 | 29.44 | 31.77 | 35.99 | 49.56 | 61.42 | 69.15 | 57.63 | 73.76 | 80.68 | 92.20 | 133.43 | 148.76 | 171.01 | 211.51 | 234.01 | 261.01 | 319.51 | 351.01 |
| 33 | 30.48 | 32.69 | 38.68 | 51.16 | 62.24 | 69.15 | 59.75 | 73.76 | 82.41 | 92.20 | 138.10 | 158.63 | 171.01 | 211.51 | 234.01 | 261.01 | 319.51 | 351.01 |
| 34 | 31.72 | 34.53 | 41.49 | 52.91 | 62.24 | 69.15 | 59.75 | 73.76 | 86.68 | 95.54 | 147.55 | 168.65 | 171.01 | 211.51 | 234.01 | 261.01 | 319.51 | 351.01 |
| 35 | 32.50 | 36.24 | 43.21 | 53.02 | 62.24 | 69.15 | 64.02 | 75.65 | 86.68 | 99.90 | 157.16 | 173.71 | 171.01 | 211.51 | 234.01 | 261.01 | 319.51 | 351.01 |
| 36 | 33.28 | 39.72 | 44.47 | 53.02 | 62.24 | 69.15 | 68.36 | 79.96 | 91.00 | 108.74 | 162.02 | 183.96 | 171.01 | 211.51 | 234.01 | 261.01 | 319.51 | 351.01 |
| 37 | 34.06 | 41.01 | 46.06 | 53.02 | 62.24 | 72.63 | 72.76 | 84.33 | 99.78 | 113.23 | 171.85 | 194.36 | 171.01 | 211.51 | 234.01 | 261.01 | 319.51 | 351.01 |
| 38 | 34.58 | 41.82 | 46.10 | 53.02 | 62.24 | 72.63 | 72.76 | 88.75 | 104.24 | 117.76 | 181.84 | 204.91 | 171.01 | 211.51 | 234.01 | 261.01 | 319.51 | 351.01 |
| 39 | 34.58 | 43.11 | 47.93 | 55.16 | 65.11 | 77.25 | 77.23 | 93.23 | 108.74 | 126.95 | 191.98 | 221.03 | 171.01 | 211.51 | 234.01 | 261.01 | 319.51 | 351.01 |
| 40 | 37.21 | 44.92 | 51.70 | 59.11 | 69.25 | 81.93 | 81.76 | 97.75 | 113.30 | 131.61 | 202.28 | 231.97 | 171.01 | 211.51 | 234.01 | 261.01 | 319.51 | 351.01 |
| 41 | 37.65 | 45.73 | 54.39 | 63.60 | 73.95 | 86.94 | 86.81 | 102.82 | 118.47 | 136.99 | 213.90 | 243.01 | 171.01 | 211.51 | 234.01 | 261.01 | 319.51 | 351.01 |
| 42 | 40.43 | 48.74 | 56.46 | 64.09 | 78.78 | 92.04 | 87.26 | 107.98 | 123.75 | 147.31 | 220.51 | 243.01 | 171.01 | 211.51 | 234.01 | 261.01 | 319.51 | 351.01 |
| 43 | 42.08 | 50.46 | 58.79 | 68.76 | 83.74 | 97.24 | 92.47 | 113.26 | 133.95 | 152.96 | 220.51 | 243.01 | 171.01 | 211.51 | 234.01 | 261.01 | 319.51 | 351.01 |
| 44 | 42.66 | 52.75 | 61.11 | 71.88 | 88.83 | 102.54 | 97.80 | 118.30 | 138.96 | 158.71 | 220.51 | 243.01 | 171.01 | 211.51 | 234.01 | 261.01 | 319.51 | 351.01 |
| 45 | 43.80 | 52.66 | 61.35 | 71.80 | 90.73 | 103.15 | 98.14 | 117.79 | 141.20 | 159.74 | 247.67 | 277.04 | 193.51 | 238.51 | 265.51 | 297.01 | 355.51 | 396.02 |
| 46 | 47.13 | 54.64 | 63.99 | 76.51 | 95.74 | 108.26 | 98.65 | 127.53 | 151.43 | 165.22 | 259.52 | 294.39 | 193.51 | 238.51 | 265.51 | 297.01 | 355.51 | 396.02 |
| 47 | 47.52 | 56.75 | 66.36 | 81.36 | 100.86 | 113.45 | 103.81 | 132.81 | 157.03 | 175.60 | 271.64 | 306.46 | 193.51 | 238.51 | 265.51 | 297.01 | 355.51 | 396.02 |
| 48 | 47.91 | 59.57 | 69.66 | 81.99 | 106.11 | 118.73 | 109.08 | 138.18 | 167.70 | 186.23 | 284.01 | 310.51 | 193.51 | 238.51 | 265.51 | 297.01 | 355.51 | 396.02 |
| 49 | 52.45 | 61.41 | 72.11 | 87.01 | 116.17 | 129.16 | 114.46 | 148.52 | 173.57 | 192.12 | 288.01 | 310.51 | 193.51 | 238.51 | 265.51 | 297.01 | 355.51 | 396.02 |
| 50 | 51.27 | 62.48 | 75.95 | 90.57 | 121.05 | 130.40 | 121.54 | 150.31 | 179.52 | 202.50 | 310.36 | 337.51 | 202.51 | 256.51 | 283.51 | 310.51 | 373.51 | 414.02 |
| 51 | 56.69 | 64.23 | 78.34 | 94.19 | 129.75 | 142.31 | 125.12 | 154.15 | 189.47 | 211.48 | 327.16 | 355.51 | 211.51 | 261.01 | 288.01 | 319.51 | 382.51 | 423.02 |
| 52 | 55.56 | 67.80 | 80.06 | 99.81 | 136.47 | 151.00 | 133.70 | 166.06 | 193.97 | 218.51 | 343.61 | 373.51 | 220.51 | 270.01 | 297.01 | 324.01 | 391.52 | 436.52 |
| 53 | 60.62 | 69.90 | 82.32 | 100.10 | 145.41 | 160.22 | 137.94 | 174.84 | 203.54 | 228.19 | 355.51 | 391.52 | 229.51 | 274.51 | 306.01 | 333.01 | 405.02 | 445.52 |
| 54 | 59.54 | 74.06 | 87.49 | 103.94 | 154.46 | 169.02 | 141.26 | 178.81 | 213.20 | 243.50 | 373.07 | 409.52 | 238.51 | 288.01 | 315.01 | 342.01 | 414.02 | 454.52 |
| 55 | 63.19 | 75.90 | 90.34 | 107.87 | 163.64 | 175.52 | 150.03 | 187.73 | 220.01 | 249.86 | 387.01 | 422.61 | 246.66 | 292.51 | 319.51 | 346.51 | 423.02 | 463.52 |
| 56 | 68.72 | 82.30 | 98.79 | 118.82 | 176.17 | 196.31 | 165.61 | 199.95 | 236.13 | 272.36 | 409.52 | 454.52 | 260.18 | 310.51 | 342.01 | 369.01 | 445.52 | 495.02 |
| 57 | 76.73 | 92.06 | 107.70 | 130.37 | 197.63 | 217.71 | 172.78 | 216.05 | 258.16 | 294.71 | 441.02 | 486.02 | 272.54 | 337.51 | 373.51 | 400.52 | 481.52 | 531.02 |
| 58 | 82.45 | 99.26 | 118.83 | 149.41 | 220.34 | 236.59 | 188.59 | 232.21 | 275.07 | 317.99 | 472.52 | 517.52 | 290.53 | 364.51 | 405.02 | 432.02 | 526.52 | 580.52 |
| 59 | 88.46 | 107.38 | 128.84 | 164.26 | 239.77 | 264.99 | 201.72 | 253.96 | 297.71 | 341.31 | 504.02 | 553.52 | 302.75 | 385.34 | 445.52 | 468.02 | 571.52 | 630.02 |
| 60 | 94.62 | 116.20 | 139.79 | 181.78 | 259.30 | 290.28 | 217.95 | 267.02 | 317.08 | 361.17 | 535.52 | 580.52 | 316.53 | 399.83 | 462.48 | 504.02 | 616.52 | 679.53 |
| 61 | 103.60 | 127.77 | 149.94 | 196.74 | 285.61 | 312.69 | 233.16 | 291.17 | 339.49 | 388.64 | 549.83 | 593.47 | 336.01 | 421.62 | 485.03 | 528.01 | 637.11 | 702.56 |
| 62 | 113.06 | 136.63 | 162.72 | 211.86 | 308.68 | 341.44 | 246.31 | 311.92 | 361.79 | 414.13 | 566.63 | 613.14 | 347.88 | 441.02 | 499.35 | 545.48 | 659.66 | 727.31 |
| 63 | 120.69 | 151.55 | 174.94 | 227.30 | 338.24 | 364.27 | 259.57 | 328.77 | 374.75 | 448.09 | 581.44 | 630.58 | 352.35 | 456.65 | 512.72 | 569.16 | 683.81 | 753.42 |
| 64 | 130.13 | 163.72 | 186.29 | 245.79 | 368.24 | 399.76 | 271.15 | 341.14 | 402.54 | 476.32 | 602.23 | 649.77 | 357.29 | 470.48 | 527.24 | 590.34 | 705.24 | 776.56 |
| 65 | 138.78 | 177.53 | 201.04 | 264.10 | 398.70 | 429.37 | 280.59 | 363.42 | 418.30 | 507.11 | 620.57 | 666.53 | 361.65 | 484.59 | 538.86 | 609.07 | 727.82 | 800.61 |
| 66 | 154.19 | 195.28 | 219.24 | 295.17 | 414.46 | 444.06 | 302.29 | 395.00 | 449.96 | 548.71 | 640.19 | 692.00 | 383.10 | 506.10 | 568.11 | 625.39 | 751.21 | 821.52 |
| 67 | 167.89 | 212.55 | 243.89 | 330.97 | 432.17 | 457.17 | 327.60 | 423.56 | 485.31 | 571.47 | 671.48 | 721.48 | 400.20 | 528.61 | 582.18 | 646.47 | 785.77 | 839.34 |
| 68 | 186.63 | 228.66 | 265.36 | 359.59 | 454.62 | 478.73 | 353.33 | 458.78 | 520.32 | 595.82 | 709.48 | 747.36 | 420.70 | 547.61 | 609.60 | 675.04 | 819.69 | 867.90 |
| 69 | 205.29 | 253.35 | 293.73 | 389.47 | 477.75 | 510.93 | 376.56 | 491.89 | 560.33 | 633.68 | 746.48 | 799.57 | 444.47 | 573.96 | 643.63 | 716.62 | 859.29 | 915.69 |
| 70 | 228.48 | 272.52 | 320.99 | 422.35 | 514.01 | 552.32 | 404.07 | 529.97 | 597.39 | 676.83 | 785.38 | 849.23 | 468.76 | 597.01 | 673.64 | 763.03 | 893.92 | 973.74 |
| 71 | 246.66 | 293.90 | 336.96 | 455.43 | 552.37 | 595.33 | 435.76 | 552.37 | 616.81 | 718.08 | 825.48 | 889.92 | 494.06 | 619.88 | 696.60 | 810.14 | 932.89 | 1006.53 |
| 72 | 266.06 | 312.57 | 356.61 | 490.46 | 601.00 | 645.19 | 459.59 | 574.48 | 639.30 | 768.92 | 872.03 | 939.79 | 518.51 | 648.13 | 721.79 | 863.20 | 978.09 | 1051.74 |
| 73 | 301.23 | 344.76 | 384.62 | 528.75 | 652.49 | 697.69 | 483.02 | 604.48 | 669.44 | 821.97 | 926.49 | 991.45 | 539.51 | 677.92 | 757.01 | 915.19 | 1028.17 | 1095.96 |
| 74 | 337.47 | 387.42 | 430.37 | 572.10 | 688.78 | 746.43 | 508.44 | 635.55 | 705.87 | 878.95 | 984.43 | 1046.63 | 559.83 | 708.57 | 792.41 | 970.91 | 1079.08 | 1146.70 |
| 75 | 367.36 | 443.87 | 483.58 | 613.96 | 723.99 | 783.41 | 527.45 | 669.65 | 757.56 | 930.79 | 1039.38 | 1104.02 | 576.57 | 739.46 | 837.71 | 1018.69 | 1132.46 | 1199.68 |
| 76 | 403.45 | 513.02 | 577.42 | 681.11 | 765.01 | 819.31 | 542.91 | 710.72 | 821.77 | 984.65 | 1100.63 | 1172.20 | 592.27 | 774.89 | 893.34 | 1066.08 | 1187.01 | 1263.51 |
| 77 | 425.58 | 540.79 | 608.98 | 707.73 | 797.08 | 851.16 | 561.96 | 761.81 | 893.49 | 1036.91 | 1173.29 | 1257.93 | 604.28 | 815.89 | 952.27 | 1107.45 | 1253.23 | 1342.58 |
| 78 | 461.00 | 580.86 | 654.62 | 758.35 | 852.86 | 910.48 | 597.00 | 836.72 | 988.85 | 1120.24 | 1283.89 | 1385.31 | 638.49 | 885.13 | 1039.56 | 1182.47 | 1359.96 | 1465.99 |
| 79 | 504.80 | 638.49 | 719.16 | 822.89 | 926.62 | 988.85 | 647.71 | 931.23 | 1106.41 | 1228.57 | 1426.80 | 1546.66 | 686.89 | 972.72 | 1147.90 | 1286.20 | 1498.26 | 1625.03 |
| 80 | 557.81 | 707.64 | 795.23 | 905.87 | 1021.12 | 1094.88 | 707.64 | 1028.04 | | | | | 744.52 | 1062.61 | | | | |
| 81 | 629.27 | 795.23 | 896.65 | 1011.90 | 1154.81 | 1244.71 | 783.70 | 1129.46 | | | | | 813.67 | 1159.42 | | | | |
| 82 | 712.25 | 901.26 | 1016.51 | 1140.98 | 1320.77 | 1429.11 | 868.99 | 1235.49 | | | | | 896.65 | 1260.84 | | | | |
| 83 | 806.75 | 1021.12 | 1152.51 | 1290.81 | 1512.09 | 1645.78 | 965.80 | 1343.82 | | | | | 988.85 | 1364.57 | | | | |
| 84 | 910.48 | 1152.51 | 1300.03 | 1452.16 | 1721.85 | 1885.50 | 1071.83 | 1459.07 | | | | | 1090.27 | 1472.90 | | | | |
| 85+ | 1249.32 | 1585.85 | 1793.30 | 1986.92 | 2417.96 | 2683.04 | | | | | | | | | | | | |

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

# Appendix B1

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

**NH-99 VA 4/99**

***Premiums to be used only with those that have***

***not previously elected an inflation decrease option***

**Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period**

| Age | GPO Inflation | | | | | | 5% Simple Inflation | | | | | | 5% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 22.94 | 24.76 | 28.74 | 38.46 | 44.45 | 57.03 | 55.32 | 69.15 | 78.37 | 87.59 | 110.43 | 122.45 | 145.73 | 181.95 | 207.54 | 244.14 | 301.51 | 333.01 |
| 30 | 24.59 | 26.33 | 30.91 | 42.15 | 56.00 | 64.54 | 55.32 | 69.15 | 78.37 | 87.59 | 114.76 | 131.76 | 155.33 | 191.56 | 220.51 | 252.01 | 301.51 | 333.01 |
| 31 | 25.91 | 27.13 | 32.26 | 44.83 | 56.67 | 64.54 | 55.32 | 69.15 | 78.37 | 87.59 | 119.13 | 141.22 | 157.51 | 196.42 | 220.51 | 252.01 | 301.51 | 333.01 |
| 32 | 27.48 | 28.43 | 34.19 | 47.41 | 59.14 | 64.54 | 55.32 | 69.15 | 78.37 | 87.59 | 127.98 | 146.01 | 157.51 | 198.01 | 220.51 | 252.01 | 301.51 | 333.01 |
| 33 | 28.45 | 29.25 | 36.75 | 48.93 | 59.93 | 64.54 | 57.36 | 69.15 | 80.06 | 87.59 | 132.46 | 155.69 | 157.51 | 198.01 | 220.51 | 252.01 | 301.51 | 333.01 |
| 34 | 29.60 | 30.89 | 39.42 | 50.61 | 59.93 | 64.54 | 57.36 | 69.15 | 84.21 | 90.76 | 141.53 | 165.52 | 157.51 | 198.01 | 220.51 | 252.01 | 301.51 | 333.01 |
| 35 | 30.33 | 32.43 | 41.05 | 50.71 | 59.93 | 64.54 | 61.46 | 70.92 | 84.21 | 94.90 | 150.74 | 170.50 | 157.51 | 198.01 | 220.51 | 252.01 | 301.51 | 333.01 |
| 36 | 31.06 | 35.54 | 42.25 | 50.71 | 59.93 | 64.54 | 65.62 | 74.97 | 88.40 | 103.31 | 155.40 | 180.55 | 157.51 | 198.01 | 220.51 | 252.01 | 301.51 | 333.01 |
| 37 | 31.79 | 36.70 | 43.75 | 50.71 | 59.93 | 67.79 | 69.85 | 79.06 | 96.93 | 107.57 | 164.84 | 190.76 | 157.51 | 198.01 | 220.51 | 252.01 | 301.51 | 333.01 |
| 38 | 32.27 | 37.42 | 43.80 | 50.71 | 59.93 | 67.79 | 69.85 | 83.21 | 101.26 | 111.87 | 174.42 | 201.12 | 157.51 | 198.01 | 220.51 | 252.01 | 301.51 | 333.01 |
| 39 | 32.27 | 38.58 | 45.53 | 52.76 | 62.70 | 72.10 | 74.14 | 87.40 | 105.64 | 120.60 | 184.15 | 216.94 | 157.51 | 198.01 | 220.51 | 252.01 | 301.51 | 333.01 |
| 40 | 34.73 | 40.19 | 49.11 | 56.54 | 66.68 | 76.47 | 78.49 | 91.64 | 110.06 | 125.03 | 194.03 | 227.68 | 157.51 | 198.01 | 220.51 | 252.01 | 301.51 | 333.01 |
| 41 | 35.14 | 40.92 | 51.67 | 60.83 | 71.21 | 81.14 | 83.34 | 96.39 | 115.09 | 130.14 | 205.17 | 238.51 | 157.51 | 198.01 | 220.51 | 252.01 | 301.51 | 333.01 |
| 42 | 37.73 | 43.61 | 53.64 | 61.30 | 75.86 | 85.90 | 83.77 | 101.23 | 120.21 | 139.94 | 211.51 | 238.51 | 157.51 | 198.01 | 220.51 | 252.01 | 301.51 | 333.01 |
| 43 | 39.27 | 45.14 | 55.85 | 65.77 | 80.63 | 90.76 | 88.77 | 106.18 | 130.13 | 145.31 | 211.51 | 238.51 | 157.51 | 198.01 | 220.51 | 252.01 | 301.51 | 333.01 |
| 44 | 39.81 | 47.19 | 58.05 | 68.75 | 85.54 | 95.70 | 93.89 | 110.90 | 134.99 | 150.77 | 211.51 | 238.51 | 157.51 | 198.01 | 220.51 | 252.01 | 301.51 | 333.01 |
| 45 | 41.49 | 48.27 | 61.35 | 69.23 | 85.54 | 100.36 | 95.08 | 112.18 | 138.06 | 153.47 | 236.06 | 273.03 | 189.01 | 229.51 | 252.01 | 279.01 | 337.51 | 369.01 |
| 46 | 44.65 | 50.09 | 63.99 | 73.78 | 90.26 | 105.33 | 95.56 | 121.45 | 148.07 | 158.74 | 247.36 | 290.12 | 189.01 | 229.51 | 252.01 | 279.01 | 337.51 | 369.01 |
| 47 | 45.02 | 52.02 | 66.36 | 78.45 | 95.10 | 110.39 | 100.56 | 126.48 | 153.54 | 168.71 | 258.90 | 302.02 | 189.01 | 229.51 | 252.01 | 279.01 | 337.51 | 369.01 |
| 48 | 45.39 | 54.61 | 69.66 | 79.06 | 100.05 | 115.52 | 105.67 | 131.60 | 163.97 | 178.93 | 270.70 | 306.01 | 189.01 | 229.51 | 252.01 | 279.01 | 337.51 | 369.01 |
| 49 | 49.69 | 56.29 | 72.11 | 83.90 | 109.53 | 125.67 | 110.88 | 141.44 | 169.71 | 184.58 | 274.51 | 306.01 | 189.01 | 229.51 | 252.01 | 279.01 | 337.51 | 369.01 |
| 50 | 48.70 | 62.48 | 73.13 | 90.57 | 114.84 | 130.40 | 118.06 | 140.51 | 179.52 | 195.27 | 292.63 | 333.01 | 202.51 | 238.51 | 261.01 | 292.51 | 351.01 | 387.01 |
| 51 | 54.11 | 61.85 | 75.64 | 94.19 | 120.26 | 139.00 | 121.74 | 144.51 | 185.83 | 207.84 | 305.05 | 346.51 | 207.01 | 247.51 | 270.01 | 297.01 | 360.01 | 396.02 |
| 52 | 53.15 | 63.12 | 77.47 | 96.87 | 126.94 | 147.64 | 130.27 | 156.29 | 186.91 | 207.94 | 321.30 | 360.01 | 211.51 | 252.01 | 274.51 | 306.01 | 369.01 | 405.02 |
| 53 | 58.09 | 67.57 | 82.32 | 94.69 | 135.71 | 153.55 | 128.09 | 164.95 | 196.52 | 217.66 | 337.51 | 373.51 | 216.01 | 261.01 | 288.01 | 310.51 | 378.01 | 414.02 |
| 54 | 59.54 | 69.43 | 82.49 | 98.61 | 144.60 | 162.25 | 134.69 | 169.06 | 202.72 | 225.85 | 350.60 | 391.52 | 225.01 | 265.51 | 292.51 | 319.51 | 387.01 | 427.52 |
| 55 | 60.85 | 71.30 | 85.46 | 102.61 | 150.28 | 168.90 | 143.36 | 174.56 | 209.70 | 235.79 | 364.51 | 400.36 | 228.73 | 274.51 | 301.51 | 328.51 | 396.02 | 436.52 |
| 56 | 63.98 | 77.60 | 91.38 | 110.72 | 166.00 | 185.98 | 155.47 | 189.95 | 222.24 | 251.14 | 387.01 | 427.52 | 246.72 | 292.51 | 319.51 | 346.51 | 418.52 | 463.52 |
| 57 | 71.94 | 84.98 | 97.91 | 122.22 | 187.04 | 207.01 | 162.81 | 202.76 | 240.48 | 276.74 | 414.02 | 454.52 | 254.96 | 315.01 | 351.01 | 373.51 | 450.02 | 499.52 |
| 58 | 80.03 | 92.34 | 108.92 | 140.79 | 202.57 | 222.25 | 178.49 | 215.63 | 253.91 | 296.55 | 441.02 | 486.02 | 272.92 | 342.01 | 378.01 | 405.02 | 490.52 | 544.52 |
| 59 | 83.68 | 100.38 | 121.26 | 152.73 | 218.30 | 246.59 | 188.49 | 233.64 | 276.19 | 316.43 | 468.02 | 513.02 | 277.16 | 354.69 | 414.02 | 436.52 | 531.02 | 589.52 |
| 60 | 87.70 | 106.90 | 127.31 | 167.12 | 241.04 | 264.23 | 201.44 | 246.74 | 291.57 | 332.85 | 490.52 | 535.52 | 295.43 | 366.16 | 427.57 | 468.02 | 562.52 | 625.52 |
| 61 | 96.54 | 115.94 | 137.45 | 176.18 | 259.64 | 282.91 | 213.18 | 266.90 | 310.29 | 356.26 | 501.83 | 545.47 | 310.49 | 383.68 | 442.10 | 475.65 | 580.38 | 641.47 |
| 62 | 103.64 | 124.85 | 145.19 | 191.26 | 278.93 | 303.92 | 220.04 | 280.72 | 328.90 | 371.29 | 511.66 | 553.94 | 311.05 | 395.68 | 449.41 | 494.74 | 592.00 | 655.43 |
| 63 | 106.76 | 134.71 | 157.45 | 201.07 | 300.66 | 326.71 | 233.28 | 294.87 | 333.11 | 401.12 | 520.02 | 560.97 | 313.20 | 412.20 | 460.24 | 507.74 | 610.11 | 671.53 |
| 64 | 113.86 | 144.46 | 163.93 | 213.98 | 322.69 | 350.27 | 239.25 | 298.91 | 354.37 | 419.02 | 526.95 | 570.53 | 315.92 | 412.16 | 465.21 | 519.03 | 622.04 | 685.43 |
| 65 | 120.28 | 155.64 | 176.22 | 231.83 | 341.74 | 372.37 | 246.68 | 315.18 | 365.18 | 442.38 | 536.29 | 582.26 | 315.10 | 420.23 | 467.76 | 532.46 | 632.06 | 697.18 |
| 66 | 132.84 | 168.09 | 189.35 | 253.00 | 358.95 | 388.56 | 261.78 | 342.77 | 390.40 | 475.55 | 551.38 | 599.49 | 326.87 | 435.91 | 490.64 | 547.68 | 651.30 | 714.20 |
| 67 | 145.99 | 185.04 | 210.51 | 286.42 | 375.03 | 403.60 | 286.25 | 368.60 | 428.41 | 500.03 | 582.18 | 628.62 | 348.00 | 453.60 | 514.32 | 567.90 | 678.62 | 742.91 |
| 68 | 161.75 | 196.69 | 234.15 | 318.22 | 392.62 | 423.62 | 305.59 | 397.39 | 460.67 | 526.94 | 613.04 | 664.70 | 369.81 | 475.28 | 537.27 | 595.82 | 712.92 | 778.36 |
| 69 | 179.63 | 221.06 | 257.66 | 339.62 | 414.71 | 447.89 | 326.35 | 430.81 | 491.92 | 557.37 | 650.27 | 703.35 | 385.64 | 497.66 | 560.69 | 627.05 | 746.48 | 812.84 |
| 70 | 197.32 | 238.45 | 278.02 | 368.43 | 443.77 | 478.89 | 354.34 | 459.73 | 521.13 | 587.44 | 680.02 | 740.68 | 408.58 | 520.39 | 584.24 | 664.06 | 775.80 | 846.03 |
| 71 | 216.15 | 253.93 | 293.94 | 400.66 | 481.79 | 518.61 | 380.52 | 478.72 | 537.02 | 626.02 | 718.08 | 776.38 | 432.69 | 540.09 | 607.60 | 705.80 | 810.14 | 877.65 |
| 72 | 231.89 | 274.34 | 311.47 | 432.92 | 524.40 | 562.70 | 403.61 | 500.83 | 556.81 | 668.76 | 760.08 | 819.01 | 450.75 | 565.64 | 627.51 | 748.30 | 848.47 | 913.28 |
| 73 | 261.73 | 300.56 | 334.64 | 463.31 | 567.76 | 607.30 | 423.70 | 525.39 | 581.88 | 714.64 | 805.03 | 861.52 | 468.89 | 590.35 | 655.32 | 799.38 | 892.59 | 954.73 |
| 74 | 293.13 | 338.15 | 375.47 | 499.33 | 600.34 | 649.07 | 440.83 | 551.71 | 613.92 | 765.37 | 854.61 | 911.41 | 489.51 | 616.62 | 689.64 | 843.80 | 938.45 | 997.95 |
| 75 | 320.83 | 387.80 | 422.85 | 535.69 | 629.66 | 682.58 | 457.64 | 584.33 | 659.31 | 811.85 | 904.93 | 959.23 | 501.59 | 643.79 | 731.70 | 886.83 | 985.08 | 1041.96 |
| 76 | 351.79 | 446.75 | 501.57 | 592.27 | 666.30 | 710.72 | 473.82 | 619.41 | 715.66 | 856.32 | 957.50 | 1019.20 | 515.77 | 673.71 | 777.35 | 927.89 | 1034.00 | 1098.17 |
| 77 | 371.50 | 470.26 | 531.39 | 616.03 | 693.63 | 740.65 | 489.07 | 663.06 | 775.92 | 902.89 | 1020.45 | 1093.34 | 526.69 | 710.09 | 830.00 | 964.02 | 1090.99 | 1166.23 |
| 78 | 401.07 | 507.10 | 569.34 | 659.23 | 742.21 | 792.92 | 520.93 | 728.38 | 862.08 | 975.02 | 1117.93 | 1205.52 | 555.51 | 769.87 | 903.57 | 1030.34 | 1182.47 | 1276.98 |
| 79 | 437.95 | 555.51 | 626.96 | 716.86 | 806.75 | 862.08 | 564.73 | 809.06 | 961.19 | 1069.53 | 1240.10 | 1343.82 | 597.00 | 845.94 | 998.07 | 1117.93 | 1302.33 | 1415.28 |
| 80 | 486.36 | 615.44 | 693.81 | 788.31 | 889.74 | 951.97 | 615.44 | 894.35 | | | | | 647.71 | 926.62 | | | | |
| 81 | 546.29 | 691.50 | 781.40 | 880.52 | 1007.29 | 1081.05 | 679.98 | 984.24 | | | | | 709.94 | 1009.60 | | | | |
| 82 | 620.05 | 783.70 | 885.13 | 993.46 | 1150.20 | 1244.71 | 756.04 | 1074.14 | | | | | 781.40 | 1094.88 | | | | |
| 83 | 700.72 | 889.74 | 1002.68 | 1122.54 | 1313.86 | 1431.41 | 841.33 | 1168.64 | | | | | 862.08 | 1187.08 | | | | |
| 84 | 790.62 | 1002.68 | 1131.76 | 1263.15 | 1498.26 | 1641.17 | 933.53 | 1267.76 | | | | | 949.67 | 1281.59 | | | | |
| 85+ | 1085.66 | 1380.70 | 1560.49 | 1726.46 | 2104.48 | 2334.98 | | | | | | | | | | | | |

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

# Appendix B2

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

## NH-99 VA 4/99

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

### Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

| Age | 3.4% Simple Inflation | | | | | | 3.4% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 57.63 | 73.76 | 80.68 | 92.20 | 113.20 | 124.50 | 95.31 | 117.75 | 130.81 | 146.64 | 180.52 | 198.32 |
| 30 | 57.63 | 73.76 | 80.68 | 92.20 | 113.72 | 125.60 | 96.38 | 118.80 | 132.22 | 147.47 | 180.52 | 198.32 |
| 31 | 57.63 | 73.76 | 80.68 | 92.20 | 114.24 | 126.70 | 96.62 | 119.33 | 132.22 | 147.47 | 180.52 | 198.32 |
| 32 | 57.63 | 73.76 | 80.68 | 92.20 | 115.29 | 127.25 | 96.62 | 119.50 | 132.22 | 147.47 | 180.52 | 198.32 |
| 33 | 57.87 | 73.76 | 80.88 | 92.20 | 115.82 | 128.36 | 96.62 | 119.50 | 132.22 | 147.47 | 180.52 | 198.32 |
| 34 | 57.87 | 73.76 | 81.37 | 92.59 | 116.87 | 129.46 | 96.62 | 119.50 | 132.22 | 147.47 | 180.52 | 198.32 |
| 35 | 58.36 | 73.98 | 81.37 | 93.09 | 117.93 | 130.02 | 96.62 | 119.50 | 132.22 | 147.47 | 180.52 | 198.32 |
| 36 | 58.85 | 74.48 | 81.86 | 94.10 | 118.46 | 131.13 | 96.62 | 119.50 | 132.22 | 147.47 | 180.52 | 198.32 |
| 37 | 59.35 | 74.98 | 82.85 | 94.60 | 119.52 | 132.25 | 96.62 | 119.50 | 132.22 | 147.47 | 180.52 | 198.32 |
| 38 | 59.35 | 75.48 | 83.35 | 95.11 | 120.58 | 133.36 | 96.62 | 119.50 | 132.22 | 147.47 | 180.52 | 198.32 |
| 39 | 59.84 | 75.98 | 83.85 | 96.12 | 121.65 | 135.05 | 96.62 | 119.50 | 132.22 | 147.47 | 180.52 | 198.32 |
| 40 | 60.34 | 76.48 | 84.35 | 96.63 | 122.72 | 136.18 | 96.62 | 119.50 | 132.22 | 147.47 | 180.52 | 198.32 |
| 41 | 60.89 | 77.03 | 84.91 | 97.21 | 123.92 | 137.30 | 96.62 | 119.50 | 132.22 | 147.47 | 180.52 | 198.32 |
| 42 | 60.93 | 77.60 | 85.48 | 98.32 | 124.59 | 137.30 | 96.62 | 119.50 | 132.22 | 147.47 | 180.52 | 198.32 |
| 43 | 61.49 | 78.16 | 86.56 | 98.91 | 124.59 | 137.30 | 96.62 | 119.50 | 132.22 | 147.47 | 180.52 | 198.32 |
| 44 | 62.05 | 78.51 | 86.79 | 99.51 | 124.59 | 137.30 | 96.62 | 119.50 | 132.22 | 147.47 | 180.52 | 198.32 |
| 45 | 76.52 | 99.21 | 107.96 | 122.32 | 158.57 | 172.00 | 109.33 | 134.76 | 150.01 | 167.81 | 200.87 | 223.75 |
| 46 | 76.58 | 100.29 | 109.07 | 122.92 | 159.81 | 173.80 | 109.33 | 134.76 | 150.01 | 167.81 | 200.87 | 223.75 |
| 47 | 77.14 | 100.87 | 109.68 | 124.05 | 161.06 | 175.03 | 109.33 | 134.76 | 150.01 | 167.81 | 200.87 | 223.75 |
| 48 | 77.71 | 101.46 | 110.81 | 125.18 | 162.32 | 175.44 | 109.33 | 134.76 | 150.01 | 167.81 | 200.87 | 223.75 |
| 49 | 78.29 | 102.57 | 111.43 | 125.81 | 162.73 | 175.44 | 109.33 | 134.76 | 150.01 | 167.81 | 200.87 | 223.75 |
| 50 | 85.24 | 111.01 | 118.27 | 137.24 | 177.51 | 190.69 | 114.42 | 144.93 | 160.18 | 175.44 | 211.04 | 233.92 |
| 51 | 89.75 | 115.54 | 127.59 | 142.33 | 187.56 | 200.87 | 119.50 | 147.47 | 162.73 | 180.52 | 216.12 | 239.00 |
| 52 | 94.80 | 123.01 | 134.27 | 151.34 | 195.49 | 211.04 | 124.59 | 152.56 | 167.81 | 183.07 | 221.21 | 246.63 |
| 53 | 101.43 | 128.08 | 141.48 | 158.57 | 200.87 | 221.21 | 129.67 | 155.10 | 172.90 | 188.15 | 228.83 | 251.72 |
| 54 | 103.85 | 132.63 | 148.71 | 168.46 | 210.99 | 231.38 | 134.76 | 162.73 | 177.98 | 193.24 | 233.92 | 256.80 |
| 55 | 108.92 | 137.72 | 155.63 | 173.27 | 218.66 | 241.05 | 139.76 | 165.27 | 180.52 | 195.78 | 239.00 | 261.89 |
| 56 | 118.85 | 145.22 | 165.61 | 188.06 | 231.38 | 256.80 | 147.39 | 175.44 | 193.24 | 208.49 | 251.72 | 279.69 |
| 57 | 125.80 | 157.26 | 178.29 | 200.77 | 249.17 | 274.60 | 156.98 | 190.69 | 211.04 | 226.29 | 272.06 | 300.03 |
| 58 | 135.75 | 169.31 | 190.42 | 217.71 | 266.97 | 292.40 | 167.15 | 205.95 | 228.83 | 244.09 | 297.48 | 328.00 |
| 59 | 147.47 | 181.96 | 203.16 | 234.65 | 284.77 | 312.74 | 178.82 | 222.66 | 251.72 | 264.43 | 322.91 | 355.96 |
| 60 | 159.52 | 191.61 | 213.48 | 249.16 | 302.57 | 328.00 | 188.55 | 238.72 | 268.04 | 284.77 | 348.34 | 383.93 |
| 61 | 169.41 | 204.52 | 226.77 | 264.48 | 318.62 | 343.91 | 198.88 | 251.36 | 283.09 | 305.98 | 369.19 | 407.13 |
| 62 | 177.75 | 218.89 | 238.63 | 283.72 | 336.99 | 364.66 | 208.71 | 267.63 | 296.98 | 324.42 | 392.32 | 432.56 |
| 63 | 182.75 | 232.44 | 253.31 | 303.87 | 355.15 | 385.16 | 215.22 | 278.93 | 313.17 | 347.65 | 417.68 | 460.20 |
| 64 | 191.82 | 244.64 | 271.33 | 325.46 | 378.07 | 407.91 | 224.30 | 295.36 | 330.99 | 370.60 | 442.73 | 487.51 |
| 65 | 199.72 | 260.40 | 286.22 | 345.27 | 400.71 | 430.39 | 233.52 | 312.91 | 347.95 | 393.29 | 469.97 | 516.96 |
| 66 | 214.91 | 281.93 | 311.22 | 368.29 | 425.54 | 459.98 | 254.65 | 336.41 | 377.63 | 415.70 | 499.33 | 546.07 |
| 67 | 232.64 | 305.16 | 333.60 | 391.37 | 459.86 | 494.10 | 274.07 | 362.02 | 398.71 | 442.74 | 538.13 | 574.82 |
| 68 | 252.98 | 331.70 | 367.48 | 420.80 | 501.07 | 527.82 | 297.12 | 386.75 | 430.53 | 476.74 | 578.90 | 612.96 |
| 69 | 274.52 | 358.68 | 408.50 | 461.97 | 544.21 | 582.91 | 324.03 | 418.44 | 469.23 | 522.44 | 626.45 | 667.56 |
| 70 | 304.40 | 399.24 | 450.04 | 509.88 | 591.65 | 639.75 | 353.13 | 449.75 | 507.47 | 574.81 | 673.42 | 733.55 |
| 71 | 339.59 | 430.47 | 480.69 | 559.60 | 643.31 | 693.53 | 385.03 | 483.08 | 542.86 | 631.35 | 727.01 | 784.40 |
| 72 | 370.95 | 463.69 | 516.00 | 620.63 | 703.86 | 758.55 | 418.51 | 523.14 | 582.58 | 696.72 | 789.46 | 848.91 |
| 73 | 404.30 | 505.97 | 560.35 | 688.02 | 775.50 | 829.88 | 451.59 | 567.44 | 633.64 | 766.05 | 860.62 | 917.36 |
| 74 | 441.95 | 552.44 | 613.56 | 764.01 | 855.70 | 909.76 | 486.62 | 615.91 | 688.79 | 843.94 | 937.97 | 996.74 |
| 75 | 476.81 | 605.36 | 684.83 | 841.43 | 939.60 | 998.03 | 521.22 | 668.47 | 757.29 | 920.90 | 1023.74 | 1084.51 |
| 76 | 511.24 | 669.26 | 773.84 | 927.21 | 1036.43 | 1103.82 | 557.72 | 729.68 | 841.23 | 1003.90 | 1117.76 | 1189.80 |
| 77 | 552.18 | 748.56 | 877.95 | 1018.88 | 1152.88 | 1236.06 | 593.77 | 801.70 | 935.71 | 1088.19 | 1231.44 | 1319.23 |
| 78 | 597.00 | 836.72 | 988.85 | 1120.24 | 1283.89 | 1385.31 | 638.49 | 885.13 | 1039.56 | 1182.47 | 1359.96 | 1465.99 |
| 79 | 647.71 | 931.23 | 1106.41 | 1228.57 | 1426.80 | 1546.66 | 686.89 | 972.72 | 1147.90 | 1286.20 | 1498.26 | 1625.03 |
| 80 | 707.64 | 1028.04 | | | | | 744.52 | 1062.61 | | | | |
| 81 | 783.70 | 1129.46 | | | | | 813.67 | 1159.42 | | | | |
| 82 | 868.99 | 1235.49 | | | | | 896.65 | 1260.84 | | | | |
| 83 | 965.80 | 1343.82 | | | | | 988.85 | 1364.57 | | | | |
| 84 | 1071.83 | 1459.07 | | | | | 1090.27 | 1472.90 | | | | |
| 85+ | | | | | | | | | | | | |

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

# Appendix B2

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

## NH-99 VA 4/99

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

### Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

| Age | 3.4% Simple Inflation | | | | | | 3.4% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 55.32 | 69.15 | 78.37 | 87.59 | 108.58 | 122.20 | 87.79 | 110.23 | 123.26 | 141.59 | 170.35 | 188.15 |
| 30 | 55.32 | 69.15 | 78.37 | 87.59 | 109.08 | 123.27 | 88.77 | 111.22 | 124.59 | 142.39 | 170.35 | 188.15 |
| 31 | 55.32 | 69.15 | 78.37 | 87.59 | 109.58 | 124.35 | 88.99 | 111.71 | 124.59 | 142.39 | 170.35 | 188.15 |
| 32 | 55.32 | 69.15 | 78.37 | 87.59 | 110.59 | 124.89 | 88.99 | 111.87 | 124.59 | 142.39 | 170.35 | 188.15 |
| 33 | 55.56 | 69.15 | 78.57 | 87.59 | 111.09 | 125.98 | 88.99 | 111.87 | 124.59 | 142.39 | 170.35 | 188.15 |
| 34 | 55.56 | 69.15 | 79.05 | 87.96 | 112.10 | 127.07 | 88.99 | 111.87 | 124.59 | 142.39 | 170.35 | 188.15 |
| 35 | 56.03 | 69.36 | 79.05 | 88.43 | 113.11 | 127.61 | 88.99 | 111.87 | 124.59 | 142.39 | 170.35 | 188.15 |
| 36 | 56.50 | 69.82 | 79.52 | 89.39 | 113.62 | 128.70 | 88.99 | 111.87 | 124.59 | 142.39 | 170.35 | 188.15 |
| 37 | 56.97 | 70.29 | 80.49 | 89.87 | 114.64 | 129.80 | 88.99 | 111.87 | 124.59 | 142.39 | 170.35 | 188.15 |
| 38 | 56.97 | 70.76 | 80.97 | 90.35 | 115.66 | 130.90 | 88.99 | 111.87 | 124.59 | 142.39 | 170.35 | 188.15 |
| 39 | 57.45 | 71.23 | 81.45 | 91.31 | 116.69 | 132.55 | 88.99 | 111.87 | 124.59 | 142.39 | 170.35 | 188.15 |
| 40 | 57.93 | 71.70 | 81.94 | 91.80 | 117.71 | 133.65 | 88.99 | 111.87 | 124.59 | 142.39 | 170.35 | 188.15 |
| 41 | 58.45 | 72.22 | 82.48 | 92.35 | 118.86 | 134.76 | 88.99 | 111.87 | 124.59 | 142.39 | 170.35 | 188.15 |
| 42 | 58.50 | 72.75 | 83.04 | 93.40 | 119.50 | 134.76 | 88.99 | 111.87 | 124.59 | 142.39 | 170.35 | 188.15 |
| 43 | 59.03 | 73.28 | 84.09 | 93.97 | 119.50 | 134.76 | 88.99 | 111.87 | 124.59 | 142.39 | 170.35 | 188.15 |
| 44 | 59.57 | 73.60 | 84.31 | 94.54 | 119.50 | 134.76 | 88.99 | 111.87 | 124.59 | 142.39 | 170.35 | 188.15 |
| 45 | 74.13 | 94.48 | 105.56 | 117.52 | 151.14 | 169.51 | 106.79 | 129.67 | 142.39 | 157.64 | 190.69 | 208.49 |
| 46 | 74.18 | 95.52 | 106.65 | 118.10 | 152.31 | 171.28 | 106.79 | 129.67 | 142.39 | 157.64 | 190.69 | 208.49 |
| 47 | 74.73 | 96.07 | 107.24 | 119.18 | 153.51 | 172.49 | 106.79 | 129.67 | 142.39 | 157.64 | 190.69 | 208.49 |
| 48 | 75.29 | 96.63 | 108.35 | 120.27 | 154.71 | 172.90 | 106.79 | 129.67 | 142.39 | 157.64 | 190.69 | 208.49 |
| 49 | 75.85 | 97.69 | 108.96 | 120.87 | 155.10 | 172.90 | 106.79 | 129.67 | 142.39 | 157.64 | 190.69 | 208.49 |
| 50 | 82.80 | 103.77 | 118.27 | 132.34 | 167.37 | 188.15 | 114.42 | 134.76 | 147.47 | 165.27 | 198.32 | 218.66 |
| 51 | 87.32 | 108.32 | 125.14 | 139.88 | 174.89 | 195.78 | 116.96 | 139.84 | 152.56 | 167.81 | 203.41 | 223.75 |
| 52 | 92.37 | 115.78 | 129.39 | 144.02 | 182.79 | 203.41 | 119.50 | 142.39 | 155.10 | 172.90 | 208.49 | 228.83 |
| 53 | 94.19 | 120.83 | 136.61 | 151.25 | 190.69 | 211.04 | 122.04 | 147.47 | 162.73 | 175.44 | 213.58 | 233.92 |
| 54 | 99.02 | 125.40 | 141.40 | 156.26 | 198.28 | 221.21 | 127.13 | 150.01 | 165.27 | 180.52 | 218.66 | 241.55 |
| 55 | 104.08 | 128.05 | 148.33 | 163.51 | 205.95 | 228.36 | 129.59 | 155.10 | 170.35 | 185.61 | 223.75 | 246.63 |
| 56 | 111.57 | 137.96 | 155.87 | 173.41 | 218.66 | 241.55 | 139.76 | 165.27 | 180.52 | 195.78 | 236.46 | 261.89 |
| 57 | 118.54 | 147.58 | 166.08 | 188.53 | 233.92 | 256.80 | 146.86 | 177.98 | 198.32 | 211.04 | 254.26 | 282.23 |
| 58 | 128.48 | 157.21 | 175.77 | 203.03 | 249.17 | 274.60 | 157.02 | 193.24 | 213.58 | 228.83 | 277.14 | 307.65 |
| 59 | 137.80 | 167.40 | 188.47 | 217.54 | 264.43 | 289.86 | 163.70 | 204.95 | 233.92 | 246.63 | 300.03 | 333.08 |
| 60 | 147.44 | 177.06 | 196.31 | 229.62 | 277.14 | 302.57 | 175.98 | 218.62 | 247.81 | 264.43 | 317.82 | 353.42 |
| 61 | 154.89 | 187.48 | 207.26 | 242.44 | 290.80 | 316.09 | 183.77 | 228.74 | 258.04 | 275.63 | 336.32 | 371.72 |
| 62 | 158.79 | 197.00 | 216.94 | 254.37 | 304.30 | 329.45 | 186.61 | 240.12 | 267.28 | 294.24 | 352.08 | 389.81 |
| 63 | 164.24 | 208.48 | 225.16 | 272.01 | 317.64 | 342.65 | 191.31 | 251.77 | 281.12 | 310.13 | 372.66 | 410.17 |
| 64 | 169.25 | 214.35 | 238.86 | 286.31 | 330.81 | 358.17 | 198.33 | 258.74 | 292.05 | 325.83 | 390.50 | 430.30 |
| 65 | 175.58 | 225.84 | 249.88 | 301.19 | 346.29 | 375.97 | 203.46 | 271.35 | 302.04 | 343.82 | 408.13 | 450.18 |
| 66 | 186.11 | 244.65 | 270.03 | 319.18 | 366.51 | 398.48 | 217.27 | 289.75 | 326.13 | 364.05 | 432.92 | 474.74 |
| 67 | 203.28 | 265.56 | 294.49 | 342.45 | 398.71 | 430.51 | 238.33 | 310.65 | 352.23 | 388.92 | 464.75 | 508.78 |
| 68 | 218.80 | 287.32 | 325.35 | 372.15 | 432.96 | 469.45 | 261.18 | 335.67 | 379.45 | 420.80 | 503.50 | 549.72 |
| 69 | 237.92 | 314.13 | 358.62 | 406.34 | 474.07 | 512.77 | 281.14 | 362.81 | 408.76 | 457.14 | 544.21 | 592.58 |
| 70 | 266.93 | 346.33 | 392.59 | 442.53 | 512.28 | 557.98 | 307.80 | 392.03 | 440.13 | 500.26 | 584.43 | 637.35 |
| 71 | 296.54 | 373.07 | 418.51 | 487.86 | 559.60 | 605.04 | 337.20 | 420.90 | 473.51 | 550.04 | 631.35 | 683.96 |
| 72 | 325.77 | 404.24 | 449.42 | 539.78 | 613.50 | 661.05 | 363.82 | 456.56 | 506.49 | 603.98 | 684.83 | 737.15 |
| 73 | 354.65 | 439.77 | 487.05 | 598.18 | 673.84 | 721.12 | 392.48 | 494.15 | 548.53 | 669.11 | 747.13 | 799.15 |
| 74 | 383.18 | 479.57 | 533.63 | 665.28 | 742.86 | 792.22 | 425.50 | 535.98 | 599.46 | 733.45 | 815.73 | 867.45 |
| 75 | 413.70 | 528.23 | 596.01 | 733.92 | 818.06 | 867.14 | 453.44 | 581.99 | 661.46 | 801.70 | 890.51 | 941.94 |
| 76 | 446.18 | 583.28 | 673.91 | 806.37 | 901.65 | 959.74 | 485.68 | 634.41 | 732.01 | 873.76 | 973.69 | 1034.11 |
| 77 | 480.56 | 651.53 | 762.43 | 887.19 | 1002.71 | 1074.33 | 517.53 | 697.74 | 815.57 | 947.26 | 1072.02 | 1145.95 |
| 78 | 520.93 | 728.38 | 862.08 | 975.02 | 1117.93 | 1205.52 | 555.51 | 769.87 | 903.57 | 1030.34 | 1182.47 | 1276.98 |
| 79 | 564.73 | 809.06 | 961.19 | 1069.53 | 1240.10 | 1343.82 | 597.00 | 845.94 | 998.07 | 1117.93 | 1302.33 | 1415.28 |
| 80 | 615.44 | 894.35 | | | | | 647.71 | 926.62 | | | | |
| 81 | 679.98 | 984.24 | | | | | 709.94 | 1009.60 | | | | |
| 82 | 756.04 | 1074.14 | | | | | 781.40 | 1094.88 | | | | |
| 83 | 841.33 | 1168.64 | | | | | 862.08 | 1187.08 | | | | |
| 84 | 933.53 | 1267.76 | | | | | 949.67 | 1281.59 | | | | |
| 85+ | | | | | | | | | | | | |

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

# Appendix B3

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

## NH-99 VA 4/99

***Premiums to be used only with those that have***

***previously elected an inflation decrease option during the 2013 Rate Filing***

### Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

| Age | 3.2% Simple Inflation | | | | | | 3.2% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 40.05 | 51.26 | 56.06 | 64.07 | 79.86 | 86.68 | 102.93 | 126.55 | 142.96 | 163.48 | 205.67 | 225.95 |
| 30 | 40.05 | 51.26 | 56.06 | 64.07 | 82.70 | 92.63 | 108.77 | 132.32 | 150.63 | 168.01 | 205.67 | 225.95 |
| 31 | 40.05 | 51.26 | 56.06 | 64.07 | 85.54 | 98.61 | 110.08 | 135.21 | 150.63 | 168.01 | 205.67 | 225.95 |
| 32 | 40.05 | 51.26 | 56.06 | 64.07 | 91.24 | 101.60 | 110.08 | 136.15 | 150.63 | 168.01 | 205.67 | 225.95 |
| 33 | 41.38 | 51.26 | 57.16 | 64.07 | 94.10 | 107.61 | 110.08 | 136.15 | 150.63 | 168.01 | 205.67 | 225.95 |
| 34 | 41.38 | 51.26 | 59.83 | 66.17 | 99.83 | 113.64 | 110.08 | 136.15 | 150.63 | 168.01 | 205.67 | 225.95 |
| 35 | 44.05 | 52.45 | 59.83 | 68.90 | 105.58 | 116.66 | 110.08 | 136.15 | 150.63 | 168.01 | 205.67 | 225.95 |
| 36 | 46.72 | 55.15 | 62.52 | 74.37 | 108.47 | 122.73 | 110.08 | 136.15 | 150.63 | 168.01 | 205.67 | 225.95 |
| 37 | 49.41 | 57.86 | 67.90 | 77.12 | 114.25 | 128.81 | 110.08 | 136.15 | 150.63 | 168.01 | 205.67 | 225.95 |
| 38 | 49.41 | 60.57 | 70.61 | 79.87 | 120.06 | 134.92 | 110.08 | 136.15 | 150.63 | 168.01 | 205.67 | 225.95 |
| 39 | 52.10 | 63.30 | 73.32 | 85.39 | 125.89 | 144.12 | 110.08 | 136.15 | 150.63 | 168.01 | 205.67 | 225.95 |
| 40 | 54.81 | 66.03 | 76.03 | 88.16 | 131.74 | 150.28 | 110.08 | 136.15 | 150.63 | 168.01 | 205.67 | 225.95 |
| 41 | 57.78 | 69.06 | 79.10 | 91.33 | 138.26 | 156.43 | 110.08 | 136.15 | 150.63 | 168.01 | 205.67 | 225.95 |
| 42 | 58.05 | 72.12 | 82.19 | 97.35 | 141.94 | 156.43 | 110.08 | 136.15 | 150.63 | 168.01 | 205.67 | 225.95 |
| 43 | 61.08 | 75.21 | 88.10 | 100.61 | 141.94 | 156.43 | 110.08 | 136.15 | 150.63 | 168.01 | 205.67 | 225.95 |
| 44 | 64.14 | 78.11 | 90.92 | 103.90 | 141.94 | 156.43 | 110.08 | 136.15 | 150.63 | 168.01 | 205.67 | 225.95 |
| 45 | 66.27 | 80.30 | 95.10 | 107.60 | 162.67 | 181.09 | 124.56 | 153.53 | 170.91 | 191.19 | 228.84 | 254.92 |
| 46 | 66.57 | 86.20 | 101.17 | 110.87 | 169.42 | 190.89 | 124.56 | 153.53 | 170.91 | 191.19 | 228.84 | 254.92 |
| 47 | 69.65 | 89.37 | 104.46 | 117.00 | 176.26 | 197.63 | 124.56 | 153.53 | 170.91 | 191.19 | 228.84 | 254.92 |
| 48 | 72.76 | 92.56 | 110.67 | 123.21 | 183.18 | 199.88 | 124.56 | 153.53 | 170.91 | 191.19 | 228.84 | 254.92 |
| 49 | 75.92 | 98.64 | 114.04 | 126.61 | 185.39 | 199.88 | 124.56 | 153.53 | 170.91 | 191.19 | 228.84 | 254.92 |
| 50 | 80.90 | 100.77 | 118.42 | 134.13 | 200.19 | 217.26 | 130.35 | 165.12 | 182.50 | 199.88 | 240.43 | 266.50 |
| 51 | 83.55 | 103.54 | 125.38 | 139.94 | 211.11 | 228.84 | 136.15 | 168.01 | 185.39 | 205.67 | 246.23 | 272.30 |
| 52 | 89.13 | 111.37 | 128.87 | 145.19 | 221.44 | 240.43 | 141.94 | 173.81 | 191.19 | 208.57 | 252.02 | 280.99 |
| 53 | 92.42 | 117.08 | 135.31 | 151.69 | 228.84 | 252.02 | 147.74 | 176.70 | 196.98 | 214.36 | 260.71 | 286.78 |
| 54 | 94.64 | 119.94 | 141.80 | 161.77 | 240.19 | 263.61 | 153.53 | 185.39 | 202.77 | 220.15 | 266.50 | 292.57 |
| 55 | 100.35 | 125.74 | 146.62 | 166.05 | 249.12 | 272.47 | 158.85 | 188.29 | 205.67 | 223.05 | 272.30 | 298.37 |
| 56 | 110.59 | 133.74 | 157.17 | 180.89 | 263.61 | 292.57 | 167.55 | 199.88 | 220.15 | 237.54 | 286.78 | 318.64 |
| 57 | 115.61 | 144.56 | 171.46 | 195.36 | 283.88 | 312.85 | 176.00 | 217.26 | 240.43 | 257.81 | 309.95 | 341.82 |
| 58 | 125.99 | 155.40 | 182.75 | 210.94 | 304.16 | 333.13 | 187.59 | 234.64 | 260.71 | 278.09 | 338.92 | 373.68 |
| 59 | 135.05 | 169.55 | 197.39 | 226.54 | 324.44 | 356.30 | 196.32 | 248.98 | 286.78 | 301.26 | 367.89 | 405.55 |
| 60 | 145.94 | 178.31 | 209.82 | 239.84 | 344.72 | 373.68 | 205.54 | 259.73 | 298.97 | 324.44 | 396.86 | 437.41 |
| 61 | 155.96 | 193.85 | 224.39 | 257.58 | 355.43 | 383.64 | 217.97 | 273.82 | 313.91 | 341.33 | 411.85 | 454.16 |
| 62 | 164.61 | 207.64 | 238.68 | 274.74 | 367.86 | 398.05 | 226.16 | 287.24 | 324.18 | 354.13 | 428.25 | 472.17 |
| 63 | 172.87 | 219.08 | 248.13 | 296.83 | 379.09 | 411.13 | 229.73 | 297.73 | 334.29 | 371.08 | 445.83 | 491.22 |
| 64 | 180.70 | 227.78 | 266.42 | 315.88 | 394.34 | 425.47 | 233.95 | 308.07 | 345.23 | 386.55 | 461.79 | 508.49 |
| 65 | 187.30 | 242.63 | 277.45 | 336.12 | 408.10 | 438.33 | 237.83 | 318.68 | 354.37 | 400.55 | 478.64 | 526.50 |
| 66 | 201.60 | 263.57 | 298.91 | 362.94 | 422.84 | 457.06 | 253.03 | 334.27 | 375.23 | 413.06 | 496.17 | 542.60 |
| 67 | 218.44 | 283.00 | 322.11 | 379.10 | 445.44 | 478.61 | 265.48 | 350.66 | 386.20 | 428.85 | 521.26 | 556.80 |
| 68 | 235.87 | 306.67 | 346.68 | 396.99 | 472.71 | 497.95 | 280.30 | 364.86 | 406.16 | 449.76 | 546.14 | 578.27 |
| 69 | 252.00 | 329.19 | 374.98 | 424.07 | 499.56 | 535.08 | 297.44 | 384.10 | 430.73 | 479.58 | 575.05 | 612.79 |
| 70 | 271.60 | 356.23 | 401.55 | 454.95 | 527.91 | 570.83 | 315.09 | 401.30 | 452.80 | 512.89 | 600.87 | 654.52 |
| 71 | 294.21 | 372.94 | 416.45 | 484.82 | 557.33 | 600.84 | 333.57 | 418.52 | 470.31 | 546.97 | 629.85 | 679.57 |
| 72 | 311.68 | 389.60 | 433.55 | 521.46 | 591.39 | 637.34 | 351.64 | 439.55 | 489.50 | 585.40 | 663.32 | 713.27 |
| 73 | 329.04 | 411.78 | 456.03 | 559.94 | 631.14 | 675.39 | 367.52 | 461.81 | 515.68 | 623.44 | 700.41 | 746.59 |
| 74 | 347.92 | 434.90 | 483.01 | 601.45 | 673.63 | 716.19 | 383.08 | 484.86 | 542.23 | 664.37 | 738.40 | 784.66 |
| 75 | 362.55 | 460.30 | 520.73 | 639.80 | 714.44 | 758.88 | 396.32 | 508.29 | 575.82 | 700.23 | 778.43 | 824.63 |
| 76 | 374.88 | 490.75 | 567.43 | 679.90 | 759.99 | 809.40 | 408.96 | 535.06 | 616.85 | 736.13 | 819.63 | 872.45 |
| 77 | 389.80 | 528.43 | 619.77 | 719.26 | 813.85 | 872.57 | 419.16 | 565.95 | 660.54 | 768.19 | 869.31 | 931.28 |
| 78 | 414.87 | 581.45 | 687.17 | 778.48 | 892.20 | 962.68 | 443.70 | 615.09 | 722.41 | 821.72 | 945.06 | 1018.75 |
| 79 | 450.11 | 647.13 | 768.87 | 853.76 | 991.52 | 1074.81 | 477.34 | 675.96 | 797.70 | 893.81 | 1041.17 | 1129.27 |
| 80 | 491.75 | 714.40 | | | | | 517.38 | 738.43 | | | | |
| 81 | 544.61 | 784.88 | | | | | 565.44 | 805.71 | | | | |
| 82 | 603.88 | 858.57 | | | | | 623.10 | 876.19 | | | | |
| 83 | 671.16 | 933.85 | | | | | 687.17 | 948.27 | | | | |
| 84 | 744.84 | 1013.94 | | | | | 757.65 | 1023.55 | | | | |
| 85+ | | | | | | | | | | | | |

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

# Appendix B3

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

## NH-99 VA 4/99

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

### Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

| Age | 3.2% Simple Inflation | | | | | | 3.2% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 38.44 | 48.05 | 54.46 | 60.87 | 76.60 | 85.07 | 94.81 | 118.48 | 134.71 | 157.84 | 194.08 | 214.36 |
| 30 | 38.44 | 48.05 | 54.46 | 60.87 | 79.32 | 90.92 | 100.18 | 123.87 | 141.94 | 162.22 | 194.08 | 214.36 |
| 31 | 38.44 | 48.05 | 54.46 | 60.87 | 82.05 | 96.78 | 101.39 | 126.58 | 141.94 | 162.22 | 194.08 | 214.36 |
| 32 | 38.44 | 48.05 | 54.46 | 60.87 | 87.52 | 99.72 | 101.39 | 127.46 | 141.94 | 162.22 | 194.08 | 214.36 |
| 33 | 39.72 | 48.05 | 55.52 | 60.87 | 90.26 | 105.62 | 101.39 | 127.46 | 141.94 | 162.22 | 194.08 | 214.36 |
| 34 | 39.72 | 48.05 | 58.12 | 62.86 | 95.75 | 111.54 | 101.39 | 127.46 | 141.94 | 162.22 | 194.08 | 214.36 |
| 35 | 42.28 | 49.17 | 58.12 | 65.45 | 101.27 | 114.50 | 101.39 | 127.46 | 141.94 | 162.22 | 194.08 | 214.36 |
| 36 | 44.85 | 51.70 | 60.73 | 70.65 | 104.04 | 120.45 | 101.39 | 127.46 | 141.94 | 162.22 | 194.08 | 214.36 |
| 37 | 47.43 | 54.24 | 65.96 | 73.26 | 109.59 | 126.43 | 101.39 | 127.46 | 141.94 | 162.22 | 194.08 | 214.36 |
| 38 | 47.43 | 56.79 | 68.59 | 75.88 | 115.16 | 132.42 | 101.39 | 127.46 | 141.94 | 162.22 | 194.08 | 214.36 |
| 39 | 50.02 | 59.34 | 71.22 | 81.12 | 120.75 | 141.45 | 101.39 | 127.46 | 141.94 | 162.22 | 194.08 | 214.36 |
| 40 | 52.61 | 61.90 | 73.86 | 83.75 | 126.37 | 147.49 | 101.39 | 127.46 | 141.94 | 162.22 | 194.08 | 214.36 |
| 41 | 55.47 | 64.74 | 76.84 | 86.77 | 132.62 | 153.53 | 101.39 | 127.46 | 141.94 | 162.22 | 194.08 | 214.36 |
| 42 | 55.73 | 67.61 | 79.84 | 92.49 | 136.15 | 153.53 | 101.39 | 127.46 | 141.94 | 162.22 | 194.08 | 214.36 |
| 43 | 58.63 | 70.51 | 85.58 | 95.58 | 136.15 | 153.53 | 101.39 | 127.46 | 141.94 | 162.22 | 194.08 | 214.36 |
| 44 | 61.58 | 73.23 | 88.32 | 98.71 | 136.15 | 153.53 | 101.39 | 127.46 | 141.94 | 162.22 | 194.08 | 214.36 |
| 45 | 64.20 | 76.47 | 92.98 | 103.38 | 155.04 | 178.47 | 121.66 | 147.74 | 162.22 | 179.60 | 217.26 | 237.54 |
| 46 | 64.49 | 82.10 | 98.92 | 106.53 | 161.48 | 188.12 | 121.66 | 147.74 | 162.22 | 179.60 | 217.26 | 237.54 |
| 47 | 67.47 | 85.11 | 102.14 | 112.41 | 168.00 | 194.77 | 121.66 | 147.74 | 162.22 | 179.60 | 217.26 | 237.54 |
| 48 | 70.49 | 88.16 | 108.21 | 118.37 | 174.59 | 196.98 | 121.66 | 147.74 | 162.22 | 179.60 | 217.26 | 237.54 |
| 49 | 73.54 | 93.94 | 111.51 | 121.64 | 176.70 | 196.98 | 121.66 | 147.74 | 162.22 | 179.60 | 217.26 | 237.54 |
| 50 | 78.59 | 94.20 | 118.42 | 129.34 | 188.75 | 214.36 | 130.35 | 153.53 | 168.01 | 188.29 | 225.95 | 249.12 |
| 51 | 81.29 | 97.07 | 122.97 | 137.53 | 196.85 | 223.05 | 133.25 | 159.32 | 173.81 | 191.19 | 231.74 | 254.92 |
| 52 | 86.85 | 104.82 | 124.18 | 138.16 | 207.06 | 231.74 | 136.15 | 162.22 | 176.70 | 196.98 | 237.54 | 260.71 |
| 53 | 85.82 | 110.46 | 130.64 | 144.69 | 217.26 | 240.43 | 139.04 | 168.01 | 185.39 | 199.88 | 243.33 | 266.50 |
| 54 | 90.24 | 113.40 | 134.83 | 150.04 | 225.72 | 252.02 | 144.84 | 170.91 | 188.29 | 205.67 | 249.12 | 275.19 |
| 55 | 95.89 | 116.92 | 139.75 | 156.69 | 234.64 | 258.13 | 147.30 | 176.70 | 194.08 | 211.46 | 254.92 | 280.99 |
| 56 | 103.82 | 127.05 | 147.93 | 166.79 | 249.12 | 275.19 | 158.89 | 188.29 | 205.67 | 223.05 | 269.40 | 298.37 |
| 57 | 108.94 | 135.66 | 159.72 | 183.44 | 266.50 | 292.57 | 164.65 | 202.77 | 225.95 | 240.43 | 289.68 | 321.54 |
| 58 | 119.24 | 144.30 | 168.70 | 196.72 | 283.88 | 312.85 | 176.22 | 220.15 | 243.33 | 260.71 | 315.75 | 350.51 |
| 59 | 126.19 | 155.98 | 183.12 | 210.03 | 301.26 | 330.23 | 179.73 | 229.17 | 266.50 | 280.99 | 341.82 | 379.48 |
| 60 | 134.88 | 164.76 | 192.94 | 221.03 | 315.75 | 344.72 | 191.84 | 237.86 | 276.41 | 301.26 | 362.10 | 402.65 |
| 61 | 142.60 | 177.70 | 205.09 | 236.12 | 324.40 | 352.61 | 201.41 | 249.18 | 286.13 | 307.48 | 375.18 | 414.67 |
| 62 | 147.05 | 186.87 | 216.98 | 246.32 | 332.17 | 359.62 | 202.22 | 257.71 | 291.76 | 321.19 | 384.33 | 425.50 |
| 63 | 155.36 | 196.50 | 220.56 | 265.71 | 339.05 | 365.74 | 204.20 | 268.75 | 300.07 | 331.04 | 397.78 | 437.83 |
| 64 | 159.44 | 199.58 | 234.54 | 277.88 | 345.04 | 373.58 | 206.87 | 269.88 | 304.62 | 339.86 | 407.31 | 448.82 |
| 65 | 164.66 | 210.42 | 242.22 | 293.21 | 352.68 | 382.91 | 207.22 | 276.36 | 307.61 | 350.16 | 415.66 | 458.49 |
| 66 | 174.58 | 228.72 | 259.35 | 314.55 | 364.18 | 395.95 | 215.89 | 287.91 | 324.06 | 361.74 | 430.17 | 471.72 |
| 67 | 190.87 | 246.27 | 284.35 | 331.71 | 386.20 | 417.01 | 230.85 | 300.91 | 341.19 | 376.73 | 450.18 | 492.82 |
| 68 | 203.99 | 265.64 | 306.93 | 351.09 | 408.46 | 442.88 | 246.40 | 316.67 | 357.98 | 396.99 | 475.01 | 518.61 |
| 69 | 218.40 | 288.31 | 329.20 | 373.00 | 435.17 | 470.69 | 258.08 | 333.04 | 375.22 | 419.63 | 499.56 | 543.96 |
| 70 | 238.18 | 309.02 | 350.29 | 394.86 | 457.09 | 497.87 | 274.64 | 349.79 | 392.71 | 446.36 | 521.47 | 568.68 |
| 71 | 256.91 | 323.21 | 362.58 | 422.66 | 484.82 | 524.18 | 292.13 | 364.65 | 410.23 | 476.53 | 546.97 | 592.55 |
| 72 | 273.72 | 339.65 | 377.61 | 453.53 | 515.47 | 555.43 | 305.69 | 383.60 | 425.56 | 507.48 | 575.41 | 619.36 |
| 73 | 288.63 | 357.90 | 396.38 | 486.82 | 548.40 | 586.88 | 319.42 | 402.16 | 446.41 | 544.55 | 608.05 | 650.38 |
| 74 | 301.65 | 377.53 | 420.09 | 523.73 | 584.80 | 623.66 | 334.96 | 421.94 | 471.91 | 577.39 | 642.17 | 682.88 |
| 75 | 314.57 | 401.65 | 453.19 | 558.05 | 622.03 | 659.35 | 344.78 | 442.53 | 502.96 | 609.59 | 677.12 | 716.22 |
| 76 | 327.17 | 427.71 | 494.16 | 591.29 | 661.16 | 703.76 | 356.14 | 465.19 | 536.76 | 640.71 | 713.98 | 758.28 |
| 77 | 339.24 | 459.93 | 538.22 | 626.29 | 707.84 | 758.40 | 365.34 | 492.55 | 575.73 | 668.70 | 756.77 | 808.96 |
| 78 | 362.01 | 506.17 | 599.07 | 677.56 | 776.87 | 837.74 | 386.03 | 535.00 | 627.91 | 716.01 | 821.72 | 887.40 |
| 79 | 392.44 | 562.23 | 667.95 | 743.24 | 861.77 | 933.85 | 414.87 | 587.86 | 693.58 | 776.87 | 905.02 | 983.51 |
| 80 | 427.68 | 621.50 | | | | | 450.11 | 643.92 | | | | |
| 81 | 472.53 | 683.97 | | | | | 493.36 | 701.59 | | | | |
| 82 | 525.39 | 746.44 | | | | | 543.01 | 760.86 | | | | |
| 83 | 584.66 | 812.11 | | | | | 599.07 | 824.93 | | | | |
| 84 | 648.73 | 880.99 | | | | | 659.94 | 890.60 | | | | |
| 85+ | | | | | | | | | | | | |

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

# Appendix B4

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

## NH-99 VA 4/99

***Premiums to be used only with those that have***

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

### Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

| Age | 1.8% Simple Inflation | | | | | | 1.8% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 40.05 | 51.26 | 56.06 | 64.07 | 78.53 | 86.50 | 62.00 | 76.67 | 84.90 | 94.81 | 116.20 | 127.66 |
| 30 | 40.05 | 51.26 | 56.06 | 64.07 | 78.60 | 86.67 | 62.16 | 76.82 | 85.11 | 94.93 | 116.20 | 127.66 |
| 31 | 40.05 | 51.26 | 56.06 | 64.07 | 78.68 | 86.83 | 62.19 | 76.90 | 85.11 | 94.93 | 116.20 | 127.66 |
| 32 | 40.05 | 51.26 | 56.06 | 64.07 | 78.84 | 86.91 | 62.19 | 76.92 | 85.11 | 94.93 | 116.20 | 127.66 |
| 33 | 40.08 | 51.26 | 56.09 | 64.07 | 78.92 | 87.07 | 62.19 | 76.92 | 85.11 | 94.93 | 116.20 | 127.66 |
| 34 | 40.08 | 51.26 | 56.17 | 64.13 | 79.07 | 87.24 | 62.19 | 76.92 | 85.11 | 94.93 | 116.20 | 127.66 |
| 35 | 40.15 | 51.29 | 56.17 | 64.20 | 79.23 | 87.32 | 62.19 | 76.92 | 85.11 | 94.93 | 116.20 | 127.66 |
| 36 | 40.23 | 51.36 | 56.24 | 64.35 | 79.30 | 87.48 | 62.19 | 76.92 | 85.11 | 94.93 | 116.20 | 127.66 |
| 37 | 40.30 | 51.44 | 56.39 | 64.43 | 79.46 | 87.65 | 62.19 | 76.92 | 85.11 | 94.93 | 116.20 | 127.66 |
| 38 | 40.30 | 51.51 | 56.46 | 64.50 | 79.62 | 87.81 | 62.19 | 76.92 | 85.11 | 94.93 | 116.20 | 127.66 |
| 39 | 40.37 | 51.59 | 56.53 | 64.65 | 79.77 | 88.05 | 62.19 | 76.92 | 85.11 | 94.93 | 116.20 | 127.66 |
| 40 | 40.45 | 51.66 | 56.61 | 64.73 | 79.93 | 88.22 | 62.19 | 76.92 | 85.11 | 94.93 | 116.20 | 127.66 |
| 41 | 40.53 | 51.74 | 56.69 | 64.81 | 80.10 | 88.38 | 62.19 | 76.92 | 85.11 | 94.93 | 116.20 | 127.66 |
| 42 | 40.53 | 51.83 | 56.77 | 64.97 | 80.20 | 88.38 | 62.19 | 76.92 | 85.11 | 94.93 | 116.20 | 127.66 |
| 43 | 40.62 | 51.91 | 56.93 | 65.06 | 80.20 | 88.38 | 62.19 | 76.92 | 85.11 | 94.93 | 116.20 | 127.66 |
| 44 | 40.70 | 51.84 | 56.79 | 65.15 | 80.20 | 88.38 | 62.19 | 76.92 | 85.11 | 94.93 | 116.20 | 127.66 |
| 45 | 51.67 | 67.63 | 72.71 | 82.40 | 104.14 | 112.43 | 70.38 | 86.74 | 96.56 | 108.02 | 129.30 | 144.03 |
| 46 | 51.68 | 67.79 | 72.87 | 82.49 | 104.32 | 112.69 | 70.38 | 86.74 | 96.56 | 108.02 | 129.30 | 144.03 |
| 47 | 51.76 | 67.88 | 72.96 | 82.65 | 104.51 | 112.87 | 70.38 | 86.74 | 96.56 | 108.02 | 129.30 | 144.03 |
| 48 | 51.84 | 67.96 | 73.13 | 82.82 | 104.69 | 112.93 | 70.38 | 86.74 | 96.56 | 108.02 | 129.30 | 144.03 |
| 49 | 51.93 | 68.13 | 73.22 | 82.91 | 104.75 | 112.93 | 70.38 | 86.74 | 96.56 | 108.02 | 129.30 | 144.03 |
| 50 | 56.74 | 74.42 | 78.01 | 90.91 | 114.50 | 122.75 | 73.65 | 93.29 | 103.11 | 112.93 | 135.84 | 150.57 |
| 51 | 59.93 | 77.61 | 84.44 | 94.18 | 121.03 | 129.30 | 76.92 | 94.93 | 104.75 | 116.20 | 139.12 | 153.85 |
| 52 | 63.20 | 82.50 | 89.21 | 100.56 | 125.98 | 135.84 | 80.20 | 98.20 | 108.02 | 117.84 | 142.39 | 158.76 |
| 53 | 67.96 | 85.77 | 94.06 | 105.41 | 129.30 | 142.39 | 83.47 | 99.84 | 111.29 | 121.11 | 147.30 | 162.03 |
| 54 | 69.58 | 88.97 | 98.91 | 111.92 | 135.84 | 148.94 | 86.74 | 104.75 | 114.57 | 124.39 | 150.57 | 165.30 |
| 55 | 72.85 | 92.24 | 103.71 | 115.15 | 140.75 | 155.41 | 90.00 | 106.38 | 116.20 | 126.02 | 153.85 | 168.58 |
| 56 | 79.36 | 97.13 | 110.23 | 124.90 | 148.94 | 165.30 | 94.92 | 112.93 | 124.39 | 134.21 | 162.03 | 180.03 |
| 57 | 84.17 | 105.22 | 118.41 | 133.09 | 160.39 | 176.76 | 101.38 | 122.75 | 135.84 | 145.66 | 175.12 | 193.13 |
| 58 | 90.69 | 113.30 | 126.51 | 144.42 | 171.85 | 188.22 | 107.93 | 132.57 | 147.30 | 157.12 | 191.49 | 211.13 |
| 59 | 98.73 | 121.48 | 134.70 | 155.75 | 183.31 | 201.31 | 115.96 | 143.87 | 162.03 | 170.21 | 207.86 | 229.13 |
| 60 | 106.81 | 127.95 | 141.27 | 165.46 | 194.76 | 211.13 | 122.44 | 155.08 | 173.27 | 183.31 | 224.22 | 247.14 |
| 61 | 113.32 | 136.16 | 149.89 | 175.29 | 205.97 | 222.32 | 129.01 | 163.25 | 183.22 | 197.80 | 238.66 | 263.18 |
| 62 | 118.79 | 145.71 | 157.43 | 188.22 | 218.78 | 236.74 | 135.68 | 174.31 | 192.80 | 210.61 | 254.70 | 280.82 |
| 63 | 121.71 | 154.89 | 167.72 | 201.29 | 231.55 | 251.12 | 140.32 | 181.86 | 204.19 | 226.66 | 272.32 | 300.04 |
| 64 | 127.84 | 163.35 | 179.58 | 215.83 | 247.56 | 267.10 | 146.87 | 193.40 | 216.73 | 242.67 | 289.90 | 319.22 |
| 65 | 133.32 | 173.85 | 189.85 | 228.85 | 263.52 | 283.04 | 153.57 | 205.78 | 228.82 | 258.64 | 309.06 | 339.97 |
| 66 | 143.32 | 188.12 | 206.75 | 243.60 | 281.06 | 303.81 | 168.19 | 222.19 | 249.42 | 274.57 | 329.80 | 360.67 |
| 67 | 155.13 | 203.89 | 221.42 | 259.62 | 305.06 | 327.77 | 181.81 | 240.15 | 264.49 | 293.70 | 356.98 | 381.32 |
| 68 | 168.88 | 221.73 | 244.84 | 280.37 | 333.85 | 351.68 | 197.96 | 257.68 | 286.85 | 317.65 | 385.71 | 408.40 |
| 69 | 183.71 | 240.04 | 273.37 | 309.16 | 364.19 | 390.09 | 216.85 | 280.02 | 314.02 | 349.63 | 419.23 | 446.74 |
| 70 | 204.61 | 268.36 | 302.50 | 342.73 | 397.69 | 430.02 | 237.37 | 302.31 | 341.11 | 386.38 | 452.66 | 493.07 |
| 71 | 229.28 | 290.63 | 324.54 | 377.82 | 434.34 | 468.24 | 259.96 | 326.16 | 366.52 | 426.26 | 490.85 | 529.60 |
| 72 | 251.57 | 314.46 | 349.94 | 420.90 | 477.34 | 514.43 | 283.82 | 354.78 | 395.09 | 472.50 | 535.39 | 575.71 |
| 73 | 275.42 | 344.67 | 381.72 | 468.69 | 528.28 | 565.33 | 307.63 | 386.55 | 431.65 | 521.84 | 586.27 | 624.92 |
| 74 | 302.42 | 378.02 | 419.85 | 522.80 | 585.54 | 622.53 | 332.98 | 421.46 | 471.32 | 577.49 | 641.84 | 682.05 |
| 75 | 327.75 | 416.11 | 470.74 | 578.38 | 645.86 | 686.02 | 358.27 | 459.49 | 520.54 | 633.01 | 703.70 | 745.47 |
| 76 | 353.01 | 462.13 | 534.33 | 640.24 | 715.66 | 762.19 | 385.11 | 503.85 | 580.87 | 693.19 | 771.82 | 821.56 |
| 77 | 383.02 | 519.24 | 608.99 | 706.75 | 799.70 | 857.39 | 411.87 | 556.10 | 649.05 | 754.83 | 854.19 | 915.09 |
| 78 | 414.87 | 581.45 | 687.17 | 778.48 | 892.20 | 962.68 | 443.70 | 615.09 | 722.41 | 821.72 | 945.06 | 1018.75 |
| 79 | 450.11 | 647.13 | 768.87 | 853.76 | 991.52 | 1074.81 | 477.34 | 675.96 | 797.70 | 893.81 | 1041.17 | 1129.27 |
| 80 | 491.75 | 714.40 | | | | | 517.38 | 738.43 | | | | |
| 81 | 544.61 | 784.88 | | | | | 565.44 | 805.71 | | | | |
| 82 | 603.88 | 858.57 | | | | | 623.10 | 876.19 | | | | |
| 83 | 671.16 | 933.85 | | | | | 687.17 | 948.27 | | | | |
| 84 | 744.84 | 1013.94 | | | | | 757.65 | 1023.55 | | | | |
| 85+ | | | | | | | | | | | | |

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

# Appendix B4

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

## NH-99 VA 4/99

***Premiums to be used only with those that have***

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

### Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

| Age | 1.8% Simple Inflation | | | | | | 1.8% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 38.44 | 48.05 | 54.46 | 60.87 | 75.32 | 84.90 | 57.11 | 71.78 | 80.01 | 91.54 | 109.66 | 121.11 |
| 30 | 38.44 | 48.05 | 54.46 | 60.87 | 75.40 | 85.06 | 57.25 | 71.92 | 80.20 | 91.65 | 109.66 | 121.11 |
| 31 | 38.44 | 48.05 | 54.46 | 60.87 | 75.47 | 85.22 | 57.28 | 71.99 | 80.20 | 91.65 | 109.66 | 121.11 |
| 32 | 38.44 | 48.05 | 54.46 | 60.87 | 75.62 | 85.30 | 57.28 | 72.01 | 80.20 | 91.65 | 109.66 | 121.11 |
| 33 | 38.48 | 48.05 | 54.49 | 60.87 | 75.69 | 85.46 | 57.28 | 72.01 | 80.20 | 91.65 | 109.66 | 121.11 |
| 34 | 38.48 | 48.05 | 54.56 | 60.92 | 75.84 | 85.62 | 57.28 | 72.01 | 80.20 | 91.65 | 109.66 | 121.11 |
| 35 | 38.55 | 48.08 | 54.56 | 60.99 | 75.99 | 85.70 | 57.28 | 72.01 | 80.20 | 91.65 | 109.66 | 121.11 |
| 36 | 38.62 | 48.15 | 54.63 | 61.14 | 76.07 | 85.86 | 57.28 | 72.01 | 80.20 | 91.65 | 109.66 | 121.11 |
| 37 | 38.69 | 48.22 | 54.78 | 61.21 | 76.22 | 86.02 | 57.28 | 72.01 | 80.20 | 91.65 | 109.66 | 121.11 |
| 38 | 38.69 | 48.29 | 54.85 | 61.28 | 76.37 | 86.18 | 57.28 | 72.01 | 80.20 | 91.65 | 109.66 | 121.11 |
| 39 | 38.76 | 48.36 | 54.92 | 61.42 | 76.52 | 86.42 | 57.28 | 72.01 | 80.20 | 91.65 | 109.66 | 121.11 |
| 40 | 38.83 | 48.43 | 54.99 | 61.49 | 76.66 | 86.58 | 57.28 | 72.01 | 80.20 | 91.65 | 109.66 | 121.11 |
| 41 | 38.91 | 48.51 | 55.07 | 61.57 | 76.83 | 86.74 | 57.28 | 72.01 | 80.20 | 91.65 | 109.66 | 121.11 |
| 42 | 38.91 | 48.59 | 55.15 | 61.73 | 76.92 | 86.74 | 57.28 | 72.01 | 80.20 | 91.65 | 109.66 | 121.11 |
| 43 | 38.99 | 48.66 | 55.30 | 61.81 | 76.92 | 86.74 | 57.28 | 72.01 | 80.20 | 91.65 | 109.66 | 121.11 |
| 44 | 39.07 | 48.60 | 55.17 | 61.89 | 76.92 | 86.74 | 57.28 | 72.01 | 80.20 | 91.65 | 109.66 | 121.11 |
| 45 | 50.05 | 64.41 | 71.09 | 79.17 | 99.26 | 110.80 | 68.74 | 83.47 | 91.65 | 101.47 | 122.75 | 134.21 |
| 46 | 50.06 | 64.56 | 71.25 | 79.25 | 99.43 | 111.06 | 68.74 | 83.47 | 91.65 | 101.47 | 122.75 | 134.21 |
| 47 | 50.14 | 64.65 | 71.34 | 79.41 | 99.61 | 111.24 | 68.74 | 83.47 | 91.65 | 101.47 | 122.75 | 134.21 |
| 48 | 50.22 | 64.73 | 71.50 | 79.57 | 99.78 | 111.29 | 68.74 | 83.47 | 91.65 | 101.47 | 122.75 | 134.21 |
| 49 | 50.30 | 64.88 | 71.59 | 79.66 | 99.84 | 111.29 | 68.74 | 83.47 | 91.65 | 101.47 | 122.75 | 134.21 |
| 50 | 55.12 | 69.57 | 78.01 | 87.66 | 107.96 | 121.11 | 73.65 | 86.74 | 94.93 | 106.38 | 127.66 | 140.75 |
| 51 | 58.31 | 72.76 | 82.81 | 92.56 | 112.85 | 126.02 | 75.29 | 90.02 | 98.20 | 108.02 | 130.93 | 144.03 |
| 52 | 61.57 | 77.65 | 85.96 | 95.69 | 117.80 | 130.93 | 76.92 | 91.65 | 99.84 | 111.29 | 134.21 | 147.30 |
| 53 | 63.11 | 80.92 | 90.81 | 100.54 | 122.75 | 135.84 | 78.56 | 94.93 | 104.75 | 112.93 | 137.48 | 150.57 |
| 54 | 66.34 | 84.11 | 94.04 | 103.81 | 127.65 | 142.39 | 81.83 | 96.56 | 106.38 | 116.20 | 140.75 | 155.48 |
| 55 | 69.61 | 85.77 | 98.85 | 108.66 | 132.57 | 147.23 | 83.46 | 99.84 | 109.66 | 119.48 | 144.03 | 158.76 |
| 56 | 74.50 | 92.28 | 103.75 | 115.17 | 140.75 | 155.48 | 90.01 | 106.38 | 116.20 | 126.02 | 152.21 | 168.58 |
| 57 | 79.32 | 98.74 | 110.30 | 124.97 | 150.57 | 165.30 | 94.84 | 114.57 | 127.66 | 135.84 | 163.67 | 181.67 |
| 58 | 85.83 | 105.21 | 116.78 | 134.68 | 160.39 | 176.76 | 101.38 | 124.39 | 137.48 | 147.30 | 178.40 | 198.04 |
| 59 | 92.25 | 111.76 | 124.96 | 144.39 | 170.21 | 186.58 | 106.16 | 132.43 | 150.57 | 158.76 | 193.13 | 214.40 |
| 60 | 98.72 | 118.23 | 129.90 | 152.48 | 178.40 | 194.76 | 114.28 | 142.02 | 160.20 | 170.21 | 204.58 | 227.50 |
| 61 | 103.61 | 124.82 | 136.99 | 160.68 | 187.99 | 204.33 | 119.21 | 148.56 | 167.00 | 178.18 | 217.41 | 240.30 |
| 62 | 106.12 | 131.14 | 143.12 | 168.75 | 197.55 | 213.88 | 121.32 | 156.39 | 173.52 | 191.02 | 228.57 | 253.06 |
| 63 | 109.38 | 138.92 | 149.08 | 180.19 | 207.09 | 223.40 | 124.73 | 164.15 | 183.28 | 202.20 | 242.97 | 267.43 |
| 64 | 112.80 | 143.12 | 158.09 | 189.87 | 216.61 | 234.53 | 129.87 | 169.42 | 191.23 | 213.35 | 255.70 | 281.76 |
| 65 | 117.21 | 150.77 | 165.74 | 199.63 | 227.73 | 247.25 | 133.80 | 178.45 | 198.63 | 226.10 | 268.40 | 296.05 |
| 66 | 124.11 | 163.24 | 179.38 | 211.12 | 242.07 | 263.19 | 143.50 | 191.38 | 215.41 | 240.45 | 285.94 | 313.56 |
| 67 | 135.55 | 177.43 | 195.46 | 227.17 | 264.49 | 285.59 | 158.10 | 206.08 | 233.66 | 258.00 | 308.30 | 337.51 |
| 68 | 146.06 | 192.06 | 216.77 | 247.96 | 288.47 | 312.78 | 174.02 | 223.65 | 252.82 | 280.37 | 335.47 | 366.27 |
| 69 | 159.22 | 210.23 | 240.00 | 271.93 | 317.25 | 343.15 | 188.15 | 242.80 | 273.55 | 305.92 | 364.19 | 396.57 |
| 70 | 179.43 | 232.80 | 263.89 | 297.46 | 344.34 | 375.06 | 206.90 | 263.51 | 295.84 | 336.26 | 392.84 | 428.41 |
| 71 | 200.21 | 251.88 | 282.56 | 329.38 | 377.82 | 408.50 | 227.66 | 284.17 | 319.70 | 371.36 | 426.26 | 461.78 |
| 72 | 220.93 | 274.15 | 304.79 | 366.07 | 416.06 | 448.31 | 246.73 | 309.62 | 343.49 | 409.61 | 464.44 | 499.91 |
| 73 | 241.59 | 299.58 | 331.79 | 407.49 | 459.03 | 491.24 | 267.36 | 336.62 | 373.66 | 455.81 | 508.96 | 544.39 |
| 74 | 262.20 | 328.16 | 365.16 | 455.24 | 508.32 | 542.10 | 291.16 | 366.76 | 410.20 | 501.89 | 558.19 | 593.58 |
| 75 | 284.37 | 363.09 | 409.69 | 504.48 | 562.31 | 596.05 | 311.68 | 400.05 | 454.67 | 551.07 | 612.12 | 647.46 |
| 76 | 308.08 | 402.76 | 465.34 | 556.80 | 622.59 | 662.70 | 335.36 | 438.06 | 505.45 | 603.33 | 672.33 | 714.05 |
| 77 | 333.34 | 451.93 | 528.86 | 615.40 | 695.53 | 745.21 | 358.98 | 483.99 | 565.72 | 657.07 | 743.61 | 794.89 |
| 78 | 362.01 | 506.17 | 599.07 | 677.56 | 776.87 | 837.74 | 386.03 | 535.00 | 627.91 | 716.01 | 821.72 | 887.40 |
| 79 | 392.44 | 562.23 | 667.95 | 743.24 | 861.77 | 933.85 | 414.87 | 587.86 | 693.58 | 776.87 | 905.02 | 983.51 |
| 80 | 427.68 | 621.50 | | | | | 450.11 | 643.92 | | | | |
| 81 | 472.53 | 683.97 | | | | | 493.36 | 701.59 | | | | |
| 82 | 525.39 | 746.44 | | | | | 543.01 | 760.86 | | | | |
| 83 | 584.66 | 812.11 | | | | | 599.07 | 824.93 | | | | |
| 84 | 648.73 | 880.99 | | | | | 659.94 | 890.60 | | | | |
| 85+ | | | | | | | | | | | | |

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

# Appendix C1

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

## NH-99 VA 4/99

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

### Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

| Age | GPO Inflation with Shared Cost | | | | | | 2.2% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | | | | | 2.2% Compound Inflation or 5.0% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 21.31 | 24.54 | 26.64 | 34.40 | 39.68 | 48.27 | 40.65 | 52.03 | 56.91 | 65.04 | 81.18 | 88.01 | 109.58 | 134.63 | 152.43 | 174.80 | 220.60 | 242.35 |
| 30 | 22.53 | 25.80 | 28.25 | 36.02 | 43.90 | 48.78 | 40.65 | 52.03 | 56.91 | 65.04 | 84.28 | 94.52 | 116.50 | 141.46 | 161.57 | 180.21 | 220.60 | 242.35 |
| 31 | 23.13 | 26.43 | 29.23 | 37.01 | 43.90 | 48.78 | 40.65 | 52.03 | 56.91 | 65.04 | 87.40 | 101.12 | 118.07 | 144.91 | 161.57 | 180.21 | 220.60 | 242.35 |
| 32 | 23.74 | 27.43 | 30.47 | 37.40 | 43.90 | 48.78 | 40.65 | 52.03 | 56.91 | 65.04 | 93.71 | 104.45 | 118.07 | 146.03 | 161.57 | 180.21 | 220.60 | 242.35 |
| 33 | 24.11 | 28.06 | 31.45 | 37.40 | 43.90 | 48.78 | 42.11 | 52.03 | 58.11 | 65.04 | 96.90 | 111.16 | 118.07 | 146.03 | 161.57 | 180.21 | 220.60 | 242.35 |
| 34 | 24.39 | 29.07 | 32.44 | 37.40 | 43.90 | 48.78 | 42.11 | 52.03 | 61.04 | 67.34 | 103.32 | 117.96 | 118.07 | 146.03 | 161.57 | 180.21 | 220.60 | 242.35 |
| 35 | 24.39 | 29.70 | 32.52 | 37.40 | 43.90 | 48.78 | 45.04 | 53.33 | 61.04 | 70.33 | 109.83 | 121.39 | 118.07 | 146.03 | 161.57 | 180.21 | 220.60 | 242.35 |
| 36 | 24.39 | 30.90 | 32.52 | 37.40 | 43.90 | 48.78 | 48.00 | 56.29 | 64.00 | 76.38 | 113.12 | 128.31 | 118.07 | 146.03 | 161.57 | 180.21 | 220.60 | 242.35 |
| 37 | 24.39 | 30.90 | 32.52 | 37.40 | 43.90 | 51.17 | 51.00 | 59.28 | 69.98 | 79.44 | 119.75 | 135.31 | 118.07 | 146.03 | 161.57 | 180.21 | 220.60 | 242.35 |
| 38 | 24.39 | 30.90 | 32.52 | 37.40 | 43.90 | 51.17 | 51.00 | 62.30 | 73.02 | 82.52 | 126.46 | 142.40 | 118.07 | 146.03 | 161.57 | 180.21 | 220.60 | 242.35 |
| 39 | 24.39 | 30.90 | 33.78 | 38.87 | 45.88 | 54.34 | 54.04 | 65.35 | 76.07 | 88.75 | 133.26 | 153.17 | 118.07 | 146.03 | 161.57 | 180.21 | 220.60 | 242.35 |
| 40 | 26.29 | 31.99 | 36.47 | 41.58 | 48.71 | 57.54 | 57.10 | 68.42 | 79.16 | 91.91 | 140.13 | 160.46 | 118.07 | 146.03 | 161.57 | 180.21 | 220.60 | 242.35 |
| 41 | 26.50 | 32.23 | 39.48 | 44.65 | 51.93 | 60.95 | 60.51 | 71.85 | 82.65 | 95.53 | 147.86 | 167.78 | 118.07 | 146.03 | 161.57 | 180.21 | 220.60 | 242.35 |
| 42 | 29.44 | 35.25 | 39.78 | 44.98 | 55.22 | 64.41 | 60.82 | 75.34 | 86.21 | 102.47 | 152.24 | 167.78 | 118.07 | 146.03 | 161.57 | 180.21 | 220.60 | 242.35 |
| 43 | 29.68 | 35.51 | 42.91 | 48.16 | 58.58 | 67.94 | 64.31 | 78.90 | 93.06 | 106.26 | 152.24 | 167.78 | 118.07 | 146.03 | 161.57 | 180.21 | 220.60 | 242.35 |
| 44 | 29.92 | 38.65 | 43.23 | 50.57 | 62.03 | 71.52 | 67.89 | 82.51 | 96.78 | 110.11 | 152.24 | 167.78 | 118.07 | 146.03 | 161.57 | 180.21 | 220.60 | 242.35 |
| 45 | 30.90 | 39.03 | 45.20 | 50.51 | 63.81 | 72.40 | 68.69 | 82.65 | 98.75 | 111.72 | 171.99 | 192.12 | 133.60 | 164.67 | 183.31 | 205.06 | 245.46 | 273.42 |
| 46 | 33.18 | 40.81 | 45.54 | 53.73 | 67.23 | 75.87 | 69.03 | 89.28 | 105.67 | 115.43 | 179.91 | 203.68 | 133.60 | 164.67 | 183.31 | 205.06 | 245.46 | 273.42 |
| 47 | 33.45 | 41.11 | 48.74 | 57.03 | 70.72 | 79.40 | 72.52 | 92.86 | 109.44 | 122.44 | 187.98 | 211.70 | 133.60 | 164.67 | 183.31 | 205.06 | 245.46 | 273.42 |
| 48 | 33.72 | 44.30 | 52.01 | 57.46 | 74.29 | 82.98 | 76.08 | 96.49 | 116.61 | 129.59 | 196.20 | 214.38 | 133.60 | 164.67 | 183.31 | 205.06 | 245.46 | 273.42 |
| 49 | 36.90 | 44.63 | 52.41 | 60.87 | 81.10 | 90.02 | 79.71 | 103.46 | 120.54 | 133.54 | 198.85 | 214.38 | 133.60 | 164.67 | 183.31 | 205.06 | 245.46 | 273.42 |
| 50 | 36.07 | 46.75 | 56.59 | 63.41 | 84.69 | 91.09 | 84.72 | 104.99 | 124.82 | 140.96 | 214.41 | 233.03 | 139.82 | 177.10 | 195.74 | 214.38 | 257.88 | 285.85 |
| 51 | 39.94 | 49.27 | 59.01 | 66.01 | 90.72 | 99.36 | 87.29 | 107.73 | 131.86 | 147.17 | 226.04 | 245.46 | 146.03 | 180.21 | 198.85 | 220.60 | 264.10 | 292.06 |
| 52 | 39.15 | 50.34 | 58.68 | 70.11 | 95.40 | 105.37 | 93.24 | 116.00 | 135.14 | 152.24 | 237.31 | 257.88 | 152.24 | 186.42 | 205.06 | 223.71 | 270.31 | 301.38 |
| 53 | 42.71 | 52.59 | 60.93 | 70.31 | 101.60 | 111.83 | 96.33 | 122.08 | 141.83 | 159.00 | 245.46 | 270.31 | 158.46 | 189.53 | 211.28 | 229.92 | 279.63 | 307.60 |
| 54 | 41.97 | 53.65 | 62.48 | 73.05 | 107.87 | 117.92 | 98.65 | 124.91 | 148.58 | 169.64 | 257.59 | 282.74 | 164.67 | 198.85 | 217.49 | 236.13 | 285.85 | 313.81 |
| 55 | 44.56 | 55.98 | 65.20 | 75.83 | 114.21 | 122.54 | 104.72 | 131.09 | 153.41 | 174.09 | 267.20 | 291.91 | 170.33 | 201.96 | 220.60 | 239.24 | 292.06 | 320.02 |
| 56 | 48.45 | 59.96 | 72.71 | 83.47 | 122.90 | 136.88 | 115.54 | 139.57 | 164.60 | 189.73 | 282.74 | 313.81 | 179.66 | 214.38 | 236.13 | 254.78 | 307.60 | 341.77 |
| 57 | 54.08 | 69.18 | 77.46 | 91.57 | 137.68 | 151.62 | 120.61 | 150.82 | 179.84 | 205.19 | 304.49 | 335.56 | 188.34 | 233.03 | 257.88 | 276.53 | 332.45 | 366.63 |
| 58 | 58.09 | 73.80 | 86.98 | 104.77 | 153.47 | 164.74 | 131.60 | 162.11 | 191.64 | 221.44 | 326.24 | 357.31 | 200.77 | 251.67 | 279.63 | 298.27 | 363.52 | 400.81 |
| 59 | 65.68 | 81.52 | 94.89 | 115.18 | 166.96 | 184.35 | 140.84 | 177.17 | 207.29 | 237.73 | 347.99 | 382.16 | 209.47 | 266.34 | 307.60 | 323.13 | 394.59 | 434.98 |
| 60 | 70.24 | 89.57 | 103.30 | 127.39 | 180.43 | 201.86 | 152.18 | 186.30 | 220.66 | 251.59 | 369.74 | 400.81 | 219.09 | 276.78 | 319.70 | 347.99 | 425.66 | 469.16 |
| 61 | 78.03 | 97.71 | 113.41 | 137.87 | 198.63 | 217.44 | 162.75 | 202.97 | 238.03 | 270.58 | 380.08 | 410.25 | 232.51 | 291.85 | 338.03 | 365.00 | 440.41 | 485.66 |
| 62 | 86.12 | 107.05 | 121.97 | 148.46 | 214.66 | 237.37 | 175.73 | 217.70 | 257.08 | 288.40 | 392.17 | 424.37 | 246.26 | 305.90 | 351.20 | 377.54 | 456.56 | 503.39 |
| 63 | 95.11 | 116.32 | 132.47 | 159.33 | 235.13 | 253.23 | 190.39 | 232.65 | 272.68 | 311.92 | 402.92 | 436.97 | 255.37 | 320.64 | 360.36 | 394.41 | 473.86 | 522.10 |
| 64 | 102.06 | 126.80 | 145.72 | 172.32 | 255.89 | 277.77 | 203.73 | 247.80 | 296.36 | 331.68 | 417.84 | 450.83 | 261.15 | 332.62 | 373.86 | 409.59 | 489.31 | 538.79 |
| 65 | 111.65 | 137.40 | 156.87 | 185.09 | 277.06 | 298.36 | 216.42 | 266.92 | 313.71 | 353.07 | 431.09 | 463.03 | 268.77 | 340.62 | 383.19 | 423.11 | 505.60 | 556.16 |
| 66 | 122.48 | 151.10 | 172.88 | 206.69 | 288.27 | 308.86 | 231.19 | 287.09 | 334.47 | 381.80 | 445.28 | 481.31 | 280.55 | 352.62 | 396.37 | 434.98 | 522.49 | 571.40 |
| 67 | 134.59 | 165.85 | 191.13 | 231.92 | 300.96 | 318.37 | 245.79 | 307.52 | 359.12 | 397.97 | 467.61 | 502.43 | 286.04 | 368.12 | 405.43 | 450.20 | 547.20 | 584.51 |
| 68 | 148.67 | 183.18 | 209.29 | 255.51 | 316.98 | 333.79 | 262.43 | 332.01 | 377.02 | 415.44 | 494.69 | 521.10 | 297.77 | 381.82 | 425.05 | 470.67 | 571.53 | 605.15 |
| 69 | 161.60 | 200.61 | 230.32 | 284.99 | 333.53 | 356.69 | 277.94 | 354.29 | 398.38 | 442.38 | 521.13 | 558.19 | 315.00 | 400.69 | 449.33 | 500.29 | 599.88 | 639.26 |
| 70 | 179.42 | 220.16 | 252.06 | 314.65 | 359.28 | 386.06 | 290.10 | 370.44 | 419.53 | 473.09 | 548.96 | 593.60 | 330.27 | 417.30 | 470.86 | 533.34 | 624.84 | 680.63 |
| 71 | 196.57 | 242.66 | 273.89 | 339.33 | 386.57 | 416.64 | 304.96 | 386.57 | 431.67 | 502.55 | 577.71 | 622.81 | 345.77 | 433.82 | 487.51 | 566.98 | 652.88 | 704.42 |
| 72 | 216.38 | 265.04 | 299.04 | 369.52 | 421.13 | 452.10 | 322.04 | 402.55 | 447.97 | 538.80 | 611.05 | 658.53 | 363.33 | 454.16 | 505.77 | 604.86 | 685.37 | 736.98 |
| 73 | 238.09 | 289.93 | 326.45 | 400.31 | 457.79 | 489.49 | 338.88 | 424.10 | 469.68 | 576.69 | 650.02 | 695.60 | 378.52 | 475.62 | 531.11 | 642.09 | 721.36 | 768.92 |
| 74 | 260.27 | 316.03 | 354.95 | 433.15 | 488.25 | 524.35 | 357.16 | 446.45 | 495.85 | 617.44 | 691.53 | 735.22 | 393.26 | 497.75 | 556.64 | 682.03 | 758.02 | 805.52 |
| 75 | 272.78 | 345.24 | 384.21 | 456.45 | 516.46 | 551.01 | 370.98 | 470.99 | 532.82 | 654.66 | 731.04 | 776.50 | 405.53 | 520.09 | 589.20 | 716.49 | 796.51 | 843.79 |
| 76 | 285.01 | 363.21 | 410.14 | 479.65 | 538.74 | 576.97 | 382.33 | 500.51 | 578.71 | 693.41 | 775.09 | 825.49 | 417.09 | 545.69 | 629.11 | 750.76 | 835.92 | 889.79 |
| 77 | 300.08 | 381.32 | 429.39 | 499.03 | 562.03 | 600.16 | 396.24 | 537.16 | 630.00 | 731.13 | 827.29 | 886.97 | 426.08 | 575.29 | 671.45 | 780.87 | 883.66 | 946.66 |
| 78 | 325.22 | 409.77 | 461.81 | 534.98 | 601.65 | 642.30 | 421.16 | 590.27 | 697.59 | 790.28 | 905.73 | 977.28 | 450.43 | 624.42 | 733.36 | 834.18 | 959.39 | 1034.19 |
| 79 | 356.11 | 450.43 | 507.34 | 580.51 | 653.69 | 697.59 | 456.93 | 656.94 | 780.52 | 866.70 | 1006.55 | 1091.10 | 484.57 | 686.21 | 809.79 | 907.35 | 1056.95 | 1146.39 |
| 80 | 393.51 | 499.21 | 561.00 | 639.05 | 720.36 | 772.39 | 499.21 | 725.23 | | | | | 525.23 | 749.62 | | | | |
| 81 | 443.92 | 561.00 | 632.55 | 713.85 | 814.67 | 878.09 | 552.87 | 796.78 | | | | | 574.01 | 817.92 | | | | |
| 82 | 502.46 | 635.80 | 717.10 | 804.91 | 931.75 | 1008.17 | 613.03 | 871.58 | | | | | 632.55 | 889.47 | | | | |
| 83 | 569.13 | 720.36 | 813.04 | 910.61 | 1066.71 | 1161.02 | 681.33 | 948.01 | | | | | 697.59 | 962.64 | | | | |
| 84 | 642.30 | 813.04 | 917.11 | 1024.43 | 1214.68 | 1330.14 | 756.13 | 1029.31 | | | | | 769.14 | 1039.07 | | | | |
| 85+ | 881.34 | 1118.75 | 1265.09 | 1401.68 | 1705.76 | 1892.76 | | | | | | | | | | | | |

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

# Appendix C1

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

## NH-99 VA 4/99

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

### Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

| Age | GPO Inflation with Shared Cost | | | | | | 2.2% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | | | | | 2.2% Compound Inflation or 5.0% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 19.89 | 21.96 | 25.31 | 32.91 | 38.21 | 45.05 | 39.03 | 48.78 | 55.29 | 61.79 | 77.86 | 86.38 | 100.92 | 126.04 | 143.64 | 168.77 | 208.17 | 229.92 |
| 30 | 21.02 | 23.08 | 26.83 | 34.45 | 42.28 | 45.53 | 39.03 | 48.78 | 55.29 | 61.79 | 80.84 | 92.77 | 107.30 | 132.43 | 152.24 | 173.99 | 208.17 | 229.92 |
| 31 | 21.59 | 23.65 | 27.77 | 35.40 | 42.28 | 45.53 | 39.03 | 48.78 | 55.29 | 61.79 | 83.84 | 99.25 | 108.75 | 135.66 | 152.24 | 173.99 | 208.17 | 229.92 |
| 32 | 22.16 | 24.55 | 28.94 | 35.77 | 42.28 | 45.53 | 39.03 | 48.78 | 55.29 | 61.79 | 89.89 | 102.51 | 108.75 | 136.71 | 152.24 | 173.99 | 208.17 | 229.92 |
| 33 | 22.50 | 25.11 | 29.88 | 35.77 | 42.28 | 45.53 | 40.42 | 48.78 | 56.45 | 61.79 | 92.94 | 109.11 | 108.75 | 136.71 | 152.24 | 173.99 | 208.17 | 229.92 |
| 34 | 22.77 | 26.01 | 30.82 | 35.77 | 42.28 | 45.53 | 40.42 | 48.78 | 59.29 | 63.97 | 99.11 | 115.78 | 108.75 | 136.71 | 152.24 | 173.99 | 208.17 | 229.92 |
| 35 | 22.77 | 26.57 | 30.90 | 35.77 | 42.28 | 45.53 | 43.24 | 50.00 | 59.29 | 66.81 | 105.35 | 119.14 | 108.75 | 136.71 | 152.24 | 173.99 | 208.17 | 229.92 |
| 36 | 22.77 | 27.64 | 30.90 | 35.77 | 42.28 | 45.53 | 46.08 | 52.78 | 62.17 | 72.56 | 108.50 | 125.94 | 108.75 | 136.71 | 152.24 | 173.99 | 208.17 | 229.92 |
| 37 | 22.77 | 27.64 | 30.90 | 35.77 | 42.28 | 47.76 | 48.96 | 55.58 | 67.98 | 75.47 | 114.86 | 132.81 | 108.75 | 136.71 | 152.24 | 173.99 | 208.17 | 229.92 |
| 38 | 22.77 | 27.64 | 30.90 | 35.77 | 42.28 | 47.76 | 48.96 | 58.41 | 70.93 | 78.39 | 121.30 | 139.76 | 108.75 | 136.71 | 152.24 | 173.99 | 208.17 | 229.92 |
| 39 | 22.77 | 27.64 | 32.09 | 37.18 | 44.18 | 50.72 | 51.87 | 61.26 | 73.90 | 84.32 | 127.82 | 150.33 | 108.75 | 136.71 | 152.24 | 173.99 | 208.17 | 229.92 |
| 40 | 24.54 | 28.62 | 34.64 | 39.77 | 46.91 | 53.70 | 54.82 | 64.15 | 76.90 | 87.31 | 134.41 | 157.48 | 108.75 | 136.71 | 152.24 | 173.99 | 208.17 | 229.92 |
| 41 | 24.74 | 28.83 | 37.51 | 42.71 | 50.00 | 56.89 | 58.09 | 67.36 | 80.29 | 90.76 | 141.82 | 164.67 | 108.75 | 136.71 | 152.24 | 173.99 | 208.17 | 229.92 |
| 42 | 27.48 | 31.54 | 37.79 | 43.03 | 53.17 | 60.12 | 58.38 | 70.63 | 83.74 | 97.35 | 146.03 | 164.67 | 108.75 | 136.71 | 152.24 | 173.99 | 208.17 | 229.92 |
| 43 | 27.70 | 31.77 | 40.76 | 46.06 | 56.41 | 63.41 | 61.74 | 73.96 | 90.40 | 100.95 | 146.03 | 164.67 | 108.75 | 136.71 | 152.24 | 173.99 | 208.17 | 229.92 |
| 44 | 27.93 | 34.58 | 41.07 | 48.37 | 59.73 | 66.75 | 65.17 | 77.35 | 94.01 | 104.60 | 146.03 | 164.67 | 108.75 | 136.71 | 152.24 | 173.99 | 208.17 | 229.92 |
| 45 | 29.27 | 35.77 | 45.20 | 48.70 | 60.16 | 70.44 | 66.54 | 78.72 | 96.55 | 107.34 | 163.93 | 189.34 | 130.50 | 158.46 | 173.99 | 192.64 | 233.03 | 254.78 |
| 46 | 31.44 | 37.41 | 45.54 | 51.81 | 63.39 | 73.82 | 66.87 | 85.03 | 103.32 | 110.91 | 171.47 | 200.73 | 130.50 | 158.46 | 173.99 | 192.64 | 233.03 | 254.78 |
| 47 | 31.69 | 37.69 | 48.74 | 55.00 | 66.68 | 77.26 | 70.26 | 88.44 | 107.01 | 117.64 | 179.17 | 208.63 | 130.50 | 158.46 | 173.99 | 192.64 | 233.03 | 254.78 |
| 48 | 31.94 | 40.61 | 52.01 | 55.41 | 70.05 | 80.74 | 73.70 | 91.90 | 114.02 | 124.51 | 187.00 | 211.28 | 130.50 | 158.46 | 173.99 | 192.64 | 233.03 | 254.78 |
| 49 | 34.96 | 40.91 | 52.41 | 58.70 | 76.46 | 87.59 | 77.21 | 98.54 | 117.86 | 128.30 | 189.53 | 211.28 | 130.50 | 158.46 | 173.99 | 192.64 | 233.03 | 254.78 |
| 50 | 34.26 | 46.75 | 54.50 | 63.41 | 80.35 | 91.09 | 82.30 | 98.14 | 124.82 | 135.92 | 202.16 | 229.92 | 139.82 | 164.67 | 180.21 | 201.96 | 242.35 | 267.20 |
| 51 | 38.13 | 47.45 | 56.98 | 66.01 | 84.08 | 97.04 | 84.93 | 100.99 | 129.32 | 144.63 | 210.77 | 239.24 | 142.92 | 170.89 | 186.42 | 205.06 | 248.56 | 273.42 |
| 52 | 37.45 | 46.87 | 56.79 | 68.05 | 88.75 | 103.03 | 90.85 | 109.18 | 130.22 | 144.87 | 221.90 | 248.56 | 146.03 | 173.99 | 189.53 | 211.28 | 254.78 | 279.63 |
| 53 | 40.93 | 50.84 | 60.93 | 66.51 | 94.82 | 107.17 | 89.45 | 115.17 | 136.94 | 151.66 | 233.03 | 257.88 | 149.14 | 180.21 | 198.85 | 214.38 | 260.99 | 285.85 |
| 54 | 41.97 | 50.30 | 58.91 | 69.30 | 100.98 | 113.20 | 94.06 | 118.10 | 141.28 | 157.35 | 242.07 | 270.31 | 155.35 | 183.31 | 201.96 | 220.60 | 267.20 | 295.17 |
| 55 | 42.91 | 52.59 | 61.68 | 72.13 | 104.89 | 117.92 | 100.07 | 121.89 | 146.22 | 164.28 | 251.67 | 276.55 | 157.94 | 189.53 | 208.17 | 226.81 | 273.42 | 301.38 |
| 56 | 45.10 | 56.54 | 67.25 | 77.78 | 115.81 | 129.68 | 108.47 | 132.59 | 154.91 | 174.95 | 267.20 | 295.17 | 170.37 | 201.96 | 220.60 | 239.24 | 288.95 | 320.02 |
| 57 | 50.70 | 63.86 | 70.42 | 85.84 | 130.31 | 144.16 | 113.66 | 141.54 | 167.53 | 192.68 | 285.85 | 313.81 | 176.19 | 217.49 | 242.35 | 257.88 | 310.70 | 344.88 |
| 58 | 56.38 | 68.65 | 79.73 | 98.73 | 141.09 | 154.75 | 124.55 | 150.53 | 176.90 | 206.51 | 304.49 | 335.56 | 188.60 | 236.13 | 260.99 | 279.63 | 338.67 | 375.95 |
| 59 | 62.13 | 76.20 | 89.31 | 107.09 | 152.01 | 171.55 | 131.60 | 163.00 | 192.31 | 220.39 | 323.13 | 354.20 | 191.77 | 245.15 | 285.85 | 301.38 | 366.63 | 407.02 |
| 60 | 65.10 | 82.40 | 94.08 | 117.12 | 167.73 | 183.75 | 140.65 | 172.15 | 202.90 | 231.86 | 338.67 | 369.74 | 204.49 | 253.47 | 295.57 | 323.13 | 388.38 | 431.88 |
| 61 | 72.71 | 88.66 | 103.96 | 123.47 | 180.57 | 196.73 | 148.80 | 186.06 | 217.55 | 248.03 | 346.90 | 377.07 | 214.85 | 265.58 | 308.11 | 328.80 | 401.20 | 443.43 |
| 62 | 78.94 | 97.83 | 108.84 | 134.03 | 193.97 | 211.28 | 156.99 | 195.93 | 233.71 | 258.57 | 354.13 | 383.39 | 220.19 | 274.46 | 316.08 | 342.42 | 409.73 | 453.63 |
| 63 | 84.14 | 103.39 | 119.23 | 140.94 | 209.01 | 227.12 | 171.11 | 208.67 | 242.38 | 279.22 | 360.36 | 388.73 | 227.00 | 289.42 | 323.47 | 351.85 | 422.78 | 465.35 |
| 64 | 89.30 | 111.88 | 128.23 | 150.02 | 224.23 | 243.38 | 179.76 | 217.12 | 260.90 | 291.78 | 365.61 | 395.85 | 230.91 | 291.39 | 329.87 | 360.11 | 431.58 | 475.57 |
| 65 | 96.76 | 120.46 | 137.50 | 162.46 | 237.48 | 258.76 | 190.26 | 231.49 | 273.87 | 307.99 | 372.55 | 404.48 | 234.17 | 295.38 | 332.63 | 369.89 | 439.08 | 484.31 |
| 66 | 105.52 | 130.06 | 149.30 | 177.16 | 249.66 | 270.25 | 200.20 | 249.13 | 290.20 | 330.90 | 383.50 | 416.96 | 239.37 | 303.71 | 342.32 | 380.93 | 453.00 | 496.75 |
| 67 | 117.04 | 144.39 | 164.98 | 200.70 | 261.17 | 281.06 | 214.77 | 267.62 | 317.02 | 348.22 | 405.43 | 437.76 | 248.73 | 315.89 | 358.17 | 395.48 | 472.59 | 517.36 |
| 68 | 128.85 | 157.57 | 184.67 | 226.12 | 273.76 | 295.37 | 226.96 | 287.58 | 333.79 | 367.41 | 427.45 | 463.47 | 261.75 | 331.39 | 374.62 | 415.44 | 497.09 | 542.71 |
| 69 | 141.40 | 175.05 | 202.04 | 248.51 | 289.52 | 312.68 | 240.88 | 310.29 | 349.74 | 389.11 | 453.97 | 491.02 | 273.31 | 347.42 | 391.43 | 437.75 | 521.13 | 567.46 |
| 70 | 154.96 | 192.64 | 218.32 | 274.48 | 310.19 | 334.73 | 254.40 | 321.35 | 365.98 | 410.61 | 475.32 | 517.72 | 287.87 | 363.74 | 408.38 | 464.17 | 542.27 | 591.36 |
| 71 | 172.25 | 209.66 | 238.93 | 298.52 | 337.18 | 362.95 | 266.31 | 335.03 | 375.84 | 438.12 | 502.55 | 543.35 | 302.82 | 377.98 | 425.23 | 493.96 | 566.98 | 614.22 |
| 72 | 188.59 | 232.62 | 261.19 | 326.17 | 367.46 | 394.29 | 282.82 | 350.94 | 390.17 | 468.61 | 532.61 | 573.89 | 315.85 | 396.36 | 439.71 | 524.35 | 594.54 | 639.95 |
| 73 | 206.87 | 252.76 | 284.03 | 350.77 | 398.33 | 426.08 | 297.26 | 368.61 | 408.24 | 501.38 | 564.80 | 604.44 | 328.97 | 414.19 | 459.77 | 560.84 | 626.23 | 669.83 |
| 74 | 226.08 | 275.84 | 309.68 | 378.06 | 425.56 | 455.95 | 309.67 | 387.56 | 431.26 | 537.64 | 600.34 | 640.23 | 343.86 | 433.15 | 484.45 | 592.74 | 659.23 | 701.03 |
| 75 | 238.22 | 301.63 | 335.96 | 398.25 | 449.17 | 480.09 | 321.88 | 410.98 | 463.72 | 571.01 | 636.48 | 674.67 | 352.79 | 452.81 | 514.64 | 623.75 | 692.85 | 732.86 |
| 76 | 248.52 | 316.29 | 356.26 | 417.09 | 469.22 | 500.51 | 333.67 | 436.21 | 503.98 | 603.04 | 674.29 | 717.74 | 363.21 | 474.44 | 547.43 | 653.44 | 728.17 | 773.35 |
| 77 | 261.95 | 331.58 | 374.68 | 434.37 | 489.08 | 522.24 | 344.84 | 467.53 | 547.10 | 636.63 | 719.52 | 770.92 | 371.37 | 500.68 | 585.24 | 679.74 | 769.26 | 822.31 |
| 78 | 282.94 | 357.74 | 401.64 | 465.06 | 523.60 | 559.37 | 367.49 | 513.84 | 608.16 | 687.83 | 788.65 | 850.44 | 391.89 | 543.11 | 637.42 | 726.86 | 834.18 | 900.85 |
| 79 | 308.96 | 391.89 | 442.29 | 505.71 | 569.13 | 608.16 | 398.39 | 570.76 | 678.08 | 754.50 | 874.83 | 948.01 | 421.16 | 596.77 | 704.09 | 788.65 | 918.74 | 998.42 |
| 80 | 343.10 | 434.16 | 489.45 | 556.12 | 627.67 | 671.57 | 434.16 | 630.92 | | | | | 456.93 | 653.69 | | | | |
| 81 | 385.38 | 487.83 | 551.24 | 621.16 | 710.60 | 762.63 | 479.69 | 694.34 | | | | | 500.83 | 712.22 | | | | |
| 82 | 437.42 | 552.87 | 624.42 | 700.84 | 811.42 | 878.09 | 533.36 | 757.76 | | | | | 551.24 | 772.39 | | | | |
| 83 | 494.33 | 627.67 | 707.35 | 791.90 | 926.87 | 1009.80 | 593.52 | 824.42 | | | | | 608.16 | 837.43 | | | | |
| 84 | 557.75 | 707.35 | 798.41 | 891.09 | 1056.95 | 1157.77 | 658.56 | 894.35 | | | | | 669.95 | 904.10 | | | | |
| 85+ | 765.89 | 974.02 | 1100.86 | 1217.94 | 1484.61 | 1647.22 | | | | | | | | | | | | |

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

# Appendix C2

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

## NH-99 VA 4/99

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

### Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

| Age | 1.3% Simple Inflation or 3.4% Simple Inflation with Shared Cost | | | | | | 1.3% Compound Inflation or 3.4% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 40.65 | 52.03 | 56.91 | 65.04 | 79.82 | 87.83 | 66.01 | 81.57 | 90.53 | 101.37 | 124.64 | 136.93 |
| 30 | 40.65 | 52.03 | 56.91 | 65.04 | 80.11 | 88.43 | 66.58 | 82.13 | 91.28 | 101.82 | 124.64 | 136.93 |
| 31 | 40.65 | 52.03 | 56.91 | 65.04 | 80.40 | 89.04 | 66.71 | 82.42 | 91.28 | 101.82 | 124.64 | 136.93 |
| 32 | 40.65 | 52.03 | 56.91 | 65.04 | 80.97 | 89.34 | 66.71 | 82.51 | 91.28 | 101.82 | 124.64 | 136.93 |
| 33 | 40.79 | 52.03 | 57.02 | 65.04 | 81.26 | 89.95 | 66.71 | 82.51 | 91.28 | 101.82 | 124.64 | 136.93 |
| 34 | 40.79 | 52.03 | 57.30 | 65.26 | 81.84 | 90.56 | 66.71 | 82.51 | 91.28 | 101.82 | 124.64 | 136.93 |
| 35 | 41.06 | 52.16 | 57.30 | 65.53 | 82.42 | 90.86 | 66.71 | 82.51 | 91.28 | 101.82 | 124.64 | 136.93 |
| 36 | 41.33 | 52.43 | 57.57 | 66.09 | 82.71 | 91.46 | 66.71 | 82.51 | 91.28 | 101.82 | 124.64 | 136.93 |
| 37 | 41.60 | 52.71 | 58.11 | 66.37 | 83.28 | 92.07 | 66.71 | 82.51 | 91.28 | 101.82 | 124.64 | 136.93 |
| 38 | 41.60 | 52.98 | 58.39 | 66.64 | 83.86 | 92.68 | 66.71 | 82.51 | 91.28 | 101.82 | 124.64 | 136.93 |
| 39 | 41.87 | 53.26 | 58.66 | 67.20 | 84.44 | 93.59 | 66.71 | 82.51 | 91.28 | 101.82 | 124.64 | 136.93 |
| 40 | 42.14 | 53.53 | 58.93 | 67.48 | 85.02 | 94.19 | 66.71 | 82.51 | 91.28 | 101.82 | 124.64 | 136.93 |
| 41 | 42.44 | 53.83 | 59.24 | 67.79 | 85.66 | 94.80 | 66.71 | 82.51 | 91.28 | 101.82 | 124.64 | 136.93 |
| 42 | 42.47 | 54.14 | 59.55 | 68.39 | 86.02 | 94.80 | 66.71 | 82.51 | 91.28 | 101.82 | 124.64 | 136.93 |
| 43 | 42.77 | 54.45 | 60.13 | 68.72 | 86.02 | 94.80 | 66.71 | 82.51 | 91.28 | 101.82 | 124.64 | 136.93 |
| 44 | 43.07 | 54.76 | 60.45 | 69.04 | 86.02 | 94.80 | 66.71 | 82.51 | 91.28 | 101.82 | 124.64 | 136.93 |
| 45 | 53.55 | 69.62 | 75.50 | 85.55 | 110.11 | 119.28 | 75.49 | 93.04 | 103.57 | 115.86 | 138.68 | 154.48 |
| 46 | 53.58 | 70.21 | 76.11 | 85.88 | 110.78 | 120.25 | 75.49 | 93.04 | 103.57 | 115.86 | 138.68 | 154.48 |
| 47 | 53.89 | 70.53 | 76.44 | 86.49 | 111.45 | 120.91 | 75.49 | 93.04 | 103.57 | 115.86 | 138.68 | 154.48 |
| 48 | 54.20 | 70.85 | 77.06 | 87.11 | 112.13 | 121.13 | 75.49 | 93.04 | 103.57 | 115.86 | 138.68 | 154.48 |
| 49 | 54.52 | 71.46 | 77.39 | 87.45 | 112.35 | 121.13 | 75.49 | 93.04 | 103.57 | 115.86 | 138.68 | 154.48 |
| 50 | 59.42 | 77.54 | 82.23 | 95.54 | 122.63 | 131.66 | 79.00 | 100.06 | 110.59 | 121.13 | 145.70 | 161.50 |
| 51 | 62.62 | 80.75 | 88.79 | 99.05 | 129.59 | 138.68 | 82.51 | 101.82 | 112.35 | 124.64 | 149.22 | 165.01 |
| 52 | 66.11 | 85.93 | 93.54 | 105.44 | 135.01 | 145.70 | 86.02 | 105.33 | 115.86 | 126.39 | 152.73 | 170.28 |
| 53 | 70.84 | 89.43 | 98.59 | 110.49 | 138.68 | 152.73 | 89.53 | 107.08 | 119.37 | 129.90 | 157.99 | 173.79 |
| 54 | 72.52 | 92.65 | 103.64 | 117.36 | 145.68 | 159.75 | 93.04 | 112.35 | 122.88 | 133.42 | 161.50 | 177.30 |
| 55 | 76.03 | 96.17 | 108.52 | 120.73 | 150.97 | 166.50 | 96.51 | 114.11 | 124.64 | 135.17 | 165.01 | 180.81 |
| 56 | 82.92 | 101.37 | 115.44 | 131.01 | 159.75 | 177.30 | 101.77 | 121.13 | 133.42 | 143.95 | 173.79 | 193.10 |
| 57 | 87.82 | 109.78 | 124.20 | 139.79 | 172.04 | 189.59 | 108.49 | 131.66 | 145.70 | 156.24 | 187.84 | 207.15 |
| 58 | 94.72 | 118.20 | 132.66 | 151.61 | 184.32 | 201.88 | 115.51 | 142.19 | 157.99 | 168.53 | 205.39 | 226.46 |
| 59 | 102.96 | 126.94 | 141.46 | 163.44 | 196.61 | 215.92 | 123.72 | 153.90 | 173.79 | 182.57 | 222.94 | 245.77 |
| 60 | 111.38 | 133.69 | 148.56 | 173.57 | 208.90 | 226.46 | 130.51 | 165.25 | 185.29 | 196.61 | 240.50 | 265.08 |
| 61 | 118.25 | 142.57 | 158.99 | 184.14 | 220.25 | 237.73 | 137.62 | 173.99 | 197.29 | 211.51 | 255.21 | 281.43 |
| 62 | 126.82 | 152.78 | 169.57 | 197.59 | 233.24 | 252.39 | 147.74 | 185.64 | 208.87 | 224.54 | 271.53 | 299.38 |
| 63 | 134.04 | 164.49 | 184.32 | 211.53 | 246.11 | 266.91 | 155.98 | 195.85 | 220.11 | 240.91 | 289.44 | 318.90 |
| 64 | 144.12 | 177.70 | 199.76 | 226.63 | 262.31 | 283.02 | 163.94 | 208.81 | 234.70 | 257.13 | 307.18 | 338.24 |
| 65 | 154.05 | 191.26 | 214.66 | 240.39 | 278.36 | 298.98 | 173.55 | 219.94 | 247.43 | 273.21 | 326.48 | 359.12 |
| 66 | 164.36 | 204.91 | 231.34 | 256.26 | 295.98 | 319.93 | 186.48 | 234.39 | 263.47 | 289.13 | 347.30 | 379.81 |
| 67 | 174.55 | 221.56 | 246.86 | 272.55 | 320.24 | 344.09 | 195.89 | 252.11 | 277.66 | 308.32 | 374.75 | 400.30 |
| 68 | 187.89 | 240.05 | 266.27 | 293.41 | 349.37 | 368.03 | 210.30 | 269.66 | 300.19 | 332.41 | 403.64 | 427.39 |
| 69 | 202.63 | 258.34 | 290.43 | 322.51 | 379.92 | 406.94 | 229.64 | 292.12 | 327.58 | 364.73 | 437.33 | 466.04 |
| 70 | 218.54 | 279.06 | 316.05 | 356.40 | 413.55 | 447.18 | 248.80 | 314.37 | 354.71 | 401.79 | 470.71 | 512.74 |
| 71 | 237.66 | 301.26 | 336.41 | 391.64 | 450.22 | 485.37 | 269.46 | 338.08 | 379.92 | 441.85 | 508.80 | 548.97 |
| 72 | 259.93 | 324.92 | 361.57 | 434.89 | 493.21 | 531.53 | 293.26 | 366.57 | 408.23 | 488.21 | 553.19 | 594.85 |
| 73 | 283.66 | 354.98 | 393.14 | 482.71 | 544.09 | 582.24 | 316.83 | 398.11 | 444.56 | 537.45 | 603.80 | 643.62 |
| 74 | 310.46 | 388.07 | 431.01 | 536.69 | 601.10 | 639.08 | 341.83 | 432.66 | 483.85 | 592.84 | 658.90 | 700.18 |
| 75 | 335.36 | 425.78 | 481.67 | 591.81 | 660.86 | 701.96 | 366.60 | 470.16 | 532.63 | 647.71 | 720.04 | 762.78 |
| 76 | 360.03 | 471.31 | 544.95 | 652.96 | 729.88 | 777.33 | 392.76 | 513.86 | 592.41 | 706.97 | 787.15 | 837.89 |
| 77 | 389.34 | 527.81 | 619.04 | 718.41 | 812.90 | 871.55 | 418.67 | 565.28 | 659.77 | 767.29 | 868.29 | 930.19 |
| 78 | 421.16 | 590.27 | 697.59 | 790.28 | 905.73 | 977.28 | 450.43 | 624.42 | 733.36 | 834.18 | 959.39 | 1034.19 |
| 79 | 456.93 | 656.94 | 780.52 | 866.70 | 1006.55 | 1091.10 | 484.57 | 686.21 | 809.79 | 907.35 | 1056.95 | 1146.39 |
| 80 | 499.21 | 725.23 | | | | | 525.23 | 749.62 | | | | |
| 81 | 552.87 | 796.78 | | | | | 574.01 | 817.92 | | | | |
| 82 | 613.03 | 871.58 | | | | | 632.55 | 889.47 | | | | |
| 83 | 681.33 | 948.01 | | | | | 697.59 | 962.64 | | | | |
| 84 | 756.13 | 1029.31 | | | | | 769.14 | 1039.07 | | | | |
| 85+ | | | | | | | | | | | | |

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

# Appendix C2

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

## NH-99 VA 4/99

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

### Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

| Age | 1.3% Simple Inflation or 3.4% Simple Inflation with Shared Cost | | | | | | 1.3% Compound Inflation or 3.4% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 39.03 | 48.78 | 55.29 | 61.79 | 76.56 | 86.20 | 60.80 | 76.36 | 85.31 | 97.88 | 117.62 | 129.90 |
| 30 | 39.03 | 48.78 | 55.29 | 61.79 | 76.84 | 86.80 | 61.32 | 76.89 | 86.02 | 98.31 | 117.62 | 129.90 |
| 31 | 39.03 | 48.78 | 55.29 | 61.79 | 77.11 | 87.39 | 61.44 | 77.15 | 86.02 | 98.31 | 117.62 | 129.90 |
| 32 | 39.03 | 48.78 | 55.29 | 61.79 | 77.67 | 87.69 | 61.44 | 77.24 | 86.02 | 98.31 | 117.62 | 129.90 |
| 33 | 39.16 | 48.78 | 55.40 | 61.79 | 77.95 | 88.28 | 61.44 | 77.24 | 86.02 | 98.31 | 117.62 | 129.90 |
| 34 | 39.16 | 48.78 | 55.66 | 61.99 | 78.50 | 88.88 | 61.44 | 77.24 | 86.02 | 98.31 | 117.62 | 129.90 |
| 35 | 39.42 | 48.90 | 55.66 | 62.26 | 79.05 | 89.18 | 61.44 | 77.24 | 86.02 | 98.31 | 117.62 | 129.90 |
| 36 | 39.68 | 49.15 | 55.92 | 62.79 | 79.33 | 89.77 | 61.44 | 77.24 | 86.02 | 98.31 | 117.62 | 129.90 |
| 37 | 39.94 | 49.41 | 56.45 | 63.05 | 79.88 | 90.37 | 61.44 | 77.24 | 86.02 | 98.31 | 117.62 | 129.90 |
| 38 | 39.94 | 49.67 | 56.72 | 63.31 | 80.44 | 90.96 | 61.44 | 77.24 | 86.02 | 98.31 | 117.62 | 129.90 |
| 39 | 40.20 | 49.93 | 56.98 | 63.84 | 80.99 | 91.85 | 61.44 | 77.24 | 86.02 | 98.31 | 117.62 | 129.90 |
| 40 | 40.46 | 50.18 | 57.25 | 64.10 | 81.55 | 92.45 | 61.44 | 77.24 | 86.02 | 98.31 | 117.62 | 129.90 |
| 41 | 40.74 | 50.47 | 57.55 | 64.40 | 82.16 | 93.04 | 61.44 | 77.24 | 86.02 | 98.31 | 117.62 | 129.90 |
| 42 | 40.77 | 50.76 | 57.85 | 64.97 | 82.51 | 93.04 | 61.44 | 77.24 | 86.02 | 98.31 | 117.62 | 129.90 |
| 43 | 41.06 | 51.05 | 58.42 | 65.28 | 82.51 | 93.04 | 61.44 | 77.24 | 86.02 | 98.31 | 117.62 | 129.90 |
| 44 | 41.35 | 51.34 | 58.72 | 65.59 | 82.51 | 93.04 | 61.44 | 77.24 | 86.02 | 98.31 | 117.62 | 129.90 |
| 45 | 51.88 | 66.30 | 73.82 | 82.20 | 104.95 | 117.55 | 73.73 | 89.53 | 98.31 | 108.84 | 131.66 | 143.95 |
| 46 | 51.91 | 66.87 | 74.42 | 82.51 | 105.59 | 118.50 | 73.73 | 89.53 | 98.31 | 108.84 | 131.66 | 143.95 |
| 47 | 52.21 | 67.17 | 74.74 | 83.10 | 106.23 | 119.16 | 73.73 | 89.53 | 98.31 | 108.84 | 131.66 | 143.95 |
| 48 | 52.51 | 67.48 | 75.34 | 83.69 | 106.88 | 119.37 | 73.73 | 89.53 | 98.31 | 108.84 | 131.66 | 143.95 |
| 49 | 52.82 | 68.05 | 75.67 | 84.02 | 107.08 | 119.37 | 73.73 | 89.53 | 98.31 | 108.84 | 131.66 | 143.95 |
| 50 | 57.72 | 72.48 | 82.23 | 92.12 | 115.62 | 129.90 | 79.00 | 93.04 | 101.82 | 114.11 | 136.93 | 150.97 |
| 51 | 60.92 | 75.70 | 87.09 | 97.34 | 120.83 | 135.17 | 80.75 | 96.55 | 105.33 | 115.86 | 140.44 | 154.48 |
| 52 | 64.41 | 80.87 | 90.14 | 100.34 | 126.25 | 140.44 | 82.51 | 98.31 | 107.08 | 119.37 | 143.95 | 157.99 |
| 53 | 65.78 | 84.37 | 95.19 | 105.39 | 131.66 | 145.70 | 84.26 | 101.82 | 112.35 | 121.13 | 147.46 | 161.50 |
| 54 | 69.15 | 87.60 | 98.54 | 108.86 | 136.90 | 152.73 | 87.77 | 103.57 | 114.11 | 124.64 | 150.97 | 166.77 |
| 55 | 72.65 | 89.42 | 103.43 | 113.92 | 142.19 | 157.74 | 89.49 | 107.08 | 117.62 | 128.15 | 154.48 | 170.28 |
| 56 | 77.84 | 96.30 | 108.65 | 120.80 | 150.97 | 166.77 | 96.51 | 114.11 | 124.64 | 135.17 | 163.26 | 180.81 |
| 57 | 82.75 | 103.02 | 115.69 | 131.26 | 161.50 | 177.30 | 101.49 | 122.88 | 136.93 | 145.70 | 175.55 | 194.86 |
| 58 | 89.65 | 109.75 | 122.46 | 141.39 | 172.04 | 189.59 | 108.51 | 133.42 | 147.46 | 157.99 | 191.35 | 212.41 |
| 59 | 96.21 | 116.79 | 131.23 | 151.52 | 182.57 | 200.12 | 113.27 | 141.66 | 161.50 | 170.28 | 207.15 | 229.97 |
| 60 | 102.95 | 123.53 | 136.61 | 159.95 | 191.35 | 208.90 | 121.81 | 151.34 | 171.30 | 182.57 | 219.43 | 244.01 |
| 61 | 108.12 | 130.69 | 145.32 | 168.79 | 201.02 | 218.50 | 127.16 | 158.33 | 179.83 | 190.54 | 232.49 | 256.96 |
| 62 | 113.29 | 137.50 | 154.15 | 177.15 | 210.61 | 228.02 | 132.10 | 166.56 | 187.98 | 203.65 | 243.68 | 269.79 |
| 63 | 120.47 | 147.53 | 163.84 | 189.35 | 220.11 | 237.44 | 138.65 | 176.78 | 197.58 | 214.91 | 258.24 | 284.24 |
| 64 | 127.17 | 155.70 | 175.86 | 199.37 | 229.52 | 248.50 | 144.96 | 182.93 | 207.09 | 226.07 | 270.94 | 298.55 |
| 65 | 135.42 | 165.87 | 187.40 | 209.70 | 240.56 | 261.18 | 151.21 | 190.73 | 214.79 | 238.84 | 283.52 | 312.73 |
| 66 | 142.33 | 177.82 | 200.72 | 222.09 | 254.92 | 277.16 | 159.11 | 201.88 | 227.54 | 253.21 | 301.11 | 330.20 |
| 67 | 152.52 | 192.81 | 217.92 | 238.48 | 277.66 | 299.80 | 170.34 | 216.33 | 245.29 | 270.84 | 323.65 | 354.31 |
| 68 | 162.50 | 207.93 | 235.74 | 259.49 | 301.88 | 327.32 | 184.86 | 234.05 | 264.57 | 293.41 | 351.07 | 383.29 |
| 69 | 175.61 | 226.26 | 254.97 | 283.68 | 330.96 | 357.97 | 199.25 | 253.28 | 285.36 | 319.14 | 379.92 | 413.69 |
| 70 | 191.65 | 242.08 | 275.70 | 309.32 | 358.08 | 390.02 | 216.86 | 274.02 | 307.64 | 349.67 | 408.51 | 445.49 |
| 71 | 207.54 | 261.09 | 292.89 | 341.43 | 391.64 | 423.44 | 235.99 | 294.57 | 331.39 | 384.95 | 441.85 | 478.67 |
| 72 | 228.27 | 283.26 | 314.92 | 378.24 | 429.89 | 463.21 | 254.93 | 319.92 | 354.91 | 423.22 | 479.88 | 516.53 |
| 73 | 248.82 | 308.54 | 341.71 | 419.68 | 472.76 | 505.93 | 275.36 | 346.69 | 384.84 | 469.44 | 524.18 | 560.68 |
| 74 | 269.17 | 336.88 | 374.86 | 467.34 | 521.83 | 556.51 | 298.90 | 376.51 | 421.10 | 515.23 | 573.02 | 609.35 |
| 75 | 290.98 | 371.53 | 419.20 | 516.19 | 575.38 | 609.90 | 318.92 | 409.34 | 465.23 | 563.87 | 626.34 | 662.50 |
| 76 | 314.21 | 410.76 | 474.58 | 567.86 | 634.96 | 675.87 | 342.03 | 446.76 | 515.50 | 615.32 | 685.69 | 728.24 |
| 77 | 338.84 | 459.39 | 537.59 | 625.56 | 707.01 | 757.51 | 364.91 | 491.98 | 575.06 | 667.91 | 755.88 | 808.01 |
| 78 | 367.49 | 513.84 | 608.16 | 687.83 | 788.65 | 850.44 | 391.89 | 543.11 | 637.42 | 726.86 | 834.18 | 900.85 |
| 79 | 398.39 | 570.76 | 678.08 | 754.50 | 874.83 | 948.01 | 421.16 | 596.77 | 704.09 | 788.65 | 918.74 | 998.42 |
| 80 | 434.16 | 630.92 | | | | | 456.93 | 653.69 | | | | |
| 81 | 479.69 | 694.34 | | | | | 500.83 | 712.22 | | | | |
| 82 | 533.36 | 757.76 | | | | | 551.24 | 772.39 | | | | |
| 83 | 593.52 | 824.42 | | | | | 608.16 | 837.43 | | | | |
| 84 | 658.56 | 894.35 | | | | | 669.95 | 904.10 | | | | |
| 85+ | | | | | | | | | | | | |

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

# Appendix C3

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

## NH-99 VA 4/99

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

### Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

| Age | 1% Simple Inflation or 3.2% Simple Inflation with Shared Cost | | | | | | 1% Compound Inflation or 3.2% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 28.25 | 36.16 | 39.55 | 45.20 | 56.31 | 61.15 | 71.28 | 87.67 | 98.94 | 113.01 | 142.00 | 156.00 |
| 30 | 28.25 | 36.16 | 39.55 | 45.20 | 58.25 | 65.22 | 75.14 | 91.48 | 104.00 | 116.00 | 142.00 | 156.00 |
| 31 | 28.25 | 36.16 | 39.55 | 45.20 | 60.20 | 69.30 | 76.00 | 93.38 | 104.00 | 116.00 | 142.00 | 156.00 |
| 32 | 28.25 | 36.16 | 39.55 | 45.20 | 64.08 | 71.34 | 76.00 | 94.00 | 104.00 | 116.00 | 142.00 | 156.00 |
| 33 | 29.16 | 36.16 | 40.30 | 45.20 | 66.02 | 75.41 | 76.00 | 94.00 | 104.00 | 116.00 | 142.00 | 156.00 |
| 34 | 29.16 | 36.16 | 42.13 | 46.64 | 69.91 | 79.49 | 76.00 | 94.00 | 104.00 | 116.00 | 142.00 | 156.00 |
| 35 | 30.99 | 36.98 | 42.13 | 48.50 | 73.79 | 81.53 | 76.00 | 94.00 | 104.00 | 116.00 | 142.00 | 156.00 |
| 36 | 32.81 | 38.82 | 43.96 | 52.24 | 75.73 | 85.60 | 76.00 | 94.00 | 104.00 | 116.00 | 142.00 | 156.00 |
| 37 | 34.63 | 40.67 | 47.63 | 54.10 | 79.61 | 89.68 | 76.00 | 94.00 | 104.00 | 116.00 | 142.00 | 156.00 |
| 38 | 34.63 | 42.52 | 49.46 | 55.97 | 83.50 | 93.76 | 76.00 | 94.00 | 104.00 | 116.00 | 142.00 | 156.00 |
| 39 | 36.46 | 44.37 | 51.29 | 59.70 | 87.38 | 99.87 | 76.00 | 94.00 | 104.00 | 116.00 | 142.00 | 156.00 |
| 40 | 38.28 | 46.22 | 53.12 | 61.56 | 91.27 | 103.95 | 76.00 | 94.00 | 104.00 | 116.00 | 142.00 | 156.00 |
| 41 | 40.28 | 48.26 | 55.18 | 63.69 | 95.58 | 108.00 | 76.00 | 94.00 | 104.00 | 116.00 | 142.00 | 156.00 |
| 42 | 40.46 | 50.32 | 57.26 | 67.72 | 98.00 | 108.00 | 76.00 | 94.00 | 104.00 | 116.00 | 142.00 | 156.00 |
| 43 | 42.48 | 52.40 | 61.20 | 69.90 | 98.00 | 108.00 | 76.00 | 94.00 | 104.00 | 116.00 | 142.00 | 156.00 |
| 44 | 44.52 | 54.49 | 63.32 | 72.09 | 98.00 | 108.00 | 76.00 | 94.00 | 104.00 | 116.00 | 142.00 | 156.00 |
| 45 | 46.38 | 56.35 | 66.51 | 75.26 | 112.96 | 125.58 | 86.00 | 106.00 | 118.00 | 132.00 | 158.00 | 176.00 |
| 46 | 46.58 | 60.35 | 70.60 | 77.46 | 117.45 | 132.07 | 86.00 | 106.00 | 118.00 | 132.00 | 158.00 | 176.00 |
| 47 | 48.66 | 62.48 | 72.81 | 81.58 | 121.97 | 136.52 | 86.00 | 106.00 | 118.00 | 132.00 | 158.00 | 176.00 |
| 48 | 50.75 | 64.64 | 76.95 | 85.73 | 126.54 | 138.00 | 86.00 | 106.00 | 118.00 | 132.00 | 158.00 | 176.00 |
| 49 | 52.87 | 68.72 | 79.20 | 88.01 | 128.00 | 138.00 | 86.00 | 106.00 | 118.00 | 132.00 | 158.00 | 176.00 |
| 50 | 56.39 | 70.38 | 82.33 | 93.37 | 138.30 | 150.00 | 90.00 | 114.00 | 126.00 | 138.00 | 166.00 | 184.00 |
| 51 | 58.29 | 72.36 | 87.26 | 97.38 | 145.86 | 158.00 | 94.00 | 116.00 | 128.00 | 142.00 | 170.00 | 188.00 |
| 52 | 62.16 | 77.80 | 89.78 | 101.15 | 152.94 | 166.00 | 98.00 | 120.00 | 132.00 | 144.00 | 174.00 | 194.00 |
| 53 | 64.54 | 81.75 | 94.29 | 105.70 | 158.00 | 174.00 | 102.00 | 122.00 | 136.00 | 148.00 | 180.00 | 198.00 |
| 54 | 66.09 | 83.79 | 98.82 | 112.70 | 165.84 | 182.00 | 106.00 | 128.00 | 140.00 | 152.00 | 184.00 | 202.00 |
| 55 | 70.04 | 87.80 | 102.24 | 115.69 | 172.00 | 188.21 | 109.69 | 130.00 | 142.00 | 154.00 | 188.00 | 206.00 |
| 56 | 77.15 | 93.35 | 109.56 | 126.01 | 182.00 | 202.00 | 115.70 | 138.00 | 152.00 | 164.00 | 198.00 | 220.00 |
| 57 | 80.70 | 100.91 | 119.45 | 136.01 | 196.00 | 216.00 | 121.63 | 150.00 | 166.00 | 178.00 | 214.00 | 236.00 |
| 58 | 87.91 | 108.49 | 127.32 | 146.89 | 210.00 | 230.00 | 129.63 | 162.00 | 180.00 | 192.00 | 234.00 | 258.00 |
| 59 | 94.29 | 118.29 | 137.44 | 157.79 | 224.00 | 246.00 | 135.83 | 172.09 | 198.00 | 208.00 | 254.00 | 280.00 |
| 60 | 101.90 | 124.40 | 146.02 | 167.08 | 238.00 | 258.00 | 142.27 | 179.80 | 206.67 | 224.00 | 274.00 | 302.00 |
| 61 | 108.87 | 135.13 | 157.33 | 179.33 | 245.70 | 265.20 | 150.83 | 189.54 | 218.77 | 235.95 | 284.70 | 313.95 |
| 62 | 117.44 | 144.92 | 169.61 | 191.33 | 254.60 | 275.50 | 160.10 | 199.24 | 228.00 | 245.10 | 296.40 | 326.80 |
| 63 | 126.80 | 155.03 | 180.55 | 206.63 | 262.70 | 284.90 | 166.50 | 209.05 | 234.95 | 257.15 | 308.95 | 340.40 |
| 64 | 135.77 | 165.45 | 196.14 | 219.95 | 273.60 | 295.20 | 171.00 | 217.80 | 244.80 | 268.20 | 320.40 | 352.80 |
| 65 | 144.47 | 178.20 | 208.08 | 234.02 | 283.50 | 304.50 | 176.75 | 224.00 | 252.00 | 278.25 | 332.50 | 365.75 |
| 66 | 154.18 | 191.57 | 222.19 | 252.54 | 294.10 | 317.90 | 185.30 | 232.90 | 261.80 | 287.30 | 345.10 | 377.40 |
| 67 | 163.89 | 205.47 | 238.36 | 264.00 | 310.20 | 333.30 | 189.75 | 244.20 | 268.95 | 298.65 | 363.00 | 387.75 |
| 68 | 175.18 | 221.93 | 251.20 | 276.80 | 329.60 | 347.20 | 198.40 | 254.40 | 283.20 | 313.60 | 380.80 | 403.20 |
| 69 | 186.00 | 237.10 | 266.60 | 296.05 | 348.75 | 373.55 | 210.80 | 268.15 | 300.70 | 334.80 | 401.45 | 427.80 |
| 70 | 195.00 | 249.00 | 282.00 | 318.00 | 369.00 | 399.00 | 222.00 | 280.50 | 316.50 | 358.50 | 420.00 | 457.50 |
| 71 | 205.90 | 261.00 | 291.45 | 339.30 | 390.05 | 420.50 | 233.45 | 292.90 | 329.15 | 382.80 | 440.80 | 475.60 |
| 72 | 218.40 | 273.00 | 303.80 | 365.40 | 414.40 | 446.60 | 246.40 | 308.00 | 343.00 | 410.20 | 464.80 | 499.80 |
| 73 | 230.85 | 288.90 | 319.95 | 392.85 | 442.80 | 473.85 | 257.85 | 324.00 | 361.80 | 437.40 | 491.40 | 523.80 |
| 74 | 244.40 | 305.50 | 339.30 | 422.50 | 473.20 | 503.10 | 269.10 | 340.60 | 380.90 | 466.70 | 518.70 | 551.20 |
| 75 | 255.00 | 323.75 | 366.25 | 450.00 | 502.50 | 533.75 | 278.75 | 357.50 | 405.00 | 492.50 | 547.50 | 580.00 |
| 76 | 264.00 | 345.60 | 399.60 | 478.80 | 535.20 | 570.00 | 288.00 | 376.80 | 434.40 | 518.40 | 577.20 | 614.40 |
| 77 | 274.85 | 372.60 | 437.00 | 507.15 | 573.85 | 615.25 | 295.55 | 399.05 | 465.75 | 541.65 | 612.95 | 656.65 |
| 78 | 292.67 | 410.19 | 484.77 | 549.18 | 629.41 | 679.13 | 313.01 | 433.92 | 509.63 | 579.69 | 666.70 | 718.68 |
| 79 | 317.53 | 456.52 | 542.40 | 602.29 | 699.47 | 758.23 | 336.74 | 476.86 | 562.74 | 630.54 | 734.50 | 796.65 |
| 80 | 346.91 | 503.98 | | | | | 364.99 | 520.93 | | | | |
| 81 | 384.20 | 553.70 | | | | | 398.89 | 568.39 | | | | |
| 82 | 426.01 | 605.68 | | | | | 439.57 | 618.11 | | | | |
| 83 | 473.47 | 658.79 | | | | | 484.77 | 668.96 | | | | |
| 84 | 525.45 | 715.29 | | | | | 534.49 | 722.07 | | | | |
| 85+ | | | | | | | | | | | | |

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

# Appendix C3

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

## NH-99 VA 4/99

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

### Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

| Age | 1% Simple Inflation or 3.2% Simple Inflation with Shared Cost | | | | | | 1% Compound Inflation or 3.2% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 27.12 | 33.90 | 38.42 | 42.94 | 54.01 | 60.01 | 65.66 | 82.07 | 93.23 | 109.12 | 134.00 | 148.00 |
| 30 | 27.12 | 33.90 | 38.42 | 42.94 | 55.88 | 64.01 | 69.20 | 85.64 | 98.00 | 112.00 | 134.00 | 148.00 |
| 31 | 27.12 | 33.90 | 38.42 | 42.94 | 57.74 | 68.01 | 70.00 | 87.42 | 98.00 | 112.00 | 134.00 | 148.00 |
| 32 | 27.12 | 33.90 | 38.42 | 42.94 | 61.46 | 70.01 | 70.00 | 88.00 | 98.00 | 112.00 | 134.00 | 148.00 |
| 33 | 28.00 | 33.90 | 39.15 | 42.94 | 63.33 | 74.02 | 70.00 | 88.00 | 98.00 | 112.00 | 134.00 | 148.00 |
| 34 | 28.00 | 33.90 | 40.93 | 44.31 | 67.05 | 78.02 | 70.00 | 88.00 | 98.00 | 112.00 | 134.00 | 148.00 |
| 35 | 29.75 | 34.66 | 40.93 | 46.08 | 70.78 | 80.02 | 70.00 | 88.00 | 98.00 | 112.00 | 134.00 | 148.00 |
| 36 | 31.50 | 36.40 | 42.71 | 49.62 | 72.64 | 84.02 | 70.00 | 88.00 | 98.00 | 112.00 | 134.00 | 148.00 |
| 37 | 33.25 | 38.13 | 46.27 | 51.40 | 76.37 | 88.02 | 70.00 | 88.00 | 98.00 | 112.00 | 134.00 | 148.00 |
| 38 | 33.25 | 39.86 | 48.05 | 53.17 | 80.09 | 92.02 | 70.00 | 88.00 | 98.00 | 112.00 | 134.00 | 148.00 |
| 39 | 35.00 | 41.60 | 49.83 | 56.71 | 83.82 | 98.02 | 70.00 | 88.00 | 98.00 | 112.00 | 134.00 | 148.00 |
| 40 | 36.75 | 43.33 | 51.61 | 58.49 | 87.54 | 102.02 | 70.00 | 88.00 | 98.00 | 112.00 | 134.00 | 148.00 |
| 41 | 38.67 | 45.25 | 53.61 | 60.51 | 91.68 | 106.00 | 70.00 | 88.00 | 98.00 | 112.00 | 134.00 | 148.00 |
| 42 | 38.84 | 47.18 | 55.62 | 64.34 | 94.00 | 106.00 | 70.00 | 88.00 | 98.00 | 112.00 | 134.00 | 148.00 |
| 43 | 40.78 | 49.12 | 59.46 | 66.40 | 94.00 | 106.00 | 70.00 | 88.00 | 98.00 | 112.00 | 134.00 | 148.00 |
| 44 | 42.74 | 51.08 | 61.51 | 68.48 | 94.00 | 106.00 | 70.00 | 88.00 | 98.00 | 112.00 | 134.00 | 148.00 |
| 45 | 44.93 | 53.66 | 65.03 | 72.31 | 107.66 | 123.76 | 84.00 | 102.00 | 112.00 | 124.00 | 150.00 | 164.00 |
| 46 | 45.13 | 57.47 | 69.03 | 74.43 | 111.94 | 130.16 | 84.00 | 102.00 | 112.00 | 124.00 | 150.00 | 164.00 |
| 47 | 47.14 | 59.51 | 71.19 | 78.38 | 116.26 | 134.54 | 84.00 | 102.00 | 112.00 | 124.00 | 150.00 | 164.00 |
| 48 | 49.17 | 61.56 | 75.24 | 82.37 | 120.61 | 136.00 | 84.00 | 102.00 | 112.00 | 124.00 | 150.00 | 164.00 |
| 49 | 51.21 | 65.44 | 77.44 | 84.55 | 122.00 | 136.00 | 84.00 | 102.00 | 112.00 | 124.00 | 150.00 | 164.00 |
| 50 | 54.78 | 65.79 | 82.33 | 90.03 | 130.40 | 148.00 | 90.00 | 106.00 | 116.00 | 130.00 | 156.00 | 172.00 |
| 51 | 56.71 | 67.84 | 85.58 | 95.70 | 136.00 | 154.00 | 92.00 | 110.00 | 120.00 | 132.00 | 160.00 | 176.00 |
| 52 | 60.56 | 73.22 | 86.52 | 96.26 | 143.01 | 160.00 | 94.00 | 112.00 | 122.00 | 136.00 | 164.00 | 180.00 |
| 53 | 59.93 | 77.13 | 91.03 | 100.82 | 150.00 | 166.00 | 96.00 | 116.00 | 128.00 | 138.00 | 168.00 | 184.00 |
| 54 | 63.02 | 79.22 | 93.96 | 104.53 | 155.85 | 174.00 | 100.00 | 118.00 | 130.00 | 142.00 | 172.00 | 190.00 |
| 55 | 66.93 | 81.64 | 97.45 | 109.18 | 162.00 | 178.30 | 101.71 | 122.00 | 134.00 | 146.00 | 176.00 | 194.00 |
| 56 | 72.43 | 88.68 | 103.11 | 116.19 | 172.00 | 190.00 | 109.71 | 130.00 | 142.00 | 154.00 | 186.00 | 206.00 |
| 57 | 76.05 | 94.70 | 111.27 | 127.72 | 184.00 | 202.00 | 113.78 | 140.00 | 156.00 | 166.00 | 200.00 | 222.00 |
| 58 | 83.20 | 100.74 | 117.53 | 136.99 | 196.00 | 216.00 | 121.77 | 152.00 | 168.00 | 180.00 | 218.00 | 242.00 |
| 59 | 88.10 | 108.82 | 127.51 | 146.28 | 208.00 | 228.00 | 124.36 | 158.40 | 184.00 | 194.00 | 236.00 | 262.00 |
| 60 | 94.18 | 114.95 | 134.27 | 153.97 | 218.00 | 238.00 | 132.79 | 164.66 | 191.07 | 208.00 | 250.00 | 278.00 |
| 61 | 99.54 | 123.87 | 143.79 | 164.39 | 224.25 | 243.75 | 139.37 | 172.48 | 199.41 | 212.55 | 259.35 | 286.65 |
| 62 | 104.91 | 130.43 | 154.19 | 171.54 | 229.90 | 248.90 | 143.15 | 178.76 | 205.20 | 222.30 | 266.00 | 294.50 |
| 63 | 113.96 | 139.05 | 160.49 | 184.96 | 234.95 | 253.45 | 148.00 | 188.70 | 210.90 | 229.40 | 275.65 | 303.40 |
| 64 | 119.80 | 144.97 | 172.67 | 193.49 | 239.40 | 259.20 | 151.20 | 190.80 | 216.00 | 235.80 | 282.60 | 311.40 |
| 65 | 127.00 | 154.55 | 181.66 | 204.14 | 245.00 | 266.00 | 154.00 | 194.25 | 218.75 | 243.25 | 288.75 | 318.50 |
| 66 | 133.51 | 166.24 | 192.78 | 218.87 | 253.30 | 275.40 | 158.10 | 200.60 | 226.10 | 251.60 | 299.20 | 328.10 |
| 67 | 143.21 | 178.80 | 210.41 | 231.00 | 268.95 | 290.40 | 165.00 | 209.55 | 237.60 | 262.35 | 313.50 | 343.20 |
| 68 | 151.51 | 192.24 | 222.40 | 244.80 | 284.80 | 308.80 | 174.40 | 220.80 | 249.60 | 276.80 | 331.20 | 361.60 |
| 69 | 161.20 | 207.66 | 234.05 | 260.40 | 303.80 | 328.60 | 182.90 | 232.50 | 261.95 | 292.95 | 348.75 | 379.75 |
| 70 | 171.00 | 216.00 | 246.00 | 276.00 | 319.50 | 348.00 | 193.50 | 244.50 | 274.50 | 312.00 | 364.50 | 397.50 |
| 71 | 179.80 | 226.20 | 253.75 | 295.80 | 339.30 | 366.85 | 204.45 | 255.20 | 287.10 | 333.50 | 382.80 | 414.70 |
| 72 | 191.80 | 238.00 | 264.60 | 317.80 | 361.20 | 389.20 | 214.20 | 268.80 | 298.20 | 355.60 | 403.20 | 434.00 |
| 73 | 202.50 | 251.10 | 278.10 | 341.55 | 384.75 | 411.75 | 224.10 | 282.15 | 313.20 | 382.05 | 426.60 | 456.30 |
| 74 | 211.90 | 265.20 | 295.10 | 367.90 | 410.80 | 438.10 | 235.30 | 296.40 | 331.50 | 405.60 | 451.10 | 479.70 |
| 75 | 221.25 | 282.50 | 318.75 | 392.50 | 437.50 | 463.75 | 242.50 | 311.25 | 353.75 | 428.75 | 476.25 | 503.75 |
| 76 | 230.40 | 301.20 | 348.00 | 416.40 | 465.60 | 495.60 | 250.80 | 327.60 | 378.00 | 451.20 | 502.80 | 534.00 |
| 77 | 239.20 | 324.30 | 379.50 | 441.60 | 499.10 | 534.75 | 257.60 | 347.30 | 405.95 | 471.50 | 533.60 | 570.40 |
| 78 | 255.38 | 357.08 | 422.62 | 477.99 | 548.05 | 590.99 | 272.33 | 377.42 | 442.96 | 505.11 | 579.69 | 626.02 |
| 79 | 276.85 | 396.63 | 471.21 | 524.32 | 607.94 | 658.79 | 292.67 | 414.71 | 489.29 | 548.05 | 638.45 | 693.82 |
| 80 | 301.71 | 438.44 | | | | | 317.53 | 454.26 | | | | |
| 81 | 333.35 | 482.51 | | | | | 348.04 | 494.94 | | | | |
| 82 | 370.64 | 526.58 | | | | | 383.07 | 536.75 | | | | |
| 83 | 412.45 | 572.91 | | | | | 422.62 | 581.95 | | | | |
| 84 | 457.65 | 621.50 | | | | | 465.56 | 628.28 | | | | |
| 85+ | | | | | | | | | | | | |

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

# Appendix C4

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

## NH-99 VA 4/99

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

### Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

| Age | 0.3% Simple Inflation or 1.8% Simple Inflation with Shared Cost | | | | | | 0.3% Compound Inflation or 1.8% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 28.25 | 36.16 | 39.55 | 45.20 | 55.37 | 61.02 | 42.94 | 53.11 | 58.76 | 65.54 | 80.23 | 88.14 |
| 30 | 28.25 | 36.16 | 39.55 | 45.20 | 55.37 | 61.02 | 42.94 | 53.11 | 58.76 | 65.54 | 80.23 | 88.14 |
| 31 | 28.25 | 36.16 | 39.55 | 45.20 | 55.37 | 61.02 | 42.94 | 53.11 | 58.76 | 65.54 | 80.23 | 88.14 |
| 32 | 28.25 | 36.16 | 39.55 | 45.20 | 55.37 | 61.02 | 42.94 | 53.11 | 58.76 | 65.54 | 80.23 | 88.14 |
| 33 | 28.25 | 36.16 | 39.55 | 45.20 | 55.37 | 61.02 | 42.94 | 53.11 | 58.76 | 65.54 | 80.23 | 88.14 |
| 34 | 28.25 | 36.16 | 39.55 | 45.20 | 55.37 | 61.02 | 42.94 | 53.11 | 58.76 | 65.54 | 80.23 | 88.14 |
| 35 | 28.25 | 36.16 | 39.55 | 45.20 | 55.37 | 61.02 | 42.94 | 53.11 | 58.76 | 65.54 | 80.23 | 88.14 |
| 36 | 28.25 | 36.16 | 39.55 | 45.20 | 55.37 | 61.02 | 42.94 | 53.11 | 58.76 | 65.54 | 80.23 | 88.14 |
| 37 | 28.25 | 36.16 | 39.55 | 45.20 | 55.37 | 61.02 | 42.94 | 53.11 | 58.76 | 65.54 | 80.23 | 88.14 |
| 38 | 28.25 | 36.16 | 39.55 | 45.20 | 55.37 | 61.02 | 42.94 | 53.11 | 58.76 | 65.54 | 80.23 | 88.14 |
| 39 | 28.25 | 36.16 | 39.55 | 45.20 | 55.37 | 61.02 | 42.94 | 53.11 | 58.76 | 65.54 | 80.23 | 88.14 |
| 40 | 28.25 | 36.16 | 39.55 | 45.20 | 55.37 | 61.02 | 42.94 | 53.11 | 58.76 | 65.54 | 80.23 | 88.14 |
| 41 | 28.25 | 36.16 | 39.55 | 45.20 | 55.37 | 61.02 | 42.94 | 53.11 | 58.76 | 65.54 | 80.23 | 88.14 |
| 42 | 28.25 | 36.16 | 39.55 | 45.20 | 55.37 | 61.02 | 42.94 | 53.11 | 58.76 | 65.54 | 80.23 | 88.14 |
| 43 | 28.25 | 36.16 | 39.55 | 45.20 | 55.37 | 61.02 | 42.94 | 53.11 | 58.76 | 65.54 | 80.23 | 88.14 |
| 44 | 28.25 | 36.16 | 39.55 | 45.20 | 55.37 | 61.02 | 42.94 | 53.11 | 58.76 | 65.54 | 80.23 | 88.14 |
| 45 | 36.16 | 47.46 | 50.85 | 57.63 | 72.32 | 77.97 | 48.59 | 59.89 | 66.67 | 74.58 | 89.27 | 99.44 |
| 46 | 36.16 | 47.46 | 50.85 | 57.63 | 72.32 | 77.97 | 48.59 | 59.89 | 66.67 | 74.58 | 89.27 | 99.44 |
| 47 | 36.16 | 47.46 | 50.85 | 57.63 | 72.32 | 77.97 | 48.59 | 59.89 | 66.67 | 74.58 | 89.27 | 99.44 |
| 48 | 36.16 | 47.46 | 50.85 | 57.63 | 72.32 | 77.97 | 48.59 | 59.89 | 66.67 | 74.58 | 89.27 | 99.44 |
| 49 | 36.16 | 47.46 | 50.85 | 57.63 | 72.32 | 77.97 | 48.59 | 59.89 | 66.67 | 74.58 | 89.27 | 99.44 |
| 50 | 39.55 | 51.98 | 54.24 | 63.28 | 79.10 | 84.75 | 50.85 | 64.41 | 71.19 | 77.97 | 93.79 | 103.96 |
| 51 | 41.81 | 54.24 | 58.76 | 65.54 | 83.62 | 89.27 | 53.11 | 65.54 | 72.32 | 80.23 | 96.05 | 106.22 |
| 52 | 44.07 | 57.63 | 62.15 | 70.06 | 87.01 | 93.79 | 55.37 | 67.80 | 74.58 | 81.36 | 98.31 | 109.61 |
| 53 | 47.46 | 59.89 | 65.54 | 73.45 | 89.27 | 98.31 | 57.63 | 68.93 | 76.84 | 83.62 | 101.70 | 111.87 |
| 54 | 48.59 | 62.15 | 68.93 | 77.97 | 93.79 | 102.83 | 59.89 | 72.32 | 79.10 | 85.88 | 103.96 | 114.13 |
| 55 | 50.85 | 64.41 | 72.32 | 80.23 | 97.18 | 107.35 | 62.15 | 73.45 | 80.23 | 87.01 | 106.22 | 116.39 |
| 56 | 55.37 | 67.80 | 76.84 | 87.01 | 102.83 | 114.13 | 65.54 | 77.97 | 85.88 | 92.66 | 111.87 | 124.30 |
| 57 | 58.76 | 73.45 | 82.49 | 92.66 | 110.74 | 122.04 | 70.06 | 84.75 | 93.79 | 100.57 | 120.91 | 133.34 |
| 58 | 63.28 | 79.10 | 88.14 | 100.57 | 118.65 | 129.95 | 74.58 | 91.53 | 101.70 | 108.48 | 132.21 | 145.77 |
| 59 | 68.93 | 84.75 | 93.79 | 108.48 | 126.56 | 138.99 | 80.23 | 99.44 | 111.87 | 117.52 | 143.51 | 158.20 |
| 60 | 74.58 | 89.27 | 98.31 | 115.26 | 134.47 | 145.77 | 84.75 | 107.35 | 119.78 | 126.56 | 154.81 | 170.63 |
| 61 | 79.10 | 94.92 | 105.09 | 122.04 | 142.38 | 153.68 | 89.27 | 113.00 | 127.69 | 136.73 | 164.98 | 181.93 |
| 62 | 84.75 | 101.70 | 111.87 | 131.08 | 151.42 | 163.85 | 96.05 | 120.91 | 135.60 | 145.77 | 176.28 | 194.36 |
| 63 | 89.27 | 109.61 | 122.04 | 140.12 | 160.46 | 174.02 | 101.70 | 127.69 | 143.51 | 157.07 | 188.71 | 207.92 |
| 64 | 96.05 | 118.65 | 132.21 | 150.29 | 171.76 | 185.32 | 107.35 | 136.73 | 153.68 | 168.37 | 201.14 | 221.48 |
| 65 | 102.83 | 127.69 | 142.38 | 159.33 | 183.06 | 196.62 | 114.13 | 144.64 | 162.72 | 179.67 | 214.70 | 236.17 |
| 66 | 109.61 | 136.73 | 153.68 | 169.50 | 195.49 | 211.31 | 123.17 | 154.81 | 174.02 | 190.97 | 229.39 | 250.86 |
| 67 | 116.39 | 148.03 | 163.85 | 180.80 | 212.44 | 228.26 | 129.95 | 167.24 | 184.19 | 204.53 | 248.60 | 265.55 |
| 68 | 125.43 | 160.46 | 177.41 | 195.49 | 232.78 | 245.21 | 140.12 | 179.67 | 200.01 | 221.48 | 268.94 | 284.76 |
| 69 | 135.60 | 172.89 | 194.36 | 215.83 | 254.25 | 272.33 | 153.68 | 195.49 | 219.22 | 244.08 | 292.67 | 311.88 |
| 70 | 146.90 | 187.58 | 212.44 | 239.56 | 277.98 | 300.58 | 167.24 | 211.31 | 238.43 | 270.07 | 316.40 | 344.65 |
| 71 | 160.46 | 203.40 | 227.13 | 264.42 | 303.97 | 327.70 | 181.93 | 228.26 | 256.51 | 298.32 | 343.52 | 370.64 |
| 72 | 176.28 | 220.35 | 245.21 | 294.93 | 334.48 | 360.47 | 198.88 | 248.60 | 276.85 | 331.09 | 375.16 | 403.41 |
| 73 | 193.23 | 241.82 | 267.81 | 328.83 | 370.64 | 396.63 | 215.83 | 271.20 | 302.84 | 366.12 | 411.32 | 438.44 |
| 74 | 212.44 | 265.55 | 294.93 | 367.25 | 411.32 | 437.31 | 233.91 | 296.06 | 331.09 | 405.67 | 450.87 | 479.12 |
| 75 | 230.52 | 292.67 | 331.09 | 406.80 | 454.26 | 482.51 | 251.99 | 323.18 | 366.12 | 445.22 | 494.94 | 524.32 |
| 76 | 248.60 | 325.44 | 376.29 | 450.87 | 503.98 | 536.75 | 271.20 | 354.82 | 409.06 | 488.16 | 543.53 | 578.56 |
| 77 | 270.07 | 366.12 | 429.40 | 498.33 | 563.87 | 604.55 | 290.41 | 392.11 | 457.65 | 532.23 | 602.29 | 645.23 |
| 78 | 292.67 | 410.19 | 484.77 | 549.18 | 629.41 | 679.13 | 313.01 | 433.92 | 509.63 | 579.69 | 666.70 | 718.68 |
| 79 | 317.53 | 456.52 | 542.40 | 602.29 | 699.47 | 758.23 | 336.74 | 476.86 | 562.74 | 630.54 | 734.50 | 796.65 |
| 80 | 346.91 | 503.98 | | | | | 364.99 | 520.93 | | | | |
| 81 | 384.20 | 553.70 | | | | | 398.89 | 568.39 | | | | |
| 82 | 426.01 | 605.68 | | | | | 439.57 | 618.11 | | | | |
| 83 | 473.47 | 658.79 | | | | | 484.77 | 668.96 | | | | |
| 84 | 525.45 | 715.29 | | | | | 534.49 | 722.07 | | | | |
| 85+ | | | | | | | | | | | | |

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

# Appendix C4

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

## NH-99 VA 4/99

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

### Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

| Age | 0.3% Simple Inflation or 1.8% Simple Inflation with Shared Cost | | | | | | 0.3% Compound Inflation or 1.8% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 27.12 | 33.90 | 38.42 | 42.94 | 53.11 | 59.89 | 39.55 | 49.72 | 55.37 | 63.28 | 75.71 | 83.62 |
| 30 | 27.12 | 33.90 | 38.42 | 42.94 | 53.11 | 59.89 | 39.55 | 49.72 | 55.37 | 63.28 | 75.71 | 83.62 |
| 31 | 27.12 | 33.90 | 38.42 | 42.94 | 53.11 | 59.89 | 39.55 | 49.72 | 55.37 | 63.28 | 75.71 | 83.62 |
| 32 | 27.12 | 33.90 | 38.42 | 42.94 | 53.11 | 59.89 | 39.55 | 49.72 | 55.37 | 63.28 | 75.71 | 83.62 |
| 33 | 27.12 | 33.90 | 38.42 | 42.94 | 53.11 | 59.89 | 39.55 | 49.72 | 55.37 | 63.28 | 75.71 | 83.62 |
| 34 | 27.12 | 33.90 | 38.42 | 42.94 | 53.11 | 59.89 | 39.55 | 49.72 | 55.37 | 63.28 | 75.71 | 83.62 |
| 35 | 27.12 | 33.90 | 38.42 | 42.94 | 53.11 | 59.89 | 39.55 | 49.72 | 55.37 | 63.28 | 75.71 | 83.62 |
| 36 | 27.12 | 33.90 | 38.42 | 42.94 | 53.11 | 59.89 | 39.55 | 49.72 | 55.37 | 63.28 | 75.71 | 83.62 |
| 37 | 27.12 | 33.90 | 38.42 | 42.94 | 53.11 | 59.89 | 39.55 | 49.72 | 55.37 | 63.28 | 75.71 | 83.62 |
| 38 | 27.12 | 33.90 | 38.42 | 42.94 | 53.11 | 59.89 | 39.55 | 49.72 | 55.37 | 63.28 | 75.71 | 83.62 |
| 39 | 27.12 | 33.90 | 38.42 | 42.94 | 53.11 | 59.89 | 39.55 | 49.72 | 55.37 | 63.28 | 75.71 | 83.62 |
| 40 | 27.12 | 33.90 | 38.42 | 42.94 | 53.11 | 59.89 | 39.55 | 49.72 | 55.37 | 63.28 | 75.71 | 83.62 |
| 41 | 27.12 | 33.90 | 38.42 | 42.94 | 53.11 | 59.89 | 39.55 | 49.72 | 55.37 | 63.28 | 75.71 | 83.62 |
| 42 | 27.12 | 33.90 | 38.42 | 42.94 | 53.11 | 59.89 | 39.55 | 49.72 | 55.37 | 63.28 | 75.71 | 83.62 |
| 43 | 27.12 | 33.90 | 38.42 | 42.94 | 53.11 | 59.89 | 39.55 | 49.72 | 55.37 | 63.28 | 75.71 | 83.62 |
| 44 | 27.12 | 33.90 | 38.42 | 42.94 | 53.11 | 59.89 | 39.55 | 49.72 | 55.37 | 63.28 | 75.71 | 83.62 |
| 45 | 35.03 | 45.20 | 49.72 | 55.37 | 68.93 | 76.84 | 47.46 | 57.63 | 63.28 | 70.06 | 84.75 | 92.66 |
| 46 | 35.03 | 45.20 | 49.72 | 55.37 | 68.93 | 76.84 | 47.46 | 57.63 | 63.28 | 70.06 | 84.75 | 92.66 |
| 47 | 35.03 | 45.20 | 49.72 | 55.37 | 68.93 | 76.84 | 47.46 | 57.63 | 63.28 | 70.06 | 84.75 | 92.66 |
| 48 | 35.03 | 45.20 | 49.72 | 55.37 | 68.93 | 76.84 | 47.46 | 57.63 | 63.28 | 70.06 | 84.75 | 92.66 |
| 49 | 35.03 | 45.20 | 49.72 | 55.37 | 68.93 | 76.84 | 47.46 | 57.63 | 63.28 | 70.06 | 84.75 | 92.66 |
| 50 | 38.42 | 48.59 | 54.24 | 61.02 | 74.58 | 83.62 | 50.85 | 59.89 | 65.54 | 73.45 | 88.14 | 97.18 |
| 51 | 40.68 | 50.85 | 57.63 | 64.41 | 77.97 | 87.01 | 51.98 | 62.15 | 67.80 | 74.58 | 90.40 | 99.44 |
| 52 | 42.94 | 54.24 | 59.89 | 66.67 | 81.36 | 90.40 | 53.11 | 63.28 | 68.93 | 76.84 | 92.66 | 101.70 |
| 53 | 44.07 | 56.50 | 63.28 | 70.06 | 84.75 | 93.79 | 54.24 | 65.54 | 72.32 | 77.97 | 94.92 | 103.96 |
| 54 | 46.33 | 58.76 | 65.54 | 72.32 | 88.14 | 98.31 | 56.50 | 66.67 | 73.45 | 80.23 | 97.18 | 107.35 |
| 55 | 48.59 | 59.89 | 68.93 | 75.71 | 91.53 | 101.70 | 57.63 | 68.93 | 75.71 | 82.49 | 99.44 | 109.61 |
| 56 | 51.98 | 64.41 | 72.32 | 80.23 | 97.18 | 107.35 | 62.15 | 73.45 | 80.23 | 87.01 | 105.09 | 116.39 |
| 57 | 55.37 | 68.93 | 76.84 | 87.01 | 103.96 | 114.13 | 65.54 | 79.10 | 88.14 | 93.79 | 113.00 | 125.43 |
| 58 | 59.89 | 73.45 | 81.36 | 93.79 | 110.74 | 122.04 | 70.06 | 85.88 | 94.92 | 101.70 | 123.17 | 136.73 |
| 59 | 64.41 | 77.97 | 87.01 | 100.57 | 117.52 | 128.82 | 73.45 | 91.53 | 103.96 | 109.61 | 133.34 | 148.03 |
| 60 | 68.93 | 82.49 | 90.40 | 106.22 | 123.17 | 134.47 | 79.10 | 98.31 | 110.74 | 117.52 | 141.25 | 157.07 |
| 61 | 72.32 | 87.01 | 96.05 | 111.87 | 129.95 | 141.25 | 82.49 | 102.83 | 116.39 | 123.17 | 150.29 | 166.11 |
| 62 | 75.71 | 91.53 | 101.70 | 117.52 | 136.73 | 148.03 | 85.88 | 108.48 | 122.04 | 132.21 | 158.20 | 175.15 |
| 63 | 80.23 | 98.31 | 108.48 | 125.43 | 143.51 | 154.81 | 90.40 | 115.26 | 128.82 | 140.12 | 168.37 | 185.32 |
| 64 | 84.75 | 103.96 | 116.39 | 132.21 | 150.29 | 162.72 | 94.92 | 119.78 | 135.60 | 148.03 | 177.41 | 195.49 |
| 65 | 90.40 | 110.74 | 124.30 | 138.99 | 158.20 | 171.76 | 99.44 | 125.43 | 141.25 | 157.07 | 186.45 | 205.66 |
| 66 | 94.92 | 118.65 | 133.34 | 146.90 | 168.37 | 183.06 | 105.09 | 133.34 | 150.29 | 167.24 | 198.88 | 218.09 |
| 67 | 101.70 | 128.82 | 144.64 | 158.20 | 184.19 | 198.88 | 113.00 | 143.51 | 162.72 | 179.67 | 214.70 | 235.04 |
| 68 | 108.48 | 138.99 | 157.07 | 172.89 | 201.14 | 218.09 | 123.17 | 155.94 | 176.28 | 195.49 | 233.91 | 255.38 |
| 69 | 117.52 | 151.42 | 170.63 | 189.84 | 221.48 | 239.56 | 133.34 | 169.50 | 190.97 | 213.57 | 254.25 | 276.85 |
| 70 | 128.82 | 162.72 | 185.32 | 207.92 | 240.69 | 262.16 | 145.77 | 184.19 | 206.79 | 235.04 | 274.59 | 299.45 |
| 71 | 140.12 | 176.28 | 197.75 | 230.52 | 264.42 | 285.89 | 159.33 | 198.88 | 223.74 | 259.90 | 298.32 | 323.18 |
| 72 | 154.81 | 192.10 | 213.57 | 256.51 | 291.54 | 314.14 | 172.89 | 216.96 | 240.69 | 287.02 | 325.44 | 350.30 |
| 73 | 169.50 | 210.18 | 232.78 | 285.89 | 322.05 | 344.65 | 187.58 | 236.17 | 262.16 | 319.79 | 357.08 | 381.94 |
| 74 | 184.19 | 230.52 | 256.51 | 319.79 | 357.08 | 380.81 | 204.53 | 257.64 | 288.15 | 352.56 | 392.11 | 416.97 |
| 75 | 200.01 | 255.38 | 288.15 | 354.82 | 395.50 | 419.23 | 219.22 | 281.37 | 319.79 | 387.59 | 430.53 | 455.39 |
| 76 | 216.96 | 283.63 | 327.70 | 392.11 | 438.44 | 466.69 | 236.17 | 308.49 | 355.95 | 424.88 | 473.47 | 502.85 |
| 77 | 235.04 | 318.66 | 372.90 | 433.92 | 490.42 | 525.45 | 253.12 | 341.26 | 398.89 | 463.30 | 524.32 | 560.48 |
| 78 | 255.38 | 357.08 | 422.62 | 477.99 | 548.05 | 590.99 | 272.33 | 377.42 | 442.96 | 505.11 | 579.69 | 626.02 |
| 79 | 276.85 | 396.63 | 471.21 | 524.32 | 607.94 | 658.79 | 292.67 | 414.71 | 489.29 | 548.05 | 638.45 | 693.82 |
| 80 | 301.71 | 438.44 | | | | | 317.53 | 454.26 | | | | |
| 81 | 333.35 | 482.51 | | | | | 348.04 | 494.94 | | | | |
| 82 | 370.64 | 526.58 | | | | | 383.07 | 536.75 | | | | |
| 83 | 412.45 | 572.91 | | | | | 422.62 | 581.95 | | | | |
| 84 | 457.65 | 621.50 | | | | | 465.56 | 628.28 | | | | |
| 85+ | | | | | | | | | | | | |

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

# Appendix B1

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

## LTC2000 VA 4/00

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

**Rates per $10 of Nursing Home Daily Benefit - 100 Day EP**
**Home Health Daily Benefit at 150% of Nursing Home Daily Benefit**

**Standard Rates**

| Age | GPO Inflation | | | 5% Compound Inflation | | |
|---|---|---|---|---|---|---|
| | Benefit Period | | | Benefit Period | | |
| | 4 Years | 6 Years | Life | 4 Years | 6 Years | Life |
| 40 | 77.43 | 87.84 | 118.92 | 310.51 | 346.51 | 463.52 |
| 41 | 81.58 | 94.61 | 126.26 | 310.51 | 346.51 | 463.52 |
| 42 | 84.69 | 95.35 | 133.74 | 310.51 | 346.51 | 463.52 |
| 43 | 88.30 | 102.40 | 141.37 | 310.51 | 346.51 | 463.52 |
| 44 | 91.78 | 106.61 | 149.16 | 310.51 | 346.51 | 463.52 |
| 45 | 92.11 | 106.61 | 150.91 | 351.01 | 391.52 | 522.02 |
| 46 | 96.09 | 113.70 | 158.45 | 351.01 | 391.52 | 522.02 |
| 47 | 99.77 | 121.00 | 166.12 | 351.01 | 391.52 | 522.02 |
| 48 | 104.85 | 121.95 | 173.93 | 351.01 | 391.52 | 522.02 |
| 49 | 108.56 | 129.52 | 189.35 | 351.01 | 391.52 | 522.02 |
| 50 | 111.81 | 135.36 | 193.98 | 373.51 | 414.02 | 544.52 |
| 51 | 115.65 | 141.28 | 207.46 | 382.51 | 423.02 | 558.02 |
| 52 | 118.84 | 146.89 | 221.04 | 391.52 | 427.52 | 576.02 |
| 53 | 123.87 | 146.89 | 234.02 | 405.02 | 441.02 | 589.52 |
| 54 | 128.60 | 153.62 | 248.45 | 418.52 | 450.02 | 603.02 |
| 55 | 133.32 | 159.97 | 260.89 | 423.02 | 459.02 | 612.02 |
| 56 | 142.75 | 172.81 | 282.37 | 441.02 | 477.02 | 639.02 |
| 57 | 151.75 | 185.30 | 304.07 | 468.02 | 504.02 | 670.53 |
| 58 | 161.39 | 205.28 | 324.40 | 499.52 | 526.52 | 711.03 |
| 59 | 173.24 | 218.09 | 352.67 | 531.02 | 562.52 | 756.03 |
| 60 | 184.35 | 238.01 | 380.32 | 562.52 | 598.52 | 801.03 |
| 61 | 197.83 | 257.02 | 408.03 | 576.01 | 615.29 | 824.75 |
| 62 | 211.85 | 276.24 | 443.12 | 587.77 | 634.28 | 845.71 |
| 63 | 227.38 | 295.68 | 470.89 | 601.92 | 655.15 | 872.16 |
| 64 | 242.34 | 314.78 | 491.29 | 622.04 | 681.47 | 895.42 |
| 65 | 260.50 | 341.24 | 509.48 | 635.89 | 701.01 | 919.36 |
| 66 | 283.14 | 379.64 | 525.48 | 655.00 | 721.61 | 943.64 |
| 67 | 313.57 | 424.85 | 539.32 | 671.48 | 742.91 | 964.35 |
| 68 | 343.19 | 444.28 | 564.83 | 699.15 | 774.92 | 998.78 |
| 69 | 382.38 | 477.75 | 603.82 | 739.85 | 822.79 | 1055.03 |
| 70 | 417.92 | 517.20 | 648.09 | 772.61 | 877.96 | 1117.40 |
| 71 | 451.62 | 555.44 | 699.66 | 800.93 | 929.82 | 1156.90 |
| 72 | 489.08 | 603.94 | 757.14 | 827.84 | 986.93 | 1201.99 |
| 73 | 529.69 | 649.67 | 816.32 | 861.52 | 1045.12 | 1251.32 |
| 74 | 573.37 | 700.46 | 870.84 | 903.29 | 1103.42 | 1306.26 |
| 75 | 615.35 | 739.46 | 915.27 | 954.06 | 1160.90 | 1365.15 |
| 76 | 641.63 | 772.42 | 955.03 | 1016.73 | 1211.68 | 1438.72 |
| 77 | 672.47 | 804.14 | 992.24 | 1083.94 | 1260.28 | 1528.33 |
| 78 | 723.77 | 859.77 | 1060.31 | 1182.47 | 1346.13 | 1668.83 |
| 79 | 795.23 | 935.84 | 1152.51 | 1306.94 | 1465.99 | 1850.93 |
| 80 | 880.52 | 1028.04 | 1276.98 | | | |
| 81 | 991.16 | 1150.20 | 1452.16 | | | |
| 82 | 1122.54 | 1297.72 | 1666.52 | | | |
| 83 | 1272.37 | 1465.99 | 1920.08 | | | |
| 84 | 1438.33 | 1648.08 | 2198.98 | | | |
| 85+ | 1982.31 | 2256.61 | 3127.90 | | | |

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

**Preferred Rates**

| Age | GPO Inflation | | | 5% Compound Inflation | | |
|---|---|---|---|---|---|---|
| | Benefit Period | | | Benefit Period | | |
| | 4 Years | 6 Years | Life | 4 Years | 6 Years | Life |
| 40 | 74.46 | 84.91 | 112.98 | 292.51 | 328.51 | 436.52 |
| 41 | 78.44 | 91.46 | 119.95 | 292.51 | 328.51 | 436.52 |
| 42 | 81.43 | 92.17 | 127.05 | 292.51 | 328.51 | 436.52 |
| 43 | 84.90 | 98.99 | 134.30 | 292.51 | 328.51 | 436.52 |
| 44 | 88.25 | 103.06 | 141.70 | 292.51 | 328.51 | 436.52 |
| 45 | 92.11 | 103.73 | 147.90 | 328.51 | 369.01 | 490.52 |
| 46 | 96.09 | 110.63 | 155.28 | 328.51 | 369.01 | 490.52 |
| 47 | 99.77 | 117.73 | 162.80 | 328.51 | 369.01 | 490.52 |
| 48 | 104.85 | 118.66 | 170.45 | 328.51 | 369.01 | 490.52 |
| 49 | 108.56 | 126.02 | 185.57 | 328.51 | 369.01 | 490.52 |
| 50 | 108.52 | 131.97 | 190.45 | 342.01 | 387.01 | 513.02 |
| 51 | 112.52 | 138.00 | 203.89 | 355.51 | 396.02 | 522.02 |
| 52 | 115.87 | 143.62 | 217.41 | 364.51 | 405.02 | 535.52 |
| 53 | 120.92 | 140.89 | 226.82 | 378.01 | 414.02 | 549.02 |
| 54 | 125.68 | 147.60 | 241.03 | 387.01 | 423.02 | 562.52 |
| 55 | 124.81 | 151.08 | 246.39 | 400.52 | 432.02 | 580.52 |
| 56 | 131.33 | 160.68 | 267.31 | 418.52 | 445.52 | 603.02 |
| 57 | 137.70 | 170.11 | 288.48 | 441.02 | 468.02 | 630.02 |
| 58 | 150.06 | 192.45 | 304.86 | 463.52 | 495.02 | 666.03 |
| 59 | 164.43 | 202.06 | 328.62 | 495.02 | 522.02 | 706.53 |
| 60 | 167.06 | 221.48 | 347.95 | 517.52 | 549.02 | 738.03 |
| 61 | 177.76 | 230.66 | 367.63 | 523.65 | 558.56 | 750.56 |
| 62 | 191.54 | 246.64 | 394.34 | 532.80 | 575.08 | 761.14 |
| 63 | 201.47 | 262.83 | 421.75 | 540.50 | 585.54 | 777.99 |
| 64 | 213.49 | 275.84 | 431.86 | 546.76 | 598.27 | 788.44 |
| 65 | 226.15 | 295.31 | 440.53 | 551.61 | 609.07 | 800.61 |
| 66 | 242.69 | 325.40 | 455.17 | 566.18 | 629.09 | 821.52 |
| 67 | 272.16 | 371.30 | 475.03 | 589.33 | 653.62 | 857.20 |
| 68 | 304.06 | 392.62 | 499.39 | 616.49 | 685.37 | 898.90 |
| 69 | 337.21 | 418.03 | 527.51 | 646.95 | 723.26 | 935.59 |
| 70 | 362.00 | 450.15 | 565.09 | 673.64 | 766.22 | 970.55 |
| 71 | 391.59 | 487.92 | 607.60 | 696.60 | 807.07 | 1006.53 |
| 72 | 425.17 | 530.29 | 659.92 | 718.84 | 857.30 | 1045.85 |
| 73 | 459.42 | 570.58 | 708.99 | 748.53 | 912.36 | 1090.32 |
| 74 | 499.38 | 611.21 | 757.25 | 784.30 | 962.79 | 1135.88 |
| 75 | 537.79 | 641.21 | 796.34 | 832.54 | 1008.35 | 1186.75 |
| 76 | 560.19 | 671.24 | 829.18 | 885.94 | 1056.21 | 1251.17 |
| 77 | 585.47 | 698.33 | 865.27 | 945.21 | 1098.05 | 1328.47 |
| 78 | 629.27 | 749.13 | 924.31 | 1030.34 | 1173.25 | 1454.46 |
| 79 | 691.50 | 813.67 | 1004.99 | 1136.37 | 1274.67 | 1611.20 |
| 80 | 767.57 | 894.35 | 1111.02 | | | |
| 81 | 862.08 | 1000.38 | 1260.84 | | | |
| 82 | 977.33 | 1127.15 | 1452.16 | | | |
| 83 | 1108.71 | 1274.67 | 1668.83 | | | |
| 84 | 1251.62 | 1436.02 | 1913.16 | | | |
| 85+ | 1724.15 | 1961.57 | 2722.22 | | | |

# Appendix B2

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

## LTC2000 VA 4/00

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

**Rates per $10 of Nursing Home Daily Benefit - 100 Day EP**
**Home Health Daily Benefit at 150% of Nursing Home Daily Benefit**

**Standard Rates**

| Age | 3.4% Compound Inflation | | |
|---|---|---|---|
| | Benefit Period | | |
| | 4 Years | 6 Years | Life |
| 40 | 175.44 | 195.78 | 261.89 |
| 41 | 175.44 | 195.78 | 261.89 |
| 42 | 175.44 | 195.78 | 261.89 |
| 43 | 175.44 | 195.78 | 261.89 |
| 44 | 175.44 | 195.78 | 261.89 |
| 45 | 198.32 | 221.21 | 294.94 |
| 46 | 198.32 | 221.21 | 294.94 |
| 47 | 198.32 | 221.21 | 294.94 |
| 48 | 198.32 | 221.21 | 294.94 |
| 49 | 198.32 | 221.21 | 294.94 |
| 50 | 211.04 | 233.92 | 307.65 |
| 51 | 216.12 | 239.00 | 315.28 |
| 52 | 221.21 | 241.55 | 325.45 |
| 53 | 228.83 | 249.17 | 333.08 |
| 54 | 236.46 | 254.26 | 340.71 |
| 55 | 239.00 | 259.35 | 345.79 |
| 56 | 249.17 | 269.52 | 361.05 |
| 57 | 264.43 | 284.77 | 378.85 |
| 58 | 282.23 | 297.48 | 401.73 |
| 59 | 300.03 | 317.82 | 427.16 |
| 60 | 317.82 | 338.17 | 452.58 |
| 61 | 333.79 | 356.55 | 477.93 |
| 62 | 349.57 | 377.23 | 502.98 |
| 63 | 367.66 | 400.17 | 532.73 |
| 64 | 390.50 | 427.81 | 562.12 |
| 65 | 410.60 | 452.65 | 593.64 |
| 66 | 435.38 | 479.66 | 627.24 |
| 67 | 459.86 | 508.78 | 660.44 |
| 68 | 493.77 | 547.28 | 705.39 |
| 69 | 539.37 | 599.84 | 769.15 |
| 70 | 582.03 | 661.40 | 841.78 |
| 71 | 624.17 | 724.62 | 901.59 |
| 72 | 668.19 | 796.59 | 970.18 |
| 73 | 721.12 | 874.81 | 1047.40 |
| 74 | 785.17 | 959.13 | 1135.44 |
| 75 | 862.47 | 1049.45 | 1234.10 |
| 76 | 957.42 | 1141.00 | 1354.80 |
| 77 | 1065.09 | 1238.37 | 1501.75 |
| 78 | 1182.47 | 1346.13 | 1668.83 |
| 79 | 1306.94 | 1465.99 | 1850.93 |
| 80 | | | |
| 81 | | | |
| 82 | | | |
| 83 | | | |
| 84 | | | |
| 85+ | | | |

**Preferred Rates**

| Age | 3.4% Compound Inflation | | |
|---|---|---|---|
| | Benefit Period | | |
| | 4 Years | 6 Years | Life |
| 40 | 165.27 | 185.61 | 246.63 |
| 41 | 165.27 | 185.61 | 246.63 |
| 42 | 165.27 | 185.61 | 246.63 |
| 43 | 165.27 | 185.61 | 246.63 |
| 44 | 165.27 | 185.61 | 246.63 |
| 45 | 185.61 | 208.49 | 277.14 |
| 46 | 185.61 | 208.49 | 277.14 |
| 47 | 185.61 | 208.49 | 277.14 |
| 48 | 185.61 | 208.49 | 277.14 |
| 49 | 185.61 | 208.49 | 277.14 |
| 50 | 193.24 | 218.66 | 289.86 |
| 51 | 200.87 | 223.75 | 294.94 |
| 52 | 205.95 | 228.83 | 302.57 |
| 53 | 213.58 | 233.92 | 310.20 |
| 54 | 218.66 | 239.00 | 317.82 |
| 55 | 226.29 | 244.09 | 328.00 |
| 56 | 236.46 | 251.72 | 340.71 |
| 57 | 249.17 | 264.43 | 355.96 |
| 58 | 261.89 | 279.69 | 376.30 |
| 59 | 279.69 | 294.94 | 399.19 |
| 60 | 292.40 | 310.20 | 416.99 |
| 61 | 303.45 | 323.68 | 434.94 |
| 62 | 316.88 | 342.02 | 452.68 |
| 63 | 330.14 | 357.65 | 475.20 |
| 64 | 343.24 | 375.58 | 494.97 |
| 65 | 356.19 | 393.29 | 516.96 |
| 66 | 376.34 | 418.16 | 546.07 |
| 67 | 403.60 | 447.63 | 587.05 |
| 68 | 435.39 | 484.04 | 634.85 |
| 69 | 471.65 | 527.28 | 682.08 |
| 70 | 507.47 | 577.22 | 731.14 |
| 71 | 542.86 | 628.96 | 784.40 |
| 72 | 580.21 | 691.97 | 844.15 |
| 73 | 626.55 | 763.68 | 912.63 |
| 74 | 681.74 | 836.89 | 987.34 |
| 75 | 752.61 | 911.55 | 1072.82 |
| 76 | 834.26 | 994.60 | 1178.18 |
| 77 | 928.78 | 1078.95 | 1305.37 |
| 78 | 1030.34 | 1173.25 | 1454.46 |
| 79 | 1136.37 | 1274.67 | 1611.20 |
| 80 | | | |
| 81 | | | |
| 82 | | | |
| 83 | | | |
| 84 | | | |
| 85+ | | | |

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

# Appendix B3

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

## LTC2000 VA 4/00

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

**Rates per $10 of Nursing Home Daily Benefit - 100 Day EP**
**Home Health Daily Benefit at 150% of Nursing Home Daily Benefit**

**Standard Rates**

| Age | 3.2% Compound Inflation | | |
|---|---|---|---|
| | Benefit Period | | |
| | 4 Years | 6 Years | Life |
| 40 | 199.88 | 223.05 | 298.37 |
| 41 | 199.88 | 223.05 | 298.37 |
| 42 | 199.88 | 223.05 | 298.37 |
| 43 | 199.88 | 223.05 | 298.37 |
| 44 | 199.88 | 223.05 | 298.37 |
| 45 | 225.95 | 252.02 | 336.03 |
| 46 | 225.95 | 252.02 | 336.03 |
| 47 | 225.95 | 252.02 | 336.03 |
| 48 | 225.95 | 252.02 | 336.03 |
| 49 | 225.95 | 252.02 | 336.03 |
| 50 | 240.43 | 266.50 | 350.51 |
| 51 | 246.23 | 272.30 | 359.20 |
| 52 | 252.02 | 275.19 | 370.79 |
| 53 | 260.71 | 283.88 | 379.48 |
| 54 | 269.40 | 289.68 | 388.17 |
| 55 | 272.30 | 295.47 | 393.96 |
| 56 | 283.88 | 307.06 | 411.34 |
| 57 | 301.26 | 324.44 | 431.62 |
| 58 | 321.54 | 338.92 | 457.69 |
| 59 | 341.82 | 362.10 | 486.66 |
| 60 | 362.10 | 385.27 | 515.63 |
| 61 | 372.36 | 397.75 | 533.15 |
| 62 | 381.58 | 411.78 | 549.04 |
| 63 | 392.44 | 427.15 | 568.64 |
| 64 | 407.31 | 446.22 | 586.32 |
| 65 | 418.18 | 461.01 | 604.60 |
| 66 | 432.62 | 476.61 | 623.26 |
| 67 | 445.44 | 492.82 | 639.72 |
| 68 | 465.83 | 516.31 | 665.47 |
| 69 | 495.12 | 550.62 | 706.04 |
| 70 | 519.33 | 590.14 | 751.09 |
| 71 | 540.76 | 627.78 | 781.09 |
| 72 | 561.42 | 669.31 | 815.16 |
| 73 | 586.88 | 711.95 | 852.42 |
| 74 | 618.11 | 755.05 | 893.85 |
| 75 | 655.80 | 797.97 | 938.38 |
| 76 | 702.05 | 836.67 | 993.44 |
| 77 | 751.88 | 874.20 | 1060.13 |
| 78 | 821.72 | 935.45 | 1159.71 |
| 79 | 908.22 | 1018.75 | 1286.25 |
| 80 | | | |
| 81 | | | |
| 82 | | | |
| 83 | | | |
| 84 | | | |
| 85+ | | | |

**Preferred Rates**

| Age | 3.2% Compound Inflation | | |
|---|---|---|---|
| | Benefit Period | | |
| | 4 Years | 6 Years | Life |
| 40 | 188.29 | 211.46 | 280.99 |
| 41 | 188.29 | 211.46 | 280.99 |
| 42 | 188.29 | 211.46 | 280.99 |
| 43 | 188.29 | 211.46 | 280.99 |
| 44 | 188.29 | 211.46 | 280.99 |
| 45 | 211.46 | 237.54 | 315.75 |
| 46 | 211.46 | 237.54 | 315.75 |
| 47 | 211.46 | 237.54 | 315.75 |
| 48 | 211.46 | 237.54 | 315.75 |
| 49 | 211.46 | 237.54 | 315.75 |
| 50 | 220.15 | 249.12 | 330.23 |
| 51 | 228.84 | 254.92 | 336.03 |
| 52 | 234.64 | 260.71 | 344.72 |
| 53 | 243.33 | 266.50 | 353.41 |
| 54 | 249.12 | 272.30 | 362.10 |
| 55 | 257.81 | 278.09 | 373.68 |
| 56 | 269.40 | 286.78 | 388.17 |
| 57 | 283.88 | 301.26 | 405.55 |
| 58 | 298.37 | 318.64 | 428.72 |
| 59 | 318.64 | 336.03 | 454.79 |
| 60 | 333.13 | 353.41 | 475.07 |
| 61 | 338.51 | 361.07 | 485.19 |
| 62 | 345.89 | 373.35 | 494.13 |
| 63 | 352.40 | 381.76 | 507.24 |
| 64 | 358.02 | 391.74 | 516.27 |
| 65 | 362.76 | 400.55 | 526.50 |
| 66 | 373.96 | 415.51 | 542.60 |
| 67 | 390.94 | 433.59 | 568.64 |
| 68 | 410.75 | 456.65 | 598.92 |
| 69 | 432.95 | 484.02 | 626.11 |
| 70 | 452.80 | 515.03 | 652.38 |
| 71 | 470.31 | 544.90 | 679.57 |
| 72 | 487.50 | 581.40 | 709.27 |
| 73 | 509.91 | 621.51 | 742.74 |
| 74 | 536.68 | 658.82 | 777.26 |
| 75 | 572.27 | 693.12 | 815.75 |
| 76 | 611.74 | 729.32 | 863.93 |
| 77 | 655.65 | 761.66 | 921.50 |
| 78 | 716.01 | 815.32 | 1010.74 |
| 79 | 789.69 | 885.80 | 1119.66 |
| 80 | | | |
| 81 | | | |
| 82 | | | |
| 83 | | | |
| 84 | | | |
| 85+ | | | |

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

# Appendix B4

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

## LTC2000 VA 4/00

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

**Rates per $10 of Nursing Home Daily Benefit - 100 Day EP**
**Home Health Daily Benefit at 150% of Nursing Home Daily Benefit**

**Standard Rates**

| Age | 1.8% Compound Inflation | | |
|---|---|---|---|
| | Benefit Period | | |
| | 4 Years | 6 Years | Life |
| 40 | 112.93 | 126.02 | 168.58 |
| 41 | 112.93 | 126.02 | 168.58 |
| 42 | 112.93 | 126.02 | 168.58 |
| 43 | 112.93 | 126.02 | 168.58 |
| 44 | 112.93 | 126.02 | 168.58 |
| 45 | 127.66 | 142.39 | 189.85 |
| 46 | 127.66 | 142.39 | 189.85 |
| 47 | 127.66 | 142.39 | 189.85 |
| 48 | 127.66 | 142.39 | 189.85 |
| 49 | 127.66 | 142.39 | 189.85 |
| 50 | 135.84 | 150.57 | 198.04 |
| 51 | 139.12 | 153.85 | 202.95 |
| 52 | 142.39 | 155.48 | 209.49 |
| 53 | 147.30 | 160.39 | 214.40 |
| 54 | 152.21 | 163.67 | 219.31 |
| 55 | 153.85 | 166.94 | 222.59 |
| 56 | 160.39 | 173.49 | 232.41 |
| 57 | 170.21 | 183.31 | 243.86 |
| 58 | 181.67 | 191.49 | 258.59 |
| 59 | 193.13 | 204.58 | 274.96 |
| 60 | 204.58 | 217.68 | 291.33 |
| 61 | 215.78 | 230.49 | 308.95 |
| 62 | 226.94 | 244.90 | 326.53 |
| 63 | 239.71 | 260.91 | 347.33 |
| 64 | 255.70 | 280.13 | 368.08 |
| 65 | 270.02 | 297.68 | 390.40 |
| 66 | 287.56 | 316.81 | 414.29 |
| 67 | 305.06 | 337.51 | 438.11 |
| 68 | 328.99 | 364.64 | 469.99 |
| 69 | 360.96 | 401.42 | 514.73 |
| 70 | 391.23 | 444.57 | 565.82 |
| 71 | 421.42 | 489.23 | 608.72 |
| 72 | 453.15 | 540.23 | 657.95 |
| 73 | 491.24 | 595.93 | 713.51 |
| 74 | 537.28 | 656.32 | 776.96 |
| 75 | 592.84 | 721.37 | 848.29 |
| 76 | 661.10 | 787.86 | 935.49 |
| 77 | 738.80 | 859.00 | 1041.69 |
| 78 | 821.72 | 935.45 | 1159.71 |
| 79 | 908.22 | 1018.75 | 1286.25 |
| 80 | | | |
| 81 | | | |
| 82 | | | |
| 83 | | | |
| 84 | | | |
| 85+ | | | |

**Preferred Rates**

| Age | 1.8% Compound Inflation | | |
|---|---|---|---|
| | Benefit Period | | |
| | 4 Years | 6 Years | Life |
| 40 | 106.38 | 119.48 | 158.76 |
| 41 | 106.38 | 119.48 | 158.76 |
| 42 | 106.38 | 119.48 | 158.76 |
| 43 | 106.38 | 119.48 | 158.76 |
| 44 | 106.38 | 119.48 | 158.76 |
| 45 | 119.48 | 134.21 | 178.40 |
| 46 | 119.48 | 134.21 | 178.40 |
| 47 | 119.48 | 134.21 | 178.40 |
| 48 | 119.48 | 134.21 | 178.40 |
| 49 | 119.48 | 134.21 | 178.40 |
| 50 | 124.39 | 140.75 | 186.58 |
| 51 | 129.30 | 144.03 | 189.85 |
| 52 | 132.57 | 147.30 | 194.76 |
| 53 | 137.48 | 150.57 | 199.67 |
| 54 | 140.75 | 153.85 | 204.58 |
| 55 | 145.66 | 157.12 | 211.13 |
| 56 | 152.21 | 162.03 | 219.31 |
| 57 | 160.39 | 170.21 | 229.13 |
| 58 | 168.58 | 180.03 | 242.23 |
| 59 | 180.03 | 189.85 | 256.96 |
| 60 | 188.22 | 199.67 | 268.41 |
| 61 | 196.16 | 209.24 | 281.16 |
| 62 | 205.72 | 222.04 | 293.88 |
| 63 | 215.25 | 233.18 | 309.83 |
| 64 | 224.75 | 245.93 | 324.10 |
| 65 | 234.24 | 258.64 | 339.97 |
| 66 | 248.57 | 276.19 | 360.67 |
| 67 | 267.74 | 296.94 | 389.44 |
| 68 | 290.09 | 322.51 | 422.99 |
| 69 | 315.63 | 352.86 | 456.46 |
| 70 | 341.11 | 387.99 | 491.46 |
| 71 | 366.52 | 424.65 | 529.60 |
| 72 | 393.48 | 469.27 | 572.48 |
| 73 | 426.81 | 520.23 | 621.70 |
| 74 | 466.50 | 572.67 | 675.62 |
| 75 | 517.33 | 626.58 | 737.44 |
| 76 | 576.05 | 686.77 | 813.54 |
| 77 | 644.25 | 748.42 | 905.47 |
| 78 | 716.01 | 815.32 | 1010.74 |
| 79 | 789.69 | 885.80 | 1119.66 |
| 80 | | | |
| 81 | | | |
| 82 | | | |
| 83 | | | |
| 84 | | | |
| 85+ | | | |

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

# Appendix C1

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

## LTC2000 VA 4/00

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

**Rates per $10 of Nursing Home Daily Benefit - 100 Day EP**
**Home Health Daily Benefit at 150% of Nursing Home Daily Benefit**

**Standard Rates**

| Age | GPO Inflation with Shared Cost | | | 2.2% Compound Inflation or 5.0% Compound Inflation with Shared Cost | | |
|---|---|---|---|---|---|---|
| | Benefit Period | | | Benefit Period | | |
| | 4 Years | 6 Years | Life | 4 Years | 6 Years | Life |
| 40 | 54.40 | 61.56 | 83.31 | 214.38 | 239.24 | 320.02 |
| 41 | 58.96 | 66.16 | 88.28 | 214.38 | 239.24 | 320.02 |
| 42 | 59.41 | 66.66 | 93.34 | 214.38 | 239.24 | 320.02 |
| 43 | 64.14 | 71.42 | 98.49 | 214.38 | 239.24 | 320.02 |
| 44 | 64.63 | 74.76 | 103.72 | 214.38 | 239.24 | 320.02 |
| 45 | 67.56 | 74.76 | 105.67 | 242.35 | 270.31 | 360.42 |
| 46 | 68.07 | 79.57 | 110.78 | 242.35 | 270.31 | 360.42 |
| 47 | 72.91 | 84.51 | 115.97 | 242.35 | 270.31 | 360.42 |
| 48 | 77.89 | 85.15 | 121.23 | 242.35 | 270.31 | 360.42 |
| 49 | 78.48 | 90.26 | 131.59 | 242.35 | 270.31 | 360.42 |
| 50 | 82.90 | 94.43 | 135.14 | 257.88 | 285.85 | 375.95 |
| 51 | 86.75 | 98.66 | 144.47 | 264.10 | 292.06 | 385.27 |
| 52 | 86.75 | 102.87 | 153.85 | 270.31 | 295.17 | 397.70 |
| 53 | 91.31 | 102.87 | 162.92 | 279.63 | 304.49 | 407.02 |
| 54 | 91.43 | 107.57 | 172.79 | 288.95 | 310.70 | 416.34 |
| 55 | 95.82 | 112.07 | 181.59 | 292.06 | 316.92 | 422.56 |
| 56 | 104.62 | 120.98 | 196.28 | 304.49 | 329.35 | 441.20 |
| 57 | 108.72 | 129.72 | 211.10 | 323.13 | 347.99 | 462.95 |
| 58 | 117.69 | 143.47 | 225.19 | 344.88 | 363.52 | 490.91 |
| 59 | 127.03 | 152.42 | 244.59 | 366.63 | 388.38 | 521.98 |
| 60 | 135.66 | 166.18 | 263.67 | 388.38 | 413.23 | 553.05 |
| 61 | 149.03 | 179.47 | 282.90 | 398.18 | 425.33 | 570.12 |
| 62 | 158.12 | 192.90 | 307.16 | 406.81 | 439.00 | 585.33 |
| 63 | 171.46 | 206.49 | 326.31 | 417.11 | 454.00 | 604.38 |
| 64 | 188.71 | 219.91 | 340.87 | 431.58 | 472.82 | 621.26 |
| 65 | 202.39 | 238.31 | 353.92 | 441.74 | 486.98 | 638.66 |
| 66 | 222.26 | 264.84 | 365.49 | 455.57 | 501.90 | 656.33 |
| 67 | 244.67 | 295.99 | 375.58 | 467.61 | 517.36 | 671.57 |
| 68 | 269.43 | 309.78 | 393.83 | 487.48 | 540.31 | 696.40 |
| 69 | 294.15 | 333.53 | 421.54 | 516.50 | 574.40 | 736.54 |
| 70 | 316.88 | 361.51 | 453.01 | 540.04 | 613.68 | 781.05 |
| 71 | 339.33 | 388.72 | 489.66 | 560.53 | 650.73 | 809.66 |
| 72 | 363.33 | 423.20 | 530.54 | 580.09 | 691.56 | 842.26 |
| 73 | 388.42 | 455.80 | 572.73 | 604.44 | 733.25 | 877.92 |
| 74 | 412.26 | 492.05 | 611.74 | 634.53 | 775.12 | 917.60 |
| 75 | 432.80 | 520.09 | 643.75 | 671.03 | 816.51 | 960.17 |
| 76 | 451.85 | 543.95 | 672.56 | 716.00 | 853.29 | 1013.18 |
| 77 | 474.16 | 567.00 | 699.63 | 764.29 | 888.63 | 1077.63 |
| 78 | 510.59 | 606.53 | 748.00 | 834.18 | 949.63 | 1177.28 |
| 79 | 561.00 | 660.19 | 813.04 | 921.99 | 1034.19 | 1305.75 |
| 80 | 621.16 | 725.23 | 900.85 | | | |
| 81 | 699.22 | 811.42 | 1024.43 | | | |
| 82 | 791.90 | 915.49 | 1175.66 | | | |
| 83 | 897.60 | 1034.19 | 1354.53 | | | |
| 84 | 1014.68 | 1162.65 | 1551.28 | | | |
| 85+ | 1398.43 | 1591.94 | 2206.60 | | | |

**Preferred Rates**

| Age | GPO Inflation with Shared Cost | | | 2.2% Compound Inflation or 5.0% Compound Inflation with Shared Cost | | |
|---|---|---|---|---|---|---|
| | Benefit Period | | | Benefit Period | | |
| | 4 Years | 6 Years | Life | 4 Years | 6 Years | Life |
| 40 | 52.31 | 59.51 | 79.14 | 201.96 | 226.81 | 301.38 |
| 41 | 56.69 | 63.95 | 83.87 | 201.96 | 226.81 | 301.38 |
| 42 | 57.12 | 64.44 | 88.68 | 201.96 | 226.81 | 301.38 |
| 43 | 61.67 | 69.04 | 93.56 | 201.96 | 226.81 | 301.38 |
| 44 | 62.14 | 72.26 | 98.53 | 201.96 | 226.81 | 301.38 |
| 45 | 67.56 | 72.73 | 103.56 | 226.81 | 254.78 | 338.67 |
| 46 | 68.07 | 77.42 | 108.57 | 226.81 | 254.78 | 338.67 |
| 47 | 72.91 | 82.23 | 113.65 | 226.81 | 254.78 | 338.67 |
| 48 | 77.89 | 82.85 | 118.81 | 226.81 | 254.78 | 338.67 |
| 49 | 78.48 | 87.82 | 128.96 | 226.81 | 254.78 | 338.67 |
| 50 | 80.46 | 92.07 | 132.68 | 236.13 | 267.20 | 354.20 |
| 51 | 84.41 | 96.37 | 141.98 | 245.46 | 273.42 | 360.42 |
| 52 | 84.58 | 100.59 | 151.33 | 251.67 | 279.63 | 369.74 |
| 53 | 89.13 | 98.67 | 157.91 | 260.99 | 285.85 | 379.06 |
| 54 | 89.35 | 103.36 | 167.63 | 267.20 | 292.06 | 388.38 |
| 55 | 89.70 | 105.85 | 171.50 | 276.53 | 298.27 | 400.81 |
| 56 | 96.25 | 112.49 | 185.81 | 288.95 | 307.60 | 416.34 |
| 57 | 98.66 | 119.09 | 200.27 | 304.49 | 323.13 | 434.98 |
| 58 | 109.43 | 134.50 | 211.63 | 320.02 | 341.77 | 459.84 |
| 59 | 120.57 | 141.21 | 227.91 | 341.77 | 360.42 | 487.80 |
| 60 | 122.94 | 154.64 | 241.23 | 357.31 | 379.06 | 509.55 |
| 61 | 133.91 | 161.06 | 254.89 | 361.98 | 386.11 | 518.84 |
| 62 | 142.95 | 172.24 | 273.34 | 368.76 | 398.03 | 526.80 |
| 63 | 151.93 | 183.54 | 292.26 | 374.55 | 405.76 | 539.12 |
| 64 | 166.24 | 192.71 | 299.64 | 379.35 | 415.09 | 547.04 |
| 65 | 175.70 | 206.23 | 306.02 | 383.19 | 423.11 | 556.16 |
| 66 | 190.51 | 227.01 | 316.58 | 393.80 | 437.55 | 571.40 |
| 67 | 212.35 | 258.68 | 330.81 | 410.40 | 455.17 | 596.95 |
| 68 | 238.70 | 273.76 | 348.20 | 429.85 | 477.88 | 626.76 |
| 69 | 259.41 | 291.83 | 368.27 | 451.65 | 504.92 | 653.15 |
| 70 | 274.48 | 314.65 | 394.99 | 470.86 | 535.58 | 678.40 |
| 71 | 294.23 | 341.47 | 425.23 | 487.51 | 564.83 | 704.42 |
| 72 | 315.85 | 371.59 | 462.42 | 503.71 | 600.73 | 732.85 |
| 73 | 336.90 | 400.31 | 497.42 | 525.17 | 640.11 | 764.96 |
| 74 | 359.06 | 429.36 | 531.94 | 550.94 | 676.33 | 797.92 |
| 75 | 378.25 | 450.99 | 560.10 | 585.56 | 709.22 | 834.69 |
| 76 | 394.50 | 472.70 | 583.92 | 623.90 | 743.81 | 881.10 |
| 77 | 412.81 | 492.39 | 610.10 | 666.47 | 774.24 | 936.71 |
| 78 | 443.92 | 528.48 | 652.06 | 726.86 | 827.68 | 1026.06 |
| 79 | 487.83 | 574.01 | 708.97 | 801.66 | 899.22 | 1136.63 |
| 80 | 541.49 | 630.92 | 783.77 | | | |
| 81 | 608.16 | 705.72 | 889.47 | | | |
| 82 | 689.46 | 795.16 | 1024.43 | | | |
| 83 | 782.15 | 899.22 | 1177.28 | | | |
| 84 | 882.96 | 1013.05 | 1349.65 | | | |
| 85+ | 1216.31 | 1383.80 | 1920.41 | | | |

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

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

# Appendix C2

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

## LTC2000 VA 4/00

***Premiums to be used only with those that have***

***previously elected an inflation decrease option during the 2010 Rate Filing***

**Rates per $10 of Nursing Home Daily Benefit - 100 Day EP**
**Home Health Daily Benefit at 150% of Nursing Home Daily Benefit**

**Standard Rates**

| Age | 1.3% Compound Inflation or 3.4% Compound Inflation with Shared Cost | | |
|---|---|---|---|
| | Benefit Period | | |
| | 4 Years | 6 Years | Life |
| 40 | 121.13 | 135.17 | 180.81 |
| 41 | 121.13 | 135.17 | 180.81 |
| 42 | 121.13 | 135.17 | 180.81 |
| 43 | 121.13 | 135.17 | 180.81 |
| 44 | 121.13 | 135.17 | 180.81 |
| 45 | 136.93 | 152.73 | 203.63 |
| 46 | 136.93 | 152.73 | 203.63 |
| 47 | 136.93 | 152.73 | 203.63 |
| 48 | 136.93 | 152.73 | 203.63 |
| 49 | 136.93 | 152.73 | 203.63 |
| 50 | 145.70 | 161.50 | 212.41 |
| 51 | 149.22 | 165.01 | 217.68 |
| 52 | 152.73 | 166.77 | 224.70 |
| 53 | 157.99 | 172.04 | 229.97 |
| 54 | 163.26 | 175.55 | 235.23 |
| 55 | 165.01 | 179.06 | 238.74 |
| 56 | 172.04 | 186.08 | 249.28 |
| 57 | 182.57 | 196.61 | 261.57 |
| 58 | 194.86 | 205.39 | 277.36 |
| 59 | 207.15 | 219.43 | 294.92 |
| 60 | 219.43 | 233.48 | 312.47 |
| 61 | 230.74 | 246.47 | 330.38 |
| 62 | 241.94 | 261.09 | 348.12 |
| 63 | 254.77 | 277.31 | 369.16 |
| 64 | 270.94 | 296.83 | 390.01 |
| 65 | 285.24 | 314.45 | 412.39 |
| 66 | 302.82 | 333.62 | 436.27 |
| 67 | 320.24 | 354.31 | 459.92 |
| 68 | 344.28 | 381.60 | 491.84 |
| 69 | 376.55 | 418.76 | 536.96 |
| 70 | 406.83 | 462.31 | 588.39 |
| 71 | 436.83 | 507.12 | 630.98 |
| 72 | 468.21 | 558.19 | 679.83 |
| 73 | 505.93 | 613.76 | 734.85 |
| 74 | 551.56 | 673.76 | 797.61 |
| 75 | 606.61 | 738.12 | 868.00 |
| 76 | 674.24 | 803.52 | 954.08 |
| 77 | 751.00 | 873.18 | 1058.89 |
| 78 | 834.18 | 949.63 | 1177.28 |
| 79 | 921.99 | 1034.19 | 1305.75 |
| 80 | | | |
| 81 | | | |
| 82 | | | |
| 83 | | | |
| 84 | | | |
| 85+ | | | |

**Preferred Rates**

| Age | 1.3% Compound Inflation or 3.4% Compound Inflation with Shared Cost | | |
|---|---|---|---|
| | Benefit Period | | |
| | 4 Years | 6 Years | Life |
| 40 | 114.11 | 128.15 | 170.28 |
| 41 | 114.11 | 128.15 | 170.28 |
| 42 | 114.11 | 128.15 | 170.28 |
| 43 | 114.11 | 128.15 | 170.28 |
| 44 | 114.11 | 128.15 | 170.28 |
| 45 | 128.15 | 143.95 | 191.35 |
| 46 | 128.15 | 143.95 | 191.35 |
| 47 | 128.15 | 143.95 | 191.35 |
| 48 | 128.15 | 143.95 | 191.35 |
| 49 | 128.15 | 143.95 | 191.35 |
| 50 | 133.42 | 150.97 | 200.12 |
| 51 | 138.68 | 154.48 | 203.63 |
| 52 | 142.19 | 157.99 | 208.90 |
| 53 | 147.46 | 161.50 | 214.17 |
| 54 | 150.97 | 165.01 | 219.43 |
| 55 | 156.24 | 168.53 | 226.46 |
| 56 | 163.26 | 173.79 | 235.23 |
| 57 | 172.04 | 182.57 | 245.77 |
| 58 | 180.81 | 193.10 | 259.81 |
| 59 | 193.10 | 203.63 | 275.61 |
| 60 | 201.88 | 214.17 | 287.90 |
| 61 | 209.76 | 223.75 | 300.66 |
| 62 | 219.32 | 236.72 | 313.31 |
| 63 | 228.78 | 247.84 | 329.30 |
| 64 | 238.15 | 260.58 | 343.42 |
| 65 | 247.43 | 273.21 | 359.12 |
| 66 | 261.76 | 290.85 | 379.81 |
| 67 | 281.06 | 311.73 | 408.82 |
| 68 | 303.58 | 337.50 | 442.65 |
| 69 | 329.27 | 368.10 | 476.17 |
| 70 | 354.71 | 403.47 | 511.06 |
| 71 | 379.92 | 440.18 | 548.97 |
| 72 | 406.56 | 484.88 | 591.51 |
| 73 | 439.58 | 535.79 | 640.30 |
| 74 | 478.90 | 587.89 | 693.57 |
| 75 | 529.35 | 641.13 | 754.56 |
| 76 | 587.50 | 700.42 | 829.70 |
| 77 | 654.88 | 760.77 | 920.42 |
| 78 | 726.86 | 827.68 | 1026.06 |
| 79 | 801.66 | 899.22 | 1136.63 |
| 80 | | | |
| 81 | | | |
| 82 | | | |
| 83 | | | |
| 84 | | | |
| 85+ | | | |

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

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

# Appendix C3

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

## LTC2000 VA 4/00

***Premiums to be used only with those that have***

***previously elected an inflation decrease option during the 2013 Rate Filing***

**Rates per $10 of Nursing Home Daily Benefit - 100 Day EP**
**Home Health Daily Benefit at 150% of Nursing Home Daily Benefit**

**Standard Rates**

| Age | 1% Compound Inflation or 3.2% Compound Inflation with Shared Cost | | |
|---|---|---|---|
| | Benefit Period | | |
| | 4 Years | 6 Years | Life |
| 40 | 138.00 | 154.00 | 206.00 |
| 41 | 138.00 | 154.00 | 206.00 |
| 42 | 138.00 | 154.00 | 206.00 |
| 43 | 138.00 | 154.00 | 206.00 |
| 44 | 138.00 | 154.00 | 206.00 |
| 45 | 156.00 | 174.00 | 232.00 |
| 46 | 156.00 | 174.00 | 232.00 |
| 47 | 156.00 | 174.00 | 232.00 |
| 48 | 156.00 | 174.00 | 232.00 |
| 49 | 156.00 | 174.00 | 232.00 |
| 50 | 166.00 | 184.00 | 242.00 |
| 51 | 170.00 | 188.00 | 248.00 |
| 52 | 174.00 | 190.00 | 256.00 |
| 53 | 180.00 | 196.00 | 262.00 |
| 54 | 186.00 | 200.00 | 268.00 |
| 55 | 188.00 | 204.00 | 272.00 |
| 56 | 196.00 | 212.00 | 284.00 |
| 57 | 208.00 | 224.00 | 298.00 |
| 58 | 222.00 | 234.00 | 316.00 |
| 59 | 236.00 | 250.00 | 336.00 |
| 60 | 250.00 | 266.00 | 356.00 |
| 61 | 257.40 | 274.95 | 368.55 |
| 62 | 264.10 | 285.00 | 380.00 |
| 63 | 271.95 | 296.00 | 394.05 |
| 64 | 282.60 | 309.60 | 406.80 |
| 65 | 290.50 | 320.25 | 420.00 |
| 66 | 300.90 | 331.50 | 433.50 |
| 67 | 310.20 | 343.20 | 445.50 |
| 68 | 324.80 | 360.00 | 464.00 |
| 69 | 345.65 | 384.40 | 492.90 |
| 70 | 363.00 | 412.50 | 525.00 |
| 71 | 378.45 | 439.35 | 546.65 |
| 72 | 393.40 | 469.00 | 571.20 |
| 73 | 411.75 | 499.50 | 598.05 |
| 74 | 434.20 | 530.40 | 627.90 |
| 75 | 461.25 | 561.25 | 660.00 |
| 76 | 494.40 | 589.20 | 699.60 |
| 77 | 530.15 | 616.40 | 747.50 |
| 78 | 579.69 | 659.92 | 818.12 |
| 79 | 640.71 | 718.68 | 907.39 |
| 80 | | | |
| 81 | | | |
| 82 | | | |
| 83 | | | |
| 84 | | | |
| 85+ | | | |

**Preferred Rates**

| Age | 1% Compound Inflation or 3.2% Compound Inflation with Shared Cost | | |
|---|---|---|---|
| | Benefit Period | | |
| | 4 Years | 6 Years | Life |
| 40 | 130.00 | 146.00 | 194.00 |
| 41 | 130.00 | 146.00 | 194.00 |
| 42 | 130.00 | 146.00 | 194.00 |
| 43 | 130.00 | 146.00 | 194.00 |
| 44 | 130.00 | 146.00 | 194.00 |
| 45 | 146.00 | 164.00 | 218.00 |
| 46 | 146.00 | 164.00 | 218.00 |
| 47 | 146.00 | 164.00 | 218.00 |
| 48 | 146.00 | 164.00 | 218.00 |
| 49 | 146.00 | 164.00 | 218.00 |
| 50 | 152.00 | 172.00 | 228.00 |
| 51 | 158.00 | 176.00 | 232.00 |
| 52 | 162.00 | 180.00 | 238.00 |
| 53 | 168.00 | 184.00 | 244.00 |
| 54 | 172.00 | 188.00 | 250.00 |
| 55 | 178.00 | 192.00 | 258.00 |
| 56 | 186.00 | 198.00 | 268.00 |
| 57 | 196.00 | 208.00 | 280.00 |
| 58 | 206.00 | 220.00 | 296.00 |
| 59 | 220.00 | 232.00 | 314.00 |
| 60 | 230.00 | 244.00 | 328.00 |
| 61 | 234.00 | 249.60 | 335.40 |
| 62 | 239.40 | 258.40 | 342.00 |
| 63 | 244.20 | 264.55 | 351.50 |
| 64 | 248.40 | 271.80 | 358.20 |
| 65 | 252.00 | 278.25 | 365.75 |
| 66 | 260.10 | 289.00 | 377.40 |
| 67 | 272.25 | 301.95 | 396.00 |
| 68 | 286.40 | 318.40 | 417.60 |
| 69 | 302.25 | 337.90 | 437.10 |
| 70 | 316.50 | 360.00 | 456.00 |
| 71 | 329.15 | 381.35 | 475.60 |
| 72 | 341.60 | 407.40 | 497.00 |
| 73 | 357.75 | 436.05 | 521.10 |
| 74 | 377.00 | 462.80 | 546.00 |
| 75 | 402.50 | 487.50 | 573.75 |
| 76 | 430.80 | 513.60 | 608.40 |
| 77 | 462.30 | 537.05 | 649.75 |
| 78 | 505.11 | 575.17 | 713.03 |
| 79 | 557.09 | 624.89 | 789.87 |
| 80 | | | |
| 81 | | | |
| 82 | | | |
| 83 | | | |
| 84 | | | |
| 85+ | | | |

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

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

# Appendix C4

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

## LTC2000 VA 4/00

***Premiums to be used only with those that have***

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

**Rates per $10 of Nursing Home Daily Benefit - 100 Day EP**
**Home Health Daily Benefit at 150% of Nursing Home Daily Benefit**

**Standard Rates**

| Age | 0.3% Compound Inflation or 1.8% Compound Inflation with Shared Cost | | |
|---|---|---|---|
| | Benefit Period | | |
| | 4 Years | 6 Years | Life |
| 40 | 77.97 | 87.01 | 116.39 |
| 41 | 77.97 | 87.01 | 116.39 |
| 42 | 77.97 | 87.01 | 116.39 |
| 43 | 77.97 | 87.01 | 116.39 |
| 44 | 77.97 | 87.01 | 116.39 |
| 45 | 88.14 | 98.31 | 131.08 |
| 46 | 88.14 | 98.31 | 131.08 |
| 47 | 88.14 | 98.31 | 131.08 |
| 48 | 88.14 | 98.31 | 131.08 |
| 49 | 88.14 | 98.31 | 131.08 |
| 50 | 93.79 | 103.96 | 136.73 |
| 51 | 96.05 | 106.22 | 140.12 |
| 52 | 98.31 | 107.35 | 144.64 |
| 53 | 101.70 | 110.74 | 148.03 |
| 54 | 105.09 | 113.00 | 151.42 |
| 55 | 106.22 | 115.26 | 153.68 |
| 56 | 110.74 | 119.78 | 160.46 |
| 57 | 117.52 | 126.56 | 168.37 |
| 58 | 125.43 | 132.21 | 178.54 |
| 59 | 133.34 | 141.25 | 189.84 |
| 60 | 141.25 | 150.29 | 201.14 |
| 61 | 149.16 | 159.33 | 213.57 |
| 62 | 157.07 | 169.50 | 226.00 |
| 63 | 166.11 | 180.80 | 240.69 |
| 64 | 177.41 | 194.36 | 255.38 |
| 65 | 187.58 | 206.79 | 271.20 |
| 66 | 200.01 | 220.35 | 288.15 |
| 67 | 212.44 | 235.04 | 305.10 |
| 68 | 229.39 | 254.25 | 327.70 |
| 69 | 251.99 | 280.24 | 359.34 |
| 70 | 273.46 | 310.75 | 395.50 |
| 71 | 294.93 | 342.39 | 426.01 |
| 72 | 317.53 | 378.55 | 461.04 |
| 73 | 344.65 | 418.10 | 500.59 |
| 74 | 377.42 | 461.04 | 545.79 |
| 75 | 416.97 | 507.37 | 596.64 |
| 76 | 465.56 | 554.83 | 658.79 |
| 77 | 520.93 | 605.68 | 734.50 |
| 78 | 579.69 | 659.92 | 818.12 |
| 79 | 640.71 | 718.68 | 907.39 |
| 80 | | | |
| 81 | | | |
| 82 | | | |
| 83 | | | |
| 84 | | | |
| 85+ | | | |

**Preferred Rates**

| Age | 0.3% Compound Inflation or 1.8% Compound Inflation with Shared Cost | | |
|---|---|---|---|
| | Benefit Period | | |
| | 4 Years | 6 Years | Life |
| 40 | 73.45 | 82.49 | 109.61 |
| 41 | 73.45 | 82.49 | 109.61 |
| 42 | 73.45 | 82.49 | 109.61 |
| 43 | 73.45 | 82.49 | 109.61 |
| 44 | 73.45 | 82.49 | 109.61 |
| 45 | 82.49 | 92.66 | 123.17 |
| 46 | 82.49 | 92.66 | 123.17 |
| 47 | 82.49 | 92.66 | 123.17 |
| 48 | 82.49 | 92.66 | 123.17 |
| 49 | 82.49 | 92.66 | 123.17 |
| 50 | 85.88 | 97.18 | 128.82 |
| 51 | 89.27 | 99.44 | 131.08 |
| 52 | 91.53 | 101.70 | 134.47 |
| 53 | 94.92 | 103.96 | 137.86 |
| 54 | 97.18 | 106.22 | 141.25 |
| 55 | 100.57 | 108.48 | 145.77 |
| 56 | 105.09 | 111.87 | 151.42 |
| 57 | 110.74 | 117.52 | 158.20 |
| 58 | 116.39 | 124.30 | 167.24 |
| 59 | 124.30 | 131.08 | 177.41 |
| 60 | 129.95 | 137.86 | 185.32 |
| 61 | 135.60 | 144.64 | 194.36 |
| 62 | 142.38 | 153.68 | 203.40 |
| 63 | 149.16 | 161.59 | 214.70 |
| 64 | 155.94 | 170.63 | 224.87 |
| 65 | 162.72 | 179.67 | 236.17 |
| 66 | 172.89 | 192.10 | 250.86 |
| 67 | 186.45 | 206.79 | 271.20 |
| 68 | 202.27 | 224.87 | 294.93 |
| 69 | 220.35 | 246.34 | 318.66 |
| 70 | 238.43 | 271.20 | 343.52 |
| 71 | 256.51 | 297.19 | 370.64 |
| 72 | 275.72 | 328.83 | 401.15 |
| 73 | 299.45 | 364.99 | 436.18 |
| 74 | 327.70 | 402.28 | 474.60 |
| 75 | 363.86 | 440.70 | 518.67 |
| 76 | 405.67 | 483.64 | 572.91 |
| 77 | 454.26 | 527.71 | 638.45 |
| 78 | 505.11 | 575.17 | 713.03 |
| 79 | 557.09 | 624.89 | 789.87 |
| 80 | | | |
| 81 | | | |
| 82 | | | |
| 83 | | | |
| 84 | | | |
| 85+ | | | |

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

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

# Appendix B1

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

**LTC-02 VA (Pre-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 | 11.57 | 14.88 | 16.53 | 18.18 | 19.83 | 23.14 | 24.79 | 20.97 | 24.04 | 28.91 | 30.33 | 31.74 | 49.48 | 53.94 | 46.36 | 60.63 | 71.33 | 78.46 | 85.59 | 96.29 | 99.86 |
| 30 | 11.57 | 14.88 | 16.53 | 19.76 | 21.49 | 23.14 | 24.79 | 22.54 | 25.62 | 30.48 | 31.92 | 33.33 | 51.12 | 57.67 | 49.93 | 64.19 | 71.33 | 82.02 | 89.16 | 99.86 | 106.99 |
| 31 | 11.57 | 14.88 | 18.18 | 19.83 | 21.49 | 23.14 | 24.79 | 24.31 | 27.37 | 32.24 | 33.65 | 35.04 | 53.01 | 61.39 | 49.93 | 64.19 | 74.89 | 85.59 | 92.72 | 103.42 | 106.99 |
| 32 | 11.57 | 16.53 | 18.18 | 19.83 | 21.49 | 24.79 | 26.44 | 24.31 | 27.37 | 34.01 | 35.40 | 36.77 | 56.54 | 63.41 | 49.93 | 67.76 | 74.89 | 85.59 | 92.72 | 103.42 | 110.55 |
| 33 | 13.22 | 16.53 | 18.18 | 19.83 | 21.49 | 24.79 | 26.44 | 25.87 | 28.95 | 35.58 | 36.97 | 38.35 | 58.45 | 67.48 | 53.49 | 67.76 | 74.89 | 85.59 | 92.72 | 106.99 | 110.55 |
| 34 | 13.22 | 16.53 | 18.18 | 19.83 | 21.49 | 24.79 | 26.44 | 25.87 | 30.71 | 37.36 | 38.73 | 40.09 | 62.29 | 71.23 | 53.49 | 67.76 | 78.46 | 89.16 | 96.29 | 106.99 | 114.12 |
| 35 | 13.22 | 16.53 | 18.18 | 21.49 | 23.14 | 24.79 | 27.46 | 27.66 | 32.49 | 37.36 | 40.50 | 41.84 | 65.84 | 73.29 | 53.49 | 67.76 | 78.46 | 89.16 | 96.29 | 106.99 | 114.12 |
| 36 | 13.49 | 16.53 | 18.18 | 21.49 | 23.14 | 26.44 | 29.18 | 29.47 | 34.28 | 39.15 | 42.08 | 45.17 | 67.79 | 77.05 | 53.49 | 71.33 | 78.46 | 92.72 | 99.86 | 110.55 | 117.69 |
| 37 | 13.49 | 16.56 | 19.83 | 21.49 | 23.14 | 26.94 | 31.04 | 31.29 | 36.09 | 42.51 | 43.85 | 46.95 | 71.35 | 81.21 | 57.06 | 71.33 | 82.02 | 92.72 | 99.86 | 110.55 | 117.69 |
| 38 | 15.13 | 16.56 | 19.83 | 21.49 | 23.14 | 26.94 | 31.04 | 31.29 | 37.65 | 44.33 | 45.65 | 48.73 | 75.28 | 85.41 | 57.06 | 71.33 | 82.02 | 96.29 | 103.42 | 114.12 | 121.25 |
| 39 | 15.13 | 18.18 | 21.14 | 23.14 | 24.79 | 28.65 | 32.92 | 33.14 | 39.46 | 46.16 | 49.01 | 52.08 | 79.26 | 91.31 | 57.06 | 74.89 | 82.02 | 96.29 | 103.42 | 114.12 | 121.25 |
| 40 | 16.74 | 19.69 | 22.79 | 24.13 | 25.58 | 30.23 | 34.64 | 34.67 | 41.30 | 48.00 | 50.82 | 53.88 | 82.83 | 95.59 | 57.06 | 74.89 | 85.59 | 96.29 | 103.42 | 117.69 | 124.82 |
| 41 | 16.74 | 19.83 | 24.63 | 25.95 | 27.41 | 32.17 | 36.64 | 36.70 | 43.34 | 49.76 | 52.88 | 55.95 | 87.30 | 96.29 | 60.63 | 78.46 | 85.59 | 99.86 | 106.99 | 121.25 | 124.82 |
| 42 | 18.55 | 21.65 | 24.63 | 26.13 | 27.60 | 34.15 | 38.66 | 36.88 | 45.08 | 51.86 | 56.53 | 59.60 | 91.85 | 99.86 | 60.63 | 78.46 | 89.16 | 103.42 | 110.55 | 121.25 | 128.39 |
| 43 | 18.69 | 21.81 | 26.50 | 27.84 | 29.32 | 36.17 | 40.72 | 38.96 | 47.17 | 55.88 | 58.65 | 61.73 | 95.96 | 99.86 | 64.19 | 82.02 | 92.72 | 103.42 | 110.55 | 124.82 | 131.95 |
| 44 | 18.84 | 23.66 | 26.70 | 28.04 | 31.23 | 38.02 | 42.56 | 41.09 | 49.29 | 57.68 | 60.80 | 63.89 | 96.29 | 99.86 | 64.19 | 82.02 | 92.72 | 106.99 | 114.12 | 128.39 | 131.95 |
| 45 | 18.99 | 23.66 | 28.63 | 29.95 | 31.46 | 40.10 | 44.65 | 42.82 | 51.07 | 59.87 | 64.55 | 67.65 | 96.29 | 103.42 | 67.76 | 85.59 | 96.29 | 110.55 | 117.69 | 128.39 | 135.52 |
| 46 | 20.68 | 25.58 | 28.84 | 31.91 | 33.42 | 42.23 | 46.77 | 43.04 | 55.17 | 64.05 | 66.76 | 69.87 | 99.86 | 103.42 | 67.76 | 85.59 | 99.86 | 110.55 | 117.69 | 131.95 | 139.08 |
| 47 | 20.84 | 25.76 | 30.84 | 33.91 | 35.22 | 44.14 | 48.63 | 45.22 | 57.39 | 65.89 | 70.96 | 74.05 | 99.86 | 103.42 | 71.33 | 89.16 | 103.42 | 114.12 | 121.25 | 135.52 | 142.65 |
| 48 | 21.01 | 27.74 | 32.62 | 33.93 | 35.48 | 46.33 | 50.79 | 47.44 | 59.64 | 70.17 | 75.25 | 78.32 | 99.86 | 106.99 | 71.33 | 92.72 | 103.42 | 117.69 | 124.82 | 135.52 | 142.65 |
| 49 | 22.97 | 27.95 | 32.86 | 35.97 | 37.53 | 50.50 | 55.01 | 49.71 | 63.47 | 72.52 | 77.15 | 80.26 | 103.42 | 106.99 | 74.89 | 92.72 | 106.99 | 121.25 | 128.39 | 139.08 | 146.22 |
| 50 | 23.15 | 29.74 | 34.94 | 38.05 | 39.62 | 52.81 | 56.90 | 51.49 | 65.79 | 76.42 | 81.53 | 84.63 | 103.42 | 106.99 | 74.89 | 96.29 | 110.55 | 121.25 | 128.39 | 142.65 | 149.78 |
| 51 | 24.91 | 31.75 | 36.78 | 39.91 | 41.49 | 56.81 | 61.21 | 53.49 | 67.66 | 80.39 | 85.52 | 88.62 | 106.99 | 114.12 | 78.46 | 99.86 | 114.12 | 124.82 | 131.95 | 146.22 | 156.92 |
| 52 | 25.07 | 31.75 | 37.04 | 42.05 | 43.39 | 58.86 | 65.20 | 57.06 | 71.59 | 82.34 | 89.06 | 92.21 | 114.12 | 121.25 | 82.02 | 103.42 | 117.69 | 131.95 | 139.08 | 153.35 | 160.48 |
| 53 | 27.05 | 33.82 | 38.91 | 42.09 | 43.47 | 62.95 | 69.22 | 59.48 | 75.56 | 86.37 | 93.12 | 96.27 | 121.25 | 124.82 | 85.59 | 106.99 | 121.25 | 135.52 | 142.65 | 156.92 | 167.62 |
| 54 | 27.05 | 33.82 | 38.94 | 44.01 | 45.41 | 67.10 | 73.27 | 61.34 | 77.51 | 90.43 | 96.76 | 101.97 | 124.82 | 131.95 | 89.16 | 114.12 | 128.39 | 139.08 | 146.22 | 164.05 | 171.18 |
| 55 | 29.11 | 35.70 | 40.85 | 45.96 | 47.60 | 71.30 | 77.33 | 64.19 | 81.54 | 94.54 | 100.88 | 105.69 | 131.95 | 139.08 | 92.72 | 117.69 | 131.95 | 146.22 | 153.35 | 171.18 | 178.31 |
| 56 | 30.92 | 37.55 | 44.62 | 49.76 | 51.16 | 75.13 | 83.15 | 69.25 | 85.56 | 98.12 | 106.59 | 111.43 | 142.65 | 149.78 | 96.29 | 121.25 | 139.08 | 153.35 | 160.48 | 178.31 | 189.01 |
| 57 | 32.75 | 41.31 | 46.52 | 53.60 | 54.99 | 81.45 | 89.00 | 71.14 | 89.13 | 103.84 | 112.35 | 117.22 | 153.35 | 160.48 | 99.86 | 128.39 | 142.65 | 160.48 | 171.18 | 189.01 | 199.71 |
| 58 | 34.60 | 43.20 | 50.36 | 57.22 | 60.53 | 87.47 | 94.87 | 75.15 | 92.76 | 107.52 | 117.74 | 122.67 | 164.05 | 171.18 | 103.42 | 131.95 | 149.78 | 167.62 | 178.69 | 203.28 | 213.98 |
| 59 | 38.39 | 47.03 | 53.98 | 60.88 | 64.22 | 93.56 | 103.37 | 78.72 | 98.50 | 113.33 | 123.60 | 128.18 | 174.75 | 185.45 | 106.99 | 139.08 | 156.92 | 177.83 | 184.23 | 213.98 | 224.68 |
| 60 | 40.29 | 50.91 | 57.90 | 64.84 | 70.12 | 99.72 | 111.05 | 82.34 | 102.23 | 118.76 | 129.11 | 133.76 | 189.01 | 199.71 | 110.55 | 146.22 | 164.05 | 181.24 | 187.75 | 224.68 | 238.94 |
| 61 | 43.89 | 54.56 | 63.54 | 70.27 | 75.58 | 108.21 | 119.43 | 88.37 | 109.94 | 126.52 | 136.50 | 143.21 | 194.00 | 204.39 | 114.32 | 148.96 | 169.75 | 188.64 | 195.19 | 235.57 | 249.43 |
| 62 | 47.78 | 60.21 | 67.27 | 76.01 | 81.35 | 116.41 | 129.63 | 93.98 | 117.27 | 135.97 | 145.97 | 150.66 | 198.41 | 208.50 | 121.06 | 154.69 | 174.87 | 198.20 | 204.32 | 245.49 | 258.94 |
| 63 | 53.42 | 63.94 | 73.02 | 81.81 | 86.93 | 126.90 | 137.71 | 101.13 | 124.65 | 143.38 | 155.50 | 162.23 | 205.52 | 215.31 | 123.96 | 159.85 | 179.42 | 205.22 | 213.10 | 254.45 | 267.50 |
| 64 | 57.40 | 69.70 | 80.81 | 87.67 | 92.82 | 137.53 | 148.62 | 106.96 | 132.06 | 154.60 | 164.69 | 171.46 | 208.71 | 221.36 | 126.49 | 164.44 | 186.57 | 211.87 | 222.35 | 265.63 | 278.28 |
| 65 | 63.15 | 75.51 | 86.69 | 95.32 | 100.50 | 147.02 | 153.14 | 110.26 | 141.59 | 162.33 | 176.37 | 183.14 | 214.40 | 226.65 | 131.70 | 168.46 | 189.90 | 220.53 | 231.27 | 272.60 | 287.91 |
| 66 | 68.60 | 82.69 | 95.59 | 104.22 | 111.14 | 157.10 | 166.00 | 115.61 | 151.18 | 171.93 | 188.60 | 197.10 | 228.25 | 240.10 | 136.35 | 177.85 | 201.57 | 231.21 | 245.20 | 287.53 | 302.35 |
| 67 | 75.78 | 91.86 | 104.49 | 114.86 | 123.77 | 166.24 | 174.84 | 123.25 | 160.51 | 183.44 | 202.90 | 215.51 | 243.63 | 255.10 | 143.31 | 186.31 | 209.24 | 240.76 | 261.21 | 298.09 | 315.29 |
| 68 | 82.96 | 102.77 | 115.40 | 125.50 | 136.40 | 177.21 | 188.29 | 130.14 | 168.90 | 193.83 | 215.98 | 232.59 | 260.28 | 274.12 | 149.52 | 193.83 | 221.51 | 251.97 | 274.12 | 312.89 | 329.50 |
| 69 | 89.86 | 111.67 | 126.02 | 138.13 | 152.74 | 189.73 | 200.42 | 136.29 | 179.04 | 203.09 | 229.82 | 245.85 | 275.24 | 291.28 | 157.66 | 203.09 | 232.49 | 267.23 | 288.61 | 326.02 | 342.05 |
| 70 | 99.04 | 124.20 | 138.65 | 152.49 | 169.09 | 200.95 | 211.26 | 144.27 | 188.07 | 213.83 | 242.17 | 260.21 | 293.70 | 309.16 | 162.31 | 211.26 | 242.17 | 278.24 | 301.43 | 337.49 | 355.53 |
| 71 | 109.16 | 136.21 | 153.82 | 170.82 | 188.55 | 213.36 | 225.77 | 151.34 | 198.48 | 225.77 | 255.54 | 275.39 | 310.12 | 327.49 | 171.19 | 223.29 | 255.54 | 290.27 | 315.08 | 354.78 | 372.15 |
| 72 | 116.93 | 145.57 | 164.66 | 188.52 | 202.84 | 226.70 | 238.63 | 159.88 | 207.61 | 238.63 | 269.65 | 291.13 | 329.31 | 346.02 | 178.97 | 233.86 | 267.27 | 305.45 | 329.31 | 372.27 | 391.36 |
| 73 | 123.79 | 155.88 | 176.51 | 199.43 | 215.48 | 240.69 | 254.45 | 167.34 | 220.06 | 249.86 | 286.54 | 309.46 | 346.14 | 364.48 | 187.97 | 245.28 | 281.96 | 320.93 | 346.14 | 387.40 | 408.03 |
| 74 | 129.74 | 164.92 | 186.91 | 211.10 | 228.69 | 255.08 | 268.28 | 175.92 | 230.89 | 263.88 | 301.26 | 325.45 | 367.23 | 384.82 | 197.91 | 257.28 | 294.66 | 334.25 | 360.63 | 404.61 | 426.60 |
| 75 | 136.91 | 176.93 | 200.10 | 225.38 | 242.23 | 269.61 | 284.35 | 185.36 | 242.23 | 275.93 | 315.95 | 341.22 | 385.46 | 406.52 | 206.42 | 269.61 | 309.63 | 349.65 | 377.03 | 423.37 | 444.43 |
| 76 | 145.03 | 185.32 | 211.50 | 237.69 | 253.80 | 282.00 | 298.12 | 193.37 | 251.79 | 288.04 | 328.33 | 356.53 | 400.85 | 423.00 | 211.50 | 279.99 | 320.27 | 362.57 | 390.77 | 437.10 | 461.27 |
| 77 | 153.84 | 196.14 | 221.14 | 248.06 | 265.37 | 296.13 | 311.52 | 201.91 | 263.44 | 299.98 | 342.28 | 371.13 | 417.28 | 438.43 | 219.22 | 288.44 | 330.75 | 374.97 | 403.82 | 451.89 | 476.89 |
| 78 | 161.24 | 205.21 | 232.69 | 260.18 | 278.50 | 307.82 | 324.31 | 208.87 | 273.00 | 313.31 | 355.45 | 384.77 | 432.41 | 454.39 | 225.37 | 298.65 | 342.63 | 388.43 | 417.75 | 467.22 | 491.04 |
| 79 | 168.99 | 216.03 | 243.91 | 271.78 | 290.95 | 320.56 | 337.98 | 216.03 | 283.98 | 325.79 | 369.34 | 398.96 | 447.74 | 470.39 | 231.71 | 306.63 | 353.66 | 398.96 | 430.32 | 480.84 | 505.23 |
| 80 | 176.85 | 224.78 | 254.53 | 284.28 | 304.11 | 333.86 | 352.04 | 224.78 | 295.85 | 338.82 | 385.10 | 416.50 | 467.74 | 490.88 | 241.31 | 320.64 | 368.57 | 416.50 | 447.91 | 500.80 | 527.24 |
| 81 | 193.38 | 247.92 | 279.32 | 312.38 | 333.86 | 368.57 | 386.75 | 247.92 | 325.60 | 373.53 | 424.77 | 457.82 | 514.02 | 540.46 | 266.10 | 352.04 | 404.93 | 457.82 | 492.53 | 552.03 | 580.13 |
| 82 | 213.21 | 271.06 | 307.42 | 343.78 | 366.92 | 404.93 | 426.42 | 272.71 | 358.66 | 411.55 | 467.74 | 504.10 | 565.25 | 595.01 | 292.54 | 386.75 | 446.25 | 504.10 | 542.12 | 606.57 | 637.98 |
| 83 | 234.70 | 299.16 | 338.82 | 376.84 | 403.28 | 446.25 | 469.39 | 300.81 | 395.02 | 451.21 | 512.37 | 553.69 | 621.45 | 654.51 | 320.64 | 426.42 | 490.88 | 553.69 | 596.66 | 667.73 | 702.44 |
| 84 | 257.84 | 328.91 | 371.88 | 414.85 | 444.60 | 489.23 | 515.67 | 330.56 | 433.03 | 497.49 | 565.25 | 609.88 | 684.26 | 720.62 | 353.70 | 469.39 | 540.46 | 609.88 | 656.16 | 733.84 | 771.85 |
| 85 | 312.38 | 398.32 | 451.21 | 502.45 | 537.16 | 593.35 | 624.76 | 399.98 | 525.59 | 601.62 | 682.60 | 737.15 | 828.05 | 871.02 | 428.07 | 566.91 | 652.85 | 737.15 | 793.34 | 887.55 | 935.48 |
| 86 | 343.78 | 437.99 | 495.84 | 553.69 | 591.70 | 652.85 | 685.91 | 439.64 | 576.82 | 661.12 | 752.02 | 811.52 | 910.69 | 958.62 | 471.05 | 624.76 | 718.96 | 811.52 | 872.67 | 976.80 | 1028.04 |
| 87 | 376.84 | 480.96 | 545.42 | 608.23 | 651.20 | 717.31 | 755.33 | 484.27 | 634.67 | 727.23 | 826.40 | 892.51 | 1001.59 | 1054.48 | 517.32 | 685.91 | 790.03 | 892.51 | 960.27 | 1074.31 | 1130.51 |
| 88 | 436.34 | 556.99 | 629.71 | 702.44 | 752.02 | 828.05 | 872.67 | 558.64 | 733.84 | 841.27 | 953.66 | 1029.69 | 1156.95 | 1216.45 | 598.31 | 793.34 | 912.34 | 1029.69 | 1109.02 | 1241.25 | 1307.36 |
| 89 | 479.31 | 611.53 | 692.52 | 773.51 | 826.40 | 910.69 | 958.62 | 614.84 | 806.56 | 923.91 | 1049.52 | 1133.82 | 1272.65 | 1338.76 | 657.81 | 872.67 | 1003.24 | 1133.82 | 1219.76 | 1365.21 | 1437.93 |
| 90 | 527.24 | 672.69 | 761.94 | 849.54 | 909.04 | 1003.24 | 1056.13 | 675.99 | 887.55 | 1016.47 | 1153.65 | 1246.21 | 1399.91 | 1472.64 | 723.92 | 958.62 | 1104.07 | 1246.21 | 1342.07 | 1502.39 | 1581.72 |
| 91+ | 580.13 | 740.45 | 837.97 | 935.48 | 999.94 | 1102.41 | 1160.26 | 743.76 | 976.80 | 1118.94 | 1271.00 | 1371.82 | 1538.75 | 1619.74 | 794.99 | 1056.13 | 1214.80 | 1371.82 | 1477.60 | 1652.79 | 1738.74 |

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 (Pre-Rate Stability)

***Premiums to be used only with those that have***

***previously elected an inflation decrease option during the 2010 Rate Filing***

### Standard rates per $100 of Monthly Benefit

### 90 Day Elimination Period

| Age | 2.5% 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 | 16.84 | 21.67 | 25.09 | 28.26 | 31.43 | 35.75 | 37.60 | 23.18 | 30.31 | 35.66 | 39.23 | 42.80 | 48.14 | 49.93 |
| 30 | 18.49 | 23.32 | 26.73 | 29.91 | 33.08 | 37.40 | 39.39 | 24.96 | 32.10 | 35.66 | 41.01 | 44.58 | 49.93 | 53.49 |
| 31 | 18.62 | 23.44 | 26.86 | 30.03 | 33.20 | 37.53 | 41.19 | 24.96 | 32.10 | 37.45 | 42.80 | 46.36 | 51.71 | 53.49 |
| 32 | 18.62 | 23.44 | 26.98 | 30.15 | 33.32 | 39.32 | 41.33 | 24.96 | 33.88 | 37.45 | 42.80 | 46.36 | 51.71 | 55.28 |
| 33 | 18.57 | 25.09 | 28.63 | 31.80 | 34.97 | 39.45 | 41.60 | 26.75 | 33.88 | 37.45 | 42.80 | 46.36 | 53.49 | 55.28 |
| 34 | 20.26 | 25.21 | 28.75 | 31.93 | 35.09 | 39.71 | 43.40 | 26.75 | 33.88 | 39.23 | 44.58 | 48.14 | 53.49 | 57.06 |
| 35 | 20.39 | 25.34 | 28.75 | 32.05 | 35.22 | 41.49 | 43.54 | 26.75 | 33.88 | 39.23 | 44.58 | 48.14 | 53.49 | 57.06 |
| 36 | 20.51 | 25.46 | 28.88 | 33.70 | 36.99 | 41.62 | 45.33 | 26.75 | 35.66 | 39.23 | 46.36 | 49.93 | 55.28 | 58.84 |
| 37 | 20.64 | 25.59 | 30.65 | 33.82 | 37.11 | 43.41 | 45.61 | 28.53 | 35.66 | 41.01 | 46.36 | 49.93 | 55.28 | 58.84 |
| 38 | 20.64 | 27.24 | 30.78 | 33.95 | 37.24 | 43.67 | 45.89 | 28.53 | 35.66 | 41.01 | 48.14 | 51.71 | 57.06 | 60.63 |
| 39 | 20.76 | 27.36 | 30.90 | 35.72 | 39.01 | 43.93 | 47.82 | 28.53 | 37.45 | 41.01 | 48.14 | 51.71 | 57.06 | 60.63 |
| 40 | 22.41 | 27.49 | 31.03 | 35.84 | 39.13 | 45.72 | 48.10 | 28.53 | 37.45 | 42.80 | 48.14 | 51.71 | 58.84 | 62.41 |
| 41 | 22.54 | 27.62 | 32.69 | 35.98 | 39.28 | 46.01 | 48.14 | 30.31 | 39.23 | 42.80 | 49.93 | 53.49 | 60.63 | 62.41 |
| 42 | 22.56 | 29.29 | 32.83 | 37.78 | 41.07 | 46.31 | 49.93 | 30.31 | 39.23 | 44.58 | 51.71 | 55.28 | 60.63 | 64.19 |
| 43 | 22.70 | 29.43 | 33.10 | 37.92 | 41.21 | 48.12 | 49.93 | 32.10 | 41.01 | 46.36 | 51.71 | 55.28 | 62.41 | 65.98 |
| 44 | 22.84 | 29.57 | 34.77 | 38.07 | 41.36 | 48.14 | 49.93 | 32.10 | 41.01 | 46.36 | 53.49 | 57.06 | 64.19 | 65.98 |
| 45 | 24.50 | 31.23 | 34.91 | 39.86 | 43.16 | 48.14 | 51.71 | 33.88 | 42.80 | 48.14 | 55.28 | 58.84 | 64.19 | 67.76 |
| 46 | 24.51 | 31.51 | 35.19 | 40.01 | 43.31 | 49.93 | 51.71 | 33.88 | 42.80 | 49.93 | 55.28 | 58.84 | 65.98 | 69.54 |
| 47 | 24.66 | 31.65 | 36.86 | 40.29 | 43.59 | 49.93 | 51.71 | 35.66 | 44.58 | 51.71 | 57.06 | 60.63 | 67.76 | 71.33 |
| 48 | 24.80 | 31.80 | 37.14 | 40.57 | 43.87 | 49.93 | 53.49 | 35.66 | 46.36 | 51.71 | 58.84 | 62.41 | 67.76 | 71.33 |
| 49 | 24.95 | 33.60 | 37.29 | 42.25 | 45.55 | 51.71 | 53.49 | 37.45 | 46.36 | 53.49 | 60.63 | 64.19 | 69.54 | 73.11 |
| 50 | 26.62 | 33.75 | 39.10 | 42.53 | 45.83 | 51.71 | 53.49 | 37.45 | 48.14 | 55.28 | 60.63 | 64.19 | 71.33 | 74.89 |
| 51 | 26.75 | 35.42 | 40.91 | 44.34 | 47.65 | 53.49 | 57.06 | 39.23 | 49.93 | 57.06 | 62.41 | 65.98 | 73.11 | 78.46 |
| 52 | 28.53 | 37.23 | 42.58 | 47.68 | 50.98 | 57.06 | 60.63 | 41.01 | 51.71 | 58.84 | 65.98 | 69.54 | 76.68 | 80.24 |
| 53 | 30.24 | 39.04 | 44.40 | 49.49 | 52.80 | 60.63 | 62.41 | 42.80 | 53.49 | 60.63 | 67.76 | 71.33 | 78.46 | 83.81 |
| 54 | 31.91 | 40.72 | 46.21 | 52.83 | 56.27 | 62.41 | 65.98 | 44.58 | 57.06 | 64.19 | 69.54 | 73.11 | 82.02 | 85.59 |
| 55 | 32.10 | 42.53 | 48.03 | 54.65 | 59.61 | 65.98 | 69.54 | 46.36 | 58.84 | 65.98 | 73.11 | 76.68 | 85.59 | 89.16 |
| 56 | 35.53 | 44.35 | 51.37 | 58.12 | 63.09 | 71.33 | 74.89 | 48.14 | 60.63 | 69.54 | 76.68 | 80.24 | 89.16 | 94.51 |
| 57 | 37.20 | 47.68 | 54.84 | 61.60 | 66.56 | 76.68 | 80.24 | 49.93 | 64.19 | 71.33 | 80.24 | 85.59 | 94.51 | 99.86 |
| 58 | 39.01 | 51.02 | 58.18 | 66.60 | 71.57 | 82.02 | 85.59 | 51.71 | 65.98 | 74.89 | 83.81 | 90.73 | 101.64 | 106.99 |
| 59 | 42.35 | 54.49 | 61.66 | 70.08 | 76.57 | 87.37 | 92.72 | 53.49 | 69.54 | 78.46 | 89.13 | 95.75 | 106.99 | 112.34 |
| 60 | 45.68 | 57.83 | 66.67 | 75.09 | 81.58 | 94.51 | 99.86 | 55.28 | 73.11 | 82.02 | 94.00 | 100.63 | 112.34 | 119.47 |
| 61 | 47.63 | 61.44 | 70.27 | 80.22 | 86.85 | 99.49 | 104.82 | 58.63 | 76.39 | 87.05 | 99.14 | 105.77 | 120.80 | 127.91 |
| 62 | 51.10 | 66.57 | 75.54 | 85.49 | 91.98 | 104.43 | 109.74 | 63.72 | 81.42 | 92.04 | 104.41 | 112.56 | 129.21 | 136.29 |
| 63 | 54.66 | 71.70 | 80.68 | 90.76 | 97.39 | 111.09 | 116.38 | 67.01 | 86.40 | 96.99 | 111.07 | 120.88 | 137.54 | 144.60 |
| 64 | 59.69 | 76.83 | 87.61 | 97.56 | 104.19 | 115.95 | 122.98 | 70.27 | 91.35 | 103.65 | 117.71 | 127.68 | 147.57 | 154.60 |
| 65 | 63.01 | 82.10 | 92.76 | 102.98 | 109.61 | 122.52 | 129.52 | 75.26 | 96.26 | 108.51 | 126.02 | 136.01 | 155.77 | 164.52 |
| 66 | 68.00 | 88.93 | 101.13 | 113.07 | 121.36 | 134.26 | 141.24 | 80.21 | 104.62 | 118.57 | 136.01 | 147.76 | 169.14 | 177.85 |
| 67 | 74.70 | 97.28 | 111.18 | 123.30 | 131.87 | 147.66 | 154.60 | 86.86 | 112.91 | 126.81 | 145.92 | 159.65 | 180.66 | 191.08 |
| 68 | 81.34 | 105.57 | 121.14 | 134.99 | 145.37 | 162.67 | 171.33 | 93.45 | 121.14 | 138.45 | 157.48 | 171.33 | 195.56 | 205.94 |
| 69 | 87.93 | 115.51 | 131.03 | 148.27 | 158.61 | 177.58 | 187.92 | 101.72 | 131.03 | 149.99 | 172.41 | 186.20 | 210.33 | 220.68 |
| 70 | 96.18 | 125.38 | 142.55 | 161.45 | 173.47 | 195.80 | 206.10 | 108.20 | 140.84 | 161.45 | 185.49 | 200.95 | 225.00 | 237.02 |
| 71 | 104.37 | 136.88 | 155.70 | 176.23 | 189.92 | 213.88 | 225.85 | 118.06 | 153.99 | 176.23 | 200.19 | 217.30 | 244.68 | 256.65 |
| 72 | 114.20 | 148.29 | 170.45 | 192.61 | 207.95 | 235.22 | 247.15 | 127.84 | 167.04 | 190.91 | 218.18 | 235.22 | 265.90 | 279.54 |
| 73 | 123.96 | 163.01 | 185.08 | 212.25 | 229.23 | 256.40 | 269.98 | 139.24 | 181.69 | 208.86 | 237.72 | 256.40 | 286.96 | 302.25 |
| 74 | 135.32 | 177.61 | 202.98 | 231.74 | 250.35 | 282.49 | 296.02 | 152.24 | 197.91 | 226.67 | 257.11 | 277.41 | 311.24 | 328.16 |
| 75 | 148.28 | 193.78 | 220.74 | 252.76 | 272.98 | 308.36 | 325.21 | 165.14 | 215.69 | 247.70 | 279.72 | 301.62 | 338.70 | 355.55 |
| 76 | 161.14 | 209.82 | 240.04 | 273.61 | 297.11 | 334.04 | 352.50 | 176.25 | 233.32 | 266.89 | 302.14 | 325.64 | 364.25 | 384.40 |
| 77 | 175.57 | 229.08 | 260.85 | 297.64 | 322.72 | 362.85 | 381.24 | 190.62 | 250.82 | 287.60 | 326.06 | 351.15 | 392.95 | 414.69 |
| 78 | 189.89 | 248.18 | 284.83 | 323.14 | 349.79 | 393.10 | 413.09 | 204.88 | 271.50 | 311.48 | 353.12 | 379.77 | 424.75 | 446.40 |
| 79 | 205.74 | 270.45 | 310.28 | 351.76 | 379.96 | 426.42 | 447.99 | 220.68 | 292.02 | 336.82 | 379.96 | 409.83 | 457.95 | 481.18 |
| 80 | 224.78 | 295.85 | 338.82 | 385.10 | 416.50 | 467.74 | 490.88 | 241.31 | 320.64 | 368.57 | 416.50 | 447.91 | 500.80 | 527.24 |
| 81 | 247.92 | 325.60 | 373.53 | 424.77 | 457.82 | 514.02 | 540.46 | 266.10 | 352.04 | 404.93 | 457.82 | 492.53 | 552.03 | 580.13 |
| 82 | 272.71 | 358.66 | 411.55 | 467.74 | 504.10 | 565.25 | 595.01 | 292.54 | 386.75 | 446.25 | 504.10 | 542.12 | 606.57 | 637.98 |
| 83 | 300.81 | 395.02 | 451.21 | 512.37 | 553.69 | 621.45 | 654.51 | 320.64 | 426.42 | 490.88 | 553.69 | 596.66 | 667.73 | 702.44 |
| 84 | 330.56 | 433.03 | 497.49 | 565.25 | 609.88 | 684.26 | 720.62 | 353.70 | 469.39 | 540.46 | 609.88 | 656.16 | 733.84 | 771.85 |
| 85 | 399.98 | 525.59 | 601.62 | 682.60 | 737.15 | 828.05 | 871.02 | 428.07 | 566.91 | 652.85 | 737.15 | 793.34 | 887.55 | 935.48 |
| 86 | 439.64 | 576.82 | 661.12 | 752.02 | 811.52 | 910.69 | 958.62 | 471.05 | 624.76 | 718.96 | 811.52 | 872.67 | 976.80 | 1028.04 |
| 87 | 484.27 | 634.67 | 727.23 | 826.40 | 892.51 | 1001.59 | 1054.48 | 517.32 | 685.91 | 790.03 | 892.51 | 960.27 | 1074.31 | 1130.51 |
| 88 | 558.64 | 733.84 | 841.27 | 953.66 | 1029.69 | 1156.95 | 1216.45 | 598.31 | 793.34 | 912.34 | 1029.69 | 1109.02 | 1241.25 | 1307.36 |
| 89 | 614.84 | 806.56 | 923.91 | 1049.52 | 1133.82 | 1272.65 | 1338.76 | 657.81 | 872.67 | 1003.24 | 1133.82 | 1219.76 | 1365.21 | 1437.93 |
| 90 | 675.99 | 887.55 | 1016.47 | 1153.65 | 1246.21 | 1399.91 | 1472.64 | 723.92 | 958.62 | 1104.07 | 1246.21 | 1342.07 | 1502.39 | 1581.72 |
| 91+ | 743.76 | 976.80 | 1118.94 | 1271.00 | 1371.82 | 1538.75 | 1619.74 | 794.99 | 1056.13 | 1214.80 | 1371.82 | 1477.60 | 1652.79 | 1738.74 |

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

# Appendix B3

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

## LTC-02 VA (Pre-Rate Stability)

***Premiums to be used only with those that have***

***previously elected an inflation decrease option during the 2013 Rate Filing***

### Standard rates per $100 of Monthly Benefit

### 90 Day Elimination Period

| Age | 4.2% Simple Inflation | | | | | | | 4.2% Compound Inflation | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | | Benefit Period | | | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life |
| 18-29 | 17.13 | 19.80 | 23.74 | 25.03 | 26.30 | 40.08 | 43.57 | 36.24 | 47.39 | 55.76 | 61.33 | 66.91 | 75.27 | 78.06 |
| 30 | 18.44 | 21.11 | 25.06 | 26.35 | 27.61 | 41.45 | 46.50 | 39.03 | 50.18 | 55.76 | 64.12 | 69.69 | 78.06 | 83.63 |
| 31 | 19.78 | 22.46 | 26.40 | 27.69 | 28.95 | 42.87 | 49.42 | 39.03 | 50.18 | 58.54 | 66.91 | 72.48 | 80.85 | 83.63 |
| 32 | 19.78 | 22.46 | 27.75 | 29.03 | 30.29 | 45.66 | 50.92 | 39.03 | 52.97 | 58.54 | 66.91 | 72.48 | 80.85 | 86.42 |
| 33 | 21.09 | 23.77 | 29.06 | 30.35 | 31.60 | 47.07 | 53.91 | 41.82 | 52.97 | 58.54 | 66.91 | 72.48 | 83.63 | 86.42 |
| 34 | 21.09 | 25.12 | 30.41 | 31.70 | 32.95 | 49.92 | 56.84 | 41.82 | 52.97 | 61.33 | 69.69 | 75.27 | 83.63 | 89.21 |
| 35 | 22.44 | 26.47 | 30.41 | 33.05 | 34.29 | 52.71 | 58.34 | 41.82 | 52.97 | 61.33 | 69.69 | 75.27 | 83.63 | 89.21 |
| 36 | 23.80 | 27.83 | 31.77 | 34.36 | 36.95 | 54.14 | 61.27 | 41.82 | 55.76 | 61.33 | 72.48 | 78.06 | 86.42 | 92.00 |
| 37 | 25.15 | 29.19 | 34.43 | 35.71 | 38.30 | 56.93 | 64.28 | 44.60 | 55.76 | 64.12 | 72.48 | 78.06 | 86.42 | 92.00 |
| 38 | 25.15 | 30.50 | 35.79 | 37.06 | 39.65 | 59.79 | 67.30 | 44.60 | 55.76 | 64.12 | 75.27 | 80.85 | 89.21 | 94.78 |
| 39 | 26.51 | 31.86 | 37.15 | 39.73 | 42.31 | 62.65 | 71.75 | 44.60 | 58.54 | 64.12 | 75.27 | 80.85 | 89.21 | 94.78 |
| 40 | 27.81 | 33.22 | 38.51 | 41.09 | 43.67 | 65.45 | 74.78 | 44.60 | 58.54 | 66.91 | 75.27 | 80.85 | 92.00 | 97.57 |
| 41 | 29.31 | 34.73 | 39.99 | 42.62 | 45.21 | 68.64 | 75.27 | 47.39 | 61.33 | 66.91 | 78.06 | 83.63 | 94.78 | 97.57 |
| 42 | 29.44 | 36.19 | 41.53 | 45.49 | 48.09 | 71.87 | 78.06 | 47.39 | 61.33 | 69.69 | 80.85 | 86.42 | 94.78 | 100.36 |
| 43 | 30.96 | 37.72 | 44.47 | 47.06 | 49.67 | 75.04 | 78.06 | 50.18 | 64.12 | 72.48 | 80.85 | 86.42 | 97.57 | 103.15 |
| 44 | 32.49 | 39.27 | 45.98 | 48.64 | 51.27 | 75.27 | 78.06 | 50.18 | 64.12 | 72.48 | 83.63 | 89.21 | 100.36 | 103.15 |
| 45 | 33.96 | 40.77 | 47.57 | 51.57 | 54.21 | 75.27 | 80.85 | 52.97 | 66.91 | 75.27 | 86.42 | 92.00 | 100.36 | 105.94 |
| 46 | 34.12 | 43.75 | 50.59 | 53.19 | 55.84 | 78.06 | 80.85 | 52.97 | 66.91 | 78.06 | 86.42 | 92.00 | 103.15 | 108.72 |
| 47 | 35.68 | 45.34 | 52.14 | 56.24 | 58.90 | 78.06 | 80.85 | 55.76 | 69.69 | 80.85 | 89.21 | 94.78 | 105.94 | 111.51 |
| 48 | 37.27 | 46.96 | 55.20 | 59.31 | 61.98 | 78.06 | 83.63 | 55.76 | 72.48 | 80.85 | 92.00 | 97.57 | 105.94 | 111.51 |
| 49 | 38.87 | 49.93 | 56.87 | 60.91 | 63.60 | 80.85 | 83.63 | 58.54 | 72.48 | 83.63 | 94.78 | 100.36 | 108.72 | 114.30 |
| 50 | 40.40 | 51.58 | 59.89 | 64.04 | 66.74 | 80.85 | 83.63 | 58.54 | 75.27 | 86.42 | 94.78 | 100.36 | 111.51 | 117.09 |
| 51 | 41.82 | 53.16 | 62.96 | 67.12 | 69.83 | 83.63 | 89.21 | 61.33 | 78.06 | 89.21 | 97.57 | 103.15 | 114.30 | 122.66 |
| 52 | 44.60 | 56.21 | 64.61 | 70.15 | 72.87 | 89.21 | 94.78 | 64.12 | 80.85 | 92.00 | 103.15 | 108.72 | 119.87 | 125.45 |
| 53 | 46.58 | 59.28 | 67.72 | 73.29 | 76.02 | 94.78 | 97.57 | 66.91 | 83.63 | 94.78 | 105.94 | 111.51 | 122.66 | 131.03 |
| 54 | 48.16 | 60.92 | 70.87 | 76.37 | 80.57 | 97.57 | 103.15 | 69.69 | 89.21 | 100.36 | 108.72 | 114.30 | 128.24 | 133.81 |
| 55 | 50.18 | 64.04 | 74.04 | 79.56 | 83.70 | 103.15 | 108.72 | 72.48 | 92.00 | 103.15 | 114.30 | 119.87 | 133.81 | 139.39 |
| 56 | 54.29 | 67.15 | 77.10 | 84.12 | 88.28 | 111.51 | 117.09 | 75.27 | 94.78 | 108.72 | 119.87 | 125.45 | 139.39 | 147.75 |
| 57 | 55.89 | 70.20 | 81.66 | 88.72 | 92.90 | 119.87 | 125.45 | 78.06 | 100.36 | 111.51 | 125.45 | 133.81 | 147.75 | 156.12 |
| 58 | 58.99 | 73.27 | 84.78 | 93.27 | 97.48 | 128.24 | 133.81 | 80.85 | 103.15 | 117.09 | 131.03 | 139.93 | 158.90 | 167.27 |
| 59 | 62.03 | 77.85 | 89.42 | 97.93 | 102.09 | 136.60 | 144.96 | 83.63 | 108.72 | 122.66 | 139.05 | 144.64 | 167.27 | 175.63 |
| 60 | 65.10 | 80.98 | 94.00 | 102.56 | 106.75 | 147.75 | 156.12 | 86.42 | 114.30 | 128.24 | 142.26 | 147.89 | 175.63 | 186.78 |
| 61 | 69.65 | 86.98 | 100.04 | 108.54 | 114.23 | 152.08 | 160.23 | 89.62 | 116.78 | 133.07 | 148.28 | 153.93 | 184.67 | 195.53 |
| 62 | 74.14 | 92.93 | 107.51 | 116.04 | 120.24 | 155.99 | 163.92 | 95.18 | 121.62 | 137.48 | 155.83 | 161.42 | 193.00 | 203.58 |
| 63 | 79.73 | 98.91 | 113.52 | 123.57 | 129.28 | 162.04 | 169.75 | 97.74 | 126.03 | 141.46 | 161.82 | 168.86 | 200.62 | 210.91 |
| 64 | 84.61 | 104.91 | 122.49 | 131.06 | 136.79 | 165.02 | 175.03 | 100.01 | 130.02 | 147.52 | 167.52 | 176.41 | 210.03 | 220.03 |
| 65 | 87.44 | 112.44 | 128.73 | 140.16 | 145.89 | 170.02 | 179.73 | 104.44 | 133.58 | 150.59 | 174.87 | 183.92 | 216.16 | 228.31 |
| 66 | 91.94 | 120.23 | 136.73 | 150.26 | 157.44 | 181.52 | 190.95 | 108.44 | 141.44 | 160.30 | 183.88 | 195.46 | 228.67 | 240.45 |
| 67 | 98.30 | 128.02 | 146.31 | 161.87 | 172.05 | 194.32 | 203.46 | 114.30 | 148.59 | 166.88 | 192.03 | 208.50 | 237.75 | 251.47 |
| 68 | 104.10 | 135.11 | 155.04 | 172.76 | 186.05 | 208.20 | 219.27 | 119.60 | 155.04 | 177.19 | 201.55 | 219.27 | 250.28 | 263.57 |
| 69 | 109.33 | 143.63 | 162.93 | 184.37 | 197.23 | 220.81 | 233.67 | 126.48 | 162.93 | 186.51 | 214.38 | 231.53 | 261.54 | 274.41 |
| 70 | 116.08 | 151.32 | 172.05 | 194.85 | 209.36 | 236.30 | 248.74 | 130.59 | 169.97 | 194.85 | 223.87 | 242.52 | 271.54 | 286.05 |
| 71 | 122.12 | 160.16 | 182.18 | 206.21 | 222.22 | 250.25 | 264.26 | 138.14 | 180.18 | 206.21 | 234.23 | 254.25 | 286.29 | 300.30 |
| 72 | 129.40 | 168.02 | 193.13 | 218.24 | 235.62 | 266.52 | 280.04 | 144.85 | 189.27 | 216.30 | 247.20 | 266.52 | 301.28 | 316.73 |
| 73 | 135.83 | 178.63 | 202.82 | 232.59 | 251.19 | 280.96 | 295.85 | 152.58 | 199.09 | 228.87 | 260.50 | 280.96 | 314.46 | 331.20 |
| 74 | 143.22 | 187.97 | 214.83 | 245.26 | 264.95 | 298.97 | 313.29 | 161.12 | 209.46 | 239.89 | 272.11 | 293.60 | 329.40 | 347.30 |
| 75 | 151.35 | 197.78 | 225.30 | 257.98 | 278.62 | 314.74 | 331.93 | 168.55 | 220.14 | 252.82 | 285.50 | 307.86 | 345.69 | 362.89 |
| 76 | 158.36 | 206.20 | 235.90 | 268.89 | 291.98 | 328.28 | 346.42 | 173.21 | 229.30 | 262.29 | 296.93 | 320.03 | 357.97 | 377.77 |
| 77 | 165.85 | 216.39 | 246.40 | 281.15 | 304.85 | 342.76 | 360.13 | 180.06 | 236.93 | 271.68 | 308.01 | 331.70 | 371.19 | 391.72 |
| 78 | 172.09 | 224.92 | 258.13 | 292.85 | 317.00 | 356.25 | 374.36 | 185.67 | 246.05 | 282.28 | 320.02 | 344.17 | 384.93 | 404.55 |
| 79 | 178.52 | 234.66 | 269.21 | 305.21 | 329.68 | 369.99 | 388.70 | 191.47 | 253.38 | 292.25 | 329.68 | 355.59 | 397.34 | 417.50 |
| 80 | 186.31 | 245.21 | 280.83 | 319.19 | 345.21 | 387.68 | 406.86 | 200.00 | 265.76 | 305.49 | 345.21 | 371.24 | 415.08 | 437.00 |
| 81 | 205.48 | 269.87 | 309.60 | 352.06 | 379.46 | 426.04 | 447.95 | 220.55 | 291.79 | 335.62 | 379.46 | 408.23 | 457.54 | 480.83 |
| 82 | 226.03 | 297.27 | 341.10 | 387.68 | 417.82 | 468.50 | 493.16 | 242.47 | 320.55 | 369.87 | 417.82 | 449.32 | 502.75 | 528.78 |
| 83 | 249.32 | 327.40 | 373.98 | 424.67 | 458.91 | 515.08 | 542.48 | 265.76 | 353.43 | 406.86 | 458.91 | 494.53 | 553.44 | 582.20 |
| 84 | 273.98 | 358.91 | 412.34 | 468.50 | 505.49 | 567.14 | 597.27 | 293.16 | 389.05 | 447.95 | 505.49 | 543.85 | 608.23 | 639.74 |
| 85 | 331.51 | 435.63 | 498.64 | 565.77 | 610.97 | 686.32 | 721.93 | 354.80 | 469.87 | 541.11 | 610.97 | 657.55 | 735.63 | 775.36 |
| 86 | 364.39 | 478.09 | 547.96 | 623.30 | 672.62 | 754.81 | 794.54 | 390.42 | 517.82 | 595.90 | 672.62 | 723.30 | 809.61 | 852.07 |
| 87 | 401.38 | 526.04 | 602.75 | 684.95 | 739.74 | 830.15 | 873.99 | 428.78 | 568.51 | 654.81 | 739.74 | 795.91 | 890.43 | 937.01 |
| 88 | 463.02 | 608.23 | 697.28 | 790.43 | 853.44 | 958.92 | 1008.24 | 495.90 | 657.55 | 756.18 | 853.44 | 919.20 | 1028.79 | 1083.59 |
| 89 | 509.60 | 668.51 | 765.77 | 869.88 | 939.75 | 1054.82 | 1109.61 | 545.22 | 723.30 | 831.52 | 939.75 | 1010.98 | 1131.53 | 1191.81 |
| 90 | 560.29 | 735.63 | 842.48 | 956.19 | 1032.90 | 1160.30 | 1220.57 | 600.01 | 794.54 | 915.09 | 1032.90 | 1112.35 | 1245.23 | 1310.99 |
| 91+ | 616.45 | 809.61 | 927.42 | 1053.45 | 1137.01 | 1275.37 | 1342.49 | 658.92 | 875.36 | 1006.87 | 1137.01 | 1224.68 | 1369.89 | 1441.13 |

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

# Appendix B4

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

## LTC-02 VA (Pre-Rate Stability)

***Premiums to be used only with those that have***

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

### Standard rates per $100 of Monthly Benefit

### 90 Day Elimination Period

| Age | 1.7% Simple Inflation | | | | | | | 1.7% Compound Inflation | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | | Benefit Period | | | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life |
| 18-29 | 13.76 | 17.84 | 20.60 | 23.32 | 26.03 | 28.96 | 30.37 | 18.12 | 23.70 | 27.88 | 30.67 | 33.45 | 37.64 | 39.03 |
| 30 | 15.13 | 19.21 | 21.97 | 24.69 | 27.40 | 30.33 | 31.76 | 19.51 | 25.09 | 27.88 | 32.06 | 34.85 | 39.03 | 41.82 |
| 31 | 15.15 | 19.23 | 22.00 | 24.71 | 27.42 | 30.36 | 33.16 | 19.51 | 25.09 | 29.27 | 33.45 | 36.24 | 40.42 | 41.82 |
| 32 | 15.15 | 19.23 | 22.02 | 24.73 | 27.45 | 31.75 | 33.19 | 19.51 | 26.48 | 29.27 | 33.45 | 36.24 | 40.42 | 43.21 |
| 33 | 15.14 | 20.60 | 23.39 | 26.10 | 28.82 | 31.77 | 33.24 | 20.91 | 26.48 | 29.27 | 33.45 | 36.24 | 41.82 | 43.21 |
| 34 | 16.52 | 20.63 | 23.41 | 26.13 | 28.84 | 31.82 | 34.63 | 20.91 | 26.48 | 30.67 | 34.85 | 37.64 | 41.82 | 44.60 |
| 35 | 16.54 | 20.65 | 23.41 | 26.15 | 28.86 | 33.22 | 34.66 | 20.91 | 26.48 | 30.67 | 34.85 | 37.64 | 41.82 | 44.60 |
| 36 | 16.56 | 20.67 | 23.43 | 27.52 | 30.25 | 33.24 | 36.05 | 20.91 | 27.88 | 30.67 | 36.24 | 39.03 | 43.21 | 46.00 |
| 37 | 16.59 | 20.70 | 24.83 | 27.54 | 30.28 | 34.63 | 36.10 | 22.30 | 27.88 | 32.06 | 36.24 | 39.03 | 43.21 | 46.00 |
| 38 | 16.59 | 22.07 | 24.85 | 27.56 | 30.30 | 34.68 | 36.15 | 22.30 | 27.88 | 32.06 | 37.64 | 40.42 | 44.60 | 47.39 |
| 39 | 16.61 | 22.09 | 24.87 | 28.96 | 31.69 | 34.73 | 37.58 | 22.30 | 29.27 | 32.06 | 37.64 | 40.42 | 44.60 | 47.39 |
| 40 | 17.98 | 22.11 | 24.89 | 28.98 | 31.72 | 36.12 | 37.63 | 22.30 | 29.27 | 33.45 | 37.64 | 40.42 | 46.00 | 48.79 |
| 41 | 18.00 | 22.14 | 26.27 | 29.00 | 31.74 | 36.18 | 37.64 | 23.70 | 30.67 | 33.45 | 39.03 | 41.82 | 47.39 | 48.79 |
| 42 | 18.01 | 23.51 | 26.29 | 30.40 | 33.14 | 36.23 | 39.03 | 23.70 | 30.67 | 34.85 | 40.42 | 43.21 | 47.39 | 50.18 |
| 43 | 18.03 | 23.53 | 26.34 | 30.43 | 33.16 | 37.63 | 39.03 | 25.09 | 32.06 | 36.24 | 40.42 | 43.21 | 48.79 | 51.57 |
| 44 | 18.06 | 23.56 | 27.71 | 30.45 | 33.19 | 37.64 | 39.03 | 25.09 | 32.06 | 36.24 | 41.82 | 44.60 | 50.18 | 51.57 |
| 45 | 19.43 | 24.93 | 27.74 | 31.85 | 34.59 | 37.64 | 40.42 | 26.48 | 33.45 | 37.64 | 43.21 | 46.00 | 50.18 | 52.97 |
| 46 | 19.43 | 24.98 | 27.79 | 31.88 | 34.62 | 39.03 | 40.42 | 26.48 | 33.45 | 39.03 | 43.21 | 46.00 | 51.57 | 54.36 |
| 47 | 19.46 | 25.01 | 29.16 | 31.93 | 34.67 | 39.03 | 40.42 | 27.88 | 34.85 | 40.42 | 44.60 | 47.39 | 52.97 | 55.76 |
| 48 | 19.49 | 25.04 | 29.22 | 31.98 | 34.72 | 39.03 | 41.82 | 27.88 | 36.24 | 40.42 | 46.00 | 48.79 | 52.97 | 55.76 |
| 49 | 19.51 | 26.43 | 29.24 | 33.35 | 36.09 | 40.42 | 41.82 | 29.27 | 36.24 | 41.82 | 47.39 | 50.18 | 54.36 | 57.15 |
| 50 | 20.88 | 26.46 | 30.64 | 33.41 | 36.15 | 40.42 | 41.82 | 29.27 | 37.64 | 43.21 | 47.39 | 50.18 | 55.76 | 58.54 |
| 51 | 20.91 | 27.83 | 32.04 | 34.80 | 37.54 | 41.82 | 44.60 | 30.67 | 39.03 | 44.60 | 48.79 | 51.57 | 57.15 | 61.33 |
| 52 | 22.30 | 29.23 | 33.42 | 37.55 | 40.29 | 44.60 | 47.39 | 32.06 | 40.42 | 46.00 | 51.57 | 54.36 | 59.94 | 62.73 |
| 53 | 23.68 | 30.63 | 34.81 | 38.95 | 41.69 | 47.39 | 48.79 | 33.45 | 41.82 | 47.39 | 52.97 | 55.76 | 61.33 | 65.51 |
| 54 | 25.06 | 32.01 | 36.21 | 41.70 | 44.46 | 48.79 | 51.57 | 34.85 | 44.60 | 50.18 | 54.36 | 57.15 | 64.12 | 66.91 |
| 55 | 25.09 | 33.41 | 37.61 | 43.10 | 47.21 | 51.57 | 54.36 | 36.24 | 46.00 | 51.57 | 57.15 | 59.94 | 66.91 | 69.69 |
| 56 | 27.85 | 34.80 | 40.36 | 45.87 | 49.98 | 55.76 | 58.54 | 37.64 | 47.39 | 54.36 | 59.94 | 62.73 | 69.69 | 73.88 |
| 57 | 29.23 | 37.55 | 43.13 | 48.64 | 52.75 | 59.94 | 62.73 | 39.03 | 50.18 | 55.76 | 62.73 | 66.91 | 73.88 | 78.06 |
| 58 | 30.63 | 40.30 | 45.88 | 52.76 | 56.87 | 64.12 | 66.91 | 40.42 | 51.57 | 58.54 | 65.51 | 71.05 | 79.45 | 83.63 |
| 59 | 33.37 | 43.07 | 48.65 | 55.53 | 60.99 | 68.30 | 72.48 | 41.82 | 54.36 | 61.33 | 69.69 | 75.17 | 83.63 | 87.82 |
| 60 | 36.12 | 45.81 | 52.77 | 59.65 | 65.11 | 73.88 | 78.06 | 43.21 | 57.15 | 64.12 | 73.78 | 79.27 | 87.82 | 93.39 |
| 61 | 37.54 | 48.61 | 55.56 | 63.79 | 69.27 | 77.99 | 82.17 | 45.96 | 59.89 | 68.24 | 77.93 | 83.41 | 94.70 | 100.27 |
| 62 | 40.31 | 52.75 | 59.73 | 67.96 | 73.42 | 82.10 | 86.27 | 50.09 | 64.01 | 72.36 | 82.10 | 88.93 | 101.58 | 107.14 |
| 63 | 43.10 | 56.89 | 63.87 | 72.12 | 77.61 | 87.59 | 91.76 | 52.83 | 68.12 | 76.47 | 87.58 | 95.79 | 108.44 | 114.00 |
| 64 | 47.22 | 61.03 | 69.41 | 77.64 | 83.12 | 91.68 | 97.24 | 55.56 | 72.23 | 81.96 | 93.07 | 101.30 | 116.68 | 122.24 |
| 65 | 49.96 | 65.20 | 73.56 | 81.83 | 87.32 | 97.15 | 102.70 | 59.68 | 76.33 | 86.05 | 99.93 | 108.16 | 123.52 | 130.46 |
| 66 | 54.08 | 70.72 | 80.43 | 90.09 | 96.94 | 106.78 | 112.32 | 63.79 | 83.20 | 94.30 | 108.16 | 117.79 | 134.51 | 141.44 |
| 67 | 59.58 | 77.59 | 88.67 | 98.36 | 105.27 | 117.77 | 123.31 | 69.27 | 90.06 | 101.14 | 116.38 | 127.43 | 144.09 | 152.40 |
| 68 | 65.06 | 84.44 | 96.90 | 107.97 | 116.28 | 130.12 | 137.04 | 74.75 | 96.90 | 110.74 | 125.97 | 137.04 | 156.42 | 164.73 |
| 69 | 70.54 | 92.67 | 105.11 | 118.95 | 127.24 | 142.46 | 150.76 | 81.60 | 105.11 | 120.33 | 138.31 | 149.37 | 168.74 | 177.04 |
| 70 | 77.39 | 100.88 | 114.70 | 129.90 | 139.57 | 157.54 | 165.83 | 87.06 | 113.32 | 129.90 | 149.24 | 161.68 | 181.03 | 190.70 |
| 71 | 84.22 | 110.46 | 125.64 | 142.21 | 153.26 | 172.59 | 182.25 | 95.27 | 124.26 | 142.21 | 161.54 | 175.35 | 197.44 | 207.10 |
| 72 | 92.43 | 120.02 | 137.95 | 155.88 | 168.30 | 190.37 | 200.03 | 103.46 | 135.19 | 154.50 | 176.57 | 190.37 | 215.20 | 226.24 |
| 73 | 100.62 | 132.32 | 150.23 | 172.29 | 186.07 | 208.12 | 219.15 | 113.02 | 147.48 | 169.53 | 192.96 | 208.12 | 232.93 | 245.34 |
| 74 | 110.17 | 144.59 | 165.25 | 188.66 | 203.81 | 229.97 | 240.99 | 123.94 | 161.12 | 184.53 | 209.32 | 225.84 | 253.38 | 267.16 |
| 75 | 121.08 | 158.23 | 180.24 | 206.38 | 222.89 | 251.79 | 265.55 | 134.84 | 176.11 | 202.26 | 228.40 | 246.28 | 276.55 | 290.31 |
| 76 | 131.97 | 171.84 | 196.58 | 224.07 | 243.32 | 273.56 | 288.69 | 144.34 | 191.08 | 218.58 | 247.44 | 266.69 | 298.31 | 314.80 |
| 77 | 144.22 | 188.17 | 214.26 | 244.48 | 265.08 | 298.05 | 313.16 | 156.58 | 206.02 | 236.24 | 267.83 | 288.43 | 322.77 | 340.63 |
| 78 | 156.44 | 204.47 | 234.66 | 266.22 | 288.18 | 323.86 | 340.33 | 168.79 | 223.68 | 256.62 | 290.93 | 312.88 | 349.93 | 367.77 |
| 79 | 170.02 | 223.49 | 256.39 | 290.67 | 313.98 | 352.37 | 370.20 | 182.36 | 241.31 | 278.33 | 313.98 | 338.66 | 378.42 | 397.62 |
| 80 | 186.31 | 245.21 | 280.83 | 319.19 | 345.21 | 387.68 | 406.86 | 200.00 | 265.76 | 305.49 | 345.21 | 371.24 | 415.08 | 437.00 |
| 81 | 205.48 | 269.87 | 309.60 | 352.06 | 379.46 | 426.04 | 447.95 | 220.55 | 291.79 | 335.62 | 379.46 | 408.23 | 457.54 | 480.83 |
| 82 | 226.03 | 297.27 | 341.10 | 387.68 | 417.82 | 468.50 | 493.16 | 242.47 | 320.55 | 369.87 | 417.82 | 449.32 | 502.75 | 528.78 |
| 83 | 249.32 | 327.40 | 373.98 | 424.67 | 458.91 | 515.08 | 542.48 | 265.76 | 353.43 | 406.86 | 458.91 | 494.53 | 553.44 | 582.20 |
| 84 | 273.98 | 358.91 | 412.34 | 468.50 | 505.49 | 567.14 | 597.27 | 293.16 | 389.05 | 447.95 | 505.49 | 543.85 | 608.23 | 639.74 |
| 85 | 331.51 | 435.63 | 498.64 | 565.77 | 610.97 | 686.32 | 721.93 | 354.80 | 469.87 | 541.11 | 610.97 | 657.55 | 735.63 | 775.36 |
| 86 | 364.39 | 478.09 | 547.96 | 623.30 | 672.62 | 754.81 | 794.54 | 390.42 | 517.82 | 595.90 | 672.62 | 723.30 | 809.61 | 852.07 |
| 87 | 401.38 | 526.04 | 602.75 | 684.95 | 739.74 | 830.15 | 873.99 | 428.78 | 568.51 | 654.81 | 739.74 | 795.91 | 890.43 | 937.01 |
| 88 | 463.02 | 608.23 | 697.28 | 790.43 | 853.44 | 958.92 | 1008.24 | 495.90 | 657.55 | 756.18 | 853.44 | 919.20 | 1028.79 | 1083.59 |
| 89 | 509.60 | 668.51 | 765.77 | 869.88 | 939.75 | 1054.82 | 1109.61 | 545.22 | 723.30 | 831.52 | 939.75 | 1010.98 | 1131.53 | 1191.81 |
| 90 | 560.29 | 735.63 | 842.48 | 956.19 | 1032.90 | 1160.30 | 1220.57 | 600.01 | 794.54 | 915.09 | 1032.90 | 1112.35 | 1245.23 | 1310.99 |
| 91+ | 616.45 | 809.61 | 927.42 | 1053.45 | 1137.01 | 1275.37 | 1342.49 | 658.92 | 875.36 | 1006.87 | 1137.01 | 1224.68 | 1369.89 | 1441.13 |

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 (Pre-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 with Shared Cost | | | | | | | 3.1% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | | | | | | 3.1% Compound Inflation or 5.0% Compound Inflation with Shared Cost | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | | Benefit Period | | | | | | | Benefit Period | | | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life |
| 18-29 | 8.45 | 10.86 | 12.07 | 13.27 | 14.48 | 16.89 | 18.10 | 15.24 | 17.52 | 21.05 | 22.12 | 23.17 | 35.88 | 39.08 | 33.26 | 43.49 | 51.17 | 56.29 | 61.40 | 69.08 | 71.64 |
| 30 | 8.45 | 10.86 | 12.07 | 14.48 | 15.68 | 16.89 | 18.10 | 16.39 | 18.67 | 22.20 | 23.27 | 24.32 | 37.08 | 41.76 | 35.82 | 46.05 | 51.17 | 58.85 | 63.96 | 71.64 | 76.76 |
| 31 | 8.45 | 10.86 | 13.27 | 14.48 | 15.68 | 16.89 | 18.10 | 17.65 | 19.92 | 23.45 | 24.51 | 25.56 | 38.42 | 44.43 | 35.82 | 46.05 | 53.73 | 61.40 | 66.52 | 74.20 | 76.76 |
| 32 | 8.45 | 12.07 | 13.27 | 14.48 | 15.68 | 18.10 | 19.30 | 17.65 | 19.92 | 24.71 | 25.76 | 26.79 | 40.96 | 45.86 | 35.82 | 48.61 | 53.73 | 61.40 | 66.52 | 74.20 | 79.31 |
| 33 | 9.65 | 12.07 | 13.27 | 14.48 | 15.68 | 18.10 | 19.30 | 18.80 | 21.08 | 25.86 | 26.91 | 27.95 | 42.31 | 48.73 | 38.38 | 48.61 | 53.73 | 61.40 | 66.52 | 76.76 | 79.31 |
| 34 | 9.65 | 12.07 | 13.27 | 14.48 | 15.68 | 18.10 | 19.30 | 18.80 | 22.33 | 27.13 | 28.17 | 29.19 | 45.02 | 51.42 | 38.38 | 48.61 | 56.29 | 63.96 | 69.08 | 76.76 | 81.87 |
| 35 | 9.65 | 12.07 | 13.27 | 15.68 | 16.89 | 18.10 | 20.04 | 20.07 | 23.60 | 27.13 | 29.43 | 30.44 | 47.58 | 52.87 | 38.38 | 48.61 | 56.29 | 63.96 | 69.08 | 76.76 | 81.87 |
| 36 | 9.85 | 12.07 | 13.27 | 15.68 | 16.89 | 19.30 | 21.29 | 21.35 | 24.87 | 28.40 | 30.58 | 32.85 | 48.95 | 55.56 | 38.38 | 51.17 | 56.29 | 66.52 | 71.64 | 79.31 | 84.43 |
| 37 | 9.85 | 12.09 | 14.48 | 15.68 | 16.89 | 19.66 | 22.62 | 22.64 | 26.15 | 30.83 | 31.85 | 34.11 | 51.50 | 58.48 | 40.94 | 51.17 | 58.85 | 66.52 | 71.64 | 79.31 | 84.43 |
| 38 | 11.02 | 12.09 | 14.48 | 15.68 | 16.89 | 19.66 | 22.62 | 22.64 | 27.30 | 32.11 | 33.12 | 35.38 | 54.27 | 61.42 | 40.94 | 51.17 | 58.85 | 69.08 | 74.20 | 81.87 | 86.99 |
| 39 | 11.02 | 13.27 | 15.42 | 16.89 | 18.10 | 20.89 | 23.97 | 23.94 | 28.59 | 33.41 | 35.54 | 37.80 | 57.05 | 65.61 | 40.94 | 53.73 | 58.85 | 69.08 | 74.20 | 81.87 | 86.99 |
| 40 | 12.19 | 14.35 | 16.59 | 17.60 | 18.66 | 22.04 | 25.22 | 25.07 | 29.88 | 34.71 | 36.83 | 39.07 | 59.61 | 68.59 | 40.94 | 53.73 | 61.40 | 69.08 | 74.20 | 84.43 | 89.55 |
| 41 | 12.19 | 14.46 | 17.91 | 18.90 | 19.97 | 23.43 | 26.65 | 26.50 | 31.32 | 36.00 | 38.29 | 40.54 | 62.74 | 69.08 | 43.49 | 56.29 | 61.40 | 71.64 | 76.76 | 86.99 | 89.55 |
| 42 | 13.48 | 15.76 | 17.94 | 19.04 | 20.11 | 24.84 | 28.09 | 26.63 | 32.60 | 37.47 | 40.91 | 43.17 | 65.92 | 71.64 | 43.49 | 56.29 | 63.96 | 74.20 | 79.31 | 86.99 | 92.11 |
| 43 | 13.59 | 15.87 | 19.27 | 20.28 | 21.37 | 26.28 | 29.55 | 28.09 | 34.07 | 40.31 | 42.41 | 44.67 | 68.85 | 71.64 | 46.05 | 58.85 | 66.52 | 74.20 | 79.31 | 89.55 | 94.66 |
| 44 | 13.69 | 17.21 | 19.41 | 20.42 | 22.73 | 27.63 | 30.89 | 29.58 | 35.56 | 41.63 | 43.93 | 46.20 | 69.08 | 71.64 | 46.05 | 58.85 | 66.52 | 76.76 | 81.87 | 92.11 | 94.66 |
| 45 | 13.80 | 17.22 | 20.79 | 21.79 | 22.89 | 29.11 | 32.38 | 30.86 | 36.87 | 43.17 | 46.61 | 48.89 | 69.08 | 74.20 | 48.61 | 61.40 | 69.08 | 79.31 | 84.43 | 92.11 | 97.22 |
| 46 | 15.04 | 18.59 | 20.94 | 23.19 | 24.30 | 30.62 | 33.88 | 31.01 | 39.75 | 46.10 | 48.17 | 50.46 | 71.64 | 74.20 | 48.61 | 61.40 | 71.64 | 79.31 | 84.43 | 94.66 | 99.78 |
| 47 | 15.15 | 18.72 | 22.36 | 24.61 | 25.61 | 32.02 | 35.24 | 32.53 | 41.31 | 47.45 | 51.12 | 53.40 | 71.64 | 74.20 | 51.17 | 63.96 | 74.20 | 81.87 | 86.99 | 97.22 | 102.34 |
| 48 | 15.27 | 20.13 | 23.66 | 24.66 | 25.79 | 33.57 | 36.76 | 34.09 | 42.88 | 50.44 | 54.12 | 56.40 | 71.64 | 76.76 | 51.17 | 66.52 | 74.20 | 84.43 | 89.55 | 97.22 | 102.34 |
| 49 | 16.66 | 20.27 | 23.83 | 26.11 | 27.25 | 36.52 | 39.75 | 35.67 | 45.62 | 52.07 | 55.51 | 57.81 | 74.20 | 76.76 | 53.73 | 66.52 | 76.76 | 86.99 | 92.11 | 99.78 | 104.90 |
| 50 | 16.79 | 21.58 | 25.31 | 27.59 | 28.74 | 38.14 | 41.13 | 36.98 | 47.24 | 54.87 | 58.57 | 60.87 | 74.20 | 76.76 | 53.73 | 69.08 | 79.31 | 86.99 | 92.11 | 102.34 | 107.46 |
| 51 | 18.07 | 23.03 | 26.64 | 28.94 | 30.10 | 41.01 | 44.16 | 38.38 | 48.61 | 57.71 | 61.43 | 63.73 | 76.76 | 81.87 | 56.29 | 71.64 | 81.87 | 89.55 | 94.66 | 104.90 | 112.57 |
| 52 | 18.19 | 23.04 | 26.83 | 30.46 | 31.48 | 42.50 | 47.02 | 40.94 | 51.43 | 59.14 | 64.04 | 66.37 | 81.87 | 86.99 | 58.85 | 74.20 | 84.43 | 94.66 | 99.78 | 110.02 | 115.13 |
| 53 | 19.63 | 24.52 | 28.20 | 30.52 | 31.57 | 45.44 | 49.90 | 42.70 | 54.27 | 62.02 | 66.94 | 69.28 | 86.99 | 89.55 | 61.40 | 76.76 | 86.99 | 97.22 | 102.34 | 112.57 | 120.25 |
| 54 | 19.63 | 24.55 | 28.25 | 31.92 | 32.99 | 48.41 | 52.79 | 44.07 | 55.70 | 64.93 | 69.62 | 73.39 | 89.55 | 94.66 | 63.96 | 81.87 | 92.11 | 99.78 | 104.90 | 117.69 | 122.81 |
| 55 | 21.10 | 25.92 | 29.65 | 33.34 | 34.54 | 51.42 | 55.71 | 46.05 | 58.58 | 67.86 | 72.57 | 76.12 | 94.66 | 99.78 | 66.52 | 84.43 | 94.66 | 104.90 | 110.02 | 122.81 | 127.93 |
| 56 | 22.42 | 27.26 | 32.36 | 36.07 | 37.14 | 54.21 | 59.90 | 49.72 | 61.46 | 70.50 | 76.69 | 80.27 | 102.34 | 107.46 | 69.08 | 86.99 | 99.78 | 110.02 | 115.13 | 127.93 | 135.60 |
| 57 | 23.75 | 29.97 | 33.74 | 38.83 | 39.90 | 58.71 | 64.12 | 51.12 | 64.09 | 74.63 | 80.85 | 84.45 | 110.02 | 115.13 | 71.64 | 92.11 | 102.34 | 115.13 | 122.81 | 135.60 | 143.28 |
| 58 | 25.10 | 31.35 | 36.50 | 41.48 | 43.91 | 63.05 | 68.36 | 53.98 | 66.76 | 77.34 | 84.81 | 88.44 | 117.69 | 122.81 | 74.20 | 94.66 | 107.46 | 120.25 | 128.26 | 145.83 | 153.51 |
| 59 | 27.83 | 34.10 | 39.14 | 44.15 | 46.59 | 67.44 | 74.37 | 56.61 | 70.90 | 81.53 | 89.03 | 92.48 | 125.37 | 133.04 | 76.76 | 99.78 | 112.57 | 127.59 | 132.34 | 153.51 | 161.19 |
| 60 | 29.21 | 36.89 | 41.96 | 47.00 | 50.82 | 71.88 | 79.94 | 59.28 | 73.63 | 85.52 | 93.08 | 96.56 | 135.60 | 143.28 | 79.31 | 104.90 | 117.69 | 130.19 | 135.00 | 161.19 | 171.42 |
| 61 | 31.84 | 39.55 | 46.03 | 50.96 | 54.80 | 77.95 | 85.93 | 63.56 | 79.16 | 91.08 | 98.43 | 103.36 | 139.30 | 146.76 | 82.09 | 106.96 | 121.89 | 135.56 | 140.40 | 169.15 | 179.10 |
| 62 | 34.63 | 43.63 | 48.76 | 55.10 | 58.97 | 83.88 | 93.26 | 67.61 | 84.48 | 97.89 | 105.25 | 108.76 | 142.59 | 149.84 | 87.00 | 111.17 | 125.67 | 142.44 | 147.05 | 176.42 | 186.09 |
| 63 | 38.71 | 46.36 | 52.91 | 59.29 | 63.04 | 91.41 | 99.10 | 72.74 | 89.83 | 103.26 | 112.11 | 117.06 | 147.83 | 154.86 | 89.16 | 114.98 | 129.05 | 147.62 | 153.51 | 183.02 | 192.41 |
| 64 | 41.57 | 50.51 | 58.51 | 63.52 | 67.29 | 99.04 | 106.99 | 77.01 | 95.20 | 111.36 | 118.79 | 123.76 | 150.25 | 159.35 | 91.06 | 118.38 | 134.31 | 152.52 | 160.23 | 191.22 | 200.33 |
| 65 | 45.72 | 54.71 | 62.75 | 69.06 | 72.85 | 105.93 | 110.34 | 79.45 | 102.06 | 116.96 | 127.16 | 132.14 | 154.48 | 163.31 | 94.90 | 121.38 | 136.83 | 158.89 | 166.78 | 196.41 | 207.45 |
| 66 | 49.66 | 59.91 | 69.21 | 75.53 | 80.59 | 113.29 | 119.71 | 83.37 | 109.02 | 123.98 | 136.08 | 142.32 | 164.60 | 173.15 | 98.33 | 128.26 | 145.36 | 166.74 | 176.95 | 207.35 | 218.04 |
| 67 | 54.86 | 66.53 | 75.68 | 83.26 | 89.73 | 119.99 | 126.19 | 88.96 | 115.85 | 132.40 | 146.46 | 155.59 | 175.84 | 184.12 | 103.44 | 134.47 | 151.02 | 173.78 | 188.58 | 215.15 | 227.56 |
| 68 | 60.07 | 74.41 | 83.56 | 90.99 | 98.87 | 128.02 | 136.02 | 94.01 | 122.02 | 140.02 | 156.02 | 168.02 | 188.02 | 198.02 | 108.01 | 140.02 | 160.02 | 182.02 | 198.02 | 226.03 | 238.03 |
| 69 | 65.12 | 80.88 | 91.28 | 100.13 | 110.69 | 137.18 | 144.91 | 98.54 | 129.45 | 146.84 | 166.16 | 177.75 | 199.01 | 210.60 | 113.99 | 146.84 | 168.09 | 193.21 | 208.67 | 235.72 | 247.31 |
| 70 | 71.73 | 90.02 | 100.43 | 110.54 | 122.51 | 145.42 | 152.87 | 104.40 | 136.10 | 154.74 | 175.25 | 188.30 | 212.53 | 223.72 | 117.45 | 152.87 | 175.25 | 201.35 | 218.13 | 244.23 | 257.28 |
| 71 | 79.06 | 98.83 | 111.41 | 123.77 | 136.56 | 154.53 | 163.52 | 109.61 | 143.75 | 163.52 | 185.08 | 199.46 | 224.61 | 237.19 | 123.99 | 161.72 | 185.08 | 210.24 | 228.21 | 256.96 | 269.54 |
| 72 | 84.76 | 105.52 | 119.36 | 136.66 | 147.04 | 164.34 | 172.99 | 115.90 | 150.50 | 172.99 | 195.47 | 211.04 | 238.72 | 250.83 | 129.74 | 169.53 | 193.74 | 221.42 | 238.72 | 269.86 | 283.70 |
| 73 | 89.81 | 113.09 | 128.06 | 144.70 | 156.34 | 174.63 | 184.61 | 121.41 | 159.66 | 181.28 | 207.90 | 224.53 | 251.14 | 264.44 | 136.38 | 177.96 | 204.57 | 232.84 | 251.14 | 281.07 | 296.04 |
| 74 | 94.21 | 119.76 | 135.73 | 153.30 | 166.07 | 185.23 | 194.81 | 127.75 | 167.67 | 191.62 | 218.77 | 236.33 | 266.67 | 279.45 | 143.72 | 186.83 | 213.98 | 242.72 | 261.88 | 293.82 | 309.79 |
| 75 | 99.51 | 128.59 | 145.43 | 163.80 | 176.05 | 195.95 | 206.67 | 134.72 | 176.05 | 200.54 | 229.63 | 248.00 | 280.15 | 295.46 | 150.03 | 195.95 | 225.04 | 254.12 | 274.03 | 307.71 | 323.01 |
| 76 | 105.50 | 134.81 | 153.85 | 172.90 | 184.62 | 205.14 | 216.86 | 140.67 | 183.16 | 209.53 | 238.84 | 259.35 | 291.59 | 307.71 | 153.85 | 203.67 | 232.98 | 263.75 | 284.26 | 317.96 | 335.55 |
| 77 | 112.00 | 142.80 | 161.00 | 180.60 | 193.21 | 215.61 | 226.81 | 147.00 | 191.81 | 218.41 | 249.21 | 270.21 | 303.81 | 319.21 | 159.60 | 210.01 | 240.81 | 273.01 | 294.01 | 329.01 | 347.21 |
| 78 | 117.49 | 149.54 | 169.57 | 189.59 | 202.95 | 224.31 | 236.32 | 152.21 | 198.94 | 228.31 | 259.02 | 280.38 | 315.10 | 331.12 | 164.23 | 217.63 | 249.68 | 283.05 | 304.42 | 340.47 | 357.82 |
| 79 | 123.25 | 157.56 | 177.89 | 198.22 | 212.20 | 233.80 | 246.51 | 157.56 | 207.12 | 237.61 | 269.38 | 290.98 | 326.56 | 343.08 | 169.00 | 223.64 | 257.94 | 290.98 | 313.85 | 350.70 | 368.49 |
| 80 | 129.10 | 164.09 | 185.80 | 207.52 | 222.00 | 243.72 | 256.99 | 164.09 | 215.97 | 247.33 | 281.12 | 304.04 | 341.44 | 358.33 | 176.15 | 234.06 | 269.05 | 304.04 | 326.96 | 365.57 | 384.88 |
| 81 | 141.16 | 180.98 | 203.90 | 228.03 | 243.72 | 269.05 | 282.32 | 180.98 | 237.68 | 272.67 | 310.07 | 334.20 | 375.23 | 394.53 | 194.25 | 256.99 | 295.60 | 334.20 | 359.54 | 402.98 | 423.49 |
| 82 | 155.64 | 197.87 | 224.41 | 250.95 | 267.85 | 295.60 | 311.28 | 199.07 | 261.81 | 300.42 | 341.44 | 367.99 | 412.63 | 434.34 | 213.55 | 282.32 | 325.76 | 367.99 | 395.74 | 442.79 | 465.71 |
| 83 | 171.32 | 218.38 | 247.33 | 275.08 | 294.39 | 325.76 | 342.65 | 219.59 | 288.36 | 329.38 | 374.02 | 404.18 | 453.65 | 477.78 | 234.06 | 311.28 | 358.33 | 404.18 | 435.55 | 487.43 | 512.77 |
| 84 | 188.22 | 240.10 | 271.47 | 302.83 | 324.55 | 357.13 | 376.43 | 241.30 | 316.11 | 363.16 | 412.63 | 445.20 | 499.50 | 526.04 | 258.19 | 342.65 | 394.53 | 445.20 | 478.99 | 535.69 | 563.44 |
| 85 | 228.03 | 290.77 | 329.38 | 366.78 | 392.12 | 433.14 | 456.06 | 291.98 | 383.67 | 439.17 | 498.29 | 538.10 | 604.46 | 635.83 | 312.49 | 413.83 | 476.57 | 538.10 | 579.13 | 647.90 | 682.89 |
| 86 | 250.95 | 319.73 | 361.95 | 404.18 | 431.93 | 476.57 | 500.70 | 320.93 | 421.07 | 482.60 | 548.96 | 592.40 | 664.79 | 699.78 | 343.86 | 456.06 | 524.83 | 592.40 | 637.04 | 713.05 | 750.45 |
| 87 | 275.08 | 351.10 | 398.15 | 444.00 | 475.37 | 523.63 | 551.38 | 353.51 | 463.30 | 530.87 | 603.26 | 651.52 | 731.15 | 769.75 | 377.64 | 500.70 | 576.71 | 651.52 | 700.98 | 784.23 | 825.25 |
| 88 | 318.52 | 406.59 | 459.68 | 512.77 | 548.96 | 604.46 | 637.04 | 407.80 | 535.69 | 614.11 | 696.16 | 751.66 | 844.56 | 887.99 | 436.76 | 579.13 | 665.99 | 751.66 | 809.57 | 906.09 | 954.35 |
| 89 | 349.89 | 446.41 | 505.53 | 564.65 | 603.26 | 664.79 | 699.78 | 448.82 | 588.78 | 674.44 | 766.14 | 827.67 | 929.01 | 977.27 | 480.19 | 637.04 | 732.35 | 827.67 | 890.41 | 996.58 | 1049.67 |
| 90 | 384.88 | 491.05 | 556.20 | 620.15 | 663.58 | 732.35 | 770.96 | 493.46 | 647.90 | 742.00 | 842.15 | 909.71 | 1021.92 | 1075.00 | 528.45 | 699.78 | 805.95 | 909.71 | 979.69 | 1096.72 | 1154.63 |
| 91+ | 423.49 | 540.52 | 611.70 | 682.89 | 729.94 | 804.74 | 846.97 | 542.93 | 713.05 | 816.81 | 927.81 | 1001.40 | 1123.26 | 1182.38 | 580.33 | 770.96 | 886.79 | 1001.40 | 1078.62 | 1206.51 | 1269.25 |

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

# Appendix C2

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

## LTC-02 VA (Pre-Rate Stability)

***Premiums to be used only with those that have***

***previously elected an inflation decrease option during the 2010 Rate Filing***

### Standard rates per $100 of Monthly Benefit

### 90 Day Elimination Period

| Age | 0.9% Simple Inflation or 2.5% Simple Inflation with Shared Cost | | | | | | | 0.9% Compound Inflation or 2.5% Compound Inflation with Shared Cost | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | | Benefit Period | | | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life |
| 18-29 | 12.24 | 15.79 | 18.26 | 20.60 | 22.94 | 25.92 | 27.24 | 16.63 | 21.75 | 25.59 | 28.14 | 30.70 | 34.54 | 35.82 |
| 30 | 13.45 | 16.99 | 19.47 | 21.81 | 24.14 | 27.13 | 28.53 | 17.91 | 23.03 | 25.59 | 29.42 | 31.98 | 35.82 | 38.38 |
| 31 | 13.52 | 17.06 | 19.54 | 21.88 | 24.21 | 27.20 | 29.81 | 17.91 | 23.03 | 26.86 | 30.70 | 33.26 | 37.10 | 38.38 |
| 32 | 13.52 | 17.06 | 19.61 | 21.94 | 24.28 | 28.48 | 29.89 | 17.91 | 24.31 | 26.86 | 30.70 | 33.26 | 37.10 | 39.66 |
| 33 | 13.49 | 18.27 | 20.81 | 23.15 | 25.48 | 28.56 | 30.04 | 19.19 | 24.31 | 26.86 | 30.70 | 33.26 | 38.38 | 39.66 |
| 34 | 14.72 | 18.34 | 20.88 | 23.22 | 25.55 | 28.70 | 31.33 | 19.19 | 24.31 | 28.14 | 31.98 | 34.54 | 38.38 | 40.94 |
| 35 | 14.79 | 18.41 | 20.88 | 23.29 | 25.62 | 29.98 | 31.41 | 19.19 | 24.31 | 28.14 | 31.98 | 34.54 | 38.38 | 40.94 |
| 36 | 14.86 | 18.48 | 20.95 | 24.49 | 26.90 | 30.05 | 32.69 | 19.19 | 25.59 | 28.14 | 33.26 | 35.82 | 39.66 | 42.22 |
| 37 | 14.93 | 18.55 | 22.22 | 24.56 | 26.97 | 31.33 | 32.85 | 20.47 | 25.59 | 29.42 | 33.26 | 35.82 | 39.66 | 42.22 |
| 38 | 14.93 | 19.75 | 22.29 | 24.63 | 27.04 | 31.48 | 33.00 | 20.47 | 25.59 | 29.42 | 34.54 | 37.10 | 40.94 | 43.49 |
| 39 | 15.00 | 19.82 | 22.36 | 25.91 | 28.31 | 31.62 | 34.36 | 20.47 | 26.86 | 29.42 | 34.54 | 37.10 | 40.94 | 43.49 |
| 40 | 16.20 | 19.89 | 22.43 | 25.98 | 28.38 | 32.90 | 34.51 | 20.47 | 26.86 | 30.70 | 34.54 | 37.10 | 42.22 | 44.77 |
| 41 | 16.28 | 19.97 | 23.65 | 26.05 | 28.46 | 33.07 | 34.54 | 21.75 | 28.14 | 30.70 | 35.82 | 38.38 | 43.49 | 44.77 |
| 42 | 16.29 | 21.18 | 23.72 | 27.34 | 29.74 | 33.23 | 35.82 | 21.75 | 28.14 | 31.98 | 37.10 | 39.66 | 43.49 | 46.05 |
| 43 | 16.36 | 21.26 | 23.87 | 27.42 | 29.83 | 34.53 | 35.82 | 23.03 | 29.42 | 33.26 | 37.10 | 39.66 | 44.77 | 47.33 |
| 44 | 16.44 | 21.34 | 25.09 | 27.50 | 29.91 | 34.54 | 35.82 | 23.03 | 29.42 | 33.26 | 38.38 | 40.94 | 46.05 | 47.33 |
| 45 | 17.65 | 22.55 | 25.17 | 28.79 | 31.19 | 34.54 | 37.10 | 24.31 | 30.70 | 34.54 | 39.66 | 42.22 | 46.05 | 48.61 |
| 46 | 17.66 | 22.70 | 25.32 | 28.87 | 31.28 | 35.82 | 37.10 | 24.31 | 30.70 | 35.82 | 39.66 | 42.22 | 47.33 | 49.89 |
| 47 | 17.74 | 22.78 | 26.54 | 29.02 | 31.43 | 35.82 | 37.10 | 25.59 | 31.98 | 37.10 | 40.94 | 43.49 | 48.61 | 51.17 |
| 48 | 17.82 | 22.86 | 26.70 | 29.18 | 31.59 | 35.82 | 38.38 | 25.59 | 33.26 | 37.10 | 42.22 | 44.77 | 48.61 | 51.17 |
| 49 | 17.90 | 24.15 | 26.78 | 30.40 | 32.81 | 37.10 | 38.38 | 26.86 | 33.26 | 38.38 | 43.49 | 46.05 | 49.89 | 52.45 |
| 50 | 19.12 | 24.24 | 28.07 | 30.56 | 32.97 | 37.10 | 38.38 | 26.86 | 34.54 | 39.66 | 43.49 | 46.05 | 51.17 | 53.73 |
| 51 | 19.19 | 25.45 | 29.36 | 31.85 | 34.26 | 38.38 | 40.94 | 28.14 | 35.82 | 40.94 | 44.77 | 47.33 | 52.45 | 56.29 |
| 52 | 20.47 | 26.75 | 30.59 | 34.28 | 36.69 | 40.94 | 43.49 | 29.42 | 37.10 | 42.22 | 47.33 | 49.89 | 55.01 | 57.57 |
| 53 | 21.71 | 28.04 | 31.88 | 35.58 | 37.99 | 43.49 | 44.77 | 30.70 | 38.38 | 43.49 | 48.61 | 51.17 | 56.29 | 60.12 |
| 54 | 22.92 | 29.26 | 33.18 | 38.01 | 40.50 | 44.77 | 47.33 | 31.98 | 40.94 | 46.05 | 49.89 | 52.45 | 58.85 | 61.40 |
| 55 | 23.03 | 30.56 | 34.48 | 39.31 | 42.93 | 47.33 | 49.89 | 33.26 | 42.22 | 47.33 | 52.45 | 55.01 | 61.40 | 63.96 |
| 56 | 25.51 | 31.85 | 36.91 | 41.82 | 45.44 | 51.17 | 53.73 | 34.54 | 43.49 | 49.89 | 55.01 | 57.57 | 63.96 | 67.80 |
| 57 | 26.73 | 34.28 | 39.42 | 44.33 | 47.95 | 55.01 | 57.57 | 35.82 | 46.05 | 51.17 | 57.57 | 61.40 | 67.80 | 71.64 |
| 58 | 28.03 | 36.71 | 41.85 | 47.97 | 51.60 | 58.85 | 61.40 | 37.10 | 47.33 | 53.73 | 60.12 | 65.13 | 72.92 | 76.76 |
| 59 | 30.46 | 39.22 | 44.36 | 50.48 | 55.24 | 62.68 | 66.52 | 38.38 | 49.89 | 56.29 | 63.95 | 68.78 | 76.76 | 80.59 |
| 60 | 32.89 | 41.66 | 48.01 | 54.13 | 58.89 | 67.80 | 71.64 | 39.66 | 52.45 | 58.85 | 67.52 | 72.36 | 80.59 | 85.71 |
| 61 | 34.26 | 44.24 | 50.59 | 57.85 | 62.69 | 71.43 | 75.26 | 42.10 | 54.85 | 62.51 | 71.24 | 76.08 | 86.74 | 91.84 |
| 62 | 36.76 | 47.95 | 54.38 | 61.64 | 66.40 | 75.05 | 78.86 | 45.79 | 58.51 | 66.14 | 75.04 | 81.01 | 92.85 | 97.94 |
| 63 | 39.32 | 51.67 | 58.10 | 65.44 | 70.28 | 79.91 | 83.71 | 48.20 | 62.15 | 69.76 | 79.89 | 87.08 | 98.93 | 104.00 |
| 64 | 42.98 | 55.39 | 63.11 | 70.37 | 75.21 | 83.47 | 88.53 | 50.59 | 65.76 | 74.62 | 84.74 | 92.01 | 106.24 | 111.29 |
| 65 | 45.40 | 59.18 | 66.84 | 74.24 | 79.08 | 88.27 | 93.32 | 54.23 | 69.36 | 78.19 | 90.80 | 98.08 | 112.24 | 118.54 |
| 66 | 49.04 | 64.13 | 72.93 | 81.58 | 87.63 | 96.82 | 101.85 | 57.84 | 75.45 | 85.51 | 98.08 | 106.63 | 121.97 | 128.26 |
| 67 | 53.91 | 70.21 | 80.24 | 89.00 | 95.20 | 106.57 | 111.59 | 62.69 | 81.50 | 91.53 | 105.32 | 115.26 | 130.39 | 137.92 |
| 68 | 58.76 | 76.26 | 87.51 | 97.51 | 105.01 | 117.51 | 123.77 | 67.51 | 87.51 | 100.01 | 113.76 | 123.77 | 141.27 | 148.77 |
| 69 | 63.57 | 83.52 | 94.74 | 107.20 | 114.68 | 128.39 | 135.87 | 73.54 | 94.74 | 108.45 | 124.65 | 134.62 | 152.08 | 159.55 |
| 70 | 69.60 | 90.73 | 103.16 | 116.83 | 125.53 | 141.69 | 149.15 | 78.30 | 101.92 | 116.83 | 134.23 | 145.42 | 162.82 | 171.52 |
| 71 | 75.59 | 99.14 | 112.77 | 127.64 | 137.56 | 154.91 | 163.58 | 85.51 | 111.53 | 127.64 | 144.99 | 157.38 | 177.21 | 185.89 |
| 72 | 82.79 | 107.50 | 123.56 | 139.62 | 150.74 | 170.51 | 179.16 | 92.67 | 121.09 | 138.39 | 158.16 | 170.51 | 192.75 | 202.64 |
| 73 | 89.93 | 118.27 | 134.28 | 154.00 | 166.32 | 186.03 | 195.88 | 101.02 | 131.82 | 151.53 | 172.48 | 186.03 | 208.20 | 219.29 |
| 74 | 98.27 | 128.98 | 147.40 | 168.28 | 181.79 | 205.13 | 214.96 | 110.55 | 143.72 | 164.60 | 186.71 | 201.45 | 226.01 | 238.30 |
| 75 | 107.77 | 140.84 | 160.44 | 183.70 | 198.40 | 224.12 | 236.37 | 120.02 | 156.76 | 180.03 | 203.30 | 219.22 | 246.16 | 258.41 |
| 76 | 117.22 | 152.63 | 174.61 | 199.03 | 216.13 | 242.99 | 256.42 | 128.21 | 169.73 | 194.15 | 219.79 | 236.89 | 264.97 | 279.62 |
| 77 | 127.83 | 166.79 | 189.92 | 216.70 | 234.96 | 264.18 | 277.57 | 138.79 | 182.61 | 209.40 | 237.40 | 255.66 | 286.09 | 301.92 |
| 78 | 138.37 | 180.85 | 207.56 | 235.47 | 254.90 | 286.45 | 301.02 | 149.30 | 197.85 | 226.98 | 257.32 | 276.74 | 309.52 | 325.29 |
| 79 | 150.06 | 197.25 | 226.30 | 256.55 | 277.12 | 311.01 | 326.74 | 160.95 | 212.99 | 245.66 | 277.12 | 298.91 | 334.00 | 350.94 |
| 80 | 164.09 | 215.97 | 247.33 | 281.12 | 304.04 | 341.44 | 358.33 | 176.15 | 234.06 | 269.05 | 304.04 | 326.96 | 365.57 | 384.88 |
| 81 | 180.98 | 237.68 | 272.67 | 310.07 | 334.20 | 375.23 | 394.53 | 194.25 | 256.99 | 295.60 | 334.20 | 359.54 | 402.98 | 423.49 |
| 82 | 199.07 | 261.81 | 300.42 | 341.44 | 367.99 | 412.63 | 434.34 | 213.55 | 282.32 | 325.76 | 367.99 | 395.74 | 442.79 | 465.71 |
| 83 | 219.59 | 288.36 | 329.38 | 374.02 | 404.18 | 453.65 | 477.78 | 234.06 | 311.28 | 358.33 | 404.18 | 435.55 | 487.43 | 512.77 |
| 84 | 241.30 | 316.11 | 363.16 | 412.63 | 445.20 | 499.50 | 526.04 | 258.19 | 342.65 | 394.53 | 445.20 | 478.99 | 535.69 | 563.44 |
| 85 | 291.98 | 383.67 | 439.17 | 498.29 | 538.10 | 604.46 | 635.83 | 312.49 | 413.83 | 476.57 | 538.10 | 579.13 | 647.90 | 682.89 |
| 86 | 320.93 | 421.07 | 482.60 | 548.96 | 592.40 | 664.79 | 699.78 | 343.86 | 456.06 | 524.83 | 592.40 | 637.04 | 713.05 | 750.45 |
| 87 | 353.51 | 463.30 | 530.87 | 603.26 | 651.52 | 731.15 | 769.75 | 377.64 | 500.70 | 576.71 | 651.52 | 700.98 | 784.23 | 825.25 |
| 88 | 407.80 | 535.69 | 614.11 | 696.16 | 751.66 | 844.56 | 887.99 | 436.76 | 579.13 | 665.99 | 751.66 | 809.57 | 906.09 | 954.35 |
| 89 | 448.82 | 588.78 | 674.44 | 766.14 | 827.67 | 929.01 | 977.27 | 480.19 | 637.04 | 732.35 | 827.67 | 890.41 | 996.58 | 1049.67 |
| 90 | 493.46 | 647.90 | 742.00 | 842.15 | 909.71 | 1021.92 | 1075.00 | 528.45 | 699.78 | 805.95 | 909.71 | 979.69 | 1096.72 | 1154.63 |
| 91+ | 542.93 | 713.05 | 816.81 | 927.81 | 1001.40 | 1123.26 | 1182.38 | 580.33 | 770.96 | 886.79 | 1001.40 | 1078.62 | 1206.51 | 1269.25 |

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

# Appendix C3

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

## LTC-02 VA (Pre-Rate Stability)

***Premiums to be used only with those that have***

***previously elected an inflation decrease option during the 2013 Rate Filing***

### Standard rates per $100 of Monthly Benefit

### 90 Day Elimination Period

| Age | 2.5% Simple Inflation or 4.2% Simple Inflation with Shared Cost | | | | | | | 2.5% Compound Inflation or 4.2% Compound Inflation with Shared Cost | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | | Benefit Period | | | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life |
| 18-29 | 12.45 | 14.42 | 17.28 | 18.25 | 19.19 | 29.06 | 31.56 | 26.00 | 34.00 | 40.00 | 44.00 | 48.00 | 54.00 | 56.00 |
| 30 | 13.41 | 15.39 | 18.24 | 19.21 | 20.15 | 30.07 | 33.67 | 28.00 | 36.00 | 40.00 | 46.00 | 50.00 | 56.00 | 60.00 |
| 31 | 14.37 | 16.35 | 19.21 | 20.17 | 21.11 | 31.07 | 35.77 | 28.00 | 36.00 | 42.00 | 48.00 | 52.00 | 58.00 | 60.00 |
| 32 | 14.37 | 16.35 | 20.17 | 21.13 | 22.07 | 33.07 | 36.82 | 28.00 | 38.00 | 42.00 | 48.00 | 52.00 | 58.00 | 62.00 |
| 33 | 15.32 | 17.31 | 21.13 | 22.09 | 23.03 | 34.08 | 38.93 | 30.00 | 38.00 | 42.00 | 48.00 | 52.00 | 60.00 | 62.00 |
| 34 | 15.32 | 18.27 | 22.09 | 23.05 | 23.99 | 36.08 | 41.03 | 30.00 | 38.00 | 44.00 | 50.00 | 54.00 | 60.00 | 64.00 |
| 35 | 16.28 | 19.23 | 22.09 | 24.01 | 24.95 | 38.09 | 42.08 | 30.00 | 38.00 | 44.00 | 50.00 | 54.00 | 60.00 | 64.00 |
| 36 | 17.24 | 20.19 | 23.05 | 24.97 | 26.87 | 39.09 | 44.19 | 30.00 | 40.00 | 44.00 | 52.00 | 56.00 | 62.00 | 66.00 |
| 37 | 18.20 | 21.15 | 24.97 | 25.93 | 27.83 | 41.09 | 46.29 | 32.00 | 40.00 | 46.00 | 52.00 | 56.00 | 62.00 | 66.00 |
| 38 | 18.20 | 22.12 | 25.93 | 26.89 | 28.79 | 43.10 | 48.40 | 32.00 | 40.00 | 46.00 | 54.00 | 58.00 | 64.00 | 68.00 |
| 39 | 19.15 | 23.08 | 26.89 | 28.81 | 30.71 | 45.10 | 51.55 | 32.00 | 42.00 | 46.00 | 54.00 | 58.00 | 64.00 | 68.00 |
| 40 | 20.11 | 24.04 | 27.85 | 29.77 | 31.67 | 47.11 | 53.66 | 32.00 | 42.00 | 48.00 | 54.00 | 58.00 | 66.00 | 70.00 |
| 41 | 21.16 | 25.10 | 28.93 | 30.86 | 32.76 | 49.33 | 54.00 | 34.00 | 44.00 | 48.00 | 56.00 | 60.00 | 68.00 | 70.00 |
| 42 | 21.25 | 26.17 | 30.01 | 32.92 | 34.83 | 51.58 | 56.00 | 34.00 | 44.00 | 50.00 | 58.00 | 62.00 | 68.00 | 72.00 |
| 43 | 22.32 | 27.25 | 32.08 | 34.03 | 35.95 | 53.84 | 56.00 | 36.00 | 46.00 | 52.00 | 58.00 | 62.00 | 70.00 | 74.00 |
| 44 | 23.39 | 28.34 | 33.18 | 35.14 | 37.07 | 54.00 | 56.00 | 36.00 | 46.00 | 52.00 | 60.00 | 64.00 | 72.00 | 74.00 |
| 45 | 24.47 | 29.43 | 34.30 | 37.24 | 39.18 | 54.00 | 58.00 | 38.00 | 48.00 | 54.00 | 62.00 | 66.00 | 72.00 | 76.00 |
| 46 | 24.58 | 31.52 | 36.41 | 38.38 | 40.33 | 56.00 | 58.00 | 38.00 | 48.00 | 56.00 | 62.00 | 66.00 | 74.00 | 78.00 |
| 47 | 25.67 | 32.64 | 37.54 | 40.51 | 42.47 | 56.00 | 58.00 | 40.00 | 50.00 | 58.00 | 64.00 | 68.00 | 76.00 | 80.00 |
| 48 | 26.78 | 33.76 | 39.68 | 42.66 | 44.63 | 56.00 | 60.00 | 40.00 | 52.00 | 58.00 | 66.00 | 70.00 | 76.00 | 80.00 |
| 49 | 27.89 | 35.89 | 40.84 | 43.83 | 45.81 | 58.00 | 60.00 | 42.00 | 52.00 | 60.00 | 68.00 | 72.00 | 78.00 | 82.00 |
| 50 | 29.01 | 37.03 | 43.00 | 46.01 | 48.00 | 58.00 | 60.00 | 42.00 | 54.00 | 62.00 | 68.00 | 72.00 | 80.00 | 84.00 |
| 51 | 30.00 | 38.20 | 45.20 | 48.21 | 50.22 | 60.00 | 64.00 | 44.00 | 56.00 | 64.00 | 70.00 | 74.00 | 82.00 | 88.00 |
| 52 | 32.00 | 40.38 | 46.40 | 50.44 | 52.45 | 64.00 | 68.00 | 46.00 | 58.00 | 66.00 | 74.00 | 78.00 | 86.00 | 90.00 |
| 53 | 33.44 | 42.58 | 48.63 | 52.68 | 54.70 | 68.00 | 70.00 | 48.00 | 60.00 | 68.00 | 76.00 | 80.00 | 88.00 | 94.00 |
| 54 | 34.60 | 43.78 | 50.88 | 54.95 | 57.99 | 70.00 | 74.00 | 50.00 | 64.00 | 72.00 | 78.00 | 82.00 | 92.00 | 96.00 |
| 55 | 36.00 | 46.01 | 53.14 | 57.23 | 60.28 | 74.00 | 78.00 | 52.00 | 66.00 | 74.00 | 82.00 | 86.00 | 96.00 | 100.00 |
| 56 | 38.98 | 48.23 | 55.40 | 60.52 | 63.59 | 80.00 | 84.00 | 54.00 | 68.00 | 78.00 | 86.00 | 90.00 | 100.00 | 106.00 |
| 57 | 40.16 | 50.47 | 58.70 | 63.84 | 66.92 | 86.00 | 90.00 | 56.00 | 72.00 | 80.00 | 90.00 | 96.00 | 106.00 | 112.00 |
| 58 | 42.38 | 52.73 | 60.98 | 67.18 | 70.28 | 92.00 | 96.00 | 58.00 | 74.00 | 84.00 | 94.00 | 100.44 | 114.00 | 120.00 |
| 59 | 44.61 | 56.04 | 64.33 | 70.55 | 73.66 | 98.00 | 104.00 | 60.00 | 78.00 | 88.00 | 99.76 | 103.90 | 120.00 | 126.00 |
| 60 | 46.86 | 58.33 | 67.70 | 73.94 | 77.06 | 106.00 | 112.00 | 62.00 | 82.00 | 92.00 | 102.19 | 106.35 | 126.00 | 134.00 |
| 61 | 50.09 | 62.63 | 72.01 | 78.27 | 82.45 | 109.20 | 115.05 | 64.35 | 83.85 | 95.55 | 106.56 | 110.73 | 132.60 | 140.40 |
| 62 | 53.34 | 66.94 | 77.40 | 83.67 | 86.81 | 112.10 | 117.80 | 68.40 | 87.40 | 98.80 | 111.99 | 116.17 | 138.70 | 146.30 |
| 63 | 57.35 | 71.28 | 81.76 | 89.09 | 93.28 | 116.55 | 122.10 | 70.30 | 90.65 | 101.75 | 116.40 | 121.64 | 144.30 | 151.70 |
| 64 | 60.92 | 75.63 | 88.23 | 94.53 | 98.73 | 118.80 | 126.00 | 72.00 | 93.60 | 106.20 | 120.60 | 127.12 | 151.20 | 158.40 |
| 65 | 63.00 | 81.05 | 92.75 | 101.05 | 105.26 | 122.50 | 129.50 | 75.25 | 96.25 | 108.50 | 126.00 | 132.63 | 155.75 | 164.50 |
| 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
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options
Simple and Compound rates shown below the line apply only to the Family Care rider

# Appendix C4

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

## LTC-02 VA (Pre-Rate Stability)

***Premiums to be used only with those that have***

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

### Standard rates per $100 of Monthly Benefit

### 90 Day Elimination Period

| Age | 0.4% Simple Inflation or 1.7% Simple Inflation with Shared Cost | | | | | | | 0.4% Compound Inflation or 1.7% Compound Inflation with Shared Cost | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | | Benefit Period | | | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life |
| 18-29 | 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
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options
Simple and Compound rates shown below the line apply only to the Family Care rider

# Appendix B1

**John Hancock Life Insurance Company (U.S.A.)**

**BSC-02 VA (Pre-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 | 29.75 | 38.01 | 42.97 | 46.28 | 51.24 | 59.50 | 64.46 | 54.52 | 62.88 | 75.16 | 78.51 | 81.87 | 127.24 | 139.76 | 121.25 | 156.92 | 185.45 | 203.28 | 221.11 | 249.64 | 256.77 |
| 30 | 29.75 | 38.01 | 42.97 | 51.04 | 56.19 | 59.50 | 64.46 | 57.37 | 65.89 | 78.12 | 81.56 | 86.65 | 132.45 | 147.92 | 128.39 | 164.05 | 185.45 | 210.41 | 231.81 | 256.77 | 274.60 |
| 31 | 29.75 | 38.01 | 46.28 | 51.24 | 56.19 | 59.50 | 64.46 | 61.88 | 70.38 | 82.61 | 85.99 | 91.11 | 137.34 | 158.60 | 128.39 | 164.05 | 192.58 | 221.11 | 238.94 | 267.47 | 274.60 |
| 32 | 29.75 | 42.97 | 46.28 | 51.24 | 56.19 | 64.46 | 67.76 | 61.88 | 70.38 | 87.14 | 90.46 | 95.61 | 145.03 | 163.81 | 128.39 | 174.75 | 192.58 | 221.11 | 238.94 | 267.47 | 285.30 |
| 33 | 34.71 | 42.97 | 46.28 | 51.24 | 56.19 | 64.46 | 67.76 | 65.86 | 75.27 | 92.08 | 95.36 | 98.62 | 149.92 | 174.32 | 139.08 | 174.75 | 192.58 | 221.11 | 238.94 | 274.60 | 285.30 |
| 34 | 34.71 | 42.97 | 46.28 | 51.24 | 56.19 | 64.46 | 67.76 | 66.84 | 79.85 | 96.69 | 99.89 | 103.09 | 159.80 | 185.20 | 139.08 | 174.75 | 203.28 | 231.81 | 249.64 | 274.60 | 296.00 |
| 35 | 34.71 | 42.97 | 46.28 | 56.19 | 59.50 | 64.46 | 70.38 | 71.45 | 84.46 | 96.69 | 104.46 | 107.59 | 170.10 | 190.55 | 139.08 | 174.75 | 203.28 | 231.81 | 249.64 | 274.60 | 296.00 |
| 36 | 35.42 | 42.97 | 46.28 | 56.19 | 59.50 | 67.76 | 75.53 | 76.12 | 89.12 | 101.33 | 109.40 | 117.04 | 175.12 | 198.54 | 139.08 | 185.45 | 203.28 | 238.94 | 256.77 | 285.30 | 303.13 |
| 37 | 35.42 | 43.07 | 51.24 | 56.19 | 59.50 | 69.02 | 80.35 | 80.84 | 93.82 | 108.65 | 114.02 | 121.63 | 185.50 | 209.26 | 146.22 | 185.45 | 210.41 | 238.94 | 256.77 | 285.30 | 303.13 |
| 38 | 39.71 | 43.07 | 51.24 | 56.19 | 59.50 | 69.02 | 80.35 | 80.84 | 96.47 | 113.29 | 118.68 | 126.25 | 195.73 | 220.10 | 146.22 | 185.45 | 210.41 | 249.64 | 267.47 | 296.00 | 313.83 |
| 39 | 39.71 | 46.28 | 54.62 | 59.50 | 64.46 | 73.42 | 85.21 | 85.61 | 101.12 | 117.96 | 126.02 | 133.60 | 206.07 | 236.73 | 146.22 | 192.58 | 210.41 | 249.64 | 267.47 | 296.00 | 313.83 |
| 40 | 43.93 | 50.12 | 58.87 | 62.04 | 66.50 | 78.24 | 88.52 | 90.66 | 105.82 | 122.67 | 130.68 | 138.21 | 213.44 | 247.82 | 146.22 | 192.58 | 221.11 | 249.64 | 267.47 | 303.13 | 320.97 |
| 41 | 42.77 | 50.48 | 63.62 | 66.72 | 71.25 | 83.26 | 93.63 | 95.98 | 111.05 | 128.34 | 135.98 | 143.51 | 224.95 | 249.64 | 156.92 | 203.28 | 221.11 | 256.77 | 274.60 | 313.83 | 320.97 |
| 42 | 47.39 | 55.11 | 64.41 | 67.20 | 71.77 | 88.38 | 98.80 | 96.45 | 116.69 | 133.73 | 146.46 | 153.98 | 236.70 | 256.77 | 156.92 | 203.28 | 231.81 | 267.47 | 285.30 | 313.83 | 331.66 |
| 43 | 47.77 | 55.51 | 69.31 | 72.38 | 75.14 | 93.61 | 104.05 | 101.91 | 122.08 | 144.12 | 151.96 | 159.47 | 248.78 | 256.77 | 164.05 | 210.41 | 238.94 | 267.47 | 285.30 | 320.97 | 338.80 |
| 44 | 48.14 | 60.23 | 69.82 | 72.90 | 80.03 | 97.15 | 109.76 | 107.47 | 127.57 | 149.98 | 157.53 | 165.04 | 249.64 | 256.77 | 164.05 | 210.41 | 238.94 | 274.60 | 296.00 | 331.66 | 338.80 |
| 45 | 48.52 | 61.13 | 74.88 | 77.87 | 80.61 | 102.48 | 115.15 | 110.12 | 130.51 | 155.67 | 165.58 | 175.88 | 249.64 | 267.47 | 174.75 | 221.11 | 249.64 | 285.30 | 303.13 | 331.66 | 349.50 |
| 46 | 53.77 | 66.08 | 75.43 | 82.96 | 85.65 | 107.91 | 120.61 | 110.67 | 140.99 | 166.54 | 171.26 | 181.65 | 256.77 | 267.47 | 174.75 | 221.11 | 256.77 | 285.30 | 303.13 | 338.80 | 360.19 |
| 47 | 54.19 | 66.56 | 80.65 | 88.16 | 91.17 | 113.83 | 126.45 | 116.28 | 146.66 | 169.44 | 182.03 | 192.54 | 256.77 | 267.47 | 185.45 | 231.81 | 267.47 | 296.00 | 313.83 | 349.50 | 367.33 |
| 48 | 54.62 | 71.67 | 83.89 | 86.95 | 91.83 | 119.48 | 132.04 | 121.99 | 152.42 | 180.45 | 193.03 | 203.64 | 256.77 | 274.60 | 185.45 | 238.94 | 267.47 | 303.13 | 320.97 | 349.50 | 367.33 |
| 49 | 59.72 | 72.19 | 84.50 | 92.17 | 97.13 | 130.24 | 143.03 | 127.82 | 163.68 | 186.47 | 199.30 | 206.82 | 267.47 | 274.60 | 192.58 | 238.94 | 274.60 | 313.83 | 331.66 | 360.19 | 378.03 |
| 50 | 60.19 | 77.77 | 89.86 | 97.51 | 102.55 | 136.19 | 146.33 | 133.86 | 169.67 | 198.00 | 210.62 | 218.07 | 267.47 | 274.60 | 192.58 | 249.64 | 285.30 | 313.83 | 331.66 | 367.33 | 385.16 |
| 51 | 63.40 | 83.05 | 95.62 | 103.30 | 106.04 | 147.70 | 157.40 | 139.08 | 175.91 | 206.21 | 222.34 | 229.75 | 274.60 | 296.00 | 203.28 | 256.77 | 296.00 | 320.97 | 338.80 | 378.03 | 406.56 |
| 52 | 63.82 | 81.65 | 96.30 | 108.84 | 111.90 | 151.34 | 168.94 | 146.22 | 184.09 | 212.70 | 230.91 | 238.47 | 296.00 | 313.83 | 210.41 | 267.47 | 303.13 | 338.80 | 360.19 | 395.86 | 413.69 |
| 53 | 68.84 | 86.98 | 99.71 | 107.56 | 113.02 | 163.09 | 177.57 | 153.95 | 195.77 | 224.55 | 239.45 | 247.09 | 313.83 | 320.97 | 221.11 | 274.60 | 313.83 | 349.50 | 367.33 | 406.56 | 431.52 |
| 54 | 69.87 | 87.94 | 100.78 | 113.50 | 116.77 | 172.12 | 189.27 | 156.76 | 198.82 | 233.04 | 248.34 | 264.48 | 320.97 | 338.80 | 231.81 | 296.00 | 331.66 | 360.19 | 378.03 | 424.39 | 442.22 |
| 55 | 75.21 | 91.49 | 104.41 | 119.50 | 122.39 | 184.20 | 201.07 | 164.05 | 210.64 | 245.11 | 260.35 | 273.55 | 338.80 | 360.19 | 238.94 | 303.13 | 338.80 | 378.03 | 395.86 | 442.22 | 460.05 |
| 56 | 80.87 | 97.18 | 115.07 | 127.94 | 131.24 | 193.60 | 215.57 | 180.04 | 222.45 | 253.77 | 274.56 | 287.87 | 367.33 | 385.16 | 249.64 | 313.83 | 360.19 | 395.86 | 413.69 | 460.05 | 488.58 |
| 57 | 84.21 | 105.56 | 120.95 | 138.86 | 142.06 | 211.18 | 230.16 | 182.94 | 231.08 | 267.97 | 288.91 | 302.31 | 395.86 | 413.69 | 256.77 | 331.66 | 367.33 | 413.69 | 442.22 | 488.58 | 513.54 |
| 58 | 89.96 | 111.41 | 129.49 | 147.81 | 155.99 | 226.22 | 244.84 | 194.71 | 239.90 | 276.95 | 303.64 | 317.14 | 424.39 | 442.22 | 267.47 | 338.80 | 385.16 | 431.52 | 462.50 | 524.24 | 552.77 |
| 59 | 98.38 | 122.27 | 138.47 | 156.89 | 165.13 | 241.45 | 268.11 | 203.36 | 254.21 | 291.42 | 318.27 | 332.11 | 449.35 | 477.88 | 274.60 | 360.19 | 406.56 | 458.79 | 474.23 | 552.77 | 581.30 |
| 60 | 104.28 | 130.90 | 149.57 | 168.11 | 181.35 | 256.86 | 285.57 | 212.19 | 263.31 | 306.28 | 333.29 | 344.36 | 488.58 | 513.54 | 285.30 | 378.03 | 424.39 | 468.49 | 484.19 | 581.30 | 616.97 |
| 61 | 113.19 | 139.95 | 163.73 | 180.36 | 196.03 | 278.26 | 306.63 | 229.11 | 282.70 | 325.78 | 353.11 | 369.47 | 498.85 | 526.57 | 294.46 | 384.53 | 436.50 | 485.08 | 504.24 | 606.24 | 644.35 |
| 62 | 124.22 | 156.54 | 172.98 | 197.14 | 210.56 | 300.22 | 333.79 | 243.06 | 302.43 | 351.00 | 375.36 | 389.43 | 511.16 | 538.06 | 312.75 | 400.19 | 450.63 | 510.61 | 526.77 | 632.23 | 669.22 |
| 63 | 138.40 | 165.78 | 187.41 | 211.73 | 223.20 | 328.08 | 355.49 | 260.98 | 322.25 | 370.93 | 400.71 | 417.18 | 531.74 | 554.58 | 319.70 | 411.04 | 463.24 | 530.97 | 549.74 | 655.71 | 691.59 |
| 64 | 147.24 | 180.25 | 209.61 | 226.47 | 240.38 | 356.34 | 382.63 | 276.84 | 342.16 | 398.86 | 423.48 | 442.93 | 537.58 | 572.36 | 325.71 | 423.74 | 480.66 | 547.06 | 572.64 | 686.20 | 717.82 |
| 65 | 164.19 | 194.86 | 224.37 | 246.84 | 258.44 | 379.80 | 395.11 | 284.85 | 364.52 | 419.62 | 454.38 | 473.84 | 554.38 | 585.01 | 339.98 | 434.93 | 490.06 | 569.70 | 595.97 | 704.47 | 744.28 |
| 66 | 177.86 | 214.01 | 246.52 | 269.04 | 286.14 | 406.10 | 426.85 | 299.39 | 391.28 | 444.64 | 487.45 | 509.64 | 589.88 | 619.53 | 352.74 | 459.46 | 518.74 | 595.81 | 631.75 | 741.06 | 779.59 |
| 67 | 194.51 | 235.86 | 268.69 | 296.72 | 318.95 | 429.94 | 450.00 | 318.15 | 412.74 | 472.93 | 522.97 | 555.80 | 627.71 | 659.24 | 369.75 | 481.53 | 538.85 | 621.98 | 672.90 | 768.15 | 814.01 |
| 68 | 213.68 | 265.69 | 298.52 | 324.41 | 351.76 | 456.87 | 484.56 | 335.04 | 434.72 | 501.18 | 556.56 | 600.86 | 672.85 | 706.08 | 384.88 | 501.18 | 570.40 | 650.70 | 706.08 | 808.53 | 850.06 |
| 69 | 230.73 | 287.86 | 326.18 | 357.23 | 395.20 | 489.03 | 518.42 | 352.74 | 462.30 | 523.77 | 593.25 | 633.33 | 710.83 | 750.91 | 406.19 | 523.77 | 598.59 | 689.45 | 745.57 | 841.77 | 881.85 |
| 70 | 255.03 | 320.45 | 356.54 | 393.13 | 436.22 | 517.84 | 546.17 | 370.99 | 484.34 | 551.33 | 626.04 | 672.41 | 757.43 | 798.65 | 419.94 | 546.17 | 626.04 | 718.79 | 778.04 | 870.79 | 917.16 |
| 71 | 282.83 | 351.66 | 396.96 | 441.70 | 486.27 | 550.78 | 583.03 | 389.51 | 511.08 | 583.03 | 659.94 | 709.56 | 801.35 | 846.01 | 441.61 | 575.59 | 659.94 | 749.25 | 813.76 | 915.48 | 960.14 |
| 72 | 300.68 | 374.65 | 424.76 | 486.81 | 522.60 | 584.65 | 615.67 | 412.83 | 534.54 | 615.67 | 696.80 | 751.69 | 849.53 | 892.48 | 462.95 | 603.74 | 689.65 | 787.48 | 849.53 | 959.30 | 1009.41 |
| 73 | 318.63 | 401.16 | 456.17 | 513.48 | 557.03 | 621.22 | 655.60 | 430.96 | 568.50 | 644.14 | 740.42 | 797.73 | 894.01 | 939.85 | 485.97 | 632.68 | 726.67 | 827.53 | 894.01 | 999.45 | 1052.18 |
| 74 | 334.25 | 426.60 | 481.58 | 545.35 | 589.33 | 657.50 | 692.68 | 452.99 | 595.93 | 681.69 | 776.24 | 840.01 | 947.76 | 993.94 | 510.17 | 664.09 | 760.85 | 862.00 | 930.17 | 1044.52 | 1101.69 |
| 75 | 353.86 | 457.07 | 516.05 | 581.34 | 625.58 | 695.08 | 733.00 | 478.13 | 625.58 | 711.93 | 815.14 | 880.44 | 994.18 | 1048.94 | 532.90 | 695.08 | 798.29 | 901.50 | 973.12 | 1093.18 | 1145.84 |
| 76 | 374.66 | 477.39 | 545.87 | 612.35 | 654.65 | 727.16 | 769.46 | 499.55 | 650.62 | 743.28 | 848.02 | 920.53 | 1033.34 | 1091.75 | 545.87 | 723.13 | 825.86 | 934.63 | 1009.16 | 1128.01 | 1190.45 |
| 77 | 396.13 | 505.73 | 571.11 | 640.34 | 684.57 | 763.41 | 803.79 | 521.12 | 678.80 | 773.02 | 882.63 | 957.62 | 1076.85 | 1130.69 | 565.34 | 744.18 | 853.79 | 967.24 | 1042.23 | 1165.30 | 1230.68 |
| 78 | 415.92 | 529.52 | 600.97 | 670.60 | 718.24 | 793.36 | 837.33 | 538.68 | 703.58 | 808.02 | 917.95 | 993.07 | 1115.83 | 1172.63 | 580.82 | 771.37 | 883.14 | 1002.23 | 1077.36 | 1205.61 | 1266.08 |
| 79 | 435.55 | 557.50 | 628.93 | 700.36 | 750.88 | 827.54 | 872.84 | 557.50 | 733.46 | 839.73 | 952.98 | 1029.63 | 1155.07 | 1214.30 | 597.57 | 790.95 | 912.91 | 1029.63 | 1109.77 | 1240.44 | 1303.16 |
| 80 | 456.17 | 580.13 | 656.16 | 733.84 | 785.08 | 861.10 | 909.04 | 580.13 | 763.59 | | | | | | 623.10 | 828.05 | | | | | |
| 81 | 499.14 | 639.63 | 720.62 | 806.56 | 861.10 | 950.36 | 998.29 | 639.63 | 839.62 | | | | | | 685.91 | 909.04 | | | | | |
| 82 | 550.38 | 699.13 | 793.34 | 887.55 | 947.05 | 1044.56 | 1100.76 | 704.09 | 925.56 | | | | | | 755.33 | 998.29 | | | | | |
| 83 | 604.92 | 771.85 | 874.33 | 971.84 | 1041.26 | 1152.00 | 1211.50 | 776.81 | 1019.77 | | | | | | 828.05 | 1100.76 | | | | | |
| 84 | 664.42 | 847.88 | 960.27 | 1071.01 | 1147.04 | 1262.73 | 1330.50 | 852.84 | 1117.29 | | | | | | 912.34 | 1211.50 | | | | | |
| 85 | 806.56 | 1028.04 | 1163.57 | 1295.79 | 1386.69 | 1530.49 | 1611.47 | 1031.34 | | | | | | | 1104.07 | | | | | | |
| 86 | 887.55 | 1130.51 | 1279.26 | 1428.01 | 1527.18 | 1684.20 | 1770.14 | 1133.82 | | | | | | | 1214.80 | | | | | | |
| 87 | 971.84 | 1241.25 | 1406.53 | 1568.50 | 1680.89 | 1851.13 | 1948.64 | 1249.51 | | | | | | | 1335.46 | | | | | | |
| 88 | 1125.55 | 1436.28 | 1624.69 | 1813.11 | 1940.38 | 2137.06 | 2251.10 | 1441.23 | | | | | | | 1543.71 | | | | | | |
| 89 | 1236.29 | 1578.42 | 1786.67 | 1994.92 | 2132.10 | 2350.27 | 2472.58 | 1586.68 | | | | | | | 1697.42 | | | | | | |
| 90 | 1360.25 | 1735.43 | 1965.17 | 2191.60 | 2345.31 | 2588.27 | 2725.45 | 1743.70 | | | | | | | 1867.66 | | | | | | |
| 91+ | 1497.43 | 1910.63 | 2161.85 | 2413.08 | 2580.01 | 2844.46 | 2993.21 | 1918.89 | | | | | | | 2051.11 | | | | | | |

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 (Pre-Rate Stability)

***Premiums to be used only with those that have***

***previously elected an inflation decrease option during the 2010 Rate Filing***

### Standard rates per $10 of Daily Benefit

### 100% Home Health Care

| Age | 2.5% 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 | 43.79 | 56.67 | 65.22 | 73.14 | 81.05 | 91.93 | 97.41 | 60.63 | 78.46 | 92.72 | 101.64 | 110.55 | 124.82 | 128.39 |
| 30 | 47.07 | 59.96 | 68.51 | 76.43 | 86.00 | 96.91 | 101.06 | 64.19 | 82.02 | 92.72 | 105.21 | 115.90 | 128.39 | 137.30 |
| 31 | 47.38 | 60.28 | 68.82 | 76.74 | 86.32 | 97.25 | 106.41 | 64.19 | 82.02 | 96.29 | 110.55 | 119.47 | 133.74 | 137.30 |
| 32 | 47.38 | 60.28 | 69.14 | 77.06 | 86.64 | 100.86 | 106.76 | 64.19 | 87.37 | 96.29 | 110.55 | 119.47 | 133.74 | 142.65 |
| 33 | 47.28 | 65.23 | 74.10 | 82.01 | 89.92 | 101.19 | 107.47 | 69.54 | 87.37 | 96.29 | 110.55 | 119.47 | 137.30 | 142.65 |
| 34 | 52.34 | 65.56 | 74.42 | 82.33 | 90.24 | 101.86 | 112.84 | 69.54 | 87.37 | 101.64 | 115.90 | 124.82 | 137.30 | 148.00 |
| 35 | 52.67 | 65.88 | 74.42 | 82.65 | 90.56 | 107.19 | 113.20 | 69.54 | 87.37 | 101.64 | 115.90 | 124.82 | 137.30 | 148.00 |
| 36 | 52.99 | 66.20 | 74.75 | 87.61 | 95.84 | 107.53 | 116.82 | 69.54 | 92.72 | 101.64 | 119.47 | 128.39 | 142.65 | 151.57 |
| 37 | 53.31 | 66.53 | 78.33 | 87.94 | 96.16 | 112.86 | 117.53 | 73.11 | 92.72 | 105.21 | 119.47 | 128.39 | 142.65 | 151.57 |
| 38 | 53.31 | 69.79 | 78.65 | 88.26 | 96.48 | 113.54 | 118.25 | 73.11 | 92.72 | 105.21 | 124.82 | 133.74 | 148.00 | 156.92 |
| 39 | 53.63 | 70.11 | 78.97 | 91.85 | 100.07 | 114.23 | 123.98 | 73.11 | 96.29 | 105.21 | 124.82 | 133.74 | 148.00 | 156.92 |
| 40 | 58.60 | 70.43 | 79.29 | 92.17 | 100.39 | 117.81 | 124.70 | 73.11 | 96.29 | 110.55 | 124.82 | 133.74 | 151.57 | 160.48 |
| 41 | 58.96 | 70.79 | 84.30 | 92.53 | 100.75 | 118.56 | 124.82 | 78.46 | 101.64 | 110.55 | 128.39 | 137.30 | 156.92 | 160.48 |
| 42 | 59.00 | 75.80 | 84.67 | 97.87 | 106.09 | 119.33 | 128.39 | 78.46 | 101.64 | 115.90 | 133.74 | 142.65 | 156.92 | 165.83 |
| 43 | 59.36 | 76.16 | 85.36 | 98.25 | 106.47 | 124.76 | 128.39 | 82.02 | 105.21 | 119.47 | 133.74 | 142.65 | 160.48 | 169.40 |
| 44 | 59.73 | 76.53 | 90.39 | 98.62 | 106.85 | 124.82 | 128.39 | 82.02 | 105.21 | 119.47 | 137.30 | 148.00 | 165.83 | 169.40 |
| 45 | 63.00 | 79.82 | 90.77 | 102.25 | 112.21 | 124.82 | 133.74 | 87.37 | 110.55 | 124.82 | 142.65 | 151.57 | 165.83 | 174.75 |
| 46 | 63.03 | 80.52 | 91.49 | 102.63 | 112.60 | 128.39 | 133.74 | 87.37 | 110.55 | 128.39 | 142.65 | 151.57 | 169.40 | 180.10 |
| 47 | 63.40 | 80.89 | 94.78 | 103.35 | 113.33 | 128.39 | 133.74 | 92.72 | 115.90 | 133.74 | 148.00 | 156.92 | 174.75 | 183.66 |
| 48 | 63.78 | 81.27 | 95.50 | 104.08 | 114.07 | 128.39 | 137.30 | 92.72 | 119.47 | 133.74 | 151.57 | 160.48 | 174.75 | 183.66 |
| 49 | 64.16 | 86.66 | 95.89 | 109.13 | 117.37 | 133.74 | 137.30 | 96.29 | 119.47 | 137.30 | 156.92 | 165.83 | 180.10 | 189.01 |
| 50 | 69.20 | 87.05 | 101.30 | 109.87 | 118.11 | 133.74 | 137.30 | 96.29 | 124.82 | 142.65 | 156.92 | 165.83 | 183.66 | 192.58 |
| 51 | 69.54 | 92.10 | 104.93 | 115.29 | 123.53 | 137.30 | 148.00 | 101.64 | 128.39 | 148.00 | 160.48 | 169.40 | 189.01 | 203.28 |
| 52 | 73.11 | 95.74 | 110.01 | 123.60 | 131.84 | 148.00 | 156.92 | 105.21 | 133.74 | 151.57 | 169.40 | 180.10 | 197.93 | 206.84 |
| 53 | 78.27 | 101.15 | 115.43 | 127.26 | 135.51 | 156.92 | 160.48 | 110.55 | 137.30 | 156.92 | 174.75 | 183.66 | 203.28 | 215.76 |
| 54 | 81.55 | 104.45 | 119.09 | 135.59 | 145.95 | 160.48 | 169.40 | 115.90 | 148.00 | 165.83 | 180.10 | 189.01 | 212.19 | 221.11 |
| 55 | 82.02 | 109.88 | 124.53 | 141.03 | 154.29 | 169.40 | 180.10 | 119.47 | 151.57 | 169.40 | 189.01 | 197.93 | 221.11 | 230.03 |
| 56 | 92.37 | 115.30 | 132.85 | 149.71 | 162.97 | 183.66 | 192.58 | 124.82 | 156.92 | 180.10 | 197.93 | 206.84 | 230.03 | 244.29 |
| 57 | 95.66 | 123.61 | 141.53 | 158.39 | 171.66 | 197.93 | 206.84 | 128.39 | 165.83 | 183.66 | 206.84 | 221.11 | 244.29 | 256.77 |
| 58 | 101.08 | 131.94 | 149.86 | 171.75 | 185.02 | 212.19 | 221.11 | 133.74 | 169.40 | 192.58 | 215.76 | 234.84 | 262.12 | 276.39 |
| 59 | 109.40 | 140.62 | 158.56 | 180.46 | 198.39 | 224.68 | 238.94 | 137.30 | 180.10 | 203.28 | 229.94 | 246.46 | 276.39 | 290.65 |
| 60 | 117.73 | 148.97 | 171.93 | 193.83 | 210.03 | 244.29 | 256.77 | 142.65 | 189.01 | 212.19 | 242.99 | 259.52 | 290.65 | 308.48 |
| 61 | 123.48 | 157.99 | 180.95 | 207.52 | 224.07 | 255.82 | 270.03 | 151.01 | 197.20 | 223.84 | 254.93 | 273.23 | 310.89 | 330.44 |
| 62 | 132.15 | 171.67 | 195.00 | 219.83 | 237.77 | 269.03 | 283.19 | 164.61 | 210.62 | 237.17 | 269.00 | 290.20 | 332.75 | 352.22 |
| 63 | 141.07 | 185.36 | 208.70 | 233.88 | 250.44 | 287.43 | 299.77 | 172.81 | 222.18 | 250.40 | 287.38 | 311.84 | 354.44 | 373.83 |
| 64 | 154.50 | 199.06 | 226.03 | 250.86 | 269.16 | 298.65 | 317.98 | 180.95 | 235.41 | 267.03 | 303.92 | 328.83 | 381.22 | 398.79 |
| 65 | 162.77 | 211.37 | 239.78 | 265.29 | 283.60 | 316.79 | 334.29 | 194.28 | 248.53 | 280.04 | 325.54 | 350.49 | 402.55 | 425.30 |
| 66 | 176.11 | 230.16 | 261.55 | 292.23 | 313.80 | 346.99 | 364.43 | 207.50 | 270.27 | 305.14 | 350.48 | 380.70 | 435.92 | 458.58 |
| 67 | 192.82 | 250.15 | 286.62 | 317.79 | 340.07 | 380.43 | 399.54 | 224.09 | 291.84 | 326.58 | 376.96 | 411.27 | 465.55 | 493.34 |
| 68 | 209.40 | 271.70 | 313.24 | 347.85 | 375.54 | 420.53 | 441.30 | 240.55 | 313.24 | 356.50 | 406.69 | 441.30 | 505.33 | 531.29 |
| 69 | 227.57 | 298.26 | 337.91 | 382.74 | 408.60 | 458.60 | 484.46 | 262.06 | 337.91 | 386.19 | 444.81 | 481.01 | 543.08 | 568.94 |
| 70 | 247.32 | 322.90 | 367.55 | 417.36 | 448.28 | 504.95 | 532.43 | 279.96 | 364.12 | 417.36 | 479.19 | 518.69 | 580.53 | 611.44 |
| 71 | 268.63 | 352.47 | 402.09 | 455.13 | 489.35 | 552.66 | 583.46 | 304.56 | 396.96 | 455.13 | 516.73 | 561.21 | 631.37 | 662.16 |
| 72 | 294.88 | 381.81 | 439.76 | 497.72 | 536.92 | 606.81 | 637.49 | 330.68 | 431.24 | 492.60 | 562.49 | 606.81 | 685.21 | 721.01 |
| 73 | 319.23 | 421.11 | 477.14 | 548.46 | 590.91 | 662.23 | 696.19 | 359.98 | 468.65 | 538.27 | 612.98 | 662.23 | 740.34 | 779.39 |
| 74 | 348.46 | 458.40 | 524.37 | 597.11 | 646.16 | 729.05 | 764.57 | 392.43 | 510.84 | 585.27 | 663.08 | 715.52 | 803.48 | 847.46 |
| 75 | 382.51 | 500.46 | 569.55 | 652.12 | 704.35 | 795.34 | 839.16 | 426.32 | 556.07 | 638.63 | 721.20 | 778.49 | 874.54 | 916.67 |
| 76 | 416.29 | 542.18 | 619.40 | 706.68 | 767.11 | 861.11 | 909.79 | 454.90 | 602.61 | 688.22 | 778.86 | 840.97 | 940.01 | 992.04 |
| 77 | 453.14 | 590.26 | 672.19 | 767.50 | 832.72 | 936.39 | 983.21 | 491.60 | 647.11 | 742.42 | 841.08 | 906.29 | 1013.31 | 1070.16 |
| 78 | 489.71 | 639.62 | 734.56 | 834.50 | 902.79 | 1014.39 | 1066.03 | 528.02 | 701.25 | 802.85 | 911.12 | 979.41 | 1096.01 | 1150.98 |
| 79 | 530.95 | 698.53 | 799.75 | 907.60 | 980.60 | 1100.07 | 1156.48 | 569.11 | 753.29 | 869.43 | 980.60 | 1056.93 | 1181.37 | 1241.10 |
| 80 | 580.13 | 763.59 | | | | | | 623.10 | 828.05 | | | | | |
| 81 | 639.63 | 839.62 | | | | | | 685.91 | 909.04 | | | | | |
| 82 | 704.09 | 925.56 | | | | | | 755.33 | 998.29 | | | | | |
| 83 | 776.81 | 1019.77 | | | | | | 828.05 | 1100.76 | | | | | |
| 84 | 852.84 | 1117.29 | | | | | | 912.34 | 1211.50 | | | | | |
| 85 | 1031.34 | | | | | | | 1104.07 | | | | | | |
| 86 | 1133.82 | | | | | | | 1214.80 | | | | | | |
| 87 | 1249.51 | | | | | | | 1335.46 | | | | | | |
| 88 | 1441.23 | | | | | | | 1543.71 | | | | | | |
| 89 | 1586.68 | | | | | | | 1697.42 | | | | | | |
| 90 | 1743.70 | | | | | | | 1867.66 | | | | | | |
| 91+ | 1918.89 | | | | | | | 2051.11 | | | | | | |

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

# Appendix B3

## John Hancock Life Insurance Company (U.S.A.)

## BSC-02 VA (Pre-Rate Stability)

***Premiums to be used only with those that have***

***previously elected an inflation decrease option during the 2013 Rate Filing***

### Standard rates per $10 of Daily Benefit

### 100% Home Health Care

| Age | 4.2% Simple Inflation | | | | | | | 4.2% Compound Inflation | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | | Benefit Period | | | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life |
| 18-29 | 44.53 | 51.78 | 61.73 | 64.79 | 67.81 | 103.07 | 112.88 | 94.78 | 122.66 | 144.96 | 158.90 | 172.84 | 195.14 | 200.72 |
| 30 | 46.93 | 54.29 | 64.20 | 67.33 | 71.78 | 107.40 | 119.27 | 100.36 | 128.24 | 144.96 | 164.48 | 181.21 | 200.72 | 214.66 |
| 31 | 50.36 | 57.75 | 67.65 | 70.76 | 75.26 | 111.07 | 127.68 | 100.36 | 128.24 | 150.54 | 172.84 | 186.78 | 209.08 | 214.66 |
| 32 | 50.36 | 57.75 | 71.11 | 74.20 | 78.75 | 117.12 | 131.53 | 100.36 | 136.60 | 150.54 | 172.84 | 186.78 | 209.08 | 223.02 |
| 33 | 53.69 | 61.81 | 75.22 | 78.27 | 81.26 | 120.76 | 139.26 | 108.72 | 136.60 | 150.54 | 172.84 | 186.78 | 214.66 | 223.02 |
| 34 | 54.49 | 65.32 | 78.72 | 81.74 | 84.72 | 128.05 | 147.79 | 108.72 | 136.60 | 158.90 | 181.21 | 195.14 | 214.66 | 231.39 |
| 35 | 57.98 | 68.83 | 78.72 | 85.22 | 88.17 | 136.16 | 151.69 | 108.72 | 136.60 | 158.90 | 181.21 | 195.14 | 214.66 | 231.39 |
| 36 | 61.47 | 72.36 | 82.22 | 89.33 | 95.73 | 139.85 | 157.90 | 108.72 | 144.96 | 158.90 | 186.78 | 200.72 | 223.02 | 236.96 |
| 37 | 64.98 | 75.89 | 88.00 | 92.85 | 99.23 | 148.01 | 165.65 | 114.30 | 144.96 | 164.48 | 186.78 | 200.72 | 223.02 | 236.96 |
| 38 | 64.98 | 78.15 | 91.47 | 96.36 | 102.73 | 155.44 | 173.42 | 114.30 | 144.96 | 164.48 | 195.14 | 209.08 | 231.39 | 245.32 |
| 39 | 68.49 | 81.64 | 94.94 | 102.16 | 108.54 | 162.90 | 186.01 | 114.30 | 150.54 | 164.48 | 195.14 | 209.08 | 231.39 | 245.32 |
| 40 | 72.75 | 85.13 | 98.42 | 105.65 | 112.01 | 168.65 | 193.86 | 114.30 | 150.54 | 172.84 | 195.14 | 209.08 | 236.96 | 250.90 |
| 41 | 76.65 | 88.99 | 103.12 | 109.60 | 115.98 | 176.88 | 195.14 | 122.66 | 158.90 | 172.84 | 200.72 | 214.66 | 245.32 | 250.90 |
| 42 | 77.00 | 93.67 | 107.10 | 117.86 | 124.24 | 185.20 | 200.72 | 122.66 | 158.90 | 181.21 | 209.08 | 223.02 | 245.32 | 259.26 |
| 43 | 80.96 | 97.64 | 114.69 | 121.93 | 128.32 | 194.54 | 200.72 | 128.24 | 164.48 | 186.78 | 209.08 | 223.02 | 250.90 | 264.84 |
| 44 | 84.98 | 101.64 | 119.55 | 126.03 | 132.45 | 195.14 | 200.72 | 128.24 | 164.48 | 186.78 | 214.66 | 231.39 | 259.26 | 264.84 |
| 45 | 87.33 | 104.18 | 123.69 | 132.30 | 140.95 | 195.14 | 209.08 | 136.60 | 172.84 | 195.14 | 223.02 | 236.96 | 259.26 | 273.20 |
| 46 | 87.73 | 111.80 | 131.53 | 136.45 | 145.19 | 200.72 | 209.08 | 136.60 | 172.84 | 200.72 | 223.02 | 236.96 | 264.84 | 281.57 |
| 47 | 91.76 | 115.88 | 134.07 | 144.26 | 153.13 | 200.72 | 209.08 | 144.96 | 181.21 | 209.08 | 231.39 | 245.32 | 273.20 | 287.14 |
| 48 | 95.84 | 120.00 | 141.95 | 152.15 | 161.16 | 200.72 | 214.66 | 144.96 | 186.78 | 209.08 | 236.96 | 250.90 | 273.20 | 287.14 |
| 49 | 99.96 | 128.77 | 146.23 | 157.35 | 163.89 | 209.08 | 214.66 | 150.54 | 186.78 | 214.66 | 245.32 | 259.26 | 281.57 | 295.50 |
| 50 | 105.03 | 133.01 | 155.18 | 165.42 | 171.97 | 209.08 | 214.66 | 150.54 | 195.14 | 223.02 | 245.32 | 259.26 | 287.14 | 301.08 |
| 51 | 108.72 | 138.22 | 161.51 | 174.52 | 181.04 | 214.66 | 231.39 | 158.90 | 200.72 | 231.39 | 250.90 | 264.84 | 295.50 | 317.81 |
| 52 | 114.30 | 144.54 | 166.90 | 181.86 | 188.46 | 231.39 | 245.32 | 164.48 | 209.08 | 236.96 | 264.84 | 281.57 | 309.44 | 323.38 |
| 53 | 120.57 | 153.60 | 176.08 | 188.45 | 195.11 | 245.32 | 250.90 | 172.84 | 214.66 | 245.32 | 273.20 | 287.14 | 317.81 | 337.32 |
| 54 | 123.08 | 156.28 | 182.62 | 196.01 | 208.98 | 250.90 | 264.84 | 181.21 | 231.39 | 259.26 | 281.57 | 295.50 | 331.75 | 345.68 |
| 55 | 128.24 | 165.44 | 191.95 | 205.31 | 216.63 | 264.84 | 281.57 | 186.78 | 236.96 | 264.84 | 295.50 | 309.44 | 345.68 | 359.62 |
| 56 | 141.15 | 174.59 | 199.39 | 216.67 | 228.06 | 287.14 | 301.08 | 195.14 | 245.32 | 281.57 | 309.44 | 323.38 | 359.62 | 381.93 |
| 57 | 143.72 | 181.99 | 210.75 | 228.12 | 239.57 | 309.44 | 323.38 | 200.72 | 259.26 | 287.14 | 323.38 | 345.68 | 381.93 | 401.44 |
| 58 | 152.85 | 189.49 | 218.38 | 240.54 | 252.01 | 331.75 | 345.68 | 209.08 | 264.84 | 301.08 | 337.32 | 362.17 | 409.80 | 432.11 |
| 59 | 160.25 | 200.91 | 229.93 | 252.18 | 264.51 | 351.26 | 373.56 | 214.66 | 281.57 | 317.81 | 358.74 | 372.31 | 432.11 | 454.41 |
| 60 | 167.76 | 208.59 | 242.43 | 264.76 | 274.82 | 381.93 | 401.44 | 223.02 | 295.50 | 331.75 | 367.73 | 381.41 | 454.41 | 482.29 |
| 61 | 180.58 | 223.66 | 257.59 | 280.79 | 294.70 | 391.07 | 412.79 | 230.84 | 301.45 | 342.18 | 381.30 | 397.66 | 475.26 | 505.13 |
| 62 | 191.75 | 239.66 | 277.53 | 298.38 | 310.82 | 401.86 | 423.01 | 245.88 | 314.62 | 354.27 | 401.47 | 416.15 | 497.04 | 526.12 |
| 63 | 205.76 | 255.71 | 293.68 | 318.43 | 332.43 | 419.24 | 437.25 | 252.06 | 324.08 | 365.23 | 418.69 | 435.61 | 516.98 | 545.27 |
| 64 | 219.00 | 271.81 | 316.02 | 337.02 | 353.36 | 425.06 | 452.57 | 257.54 | 335.05 | 380.06 | 432.56 | 454.31 | 542.58 | 567.58 |
| 65 | 225.88 | 289.48 | 332.75 | 361.09 | 377.47 | 439.61 | 463.90 | 269.60 | 344.89 | 388.61 | 451.76 | 473.95 | 558.63 | 590.20 |
| 66 | 238.09 | 311.17 | 353.61 | 388.37 | 407.09 | 469.12 | 492.69 | 280.53 | 365.39 | 412.54 | 473.83 | 503.59 | 589.34 | 619.99 |
| 67 | 253.75 | 329.19 | 377.20 | 417.22 | 443.70 | 500.65 | 525.79 | 294.90 | 384.06 | 429.78 | 496.08 | 537.12 | 612.66 | 649.24 |
| 68 | 268.00 | 347.73 | 400.89 | 445.19 | 480.63 | 538.21 | 564.79 | 307.87 | 400.89 | 456.26 | 520.49 | 564.79 | 646.74 | 679.96 |
| 69 | 282.98 | 370.88 | 420.18 | 475.92 | 508.08 | 570.25 | 602.41 | 325.86 | 420.18 | 480.21 | 553.10 | 598.12 | 675.29 | 707.45 |
| 70 | 298.49 | 389.69 | 443.59 | 503.70 | 541.01 | 609.41 | 642.58 | 337.87 | 439.44 | 503.70 | 578.32 | 626.00 | 700.62 | 737.93 |
| 71 | 314.31 | 412.41 | 470.47 | 532.53 | 572.57 | 646.65 | 682.68 | 356.36 | 464.46 | 532.53 | 604.61 | 656.66 | 738.74 | 774.78 |
| 72 | 334.11 | 432.61 | 498.27 | 563.94 | 608.36 | 687.54 | 722.30 | 374.67 | 488.62 | 558.14 | 637.33 | 687.54 | 776.38 | 816.94 |
| 73 | 349.81 | 461.45 | 522.86 | 601.00 | 647.52 | 725.67 | 762.88 | 394.47 | 513.55 | 589.84 | 671.71 | 725.67 | 811.26 | 854.06 |
| 74 | 368.79 | 485.15 | 554.97 | 631.95 | 683.86 | 771.58 | 809.18 | 415.33 | 540.65 | 619.42 | 701.77 | 757.26 | 850.35 | 896.90 |
| 75 | 390.41 | 510.80 | 581.31 | 665.59 | 718.90 | 811.78 | 856.49 | 435.13 | 567.56 | 651.83 | 736.10 | 794.58 | 892.61 | 935.61 |
| 76 | 409.11 | 532.83 | 608.71 | 694.49 | 753.88 | 846.26 | 894.10 | 447.05 | 592.22 | 676.35 | 765.43 | 826.47 | 923.79 | 974.93 |
| 77 | 428.05 | 557.57 | 634.97 | 725.00 | 786.60 | 884.53 | 928.76 | 464.38 | 611.27 | 701.31 | 794.50 | 856.10 | 957.19 | 1010.89 |
| 78 | 443.80 | 579.66 | 665.70 | 756.27 | 818.16 | 919.30 | 966.09 | 478.52 | 635.51 | 727.59 | 825.71 | 887.60 | 993.27 | 1043.08 |
| 79 | 460.69 | 606.09 | 693.91 | 787.49 | 850.83 | 954.49 | 1003.43 | 493.80 | 653.60 | 754.38 | 850.83 | 917.06 | 1025.03 | 1076.86 |
| 80 | 480.83 | 632.89 | | | | | | 516.45 | 686.32 | | | | | |
| 81 | 530.15 | 695.91 | | | | | | 568.51 | 753.44 | | | | | |
| 82 | 583.57 | 767.14 | | | | | | 626.04 | 827.42 | | | | | |
| 83 | 643.85 | 845.22 | | | | | | 686.32 | 912.35 | | | | | |
| 84 | 706.86 | 926.05 | | | | | | 756.18 | 1004.13 | | | | | |
| 85 | 854.81 | | | | | | | 915.09 | | | | | | |
| 86 | 939.75 | | | | | | | 1006.87 | | | | | | |
| 87 | 1035.64 | | | | | | | 1106.87 | | | | | | |
| 88 | 1194.55 | | | | | | | 1279.48 | | | | | | |
| 89 | 1315.10 | | | | | | | 1406.88 | | | | | | |
| 90 | 1445.24 | | | | | | | 1547.98 | | | | | | |
| 91+ | 1590.45 | | | | | | | 1700.04 | | | | | | |

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

# Appendix B4

## John Hancock Life Insurance Company (U.S.A.)

## BSC-02 VA (Pre-Rate Stability)

***Premiums to be used only with those that have***

***previously elected an inflation decrease option during the 2010 and 2013 Rate Filing***

### Standard rates per $10 of Daily Benefit

### 100% Home Health Care

| Age | 1.7% Simple Inflation | | | | | | | 1.7% Compound Inflation | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | | Benefit Period | | | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life |
| 18-29 | 35.77 | 46.67 | 53.57 | 60.35 | 67.14 | 74.47 | 78.68 | 47.39 | 61.33 | 72.48 | 79.45 | 86.42 | 97.57 | 100.36 |
| 30 | 38.50 | 49.40 | 56.30 | 63.09 | 71.24 | 78.59 | 81.48 | 50.18 | 64.12 | 72.48 | 82.24 | 90.60 | 100.36 | 107.33 |
| 31 | 38.56 | 49.46 | 56.36 | 63.15 | 71.30 | 78.65 | 85.66 | 50.18 | 64.12 | 75.27 | 86.42 | 93.39 | 104.54 | 107.33 |
| 32 | 38.56 | 49.46 | 56.42 | 63.21 | 71.36 | 81.44 | 85.73 | 50.18 | 68.30 | 75.27 | 86.42 | 93.39 | 104.54 | 111.51 |
| 33 | 38.54 | 53.57 | 60.53 | 67.32 | 74.10 | 81.51 | 85.86 | 54.36 | 68.30 | 75.27 | 86.42 | 93.39 | 107.33 | 111.51 |
| 34 | 42.67 | 53.63 | 60.59 | 67.38 | 74.16 | 81.63 | 90.04 | 54.36 | 68.30 | 79.45 | 90.60 | 97.57 | 107.33 | 115.69 |
| 35 | 42.73 | 53.69 | 60.59 | 67.43 | 74.22 | 85.81 | 90.11 | 54.36 | 68.30 | 79.45 | 90.60 | 97.57 | 107.33 | 115.69 |
| 36 | 42.79 | 53.75 | 60.65 | 71.54 | 78.39 | 85.87 | 92.91 | 54.36 | 72.48 | 79.45 | 93.39 | 100.36 | 111.51 | 118.48 |
| 37 | 42.85 | 53.81 | 63.44 | 71.60 | 78.45 | 90.05 | 93.04 | 57.15 | 72.48 | 82.24 | 93.39 | 100.36 | 111.51 | 118.48 |
| 38 | 42.85 | 56.54 | 63.50 | 71.66 | 78.51 | 90.17 | 93.17 | 57.15 | 72.48 | 82.24 | 97.57 | 104.54 | 115.69 | 122.66 |
| 39 | 42.91 | 56.60 | 63.56 | 74.46 | 81.30 | 90.30 | 97.42 | 57.15 | 75.27 | 82.24 | 97.57 | 104.54 | 115.69 | 122.66 |
| 40 | 47.02 | 56.66 | 63.62 | 74.52 | 81.36 | 93.09 | 97.55 | 57.15 | 75.27 | 86.42 | 97.57 | 104.54 | 118.48 | 125.45 |
| 41 | 47.09 | 56.73 | 67.74 | 74.58 | 81.42 | 93.23 | 97.57 | 61.33 | 79.45 | 86.42 | 100.36 | 107.33 | 122.66 | 125.45 |
| 42 | 47.09 | 60.84 | 67.81 | 78.76 | 85.60 | 93.36 | 100.36 | 61.33 | 79.45 | 90.60 | 104.54 | 111.51 | 122.66 | 129.63 |
| 43 | 47.16 | 60.91 | 67.93 | 78.83 | 85.67 | 97.56 | 100.36 | 64.12 | 82.24 | 93.39 | 104.54 | 111.51 | 125.45 | 132.42 |
| 44 | 47.23 | 60.98 | 72.06 | 78.90 | 85.74 | 97.57 | 100.36 | 64.12 | 82.24 | 93.39 | 107.33 | 115.69 | 129.63 | 132.42 |
| 45 | 49.96 | 63.72 | 72.13 | 81.70 | 89.93 | 97.57 | 104.54 | 68.30 | 86.42 | 97.57 | 111.51 | 118.48 | 129.63 | 136.60 |
| 46 | 49.97 | 63.84 | 72.26 | 81.77 | 90.00 | 100.36 | 104.54 | 68.30 | 86.42 | 100.36 | 111.51 | 118.48 | 132.42 | 140.78 |
| 47 | 50.04 | 63.91 | 75.00 | 81.90 | 90.13 | 100.36 | 104.54 | 72.48 | 90.60 | 104.54 | 115.69 | 122.66 | 136.60 | 143.57 |
| 48 | 50.10 | 63.98 | 75.13 | 82.03 | 90.27 | 100.36 | 107.33 | 72.48 | 93.39 | 104.54 | 118.48 | 125.45 | 136.60 | 143.57 |
| 49 | 50.17 | 68.17 | 75.20 | 86.16 | 93.01 | 104.54 | 107.33 | 75.27 | 93.39 | 107.33 | 122.66 | 129.63 | 140.78 | 147.75 |
| 50 | 54.30 | 68.24 | 79.39 | 86.30 | 93.14 | 104.54 | 107.33 | 75.27 | 97.57 | 111.51 | 122.66 | 129.63 | 143.57 | 150.54 |
| 51 | 54.36 | 72.37 | 82.19 | 90.49 | 97.34 | 107.33 | 115.69 | 79.45 | 100.36 | 115.69 | 125.45 | 132.42 | 147.75 | 158.90 |
| 52 | 57.15 | 75.17 | 86.32 | 97.35 | 104.20 | 115.69 | 122.66 | 82.24 | 104.54 | 118.48 | 132.42 | 140.78 | 154.72 | 161.69 |
| 53 | 61.30 | 79.36 | 90.52 | 100.16 | 107.00 | 122.66 | 125.45 | 86.42 | 107.33 | 122.66 | 136.60 | 143.57 | 158.90 | 168.66 |
| 54 | 64.03 | 82.10 | 93.32 | 107.02 | 115.32 | 125.45 | 132.42 | 90.60 | 115.69 | 129.63 | 140.78 | 147.75 | 165.87 | 172.84 |
| 55 | 64.12 | 86.30 | 97.52 | 111.22 | 122.18 | 132.42 | 140.78 | 93.39 | 118.48 | 132.42 | 147.75 | 154.72 | 172.84 | 179.81 |
| 56 | 72.42 | 90.49 | 104.38 | 118.14 | 129.11 | 143.57 | 150.54 | 97.57 | 122.66 | 140.78 | 154.72 | 161.69 | 179.81 | 190.96 |
| 57 | 75.16 | 97.35 | 111.31 | 125.07 | 136.04 | 154.72 | 161.69 | 100.36 | 129.63 | 143.57 | 161.69 | 172.84 | 190.96 | 200.72 |
| 58 | 79.35 | 104.21 | 118.17 | 136.06 | 147.03 | 165.87 | 172.84 | 104.54 | 132.42 | 150.54 | 168.66 | 183.90 | 204.90 | 216.05 |
| 59 | 86.21 | 111.14 | 125.10 | 142.99 | 158.01 | 175.63 | 186.78 | 107.33 | 140.78 | 158.90 | 179.80 | 193.50 | 216.05 | 227.20 |
| 60 | 93.07 | 118.01 | 136.09 | 153.97 | 167.61 | 190.96 | 200.72 | 111.51 | 147.75 | 165.87 | 190.73 | 204.43 | 227.20 | 241.14 |
| 61 | 97.33 | 125.00 | 143.08 | 165.02 | 178.73 | 200.55 | 211.69 | 118.38 | 154.59 | 175.48 | 200.38 | 215.48 | 243.72 | 259.04 |
| 62 | 104.25 | 136.04 | 154.19 | 174.75 | 189.77 | 211.51 | 222.64 | 129.41 | 165.59 | 186.46 | 211.50 | 229.26 | 261.60 | 276.91 |
| 63 | 111.22 | 147.09 | 165.24 | 185.86 | 199.57 | 226.62 | 236.35 | 136.25 | 175.18 | 197.42 | 226.61 | 247.10 | 279.45 | 294.74 |
| 64 | 122.22 | 158.13 | 179.08 | 199.64 | 214.73 | 236.15 | 251.43 | 143.08 | 186.14 | 211.14 | 240.31 | 260.88 | 301.43 | 315.32 |
| 65 | 129.07 | 167.86 | 190.14 | 210.82 | 225.92 | 251.21 | 265.09 | 154.06 | 197.08 | 222.06 | 258.15 | 278.73 | 319.22 | 337.26 |
| 66 | 140.06 | 183.04 | 208.00 | 232.84 | 250.66 | 275.95 | 289.82 | 165.02 | 214.94 | 242.67 | 278.73 | 303.47 | 346.67 | 364.70 |
| 67 | 153.79 | 199.51 | 228.61 | 253.53 | 271.48 | 303.42 | 318.66 | 178.73 | 232.76 | 260.47 | 300.65 | 328.28 | 371.31 | 393.48 |
| 68 | 167.50 | 217.33 | 250.56 | 278.24 | 300.39 | 336.38 | 352.99 | 192.42 | 250.56 | 285.16 | 325.31 | 352.99 | 404.21 | 424.98 |
| 69 | 182.57 | 239.27 | 271.09 | 307.05 | 327.79 | 367.90 | 388.65 | 210.23 | 271.09 | 309.81 | 356.84 | 385.88 | 435.67 | 456.42 |
| 70 | 198.99 | 259.80 | 295.72 | 335.80 | 360.67 | 406.28 | 428.39 | 225.25 | 292.96 | 335.80 | 385.55 | 417.33 | 467.08 | 491.95 |
| 71 | 216.77 | 284.42 | 324.46 | 367.26 | 394.88 | 445.96 | 470.82 | 245.76 | 320.32 | 367.26 | 416.97 | 452.87 | 509.48 | 534.33 |
| 72 | 238.65 | 309.01 | 355.91 | 402.81 | 434.54 | 491.10 | 515.93 | 267.62 | 349.01 | 398.67 | 455.23 | 491.10 | 554.56 | 583.53 |
| 73 | 259.12 | 341.82 | 387.30 | 445.19 | 479.65 | 537.53 | 565.10 | 292.20 | 380.41 | 436.92 | 497.56 | 537.53 | 600.94 | 632.64 |
| 74 | 283.68 | 373.19 | 426.90 | 486.11 | 526.05 | 593.53 | 622.45 | 319.49 | 415.88 | 476.47 | 539.82 | 582.51 | 654.12 | 689.92 |
| 75 | 312.33 | 408.64 | 465.05 | 532.47 | 575.12 | 649.42 | 685.19 | 348.10 | 454.04 | 521.46 | 588.88 | 635.66 | 714.09 | 748.49 |
| 76 | 340.92 | 444.03 | 507.26 | 578.75 | 628.23 | 705.22 | 745.08 | 372.54 | 493.51 | 563.62 | 637.86 | 688.72 | 769.83 | 812.44 |
| 77 | 372.22 | 484.84 | 552.14 | 630.43 | 684.00 | 769.16 | 807.61 | 403.81 | 531.54 | 609.83 | 690.87 | 744.43 | 832.34 | 879.04 |
| 78 | 403.45 | 526.96 | 605.18 | 687.52 | 743.78 | 835.73 | 878.27 | 435.02 | 577.74 | 661.45 | 750.64 | 806.91 | 902.97 | 948.25 |
| 79 | 438.75 | 577.23 | 660.87 | 749.99 | 810.32 | 909.03 | 955.65 | 470.28 | 622.48 | 718.45 | 810.32 | 873.39 | 976.22 | 1025.58 |
| 80 | 480.83 | 632.89 | | | | | | 516.45 | 686.32 | | | | | |
| 81 | 530.15 | 695.91 | | | | | | 568.51 | 753.44 | | | | | |
| 82 | 583.57 | 767.14 | | | | | | 626.04 | 827.42 | | | | | |
| 83 | 643.85 | 845.22 | | | | | | 686.32 | 912.35 | | | | | |
| 84 | 706.86 | 926.05 | | | | | | 756.18 | 1004.13 | | | | | |
| 85 | 854.81 | | | | | | | 915.09 | | | | | | |
| 86 | 939.75 | | | | | | | 1006.87 | | | | | | |
| 87 | 1035.64 | | | | | | | 1106.87 | | | | | | |
| 88 | 1194.55 | | | | | | | 1279.48 | | | | | | |
| 89 | 1315.10 | | | | | | | 1406.88 | | | | | | |
| 90 | 1445.24 | | | | | | | 1547.98 | | | | | | |
| 91+ | 1590.45 | | | | | | | 1700.04 | | | | | | |

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 (Pre-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 with Shared Cost | | | | | | | 3.1% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | | | | | | 3.1% Compound Inflation or 5.0% Compound Inflation with Shared Cost | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | | Benefit Period | | | | | | | Benefit Period | | | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life |
| 18-29 | 21.72 | 27.75 | 31.37 | 33.78 | 37.40 | 43.43 | 47.05 | 39.63 | 45.81 | 54.72 | 57.24 | 59.75 | 92.26 | 101.25 | 86.99 | 112.57 | 133.04 | 145.83 | 158.63 | 179.10 | 184.21 |
| 30 | 21.72 | 27.75 | 31.37 | 37.40 | 41.02 | 43.43 | 47.05 | 41.72 | 48.02 | 56.88 | 59.47 | 63.24 | 96.07 | 107.11 | 92.11 | 117.69 | 133.04 | 150.95 | 166.30 | 184.21 | 197.01 |
| 31 | 21.72 | 27.75 | 33.78 | 37.40 | 41.02 | 43.43 | 47.05 | 44.93 | 51.23 | 60.09 | 62.64 | 66.44 | 99.54 | 114.79 | 92.11 | 117.69 | 138.16 | 158.63 | 171.42 | 191.89 | 197.01 |
| 32 | 21.72 | 31.37 | 33.78 | 37.40 | 41.02 | 47.05 | 49.47 | 44.93 | 51.23 | 63.32 | 65.83 | 69.67 | 105.07 | 118.47 | 92.11 | 125.37 | 138.16 | 158.63 | 171.42 | 191.89 | 204.68 |
| 33 | 25.34 | 31.37 | 33.78 | 37.40 | 41.02 | 47.05 | 49.47 | 47.84 | 54.80 | 66.94 | 69.41 | 71.87 | 108.53 | 125.88 | 99.78 | 125.37 | 138.16 | 158.63 | 171.42 | 197.01 | 204.68 |
| 34 | 25.34 | 31.37 | 33.78 | 37.40 | 41.02 | 47.05 | 49.47 | 48.56 | 58.06 | 70.21 | 72.65 | 75.07 | 115.50 | 133.69 | 99.78 | 125.37 | 145.83 | 166.30 | 179.10 | 197.01 | 212.36 |
| 35 | 25.34 | 31.37 | 33.78 | 41.02 | 43.43 | 47.05 | 51.34 | 51.84 | 61.35 | 70.21 | 75.90 | 78.28 | 122.90 | 137.45 | 99.78 | 125.37 | 145.83 | 166.30 | 179.10 | 197.01 | 212.36 |
| 36 | 25.85 | 31.37 | 33.78 | 41.02 | 43.43 | 49.47 | 55.10 | 55.14 | 64.67 | 73.51 | 79.51 | 85.11 | 126.45 | 143.18 | 99.78 | 133.04 | 145.83 | 171.42 | 184.21 | 204.68 | 217.47 |
| 37 | 25.85 | 31.44 | 37.40 | 41.02 | 43.43 | 50.37 | 58.55 | 58.48 | 68.00 | 78.78 | 82.80 | 88.38 | 133.90 | 150.70 | 104.90 | 133.04 | 150.95 | 171.42 | 184.21 | 204.68 | 217.47 |
| 38 | 28.92 | 31.44 | 37.40 | 41.02 | 43.43 | 50.37 | 58.55 | 58.48 | 69.95 | 82.06 | 86.12 | 91.66 | 141.09 | 158.28 | 104.90 | 133.04 | 150.95 | 179.10 | 191.89 | 212.36 | 225.15 |
| 39 | 28.92 | 33.78 | 39.83 | 43.43 | 47.05 | 53.53 | 62.03 | 61.85 | 73.25 | 85.37 | 91.40 | 96.96 | 148.34 | 170.10 | 104.90 | 138.16 | 150.95 | 179.10 | 191.89 | 212.36 | 225.15 |
| 40 | 32.01 | 36.54 | 42.87 | 45.26 | 48.52 | 57.04 | 64.45 | 65.56 | 76.57 | 88.69 | 94.70 | 100.23 | 153.62 | 177.83 | 104.90 | 138.16 | 158.63 | 179.10 | 191.89 | 217.47 | 230.27 |
| 41 | 31.16 | 36.79 | 46.26 | 48.61 | 51.93 | 60.64 | 68.09 | 69.30 | 80.27 | 92.84 | 98.45 | 103.99 | 161.67 | 179.10 | 112.57 | 145.83 | 158.63 | 184.21 | 197.01 | 225.15 | 230.27 |
| 42 | 34.46 | 40.11 | 46.91 | 48.95 | 52.30 | 64.30 | 71.78 | 69.64 | 84.38 | 96.64 | 105.99 | 111.52 | 169.86 | 184.21 | 112.57 | 145.83 | 166.30 | 191.89 | 204.68 | 225.15 | 237.94 |
| 43 | 34.73 | 40.39 | 50.41 | 52.73 | 54.75 | 68.03 | 75.52 | 73.47 | 88.19 | 103.95 | 109.87 | 115.40 | 178.50 | 184.21 | 117.69 | 150.95 | 171.42 | 191.89 | 204.68 | 230.27 | 243.06 |
| 44 | 34.99 | 43.80 | 50.77 | 53.10 | 58.25 | 70.61 | 79.67 | 77.36 | 92.05 | 108.23 | 113.81 | 119.34 | 179.10 | 184.21 | 117.69 | 150.95 | 171.42 | 197.01 | 212.36 | 237.94 | 243.06 |
| 45 | 35.26 | 44.49 | 54.37 | 56.65 | 58.67 | 74.40 | 83.50 | 79.35 | 94.22 | 112.23 | 119.57 | 127.13 | 179.10 | 191.89 | 125.37 | 158.63 | 179.10 | 204.68 | 217.47 | 237.94 | 250.73 |
| 46 | 39.09 | 48.01 | 54.76 | 60.28 | 62.26 | 78.25 | 87.37 | 79.73 | 101.59 | 119.85 | 123.57 | 131.19 | 184.21 | 191.89 | 125.37 | 158.63 | 184.21 | 204.68 | 217.47 | 243.06 | 258.41 |
| 47 | 39.39 | 48.36 | 58.47 | 63.98 | 66.28 | 82.57 | 91.63 | 83.66 | 105.56 | 122.00 | 131.13 | 138.85 | 184.21 | 191.89 | 133.04 | 166.30 | 191.89 | 212.36 | 225.15 | 250.73 | 263.53 |
| 48 | 39.70 | 51.99 | 60.84 | 63.19 | 66.76 | 86.57 | 95.59 | 87.65 | 109.59 | 129.70 | 138.83 | 146.64 | 184.21 | 197.01 | 133.04 | 171.42 | 191.89 | 217.47 | 230.27 | 250.73 | 263.53 |
| 49 | 43.33 | 52.36 | 61.28 | 66.90 | 70.53 | 94.18 | 103.34 | 91.71 | 117.66 | 133.91 | 143.41 | 148.98 | 191.89 | 197.01 | 138.16 | 171.42 | 197.01 | 225.15 | 237.94 | 258.41 | 271.20 |
| 50 | 43.66 | 56.43 | 65.07 | 70.69 | 74.37 | 98.37 | 105.76 | 96.14 | 121.83 | 142.16 | 151.32 | 156.86 | 191.89 | 197.01 | 138.16 | 179.10 | 204.68 | 225.15 | 237.94 | 263.53 | 276.32 |
| 51 | 46.01 | 60.23 | 69.28 | 74.91 | 76.92 | 106.63 | 113.56 | 99.78 | 126.40 | 148.03 | 159.71 | 165.23 | 197.01 | 212.36 | 145.83 | 184.21 | 212.36 | 230.27 | 243.06 | 271.20 | 291.67 |
| 52 | 46.31 | 59.26 | 69.76 | 78.83 | 81.19 | 109.30 | 121.83 | 104.90 | 132.25 | 152.77 | 166.03 | 171.64 | 212.36 | 225.15 | 150.95 | 191.89 | 217.47 | 243.06 | 258.41 | 283.99 | 296.79 |
| 53 | 49.97 | 63.06 | 72.25 | 78.01 | 82.09 | 117.72 | 128.00 | 110.51 | 140.61 | 161.25 | 172.14 | 177.81 | 225.15 | 230.27 | 158.63 | 197.01 | 225.15 | 250.73 | 263.53 | 291.67 | 309.58 |
| 54 | 50.71 | 63.83 | 73.12 | 82.33 | 84.82 | 124.17 | 136.39 | 112.61 | 142.87 | 167.31 | 178.68 | 190.36 | 230.27 | 243.06 | 166.30 | 212.36 | 237.94 | 258.41 | 271.20 | 304.46 | 317.25 |
| 55 | 54.50 | 66.41 | 75.77 | 86.70 | 88.82 | 132.83 | 144.84 | 117.69 | 151.34 | 175.94 | 187.27 | 197.02 | 243.06 | 258.41 | 171.42 | 217.47 | 243.06 | 271.20 | 283.99 | 317.25 | 330.05 |
| 56 | 58.63 | 70.57 | 83.44 | 92.76 | 95.28 | 139.71 | 155.30 | 129.28 | 159.78 | 182.34 | 197.54 | 207.35 | 263.53 | 276.32 | 179.10 | 225.15 | 258.41 | 283.99 | 296.79 | 330.05 | 350.52 |
| 57 | 61.07 | 76.59 | 87.73 | 100.62 | 103.07 | 152.22 | 165.83 | 131.44 | 166.16 | 192.60 | 207.90 | 217.78 | 283.99 | 296.79 | 184.21 | 237.94 | 263.53 | 296.79 | 317.25 | 350.52 | 368.43 |
| 58 | 65.26 | 80.84 | 93.86 | 107.15 | 113.14 | 163.06 | 176.41 | 139.86 | 172.65 | 199.21 | 218.71 | 228.65 | 304.46 | 317.25 | 191.89 | 243.06 | 276.32 | 309.58 | 331.98 | 376.10 | 396.57 |
| 59 | 71.31 | 88.67 | 100.42 | 113.78 | 119.81 | 174.04 | 192.90 | 146.25 | 182.98 | 209.66 | 229.26 | 239.60 | 322.37 | 342.84 | 197.01 | 258.41 | 291.67 | 329.17 | 340.66 | 396.57 | 417.04 |
| 60 | 75.61 | 94.86 | 108.40 | 121.84 | 131.42 | 185.14 | 205.56 | 152.75 | 189.66 | 220.56 | 240.27 | 248.59 | 350.52 | 368.43 | 204.68 | 271.20 | 304.46 | 336.52 | 348.17 | 417.04 | 442.62 |
| 61 | 82.11 | 101.47 | 118.63 | 130.80 | 142.14 | 200.44 | 220.62 | 164.78 | 203.55 | 234.53 | 254.63 | 266.68 | 358.19 | 378.09 | 211.43 | 276.11 | 313.42 | 348.59 | 362.71 | 435.30 | 462.67 |
| 62 | 90.04 | 113.45 | 125.38 | 142.92 | 152.62 | 216.31 | 240.13 | 174.86 | 217.87 | 252.68 | 270.65 | 281.14 | 367.35 | 386.68 | 224.76 | 287.59 | 323.85 | 366.96 | 379.12 | 454.35 | 480.94 |
| 63 | 100.29 | 120.19 | 135.79 | 153.46 | 161.85 | 236.32 | 255.83 | 187.71 | 232.24 | 267.13 | 288.90 | 301.02 | 382.47 | 398.89 | 229.95 | 295.65 | 333.19 | 381.92 | 396.01 | 471.63 | 497.44 |
| 64 | 106.63 | 130.64 | 151.75 | 164.09 | 174.26 | 256.61 | 275.45 | 199.32 | 246.66 | 287.31 | 305.45 | 319.72 | 387.00 | 412.04 | 234.48 | 305.05 | 346.02 | 393.83 | 412.66 | 493.99 | 516.76 |
| 65 | 118.87 | 141.19 | 162.40 | 178.84 | 187.33 | 273.65 | 284.69 | 205.24 | 262.76 | 302.34 | 327.60 | 341.88 | 399.44 | 421.51 | 244.96 | 313.38 | 353.10 | 410.48 | 429.78 | 507.58 | 536.27 |
| 66 | 128.75 | 155.07 | 178.49 | 194.96 | 207.46 | 292.86 | 307.82 | 215.90 | 282.17 | 320.64 | 351.71 | 368.00 | 425.39 | 446.77 | 254.38 | 331.33 | 374.09 | 429.66 | 455.90 | 534.41 | 562.20 |
| 67 | 140.82 | 170.82 | 194.59 | 215.08 | 231.22 | 310.31 | 324.80 | 229.63 | 297.90 | 341.35 | 377.49 | 401.27 | 453.06 | 475.81 | 266.87 | 347.55 | 388.93 | 448.92 | 485.79 | 554.43 | 587.53 |
| 68 | 154.72 | 192.39 | 216.16 | 235.21 | 254.98 | 330.04 | 350.04 | 242.03 | 314.04 | 362.05 | 402.05 | 434.05 | 486.06 | 510.06 | 278.03 | 362.05 | 412.05 | 470.06 | 510.06 | 584.07 | 614.08 |
| 69 | 167.20 | 208.49 | 236.27 | 258.97 | 286.38 | 353.58 | 374.83 | 255.04 | 334.25 | 378.69 | 428.93 | 457.91 | 513.94 | 542.92 | 293.68 | 378.69 | 432.79 | 498.48 | 539.06 | 608.61 | 637.59 |
| 70 | 184.72 | 232.26 | 258.25 | 284.99 | 316.03 | 374.73 | 395.24 | 268.46 | 350.49 | 398.97 | 453.03 | 486.59 | 548.11 | 577.94 | 303.88 | 395.24 | 453.03 | 520.15 | 563.03 | 630.14 | 663.70 |
| 71 | 204.85 | 255.16 | 287.51 | 320.03 | 352.19 | 398.91 | 422.27 | 282.11 | 370.16 | 422.27 | 477.98 | 513.92 | 580.40 | 612.75 | 319.85 | 416.88 | 477.98 | 542.67 | 589.39 | 663.06 | 695.40 |
| 72 | 217.96 | 271.59 | 307.91 | 352.89 | 378.84 | 423.81 | 446.30 | 299.26 | 387.49 | 446.30 | 505.12 | 544.90 | 615.83 | 646.96 | 335.59 | 437.65 | 499.93 | 570.85 | 615.83 | 695.40 | 731.73 |
| 73 | 231.18 | 291.05 | 330.97 | 372.55 | 404.15 | 450.72 | 475.66 | 312.67 | 412.46 | 467.35 | 537.20 | 578.78 | 648.63 | 681.90 | 352.59 | 459.03 | 527.22 | 600.40 | 648.63 | 725.14 | 763.39 |
| 74 | 242.72 | 309.79 | 349.71 | 396.02 | 427.95 | 477.45 | 503.00 | 328.95 | 432.74 | 495.02 | 563.68 | 609.99 | 688.24 | 721.77 | 370.47 | 482.24 | 552.50 | 625.96 | 675.46 | 758.50 | 800.01 |
| 75 | 257.19 | 332.20 | 375.06 | 422.52 | 454.67 | 505.19 | 532.74 | 347.51 | 454.67 | 517.43 | 592.45 | 639.90 | 722.57 | 762.37 | 387.31 | 505.19 | 580.20 | 655.21 | 707.26 | 794.52 | 832.79 |
| 76 | 272.54 | 347.27 | 397.09 | 445.44 | 476.21 | 528.96 | 559.73 | 363.39 | 473.28 | 540.69 | 616.88 | 669.63 | 751.68 | 794.18 | 397.09 | 526.03 | 600.76 | 679.89 | 734.10 | 820.55 | 865.98 |
| 77 | 288.41 | 368.21 | 415.81 | 466.21 | 498.41 | 555.81 | 585.22 | 379.41 | 494.21 | 562.81 | 642.62 | 697.22 | 784.02 | 823.22 | 411.61 | 541.81 | 621.62 | 704.22 | 758.82 | 848.42 | 896.02 |
| 78 | 303.08 | 385.86 | 437.93 | 488.67 | 523.38 | 578.13 | 610.17 | 392.54 | 512.70 | 588.81 | 668.92 | 723.66 | 813.12 | 854.51 | 423.25 | 562.10 | 643.55 | 730.34 | 785.08 | 878.54 | 922.60 |
| 79 | 317.66 | 406.61 | 458.71 | 510.80 | 547.65 | 603.56 | 636.60 | 406.61 | 534.95 | 612.46 | 695.05 | 750.96 | 842.45 | 885.65 | 435.84 | 576.88 | 665.82 | 750.96 | 809.41 | 904.71 | 950.45 |
| 80 | 333.00 | 423.49 | 478.99 | 535.69 | 573.09 | 628.59 | 663.58 | 423.49 | 557.41 | | | | | | 454.86 | 604.46 | | | | | |
| 81 | 364.37 | 466.92 | 526.04 | 588.78 | 628.59 | 693.74 | 728.73 | 466.92 | 612.91 | | | | | | 500.70 | 663.58 | | | | | |
| 82 | 401.77 | 510.35 | 579.13 | 647.90 | 691.33 | 762.52 | 803.54 | 513.97 | 675.65 | | | | | | 551.38 | 728.73 | | | | | |
| 83 | 441.58 | 563.44 | 638.24 | 709.43 | 760.10 | 840.94 | 884.37 | 567.06 | 744.42 | | | | | | 604.46 | 803.54 | | | | | |
| 84 | 485.02 | 618.94 | 700.98 | 781.82 | 837.32 | 921.78 | 971.24 | 622.56 | 815.60 | | | | | | 665.99 | 884.37 | | | | | |
| 85 | 588.78 | 750.45 | 849.38 | 945.91 | 1012.26 | 1117.23 | 1176.35 | 752.86 | | | | | | | 805.95 | | | | | | |
| 86 | 647.90 | 825.25 | 933.84 | 1042.43 | 1114.82 | 1229.44 | 1292.17 | 827.67 | | | | | | | 886.79 | | | | | | |
| 87 | 709.43 | 906.09 | 1026.74 | 1144.98 | 1227.02 | 1351.29 | 1422.48 | 912.12 | | | | | | | 974.86 | | | | | | |
| 88 | 821.63 | 1048.46 | 1186.00 | 1323.54 | 1416.45 | 1560.02 | 1643.27 | 1052.08 | | | | | | | 1126.88 | | | | | | |
| 89 | 902.47 | 1152.22 | 1304.24 | 1456.26 | 1556.40 | 1715.66 | 1804.94 | 1158.25 | | | | | | | 1239.09 | | | | | | |
| 90 | 992.96 | 1266.84 | 1434.54 | 1599.83 | 1712.04 | 1889.40 | 1989.54 | 1272.87 | | | | | | | 1363.36 | | | | | | |
| 91+ | 1093.10 | 1394.73 | 1578.12 | 1761.51 | 1883.37 | 2076.41 | 2184.99 | 1400.76 | | | | | | | 1497.28 | | | | | | |

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## John Hancock Life Insurance Company (U.S.A.)

## BSC-02 VA (Pre-Rate Stability)

***Premiums to be used only with those that have***

***previously elected an inflation decrease option during the 2010 Rate Filing***

### Standard rates per $10 of Daily Benefit

### 100% Home Health Care

| Age | 0.9% Simple Inflation or 2.5% Simple Inflation with Shared Cost | | | | | | | 0.9% Compound Inflation or 2.5% Compound Inflation with Shared Cost | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | | Benefit Period | | | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life |
| 18-29 | 31.83 | 41.29 | 47.49 | 53.32 | 59.16 | 66.66 | 70.57 | 43.49 | 56.29 | 66.52 | 72.92 | 79.31 | 89.55 | 92.11 |
| 30 | 34.23 | 43.69 | 49.89 | 55.72 | 62.77 | 70.29 | 73.17 | 46.05 | 58.85 | 66.52 | 75.48 | 83.15 | 92.11 | 98.50 |
| 31 | 34.41 | 43.87 | 50.06 | 55.90 | 62.95 | 70.48 | 77.02 | 46.05 | 58.85 | 69.08 | 79.31 | 85.71 | 95.94 | 98.50 |
| 32 | 34.41 | 43.87 | 50.24 | 56.08 | 63.13 | 73.06 | 77.21 | 46.05 | 62.68 | 69.08 | 79.31 | 85.71 | 95.94 | 102.34 |
| 33 | 34.35 | 47.49 | 53.86 | 59.70 | 65.53 | 73.25 | 77.61 | 49.89 | 62.68 | 69.08 | 79.31 | 85.71 | 98.50 | 102.34 |
| 34 | 38.03 | 47.67 | 54.04 | 59.88 | 65.71 | 73.63 | 81.46 | 49.89 | 62.68 | 72.92 | 83.15 | 89.55 | 98.50 | 106.18 |
| 35 | 38.21 | 47.85 | 54.04 | 60.06 | 65.89 | 77.45 | 81.65 | 49.89 | 62.68 | 72.92 | 83.15 | 89.55 | 98.50 | 106.18 |
| 36 | 38.39 | 48.04 | 54.22 | 63.68 | 69.69 | 77.64 | 84.25 | 49.89 | 66.52 | 72.92 | 85.71 | 92.11 | 102.34 | 108.74 |
| 37 | 38.57 | 48.22 | 56.79 | 63.86 | 69.87 | 81.47 | 84.64 | 52.45 | 66.52 | 75.48 | 85.71 | 92.11 | 102.34 | 108.74 |
| 38 | 38.57 | 50.61 | 56.97 | 64.04 | 70.05 | 81.85 | 85.03 | 52.45 | 66.52 | 75.48 | 89.55 | 95.94 | 106.18 | 112.57 |
| 39 | 38.75 | 50.79 | 57.15 | 66.61 | 72.62 | 82.22 | 89.09 | 52.45 | 69.08 | 75.48 | 89.55 | 95.94 | 106.18 | 112.57 |
| 40 | 42.37 | 50.97 | 57.33 | 66.79 | 72.80 | 84.79 | 89.48 | 52.45 | 69.08 | 79.31 | 89.55 | 95.94 | 108.74 | 115.13 |
| 41 | 42.57 | 51.16 | 60.98 | 67.00 | 73.01 | 85.21 | 89.55 | 56.29 | 72.92 | 79.31 | 92.11 | 98.50 | 112.57 | 115.13 |
| 42 | 42.59 | 54.81 | 61.18 | 70.83 | 76.84 | 85.63 | 92.11 | 56.29 | 72.92 | 83.15 | 95.94 | 102.34 | 112.57 | 118.97 |
| 43 | 42.79 | 55.02 | 61.57 | 71.04 | 77.05 | 89.52 | 92.11 | 58.85 | 75.48 | 85.71 | 95.94 | 102.34 | 115.13 | 121.53 |
| 44 | 43.00 | 55.22 | 65.23 | 71.25 | 77.26 | 89.55 | 92.11 | 58.85 | 75.48 | 85.71 | 98.50 | 106.18 | 118.97 | 121.53 |
| 45 | 45.39 | 57.62 | 65.44 | 73.84 | 81.11 | 89.55 | 95.94 | 62.68 | 79.31 | 89.55 | 102.34 | 108.74 | 118.97 | 125.37 |
| 46 | 45.41 | 58.01 | 65.84 | 74.05 | 81.32 | 92.11 | 95.94 | 62.68 | 79.31 | 92.11 | 102.34 | 108.74 | 121.53 | 129.20 |
| 47 | 45.62 | 58.22 | 68.25 | 74.45 | 81.73 | 92.11 | 95.94 | 66.52 | 83.15 | 95.94 | 106.18 | 112.57 | 125.37 | 131.76 |
| 48 | 45.82 | 58.43 | 68.65 | 74.85 | 82.14 | 92.11 | 98.50 | 66.52 | 85.71 | 95.94 | 108.74 | 115.13 | 125.37 | 131.76 |
| 49 | 46.03 | 62.29 | 68.86 | 78.53 | 84.55 | 95.94 | 98.50 | 69.08 | 85.71 | 98.50 | 112.57 | 118.97 | 129.20 | 135.60 |
| 50 | 49.70 | 62.50 | 72.73 | 78.94 | 84.96 | 95.94 | 98.50 | 69.08 | 89.55 | 102.34 | 112.57 | 118.97 | 131.76 | 138.16 |
| 51 | 49.89 | 66.18 | 75.33 | 82.81 | 88.83 | 98.50 | 106.18 | 72.92 | 92.11 | 106.18 | 115.13 | 121.53 | 135.60 | 145.83 |
| 52 | 52.45 | 68.78 | 79.01 | 88.88 | 94.90 | 106.18 | 112.57 | 75.48 | 95.94 | 108.74 | 121.53 | 129.20 | 142.00 | 148.39 |
| 53 | 56.18 | 72.65 | 82.89 | 91.49 | 97.51 | 112.57 | 115.13 | 79.31 | 98.50 | 112.57 | 125.37 | 131.76 | 145.83 | 154.79 |
| 54 | 58.59 | 75.06 | 85.50 | 97.56 | 105.04 | 115.13 | 121.53 | 83.15 | 106.18 | 118.97 | 129.20 | 135.60 | 152.23 | 158.63 |
| 55 | 58.85 | 78.94 | 89.39 | 101.44 | 111.12 | 121.53 | 129.20 | 85.71 | 108.74 | 121.53 | 135.60 | 142.00 | 158.63 | 165.02 |
| 56 | 66.33 | 82.82 | 95.45 | 107.71 | 117.39 | 131.76 | 138.16 | 89.55 | 112.57 | 129.20 | 142.00 | 148.39 | 165.02 | 175.26 |
| 57 | 68.74 | 88.88 | 101.72 | 113.98 | 123.66 | 142.00 | 148.39 | 92.11 | 118.97 | 131.76 | 148.39 | 158.63 | 175.26 | 184.21 |
| 58 | 72.61 | 94.95 | 107.80 | 123.71 | 133.40 | 152.23 | 158.63 | 95.94 | 121.53 | 138.16 | 154.79 | 168.57 | 188.05 | 198.28 |
| 59 | 78.68 | 101.22 | 114.07 | 129.99 | 143.13 | 161.19 | 171.42 | 98.50 | 129.20 | 145.83 | 164.98 | 177.05 | 198.28 | 208.52 |
| 60 | 84.75 | 107.30 | 123.81 | 139.73 | 151.62 | 175.26 | 184.21 | 102.34 | 135.60 | 152.23 | 174.54 | 186.61 | 208.52 | 221.31 |
| 61 | 88.81 | 113.75 | 130.27 | 149.65 | 161.73 | 183.69 | 193.89 | 108.43 | 141.59 | 160.73 | 183.19 | 196.54 | 223.23 | 237.26 |
| 62 | 95.07 | 123.67 | 140.38 | 158.51 | 171.65 | 193.34 | 203.52 | 118.29 | 151.37 | 170.45 | 193.32 | 208.86 | 239.13 | 253.12 |
| 63 | 101.47 | 133.58 | 150.30 | 168.63 | 180.71 | 206.74 | 215.62 | 124.30 | 159.81 | 180.10 | 206.71 | 224.64 | 254.94 | 268.89 |
| 64 | 111.24 | 143.50 | 162.82 | 180.95 | 194.29 | 215.00 | 228.91 | 130.26 | 169.47 | 192.24 | 218.79 | 236.96 | 274.44 | 287.09 |
| 65 | 117.28 | 152.37 | 172.77 | 191.27 | 204.62 | 228.25 | 240.86 | 139.98 | 179.07 | 201.77 | 234.56 | 252.75 | 290.05 | 306.44 |
| 66 | 127.00 | 165.98 | 188.61 | 210.86 | 226.60 | 250.23 | 262.80 | 149.63 | 194.90 | 220.05 | 252.74 | 274.73 | 314.36 | 330.70 |
| 67 | 139.17 | 180.55 | 206.88 | 229.39 | 245.52 | 274.58 | 288.37 | 161.74 | 210.64 | 235.71 | 272.07 | 296.91 | 336.02 | 356.08 |
| 68 | 151.27 | 196.27 | 226.28 | 251.28 | 271.28 | 303.79 | 318.79 | 173.77 | 226.28 | 257.53 | 293.79 | 318.79 | 365.05 | 383.80 |
| 69 | 164.54 | 215.65 | 244.32 | 276.73 | 295.43 | 331.57 | 350.27 | 189.47 | 244.32 | 279.22 | 321.60 | 347.78 | 392.65 | 411.35 |
| 70 | 178.98 | 233.66 | 265.98 | 302.02 | 324.39 | 365.41 | 385.29 | 202.59 | 263.49 | 302.02 | 346.76 | 375.35 | 420.09 | 442.47 |
| 71 | 194.56 | 255.28 | 291.22 | 329.64 | 354.42 | 400.28 | 422.58 | 220.59 | 287.51 | 329.64 | 374.25 | 406.47 | 457.28 | 479.59 |
| 72 | 213.76 | 276.78 | 318.79 | 360.80 | 389.22 | 439.88 | 462.12 | 239.71 | 312.61 | 357.09 | 407.75 | 439.88 | 496.71 | 522.66 |
| 73 | 231.61 | 305.53 | 346.18 | 397.93 | 428.73 | 480.47 | 505.11 | 261.18 | 340.02 | 390.53 | 444.74 | 480.47 | 537.14 | 565.47 |
| 74 | 253.04 | 332.88 | 380.78 | 433.60 | 469.22 | 529.41 | 555.21 | 284.97 | 370.96 | 425.00 | 481.51 | 519.59 | 583.46 | 615.40 |
| 75 | 278.01 | 363.74 | 413.95 | 473.96 | 511.92 | 578.06 | 609.90 | 309.85 | 404.15 | 464.16 | 524.17 | 565.81 | 635.62 | 666.24 |
| 76 | 302.82 | 394.40 | 450.57 | 514.07 | 558.02 | 626.40 | 661.81 | 330.91 | 438.36 | 500.63 | 566.57 | 611.75 | 683.79 | 721.65 |
| 77 | 329.92 | 429.75 | 489.40 | 558.80 | 606.28 | 681.76 | 715.84 | 357.92 | 471.14 | 540.54 | 612.36 | 659.84 | 737.76 | 779.15 |
| 78 | 356.85 | 466.09 | 535.28 | 608.11 | 657.87 | 739.20 | 776.82 | 384.77 | 511.00 | 585.04 | 663.94 | 713.71 | 798.67 | 838.73 |
| 79 | 387.25 | 509.47 | 583.29 | 661.95 | 715.20 | 802.33 | 843.47 | 415.08 | 549.41 | 634.12 | 715.20 | 770.86 | 861.63 | 905.19 |
| 80 | 423.49 | 557.41 | | | | | | 454.86 | 604.46 | | | | | |
| 81 | 466.92 | 612.91 | | | | | | 500.70 | 663.58 | | | | | |
| 82 | 513.97 | 675.65 | | | | | | 551.38 | 728.73 | | | | | |
| 83 | 567.06 | 744.42 | | | | | | 604.46 | 803.54 | | | | | |
| 84 | 622.56 | 815.60 | | | | | | 665.99 | 884.37 | | | | | |
| 85 | 752.86 | | | | | | | 805.95 | | | | | | |
| 86 | 827.67 | | | | | | | 886.79 | | | | | | |
| 87 | 912.12 | | | | | | | 974.86 | | | | | | |
| 88 | 1052.08 | | | | | | | 1126.88 | | | | | | |
| 89 | 1158.25 | | | | | | | 1239.09 | | | | | | |
| 90 | 1272.87 | | | | | | | 1363.36 | | | | | | |
| 91+ | 1400.76 | | | | | | | 1497.28 | | | | | | |

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C3

## John Hancock Life Insurance Company (U.S.A.)

## BSC-02 VA (Pre-Rate Stability)

***Premiums to be used only with those that have***

***previously elected an inflation decrease option during the 2013 Rate Filing***

### Standard rates per $10 of Daily Benefit

### 100% Home Health Care

| Age | 2.5% Simple Inflation or 4.2% Simple Inflation with Shared Cost | | | | | | | 2.5% Compound Inflation or 4.2% Compound Inflation with Shared Cost | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | | Benefit Period | | | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life |
| 18-29 | 32.37 | 37.72 | 44.94 | 47.23 | 49.49 | 74.74 | 81.78 | 68.00 | 88.00 | 104.00 | 114.00 | 124.00 | 140.00 | 144.00 |
| 30 | 34.13 | 39.56 | 46.75 | 49.09 | 52.39 | 77.90 | 86.36 | 72.00 | 92.00 | 104.00 | 118.00 | 130.00 | 144.00 | 154.00 |
| 31 | 36.57 | 42.03 | 49.21 | 51.55 | 54.89 | 80.50 | 92.41 | 72.00 | 92.00 | 108.00 | 124.00 | 134.00 | 150.00 | 154.00 |
| 32 | 36.57 | 42.03 | 51.67 | 54.00 | 57.38 | 84.84 | 95.13 | 72.00 | 98.00 | 108.00 | 124.00 | 134.00 | 150.00 | 160.00 |
| 33 | 39.00 | 45.00 | 54.68 | 56.97 | 59.22 | 87.41 | 100.56 | 78.00 | 98.00 | 108.00 | 124.00 | 134.00 | 154.00 | 160.00 |
| 34 | 39.58 | 47.50 | 57.16 | 59.45 | 61.69 | 92.55 | 106.68 | 78.00 | 98.00 | 114.00 | 130.00 | 140.00 | 154.00 | 166.00 |
| 35 | 42.06 | 50.00 | 57.16 | 61.93 | 64.15 | 98.39 | 109.42 | 78.00 | 98.00 | 114.00 | 130.00 | 140.00 | 154.00 | 166.00 |
| 36 | 44.53 | 52.50 | 59.65 | 64.93 | 69.61 | 100.98 | 113.87 | 78.00 | 104.00 | 114.00 | 134.00 | 144.00 | 160.00 | 170.00 |
| 37 | 47.01 | 55.00 | 63.80 | 67.43 | 72.10 | 106.84 | 119.29 | 82.00 | 104.00 | 118.00 | 134.00 | 144.00 | 160.00 | 170.00 |
| 38 | 47.01 | 56.67 | 66.26 | 69.92 | 74.59 | 112.05 | 124.71 | 82.00 | 104.00 | 118.00 | 140.00 | 150.00 | 166.00 | 176.00 |
| 39 | 49.48 | 59.14 | 68.71 | 74.09 | 78.77 | 117.26 | 133.66 | 82.00 | 108.00 | 118.00 | 140.00 | 150.00 | 166.00 | 176.00 |
| 40 | 52.60 | 61.60 | 71.17 | 76.56 | 81.23 | 121.39 | 139.11 | 82.00 | 108.00 | 124.00 | 140.00 | 150.00 | 170.00 | 180.00 |
| 41 | 55.35 | 64.32 | 74.60 | 79.35 | 84.04 | 127.12 | 140.00 | 88.00 | 114.00 | 124.00 | 144.00 | 154.00 | 176.00 | 180.00 |
| 42 | 55.59 | 67.74 | 77.40 | 85.30 | 89.98 | 132.91 | 144.00 | 88.00 | 114.00 | 130.00 | 150.00 | 160.00 | 176.00 | 186.00 |
| 43 | 58.37 | 70.53 | 82.72 | 88.16 | 92.86 | 139.58 | 144.00 | 92.00 | 118.00 | 134.00 | 150.00 | 160.00 | 180.00 | 190.00 |
| 44 | 61.17 | 73.34 | 86.28 | 91.05 | 95.77 | 140.00 | 144.00 | 92.00 | 118.00 | 134.00 | 154.00 | 166.00 | 186.00 | 190.00 |
| 45 | 62.93 | 75.21 | 89.18 | 95.54 | 101.88 | 140.00 | 150.00 | 98.00 | 124.00 | 140.00 | 160.00 | 170.00 | 186.00 | 196.00 |
| 46 | 63.20 | 80.55 | 94.65 | 98.45 | 104.86 | 144.00 | 150.00 | 98.00 | 124.00 | 144.00 | 160.00 | 170.00 | 190.00 | 202.00 |
| 47 | 66.02 | 83.40 | 96.54 | 103.92 | 110.43 | 144.00 | 150.00 | 104.00 | 130.00 | 150.00 | 166.00 | 176.00 | 196.00 | 206.00 |
| 48 | 68.86 | 86.27 | 102.03 | 109.43 | 116.05 | 144.00 | 154.00 | 104.00 | 134.00 | 150.00 | 170.00 | 180.00 | 196.00 | 206.00 |
| 49 | 71.72 | 92.56 | 105.01 | 113.22 | 118.06 | 150.00 | 154.00 | 108.00 | 134.00 | 154.00 | 176.00 | 186.00 | 202.00 | 212.00 |
| 50 | 75.44 | 95.51 | 111.41 | 118.85 | 123.70 | 150.00 | 154.00 | 108.00 | 140.00 | 160.00 | 176.00 | 186.00 | 206.00 | 216.00 |
| 51 | 78.00 | 99.31 | 115.94 | 125.35 | 130.20 | 154.00 | 166.00 | 114.00 | 144.00 | 166.00 | 180.00 | 190.00 | 212.00 | 228.00 |
| 52 | 82.00 | 103.83 | 119.88 | 130.77 | 135.65 | 166.00 | 176.00 | 118.00 | 150.00 | 170.00 | 190.00 | 202.00 | 222.00 | 232.00 |
| 53 | 86.55 | 110.32 | 126.44 | 135.47 | 140.40 | 176.00 | 180.00 | 124.00 | 154.00 | 176.00 | 196.00 | 206.00 | 228.00 | 242.00 |
| 54 | 88.42 | 112.30 | 131.11 | 141.03 | 150.41 | 180.00 | 190.00 | 130.00 | 166.00 | 186.00 | 202.00 | 212.00 | 238.00 | 248.00 |
| 55 | 92.00 | 118.86 | 137.78 | 147.68 | 156.03 | 190.00 | 202.00 | 134.00 | 170.00 | 190.00 | 212.00 | 222.00 | 248.00 | 258.00 |
| 56 | 101.35 | 125.41 | 143.27 | 155.89 | 164.27 | 206.00 | 216.00 | 140.00 | 176.00 | 202.00 | 222.00 | 232.00 | 258.00 | 274.00 |
| 57 | 103.26 | 130.86 | 151.47 | 164.16 | 172.58 | 222.00 | 232.00 | 144.00 | 186.00 | 206.00 | 232.00 | 248.00 | 274.00 | 288.00 |
| 58 | 109.79 | 136.37 | 157.08 | 173.26 | 181.69 | 238.00 | 248.00 | 150.00 | 190.00 | 216.00 | 242.00 | 259.96 | 294.00 | 310.00 |
| 59 | 115.25 | 144.62 | 165.41 | 181.66 | 190.84 | 252.00 | 268.00 | 154.00 | 202.00 | 228.00 | 257.39 | 267.45 | 310.00 | 326.00 |
| 60 | 120.76 | 150.24 | 174.58 | 190.86 | 198.39 | 274.00 | 288.00 | 160.00 | 212.00 | 238.00 | 264.14 | 274.26 | 326.00 | 346.00 |
| 61 | 129.87 | 161.04 | 185.44 | 202.48 | 212.71 | 280.80 | 296.40 | 165.75 | 216.45 | 245.70 | 274.01 | 286.05 | 341.25 | 362.70 |
| 62 | 137.95 | 172.65 | 199.79 | 215.15 | 224.39 | 288.80 | 304.00 | 176.70 | 226.10 | 254.60 | 288.52 | 299.51 | 357.20 | 378.10 |
| 63 | 148.00 | 184.28 | 211.50 | 229.58 | 239.87 | 301.55 | 314.50 | 181.30 | 233.10 | 262.70 | 301.16 | 313.79 | 371.85 | 392.20 |
| 64 | 157.68 | 195.95 | 227.64 | 243.09 | 255.06 | 306.00 | 325.80 | 185.40 | 241.20 | 273.60 | 311.40 | 327.39 | 390.60 | 408.60 |
| 65 | 162.75 | 208.67 | 239.75 | 260.34 | 272.35 | 316.75 | 334.25 | 194.25 | 248.50 | 280.00 | 325.50 | 341.78 | 402.50 | 425.25 |
| 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

See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C4

## John Hancock Life Insurance Company (U.S.A.)

## BSC-02 VA (Pre-Rate Stability)

***Premiums to be used only with those that have***

***previously elected an inflation decrease option during the 2010 and 2013 Rate Filing***

### Standard rates per $10 of Daily Benefit

### 100% Home Health Care

| Age | 0.4% Simple Inflation or 1.7% Simple Inflation with Shared Cost | | | | | | | 0.4% Compound Inflation or 1.7% Compound Inflation with Shared Cost | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | | Benefit Period | | | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life |
| 18-29 | 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

See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

## Supporting Document Schedules

| | |
|---|---|
| **Satisfied - Item:** | Certification of Compliance |
| **Comments:** | |
| **Attachment(s):** | VIRGINA COMPLIANCE CERTIFICATE.pdf |
| **Item Status:** | Received & Acknowledged |
| **Status Date:** | 07/03/2019 |

| | |
|---|---|
| **Bypassed - Item:** | Product Checklist |
| **Bypass Reason:** | Not applicable to this rate filing |
| **Attachment(s):** | |
| **Item Status:** | Received & Acknowledged |
| **Status Date:** | 07/03/2019 |

| | |
|---|---|
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf<br>VA Pre-RS Appendix D.pdf<br>VA Adv Filing Package.pdf<br>VA Gold Filing Package.pdf<br>VA CCI Filing Package (Pre-RS).pdf |
| **Item Status:** | Received & Acknowledged |
| **Status Date:** | 07/03/2019 |

| | |
|---|---|
| **Satisfied - Item:** | Long Term Care Insurance Rate Request Summary |
| **Comments:** | |
| **Attachment(s):** | 2016 Rate Increase Filing Summary - Pre-RS.xls<br>Pre RS LTC Summary.pdf |
| **Item Status:** | Received & Acknowledged |
| **Status Date:** | 07/03/2019 |

| | |
|---|---|
| **Satisfied - Item:** | Cover letter |
| **Comments:** | |
| **Attachment(s):** | VA Pre RS - 2016 Retail Inforce Rate Increase Cover Letter.pdf |
| **Item Status:** | Received & Acknowledged |
| **Status Date:** | 07/03/2019 |

| | |
|---|---|
| **Satisfied - Item:** | Sample Policyholder Communication Package |

**State:** Virginia **Filing Company:** John Hancock Life Insurance Company (USA)
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified
**Product Name:** 2016 Inforce Rate Increases 1 - JH
**Project Name/Number:** 2016 Inforce Rate Increases 1 - JH /

| | |
|---|---|
| **Comments:** | We will be using the communications currently pending approval under SERFF Tracking Number MULF-131278368 |
| **Attachment(s):** | |
| **Item Status:** | Pending for Information |
| **Status Date:** | 07/03/2019 |

| | |
|---|---|
| **Satisfied - Item:** | 4/18/2018 Reponse letter to 3/21/2018 objection letter |
| **Comments:** | |
| **Attachment(s):** | 2018-03-21 VA Pre RS Response Letter.pdf |
| **Item Status:** | Received & Acknowledged |
| **Status Date:** | 07/03/2019 |

| | |
|---|---|
| **Satisfied - Item:** | Response to 5/21/18 objection |
| **Comments:** | |
| **Attachment(s):** | VA 5-21-18 Response Letter.pdf<br>Virginia Specific Exhibits.pdf<br>2016 Rate Increase Filing Summary.xls<br>Pre-RS Landing Spot Analysis.pdf<br>Actual Premium Basis Exhibits.pdf<br>landing spot tables.xlsx<br>Loss Ratio Exhibits Adjusted for NLP Reserve.pdf<br>Since Inception Loss Ratio Exhibits.pdf<br>Step 4 - Reflecting Unapproved Amounts.pdf<br>Step 1 - Experience Updates.pdf<br>Step 2 - New Business Rate Caps.pdf<br>Step 3 - Reflecting Cost of Delays.pdf<br>VA CCI Appendix D (Pre-RS).pdf |
| **Item Status:** | Received & Acknowledged |
| **Status Date:** | 07/03/2019 |

| | |
|---|---|
| **Satisfied - Item:** | Response to 5/21/18 objection 2 |
| **Comments:** | |
| **Attachment(s):** | VA 5-21-18 Response Letter 2.pdf<br>Advantage LR Exhibits by Inflation.pdf<br>Custom Care I LR Exhibits by Inflation.pdf<br>Gold LR Exhibits by Inflation.pdf |
| **Item Status:** | Received & Acknowledged |
| **Status Date:** | 07/03/2019 |

| | |
|---|---|
| **Satisfied - Item:** | Response to 10/12/2018 objection |
| **Comments:** | |

| | |
|---|---|
| **Attachment(s):** | VA 10-12-18 Response Letter.pdf<br>2017 Claim Counts.xlsx<br>Lapse Rates.xlsx<br>VA ADV Loss Ratio Exhibit splits.xlsb<br>VA CCI Pre-RS Loss Ratio Exhibit splits.xls<br>VA Gold Loss Ratio Exhibit splits.xls |
| **Item Status:** | Received & Acknowledged |
| **Status Date:** | 07/03/2019 |

| | |
|---|---|
| **Satisfied - Item:** | May 23, 2019 Amendment |
| **Comments:** | |
| **Attachment(s):** | VA 5-23-2019 Shared Cost Cover Letter (PreRS).pdf |
| **Item Status:** | Received & Acknowledged |
| **Status Date:** | 07/03/2019 |

| | |
|---|---|
| **Satisfied - Item:** | Response to 7-2-2019 objection |
| **Comments:** | |
| **Attachment(s):** | VA 7-2-19 Objection Response JH Pre RS.pdf |
| **Item Status:** | Received & Acknowledged |
| **Status Date:** | 07/03/2019 |

***Attachment 2016 Rate Increase Filing Summary - Pre-RS.xls is not a PDF document and cannot be reproduced here.***

***Attachment 2016 Rate Increase Filing Summary.xls is not a PDF document and cannot be reproduced here.***

***Attachment landing spot tables.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment 2017 Claim Counts.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Lapse Rates.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment VA ADV Loss Ratio Exhibit splits.xlsb is not a PDF document and cannot be reproduced here.***

***Attachment VA CCI Pre-RS Loss Ratio Exhibit splits.xls is not a PDF document and cannot be reproduced here.***

***Attachment VA Gold Loss Ratio Exhibit splits.xls is not a PDF document and cannot be reproduced here.***

# VIRGINA COMPLIANCE CERTIFICATE

I hereby certify that I have reviewed the attached individual long-term care filing and to the best of my knowledge and belief, each form submitted is consistent and complies with the requirements of Title 38.2 of the Code of Virginia and the regulations promulgated pursuant thereto.

(Signed by Officer of Company)

Marie Roche
Assistant Vice President
US Insurance Contracts and Legislative Services
John Hancock Life Insurance Company (U.S.A.)
1-888-877-6075
Email: mroche@jhancock.com

Date: September 28, 2017

American Academy of Actuaries

# Issue Brief

JUNE 2016

## KEY POINTS:

Private LTCI is complex—a policyholder is essentially paying today for a varied range of care he or she may or may not need years, if not decades, into the future.

Insurers are gradually learning through their claims experience what the actual levels of benefits are and will be.

A means for taking corrective action to accommodate the changing future is important.

# Understanding Premium Rate Increases on Private Long-Term Care Insurance Policyholders

America faces a great public need in addressing long-term care (LTC) financing, and that need is growing even more critical because the population is aging. There can be substantial costs for LTC services and supports, and for elderly Americans and their families, finding ways to pay for those services and supports can be challenging. According to the U.S. Department of Health and Human Services, about half of Americans turning 65 today will need LTC; one in seven adults will need care for more than five years; and one in six will spend at least $100,000 for future LTC.[1]

Private LTC insurance (LTCI) is an option for financing future LTC needs; however, it is often considered cost-prohibitive by many potential consumers. In particular, in recent years, LTC[2,3] has gotten a lot of attention because of the relative size and frequency of premium rate increases. The American Academy of Actuaries' Long-Term Care Reform Subcommittee has developed this issue brief to enhance understanding of what is leading to significant rate increases, examine how the need for a rate increase is determined, discuss the effects of increases on various stakeholders, and explore alternatives to premium rate increases.

1 *Long-Term Services and Supports for Older Americans: Risks and Financing Research Brief*, Office of the Assistant Secretary for Planning and Evaluation; U.S. Department of Health and Human Services, February 2015.

2 Many LTCI policies include a "guaranteed renewable" contractual provision requiring an insurance company to offer to renew these policies, but the insurance company may do so with a premium rate increase only on a class basis.

3 Some states include short-term care insurance (which generally provides similar coverage to LTC, but for shorter benefit periods, typically for a year or less) under the classification of long-term care insurance. For clarity, this issue brief is not intended to address such short-term care insurance.

American Academy of Actuaries
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## Factors Affecting LTCI Premium Increases

Private LTCI is complex—a policyholder is essentially paying today for a varied range of care he or she may or may not need years, if not decades, into the future. As such, LTCI requires a long projection period, with some policyholders receiving benefits beyond age 100. Therefore even for the average issue age of 57, policy projections require assumptions for more than 50 years into the future. The future period is even longer for younger policyholders. Further, calculating premiums relies on a number of assumptions for variables such as:

- mortality;
- voluntary lapses;
- interest rates; and
- morbidity, including
    - incidence of disabilities requiring LTC services;
    - recoveries and mortality while on claim;
    - benefit expiry;
    - service inflation costs of covered services relative to inflation protection assumptions; and
    - the amount of services required while disabled (for policies that reimburse actual expenses).

In addition, there has been and continues to be a high level of uncertainty and change in circumstances that affect the level of sufficient premium rates, such as:

- changing pattern of service/care providers (e.g., growth of assisted living facilities and continuing care retirement communities, access to home care services that are covered by LTCI);
- changing medical practice (e.g., criteria for diagnosis of Alzheimer's disease and other cognitive impairments);
- effects of mortality improvement in the population, leading to more older age benefits and longer stays for a given age;
- changes in family composition and availability of caregivers, leading to fewer supports for care at home;
- lower investment income, a crucial consideration for a financial instrument that must accumulate large reserves over many decades to prefund the high cost of services that occur at advanced ages; and
- limited available data under existing LTCI coverage beyond 20 policy years for advanced ages, where morbidity tends to be substantially different from general population data due to the characteristics of those who purchase insurance.

If not for the ability to adjust premiums to better reflect actual experience, carriers would not have offered this type of insurance product. Without LTCI, many more people would exhaust their savings on care costs and then rely on public programs such as Medicaid for their additional care needs.

Often, examining adverse experience from older policy form blocks provides valuable insights that may be applicable to newer blocks. After reviewing the adverse experience, insurers may need to change projection assumptions used for the newer policy forms. The revised projections could identify a need for a premium rate increase. It is important to note that even though adverse experience has not developed yet for a newer block, the revised expected future benefits may be higher for that newer block than previously expected. Recognizing the need to fund the higher expected future benefits for the newer block comes in the form of a premium rate

**Members of the Long-Term Care Reform Subcommittee include: P.J. Eric Stallard, MAAA, ASA, FCA, chairperson; Bruce Stahl, MAAA, ASA, vice chairperson; Mark Billingsley, MAAA, FSA; Dave Bond, MAAA, FCA, FSA; Michael A. Boot, MAAA, FSA; Malcolm A. Cheung, MAAA, FSA; Robert W. Darnell, MAAA, ASA; Timothy D. Gustafson, MAAA, FSA; Clark Heitkamp, MAAA, FSA; David E. Kerr, MAAA, ASA; Perry Kupferman, MAAA, FSA; Brad S. Linder, MAAA, ASA; Jamala Murray, MAAA, FSA; David Plumb, MAAA, FSA; Zenaida Samaniego, MAAA, FSA; Steven W. Schoonveld, MAAA, FSA; Sara Teppema, MAAA, FCA, FSA; Matthew Winegar, MAAA, FSA; and Ali Zaker-Shahrak, MAAA, FSA.**

increase. Actuaries will then communicate the amount of premium rate increases along with their assumed implementation timing to state insurance departments. Both the increase and its associated implementation timing are very important. Deferring implementation of a needed rate increase is detrimental because waiting to implement the rate increase will not start the accumulation of the needed increased premium to fund the higher expected benefits, resulting in the need for a further increase. The effect on consumers is that deferrals generally lead to the need for a higher rate increase than originally calculated.

When original LTCI policy forms were issued in the 1980s and '90s, often morbidity assumptions were based upon general population statistics, and lapse and mortality assumptions upon experience of non-LTC insurance products. Not only did the insured population behave differently than the general population, but improvements in medical diagnostic practices and services and a large increase in the use of assisted living facilities helped increase (1) the number of individuals surviving to ages where the levels of disability are higher, leading to higher claim rates per insured; and (2) the survival time following the onset of disability.

Insurers are gradually learning through their claims experience what the actual levels of benefits are and will be; nonetheless, they still do not yet have a complete basis for assessing the ultimate levels of claims to be paid at advanced ages and later policy durations, nor how these levels might change over time. Insurers will continue to use existing information to estimate these ultimate claim levels and may need to raise premium rates further as more insured life experience develops or if there are unfavorable changes in benefit usage in the future.

## Differences Between Current and Past LTCI Policies

There are significant differences in the pricing characteristics for LTCI policies issued in the past, especially more than a decade ago, compared to policies being issued today and what is expected going forward. The possibility of a future rate increase, at any point in time, is a function of the confidence level in the underlying assumptions and risks associated with these assumptions. With more conservative assumptions, more data to support those assumptions, key assumptions approaching their absolute limits (e.g., ultimate lapse rates approaching zero), and higher explicit margins, it is likely that the probability of rate increases on the current generation of LTCI policies will be lower than the probability of rate increases on previous generations. Future changes in the underlying morbidity, mortality, policyholder behavior, provider behavior, or regulations could alter this likelihood, yet statistical analyses on the experience are helpful when applying historical results to future projections.

A recent presentation[4] of the likelihood of future rate increases on policies issued in 2014 versus policies issued in 2007 and 2000, based on a survey of insurers writing business in 2000, 2007, and 2014, found the following:

- Barring the potential changes mentioned above, and using the same projection model for each time period, the risk of a future rate increase issued in 2014 (using 2014 assumptions) is only one-quarter that of the risk on business issued in 2000 (using 2000 assumptions), and only one-third that of the risk on business issued in 2007 (using 2007 assumptions).
- The primary reasons for this improved expectation of future premium stability are the substantially greater insured experience behind each successive set of assumptions, the significantly lower future downside risk of most assumptions, and an increase in the margins for adverse experience.

4 Stephen Douglas Forman, James M. Glickman, and Roger Loomis, "LTCI New Business Pricing - How Safe Is It?," Society of Actuaries Annual Meeting, October 11-14, 2015.

- Amount of data increased 16-fold from 2000 to 2014.
- Claims data for ultimate experience (e.g., durations 10 and beyond) at attained ages over 80 increased 70-fold from 2000 to 2014.
- Ultimate voluntary lapse rate assumptions decreased from 2.8 percent in 2000 to 0.7 percent in 2014. This leaves very little room for future adverse deviations from lower voluntary lapse rates.
- Best estimate ultimate claim costs in the year 2000 were estimated at 70 percent of the recently released 2000-2011 SOA LTC Experience Study.[5] The corresponding best estimate ultimate claim costs used for 2014 pricing were 108 percent of that SOA LTC Experience Study.
- Ultimate mortality being used in 2014 pricing is 72 percent of the mortality assumption used in 2000.
- Investment portfolio rates were assumed to be 6.4 percent for every future year of a policy issued in 2000, while they are now assumed to be 4.6 percent for every future year of a policy issued in 2014.

• As a consequence of the above, the average policy premiums (for the same benefits) increased to 215 percent of the year 2000 premiums by 2014.

## Determining the Need for Premium Rate Increases

In determining whether LTCI policies require a premium rate increase, two authorized methods are applied—one for policies subject to minimum loss ratio certifications and one for a rate stability certifications.

Historically, LTCI pricing was subject to a 60 percent minimum loss ratio (MLR) by most states, meaning that the ratio of the present value of lifetime claims to premiums could not fall below 60 percent. Beginning in the early 2000s, many states enacted rate stability laws, which stated that LTCI should be priced without using the MLR approach. Instead actuaries would need to certify that the premium rates had enough margin to withstand moderately adverse experience (MAE).

Under the MLR approach, if an insurer demonstrates that revised historical and future projected experience produces a lifetime loss ratio greater than 60 percent (or the originally priced-for loss ratio), a premium rate increase could be filed that would allow the projected experience on the policies to return to that lifetime loss ratio.

Under the rate stabilization approach, a premium rate increase could be requested if actual past experience combined with projected future experience exceeds the original or previously defined MAE margin. If revised projections using updated experience exceed the MAE margin, then a premium rate increase could be filed such that the lifetime loss ratio on the original premiums is assumed to be the greater of 58 percent and the original assumed loss ratio; and the lifetime loss ratio on the increased premiums is at least 85 percent (with claims projected into the future including MAE). For this premium rate increase filing, the amount of premium rate increase needs to be large enough for the insurer's designated actuary to certify that the premiums are sufficient with no further premium rate increases in the future unless the actual experience exceeds a revised MAE margin.

5 Society of Actuaries, *Long Term Care Intercompany Experience Study – Aggregate Database 2000-2011 Report*, January 2015.

Under either approach, the need for a premium rate increase should be driven by projected lifetime loss ratios also, rather than actual past experience alone. Despite the relatively straightforward mathematical calculations to determine premium increases, determining projection assumptions (e.g., whether actual historical experience is sufficiently credible to justify changes in future projected assumptions) can be difficult.

Some assumptions have a higher degree of credibility earlier in the life of a policy than others. For example, policy lapses are more likely to occur in the earlier years of the policy, and claim submissions are more likely to occur in later policy years. As such, actual lapse experience develops a higher degree of credibility in the earlier years of the business while actual claim experience has a lower degree of credibility in the earlier years of the business.

With LTCI it can take a long time from the purchase of a policy until the first time a claim is submitted, and this time period can be several decades for many individual policies. As such, there is often little claims experience to justify premium rate increases on a relatively young group of policy forms based on the experience of those forms alone. Section 3.2.1 of Actuarial Standard of Practice No. 18, *Long-Term Care Insurance*, requires actuaries to use alternative data sources such as public data or experience from the insurance company's older, similar policy forms for identifying reasonable assumptions.[6] Waiting until there is adequate claim information on each policy form could result in much larger, less affordable rate increases.

## Filing and Approval Process

The rate increase process can vary across state jurisdictions, and can be time-consuming. While a company prepares the same initial rate increase filing in each jurisdiction, the filings are addressed differently by many states. Each state/jurisdiction approval includes unique conditions. Approvals are often for different amounts, which sometimes may not be at an adequate level as determined by the company, with different administrative implementation rules and time frames for that approval to be effective.

Larger rate increase requests may experience delays in approval within a state, and depending on the time taken in the approval process might mean the insurer does not receive approval in the year filed, and for that missed year will need to be made up in later years, in the form of an even higher premium rate for that state. Similarly, if a state approves less than the needed increase, carriers will likely request additional increases to make up for the expected shortfall. Thus, the cumulative amount of the increase could be larger than the original request in that state.

It would be necessary to develop steps to improve the filing and approval process that consider regulatory requirements found in state laws and regulations, including:

- An insurer's thorough review signed by an actuary with LTCI experience identifying deterioration and migration from each of the initial pricing assumptions;
- Predesigned rules or guidelines for increase approval that take into account the necessary total increase or an implementation plan for a series of preferred rate increases;

6 Actuarial Standards Board, Actuarial Standard of Practice No. 18, *Long-Term Care Insurance*, January 1999.

- Preset benefit reduction options that will be offered to policyholders in their effort to maintain the same premium level;
- Standardized dates and methods of implementing the rate increases nationally; and
- Seeking greater ability through enhanced standards at the Interstate Compact for premium rate increase approvals.[7]

## The Effects of Premium Rate Increases

LTCI premium rate increases may not align the premiums with the future benefits as well as one might otherwise expect because individual behavior may not align with predictions. There are several reasons for this.

First, an insurer may offer an opportunity to reduce benefits in order to keep the premium dollars a policyholder pays roughly equivalent after the premium rate increase versus before (e.g., reducing the daily maximum benefit). When offered, policyholders may select benefits that better match their current/anticipated health care needs. For example, many policyholders are in the position where they have higher maximum daily benefits than actual current cost of services because the policyholders originally purchased inflation coverage[8] to meet expected inflation needs but actual inflation turned out to be lower. A policyholder who has coverage limits significantly higher than the actual cost of LTC services may reduce their daily maximum coverage such that the premiums do not change and the new maximum benefit levels continue to remain higher than the actual cost of services. Similar examples may exist for lapsing of particular riders or other benefit options.

Second, many states' regulations require that a nonforfeiture benefit be given in lieu of lapse to those who cease paying premiums and whose cumulative premium rate increases exceed a specific percentage based on the issue age of the policyholder. The nonforfeiture benefit is a paid-up benefit with a total policy limit that equals the premiums paid to date (less any claims paid), and payable according to the benefits of the policy had it not ceased to be premium-paying upon implementation of a premium rate increase. The insurer maintains a reserve for these remaining paid-up benefits. While this remaining nonforfeiture reserve is lower, the company will have a harder time monitoring residual benefits in cases in which there is a significant reduction in policyholder contact and no incentive to report an insured's death.

Finally, the policyholders who choose to lapse their policies or reduce their benefits may be the healthier policyholders, leaving the remaining pool of policyholders with higher average expected claims. Ideally, and to the extent the experience is credible, the morbidity experience following a premium rate increase should be compared to the morbidity of similar policies without a premium rate increase.

## Alternatives to a Premium Rate Increase

Insurers have routinely allowed insureds to reduce coverage by changing typical benefit options in order to help offset some or all of a rate increase. In recent years, in an effort to enable policyholders faced with a rate increase to retain significant coverage, some companies have started making available an option for policyholders to avoid the rate increase and keep their same premium by reducing the size of the future benefit increases for plans with automatic built-in inflation increases.

For example, policyholders would be able to keep their accrued benefit at their current inflation rate and only the future increases are lower

7 The Interstate Insurance Product Regulation Compact allows member states to establish standards for long-term care insurance, among other insurance products. These insurance products are governed by the Interstate Insurance Product Regulation Commission (IIPRC), where there is a limited ability to control rate increases through reviews of rate filing standards.

8 A popular inflation option selected by policyholders was the 5 percent option because states required LTC applicants to sign that they rejected this option, which often led to applicants selecting the 5 percent option. This inflation option turned out to be higher than actual LTC cost increases, leaving many policyholders with more coverage than needed.

than they would otherwise be. This is most effective as a conservation tool if it is done on an actuarially equivalent basis, meaning that the new prospective inflation accrual is set so that the present value of the expected reduction in benefits over time will be equal to the present value of the premium increase that is forgone. This is in contrast with most benefit reductions, which are in essence "partial surrenders" where there may be a reduction in the insurer's liability.

When insureds reduce their benefits to help offset a rate increase, an insurer would expect some adverse selection—meaning that the healthier insureds are the ones reducing their benefits and thus the experience on the block will likely worsen over time. With the approach described above, there may be less adverse selection involved because the benefit reductions are gradual and may not become significant for many years.

In the past relatively few insureds have chosen to lapse their policies when premiums were increased and alternatives to the increase were offered. According to a 2010 report from Gen Re (a reinsurance company) based on an industry survey, lapses at the time of a rate increase were only higher than normal by 2.5 percent of the total policies exposed to an increase.[9] The low 2.5 percent extra lapse rate suggests that the increases were generally affordable for the vast majority of policyholders, which is likely due to LTC insurance purchasers being in the higher income and asset demographics than non-purchasers.

## Conclusion

Predicting future policyholder and service provider behavior can be difficult. A means for taking corrective action to accommodate the changing future is important. The more conservative assumptions in today's pricing of private LTCI and improved speed at taking corrective action should improve future projections, resulting in fewer and smaller rate increases.

9 The context for the premium rate increases at the time of the survey included: a low-interest-rate environment, generally lower-than-anticipated lapses and mortality, an average rate increase of about 25 percent in the survey, and premium price points that were generally at or below what policyholders could purchase at their attained ages.

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-VA-91

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 2 Years; Elimination Period: 20 Days
### Indexed Inflation

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 260.24 | 7.73 | 43.03 | 10.76 | 260.24 | 7.73 | 43.03 | 10.76 | | | | |
| 30 | 260.24 | 7.73 | 43.03 | 10.76 | 269.16 | 7.99 | 44.50 | 11.13 | 3.4% | 3.4% | 3.4% | 3.4% |
| 31 | 260.24 | 7.73 | 43.03 | 10.76 | 278.56 | 8.27 | 46.06 | 11.51 | 7.0% | 7.0% | 7.0% | 7.0% |
| 32 | 260.24 | 7.73 | 43.03 | 10.76 | 317.42 | 9.43 | 52.48 | 13.12 | 22.0% | 22.0% | 22.0% | 22.0% |
| 33 | 260.24 | 7.73 | 43.03 | 10.76 | 327.70 | 9.73 | 54.18 | 13.55 | 25.9% | 25.9% | 25.9% | 25.9% |
| 34 | 260.24 | 7.73 | 43.03 | 10.76 | 337.98 | 10.04 | 55.88 | 13.97 | 29.9% | 29.9% | 29.9% | 29.9% |
| 35 | 260.24 | 7.73 | 43.03 | 10.76 | 350.83 | 10.42 | 58.01 | 14.50 | 34.8% | 34.8% | 34.8% | 34.8% |
| 36 | 260.24 | 7.73 | 43.03 | 10.76 | 361.11 | 10.73 | 59.71 | 14.93 | 38.8% | 38.8% | 38.8% | 38.8% |
| 37 | 260.24 | 7.73 | 43.03 | 10.76 | 373.96 | 11.11 | 61.83 | 15.46 | 43.7% | 43.7% | 43.7% | 43.7% |
| 38 | 260.24 | 7.73 | 43.03 | 10.76 | 390.67 | 11.60 | 64.60 | 16.15 | 50.1% | 50.1% | 50.1% | 50.1% |
| 39 | 260.24 | 7.73 | 43.03 | 10.76 | 400.95 | 11.91 | 66.30 | 16.57 | 54.1% | 54.1% | 54.1% | 54.1% |
| 40 | 260.24 | 7.73 | 43.03 | 10.76 | 413.44 | 12.28 | 68.36 | 17.09 | 58.9% | 58.9% | 58.9% | 58.9% |
| 41 | 260.24 | 7.73 | 43.03 | 10.76 | 430.43 | 12.78 | 71.17 | 17.79 | 65.4% | 65.4% | 65.4% | 65.4% |
| 42 | 260.24 | 7.73 | 43.03 | 10.76 | 435.63 | 12.94 | 72.03 | 18.01 | 67.4% | 67.4% | 67.4% | 67.4% |
| 43 | 260.24 | 7.73 | 43.03 | 10.76 | 435.63 | 12.94 | 72.03 | 18.01 | 67.4% | 67.4% | 67.4% | 67.4% |
| 44 | 260.24 | 7.73 | 43.03 | 10.76 | 435.63 | 12.94 | 72.03 | 18.01 | 67.4% | 67.4% | 67.4% | 67.4% |
| 45 | 267.80 | 10.29 | 62.83 | 15.71 | 439.70 | 16.90 | 103.16 | 25.79 | 64.2% | 64.2% | 64.2% | 64.2% |
| 46 | 267.80 | 10.29 | 62.83 | 15.71 | 448.29 | 17.23 | 105.17 | 26.29 | 67.4% | 67.4% | 67.4% | 67.4% |
| 47 | 267.80 | 10.29 | 62.83 | 15.71 | 448.29 | 17.23 | 105.17 | 26.29 | 67.4% | 67.4% | 67.4% | 67.4% |
| 48 | 274.55 | 10.55 | 64.41 | 16.10 | 462.37 | 17.77 | 108.48 | 27.12 | 68.4% | 68.4% | 68.4% | 68.4% |
| 49 | 276.39 | 10.62 | 64.84 | 16.21 | 466.23 | 17.92 | 109.38 | 27.35 | 68.7% | 68.7% | 68.7% | 68.7% |
| 50 | 277.96 | 11.62 | 74.92 | 18.73 | 468.25 | 19.58 | 126.21 | 31.55 | 68.5% | 68.5% | 68.5% | 68.5% |
| 51 | 284.65 | 13.28 | 80.57 | 20.14 | 479.49 | 22.37 | 135.72 | 33.93 | 68.5% | 68.5% | 68.5% | 68.5% |
| 52 | 284.62 | 14.71 | 84.30 | 21.07 | 476.45 | 24.63 | 141.11 | 35.28 | 67.4% | 67.4% | 67.4% | 67.4% |
| 53 | 292.49 | 16.62 | 90.35 | 22.59 | 489.62 | 27.83 | 151.25 | 37.81 | 67.4% | 67.4% | 67.4% | 67.4% |
| 54 | 300.94 | 18.66 | 96.68 | 24.17 | 503.77 | 31.23 | 161.84 | 40.46 | 67.4% | 67.4% | 67.4% | 67.4% |
| 55 | 309.90 | 20.80 | 103.24 | 25.81 | 518.77 | 34.82 | 172.82 | 43.20 | 67.4% | 67.4% | 67.4% | 67.4% |
| 56 | 319.33 | 23.06 | 110.02 | 27.50 | 534.54 | 38.61 | 184.17 | 46.04 | 67.4% | 67.4% | 67.4% | 67.4% |
| 57 | 329.16 | 25.41 | 117.02 | 29.26 | 551.00 | 42.54 | 195.89 | 48.97 | 67.4% | 67.4% | 67.4% | 67.4% |
| 58 | 340.45 | 28.08 | 124.57 | 31.14 | 569.90 | 47.01 | 208.53 | 52.13 | 67.4% | 67.4% | 67.4% | 67.4% |
| 59 | 354.21 | 31.29 | 132.89 | 33.22 | 592.94 | 52.38 | 222.45 | 55.61 | 67.4% | 67.4% | 67.4% | 67.4% |
| 60 | 370.37 | 35.02 | 142.02 | 35.50 | 619.99 | 58.62 | 237.73 | 59.43 | 67.4% | 67.4% | 67.4% | 67.4% |
| 61 | 388.79 | 39.23 | 151.83 | 37.96 | 650.82 | 65.68 | 254.15 | 63.54 | 67.4% | 67.4% | 67.4% | 67.4% |
| 62 | 409.38 | 43.92 | 162.31 | 40.58 | 685.28 | 73.53 | 271.71 | 67.93 | 67.4% | 67.4% | 67.4% | 67.4% |
| 63 | 432.03 | 49.05 | 173.39 | 43.35 | 723.21 | 82.11 | 290.25 | 72.56 | 67.4% | 67.4% | 67.4% | 67.4% |
| 64 | 460.75 | 55.10 | 186.66 | 46.67 | 772.95 | 92.44 | 313.14 | 78.29 | 67.8% | 67.8% | 67.8% | 67.8% |
| 65 | 486.27 | 60.96 | 198.36 | 49.59 | 815.28 | 102.21 | 332.56 | 83.14 | 67.7% | 67.7% | 67.7% | 67.7% |
| 66 | 529.67 | 69.29 | 217.15 | 54.29 | 894.30 | 117.00 | 366.65 | 91.66 | 68.8% | 68.8% | 68.8% | 68.8% |
| 67 | 572.66 | 77.85 | 235.51 | 58.88 | 972.03 | 132.15 | 399.75 | 99.94 | 69.7% | 69.7% | 69.7% | 69.7% |
| 68 | 624.93 | 88.49 | 256.34 | 64.08 | 1066.29 | 150.98 | 437.38 | 109.34 | 70.6% | 70.6% | 70.6% | 70.6% |
| 69 | 676.75 | 100.09 | 274.94 | 68.74 | 1154.35 | 170.73 | 468.98 | 117.24 | 70.6% | 70.6% | 70.6% | 70.6% |
| 70 | 738.15 | 113.65 | 296.08 | 74.02 | 1258.88 | 193.83 | 504.95 | 126.24 | 70.5% | 70.5% | 70.5% | 70.5% |
| 71 | 818.94 | 130.48 | 324.24 | 81.06 | 1388.62 | 221.24 | 549.78 | 137.45 | 69.6% | 69.6% | 69.6% | 69.6% |
| 72 | 909.42 | 148.86 | 355.96 | 88.99 | 1512.67 | 247.60 | 592.08 | 148.02 | 66.3% | 66.3% | 66.3% | 66.3% |
| 73 | 1009.89 | 168.81 | 391.60 | 97.90 | 1650.45 | 275.89 | 639.98 | 160.00 | 63.4% | 63.4% | 63.4% | 63.4% |
| 74 | 1114.28 | 189.90 | 428.38 | 107.09 | 1795.27 | 305.96 | 690.18 | 172.54 | 61.1% | 61.1% | 61.1% | 61.1% |
| 75 | 1177.70 | 205.01 | 448.50 | 112.13 | 1927.27 | 335.50 | 733.96 | 183.49 | 63.6% | 63.6% | 63.6% | 63.6% |
| 76 | 1246.92 | 222.55 | 469.68 | 117.42 | 2118.40 | 378.09 | 797.94 | 199.49 | 69.9% | 69.9% | 69.9% | 69.9% |
| 77 | 1321.04 | 242.85 | 491.19 | 122.80 | 2220.79 | 408.25 | 825.73 | 206.43 | 68.1% | 68.1% | 68.1% | 68.1% |
| 78 | 1442.33 | 274.16 | 528.39 | 132.10 | 2414.42 | 458.94 | 884.51 | 221.13 | 67.4% | 67.4% | 67.4% | 67.4% |
| 79 | 1609.99 | 316.34 | 581.05 | 145.26 | 2695.08 | 529.55 | 972.65 | 243.16 | 67.4% | 67.4% | 67.4% | 67.4% |
| 80 | | 363.74 | | 159.92 | | 608.88 | | 267.70 | | 67.4% | | 67.4% |
| 81 | | 414.88 | | 175.87 | | 694.50 | | 294.41 | | 67.4% | | 67.4% |
| 82 | | 468.36 | | 192.89 | | 784.03 | | 322.89 | | 67.4% | | 67.4% |
| 83 | | 523.01 | | 210.94 | | 875.50 | | 353.10 | | 67.4% | | 67.4% |
| 84 | | 578.93 | | 230.11 | | 969.12 | | 385.20 | | 67.4% | | 67.4% |
| 85 | | 636.65 | | 250.45 | | 1065.74 | | 419.25 | | 67.4% | | 67.4% |
| 86 | | 636.65 | | 250.45 | | 1065.74 | | 419.25 | | 67.4% | | 67.4% |
| 87+ | | 636.65 | | 250.45 | | 1065.74 | | 419.25 | | 67.4% | | 67.4% |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-VA-91

### Standard rates per unit of Maximum Daily Benefit*

### Benefit Period: 2 Years; Elimination Period: 100 Days

### Indexed Inflation

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 253.28 | 6.05 | 29.15 | 7.29 | 253.28 | 6.05 | 29.15 | 7.29 | | | | |
| 30 | 253.28 | 6.05 | 29.15 | 7.29 | 261.96 | 6.25 | 30.15 | 7.54 | 3.4% | 3.4% | 3.4% | 3.4% |
| 31 | 253.28 | 6.05 | 29.15 | 7.29 | 271.11 | 6.47 | 31.21 | 7.80 | 7.0% | 7.0% | 7.0% | 7.0% |
| 32 | 253.28 | 6.05 | 29.15 | 7.29 | 308.93 | 7.37 | 35.56 | 8.89 | 22.0% | 22.0% | 22.0% | 22.0% |
| 33 | 253.28 | 6.05 | 29.15 | 7.29 | 318.93 | 7.61 | 36.71 | 9.18 | 25.9% | 25.9% | 25.9% | 25.9% |
| 34 | 253.28 | 6.05 | 29.15 | 7.29 | 328.94 | 7.85 | 37.86 | 9.47 | 29.9% | 29.9% | 29.9% | 29.9% |
| 35 | 253.28 | 6.05 | 29.15 | 7.29 | 341.45 | 8.15 | 39.30 | 9.83 | 34.8% | 34.8% | 34.8% | 34.8% |
| 36 | 253.28 | 6.05 | 29.15 | 7.29 | 351.45 | 8.39 | 40.45 | 10.11 | 38.8% | 38.8% | 38.8% | 38.8% |
| 37 | 253.28 | 6.05 | 29.15 | 7.29 | 363.96 | 8.69 | 41.89 | 10.47 | 43.7% | 43.7% | 43.7% | 43.7% |
| 38 | 253.28 | 6.05 | 29.15 | 7.29 | 380.22 | 9.08 | 43.77 | 10.94 | 50.1% | 50.1% | 50.1% | 50.1% |
| 39 | 253.28 | 6.05 | 29.15 | 7.29 | 390.22 | 9.31 | 44.92 | 11.23 | 54.1% | 54.1% | 54.1% | 54.1% |
| 40 | 253.28 | 6.05 | 29.15 | 7.29 | 402.38 | 9.60 | 46.32 | 11.58 | 58.9% | 58.9% | 58.9% | 58.9% |
| 41 | 253.28 | 6.05 | 29.15 | 7.29 | 418.92 | 10.00 | 48.22 | 12.06 | 65.4% | 65.4% | 65.4% | 65.4% |
| 42 | 253.28 | 6.05 | 29.15 | 7.29 | 423.98 | 10.12 | 48.80 | 12.20 | 67.4% | 67.4% | 67.4% | 67.4% |
| 43 | 253.28 | 6.05 | 29.15 | 7.29 | 423.98 | 10.12 | 48.80 | 12.20 | 67.4% | 67.4% | 67.4% | 67.4% |
| 44 | 253.28 | 6.05 | 29.15 | 7.29 | 423.98 | 10.12 | 48.80 | 12.20 | 67.4% | 67.4% | 67.4% | 67.4% |
| 45 | 258.32 | 8.01 | 42.76 | 10.69 | 424.13 | 13.15 | 70.21 | 17.55 | 64.2% | 64.2% | 64.2% | 64.2% |
| 46 | 258.32 | 8.01 | 42.76 | 10.69 | 432.42 | 13.41 | 71.58 | 17.89 | 67.4% | 67.4% | 67.4% | 67.4% |
| 47 | 258.32 | 8.01 | 42.76 | 10.69 | 432.42 | 13.41 | 71.58 | 17.89 | 67.4% | 67.4% | 67.4% | 67.4% |
| 48 | 264.83 | 8.21 | 43.84 | 10.96 | 446.00 | 13.83 | 73.83 | 18.46 | 68.4% | 68.4% | 68.4% | 68.4% |
| 49 | 266.60 | 8.27 | 44.13 | 11.03 | 449.73 | 13.95 | 74.44 | 18.61 | 68.7% | 68.7% | 68.7% | 68.7% |
| 50 | 267.19 | 9.03 | 51.22 | 12.80 | 450.10 | 15.22 | 86.28 | 21.57 | 68.5% | 68.5% | 68.5% | 68.5% |
| 51 | 272.50 | 10.36 | 55.24 | 13.81 | 459.02 | 17.44 | 93.06 | 23.26 | 68.5% | 68.5% | 68.5% | 68.5% |
| 52 | 271.34 | 11.51 | 57.99 | 14.50 | 454.21 | 19.28 | 97.08 | 24.27 | 67.4% | 67.4% | 67.4% | 67.4% |
| 53 | 277.67 | 13.05 | 62.33 | 15.58 | 464.82 | 21.85 | 104.34 | 26.09 | 67.4% | 67.4% | 67.4% | 67.4% |
| 54 | 284.49 | 14.70 | 66.85 | 16.71 | 476.23 | 24.61 | 111.91 | 27.98 | 67.4% | 67.4% | 67.4% | 67.4% |
| 55 | 291.74 | 16.44 | 71.55 | 17.89 | 488.37 | 27.52 | 119.78 | 29.94 | 67.4% | 67.4% | 67.4% | 67.4% |
| 56 | 299.40 | 18.26 | 76.43 | 19.11 | 501.20 | 30.57 | 127.95 | 31.99 | 67.4% | 67.4% | 67.4% | 67.4% |
| 57 | 307.41 | 20.17 | 81.45 | 20.36 | 514.59 | 33.76 | 136.35 | 34.09 | 67.4% | 67.4% | 67.4% | 67.4% |
| 58 | 316.61 | 22.34 | 86.87 | 21.72 | 530.00 | 37.40 | 145.43 | 36.36 | 67.4% | 67.4% | 67.4% | 67.4% |
| 59 | 327.87 | 24.94 | 92.98 | 23.24 | 548.84 | 41.75 | 155.64 | 38.91 | 67.4% | 67.4% | 67.4% | 67.4% |
| 60 | 341.09 | 27.96 | 99.67 | 24.92 | 570.98 | 46.80 | 166.84 | 41.71 | 67.4% | 67.4% | 67.4% | 67.4% |
| 61 | 356.18 | 31.38 | 106.90 | 26.72 | 596.23 | 52.53 | 178.94 | 44.74 | 67.4% | 67.4% | 67.4% | 67.4% |
| 62 | 373.07 | 35.18 | 114.63 | 28.66 | 624.51 | 58.89 | 191.88 | 47.97 | 67.4% | 67.4% | 67.4% | 67.4% |
| 63 | 391.67 | 39.34 | 122.85 | 30.71 | 655.64 | 65.85 | 205.65 | 51.41 | 67.4% | 67.4% | 67.4% | 67.4% |
| 64 | 415.60 | 44.24 | 132.71 | 33.18 | 697.21 | 74.21 | 222.64 | 55.66 | 67.8% | 67.8% | 67.8% | 67.8% |
| 65 | 436.52 | 48.99 | 141.49 | 35.37 | 731.87 | 82.13 | 237.22 | 59.30 | 67.7% | 67.7% | 67.7% | 67.7% |
| 66 | 473.33 | 55.74 | 155.35 | 38.84 | 799.18 | 94.11 | 262.30 | 65.57 | 68.8% | 68.8% | 68.8% | 68.8% |
| 67 | 509.59 | 62.68 | 168.98 | 42.24 | 864.97 | 106.39 | 286.82 | 71.71 | 69.7% | 69.7% | 69.7% | 69.7% |
| 68 | 553.34 | 71.27 | 184.56 | 46.14 | 944.14 | 121.61 | 314.91 | 78.73 | 70.6% | 70.6% | 70.6% | 70.6% |
| 69 | 595.66 | 80.61 | 198.82 | 49.70 | 1016.04 | 137.50 | 339.13 | 84.78 | 70.6% | 70.6% | 70.6% | 70.6% |
| 70 | 645.78 | 91.53 | 215.13 | 53.78 | 1101.35 | 156.10 | 366.89 | 91.72 | 70.5% | 70.5% | 70.5% | 70.5% |
| 71 | 712.47 | 105.05 | 236.64 | 59.16 | 1208.08 | 178.12 | 401.25 | 100.31 | 69.6% | 69.6% | 69.6% | 69.6% |
| 72 | 787.39 | 119.86 | 260.84 | 65.21 | 1309.69 | 199.36 | 433.87 | 108.47 | 66.3% | 66.3% | 66.3% | 66.3% |
| 73 | 870.35 | 135.88 | 287.99 | 72.00 | 1422.41 | 222.07 | 470.65 | 117.66 | 63.4% | 63.4% | 63.4% | 63.4% |
| 74 | 955.63 | 152.74 | 316.11 | 79.03 | 1539.66 | 246.08 | 509.30 | 127.32 | 61.1% | 61.1% | 61.1% | 61.1% |
| 75 | 1005.11 | 164.76 | 332.10 | 83.03 | 1644.84 | 269.63 | 543.47 | 135.87 | 63.6% | 63.6% | 63.6% | 63.6% |
| 76 | 1059.29 | 178.79 | 349.01 | 87.25 | 1799.63 | 303.74 | 592.93 | 148.23 | 69.9% | 69.9% | 69.9% | 69.9% |
| 77 | 1117.55 | 195.14 | 366.34 | 91.59 | 1878.70 | 328.05 | 615.86 | 153.96 | 68.1% | 68.1% | 68.1% | 68.1% |
| 78 | 1214.80 | 220.25 | 395.59 | 98.90 | 2033.53 | 368.69 | 662.21 | 165.55 | 67.4% | 67.4% | 67.4% | 67.4% |
| 79 | 1349.47 | 253.78 | 436.41 | 109.10 | 2258.97 | 424.81 | 730.53 | 182.63 | 67.4% | 67.4% | 67.4% | 67.4% |
| 80 | | 291.25 | | 120.46 | | 487.54 | | 201.64 | | 67.4% | | 67.4% |
| 81 | | 331.54 | | 132.79 | | 554.99 | | 222.28 | | 67.4% | | 67.4% |
| 82 | | 373.59 | | 145.91 | | 625.38 | | 244.24 | | 67.4% | | 67.4% |
| 83 | | 416.45 | | 159.75 | | 697.13 | | 267.41 | | 67.4% | | 67.4% |
| 84 | | 460.18 | | 174.38 | | 770.33 | | 291.91 | | 67.4% | | 67.4% |
| 85 | | 505.21 | | 189.84 | | 845.71 | | 317.79 | | 67.4% | | 67.4% |
| 86 | | 505.21 | | 189.84 | | 845.71 | | 317.79 | | 67.4% | | 67.4% |
| 87+ | | 505.21 | | 189.84 | | 845.71 | | 317.79 | | 67.4% | | 67.4% |

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85

Age 80+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-VA-91

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 3 Years; Elimination Period: 20 Days
### Indexed Inflation

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 267.65 | 9.51 | 46.51 | 11.63 | 353.67 | 12.57 | 61.46 | 15.36 | 32.1% | 32.1% | 32.1% | 32.1% |
| 30 | 267.65 | 9.51 | 46.51 | 11.63 | 370.27 | 13.16 | 64.34 | 16.09 | 38.3% | 38.3% | 38.3% | 38.3% |
| 31 | 267.65 | 9.51 | 46.51 | 11.63 | 380.49 | 13.53 | 66.12 | 16.53 | 42.2% | 42.2% | 42.2% | 42.2% |
| 32 | 267.65 | 9.51 | 46.51 | 11.63 | 397.08 | 14.12 | 69.00 | 17.25 | 48.4% | 48.4% | 48.4% | 48.4% |
| 33 | 267.65 | 9.51 | 46.51 | 11.63 | 409.85 | 14.57 | 71.22 | 17.81 | 53.1% | 53.1% | 53.1% | 53.1% |
| 34 | 267.65 | 9.51 | 46.51 | 11.63 | 423.53 | 15.06 | 73.60 | 18.40 | 58.2% | 58.2% | 58.2% | 58.2% |
| 35 | 267.65 | 9.51 | 46.51 | 11.63 | 440.11 | 15.65 | 76.48 | 19.12 | 64.4% | 64.4% | 64.4% | 64.4% |
| 36 | 267.65 | 9.51 | 46.51 | 11.63 | 448.04 | 15.93 | 77.86 | 19.46 | 67.4% | 67.4% | 67.4% | 67.4% |
| 37 | 267.65 | 9.51 | 46.51 | 11.63 | 448.04 | 15.93 | 77.86 | 19.46 | 67.4% | 67.4% | 67.4% | 67.4% |
| 38 | 267.65 | 9.51 | 46.51 | 11.63 | 448.04 | 15.93 | 77.86 | 19.46 | 67.4% | 67.4% | 67.4% | 67.4% |
| 39 | 267.65 | 9.51 | 46.51 | 11.63 | 448.04 | 15.93 | 77.86 | 19.46 | 67.4% | 67.4% | 67.4% | 67.4% |
| 40 | 267.65 | 9.51 | 46.51 | 11.63 | 448.04 | 15.93 | 77.86 | 19.46 | 67.4% | 67.4% | 67.4% | 67.4% |
| 41 | 267.65 | 9.51 | 46.51 | 11.63 | 448.04 | 15.93 | 77.86 | 19.46 | 67.4% | 67.4% | 67.4% | 67.4% |
| 42 | 267.65 | 9.51 | 46.51 | 11.63 | 448.04 | 15.93 | 77.86 | 19.46 | 67.4% | 67.4% | 67.4% | 67.4% |
| 43 | 267.65 | 9.51 | 46.51 | 11.63 | 448.04 | 15.93 | 77.86 | 19.46 | 67.4% | 67.4% | 67.4% | 67.4% |
| 44 | 267.65 | 9.51 | 46.51 | 11.63 | 448.04 | 15.93 | 77.86 | 19.46 | 67.4% | 67.4% | 67.4% | 67.4% |
| 45 | 277.70 | 12.67 | 67.62 | 16.90 | 464.86 | 21.20 | 113.19 | 28.30 | 67.4% | 67.4% | 67.4% | 67.4% |
| 46 | 281.66 | 12.85 | 68.58 | 17.15 | 473.11 | 21.58 | 115.20 | 28.80 | 68.0% | 68.0% | 68.0% | 68.0% |
| 47 | 297.05 | 13.55 | 72.33 | 18.08 | 505.59 | 23.06 | 123.11 | 30.78 | 70.2% | 70.2% | 70.2% | 70.2% |
| 48 | 299.05 | 13.64 | 72.82 | 18.20 | 509.85 | 23.26 | 124.15 | 31.04 | 70.5% | 70.5% | 70.5% | 70.5% |
| 49 | 314.74 | 14.36 | 76.64 | 19.16 | 543.76 | 24.80 | 132.41 | 33.10 | 72.8% | 72.8% | 72.8% | 72.8% |
| 50 | 314.17 | 15.54 | 87.60 | 21.90 | 540.47 | 26.73 | 150.71 | 37.68 | 72.0% | 72.0% | 72.0% | 72.0% |
| 51 | 319.70 | 17.58 | 93.16 | 23.29 | 548.39 | 30.16 | 159.80 | 39.95 | 71.5% | 71.5% | 71.5% | 71.5% |
| 52 | 325.08 | 19.72 | 98.65 | 24.66 | 551.70 | 33.47 | 167.43 | 41.86 | 69.7% | 69.7% | 69.7% | 69.7% |
| 53 | 318.18 | 21.14 | 100.25 | 25.06 | 536.54 | 35.64 | 169.05 | 42.26 | 68.6% | 68.6% | 68.6% | 68.6% |
| 54 | 323.82 | 23.36 | 105.59 | 26.40 | 543.95 | 39.24 | 177.37 | 44.34 | 68.0% | 68.0% | 68.0% | 68.0% |
| 55 | 330.36 | 25.71 | 111.19 | 27.80 | 553.01 | 43.03 | 186.13 | 46.53 | 67.4% | 67.4% | 67.4% | 67.4% |
| 56 | 346.48 | 28.88 | 120.05 | 30.01 | 581.81 | 48.50 | 201.59 | 50.40 | 67.9% | 67.9% | 67.9% | 67.9% |
| 57 | 363.11 | 32.21 | 129.28 | 32.32 | 611.50 | 54.25 | 217.71 | 54.43 | 68.4% | 68.4% | 68.4% | 68.4% |
| 58 | 390.41 | 36.83 | 142.40 | 35.60 | 663.02 | 62.55 | 241.83 | 60.46 | 69.8% | 69.8% | 69.8% | 69.8% |
| 59 | 405.85 | 40.81 | 151.01 | 37.75 | 688.12 | 69.20 | 256.03 | 64.01 | 69.6% | 69.6% | 69.6% | 69.6% |
| 60 | 431.81 | 46.22 | 163.29 | 40.82 | 734.26 | 78.59 | 277.67 | 69.42 | 70.0% | 70.0% | 70.0% | 70.0% |
| 61 | 457.38 | 51.97 | 175.11 | 43.78 | 778.30 | 88.43 | 297.98 | 74.49 | 70.2% | 70.2% | 70.2% | 70.2% |
| 62 | 482.83 | 58.00 | 186.62 | 46.65 | 820.85 | 98.61 | 317.27 | 79.32 | 70.0% | 70.0% | 70.0% | 70.0% |
| 63 | 508.29 | 64.26 | 197.75 | 49.44 | 862.33 | 109.02 | 335.49 | 83.87 | 69.7% | 69.7% | 69.7% | 69.7% |
| 64 | 534.01 | 70.73 | 208.60 | 52.15 | 903.31 | 119.64 | 352.86 | 88.22 | 69.2% | 69.2% | 69.2% | 69.2% |
| 65 | 570.24 | 78.77 | 223.15 | 55.79 | 965.52 | 133.37 | 377.84 | 94.46 | 69.3% | 69.3% | 69.3% | 69.3% |
| 66 | 624.10 | 89.53 | 244.31 | 61.08 | 1064.32 | 152.69 | 416.64 | 104.16 | 70.5% | 70.5% | 70.5% | 70.5% |
| 67 | 687.48 | 102.03 | 268.74 | 67.18 | 1183.12 | 175.58 | 462.48 | 115.62 | 72.1% | 72.1% | 72.1% | 72.1% |
| 68 | 750.50 | 115.44 | 291.10 | 72.77 | 1296.92 | 199.48 | 503.04 | 125.76 | 72.8% | 72.8% | 72.8% | 72.8% |
| 69 | 833.24 | 133.12 | 318.20 | 79.55 | 1446.61 | 231.11 | 552.45 | 138.11 | 73.6% | 73.6% | 73.6% | 73.6% |
| 70 | 916.18 | 151.53 | 343.36 | 85.84 | 1591.20 | 263.18 | 596.33 | 149.08 | 73.7% | 73.7% | 73.7% | 73.7% |
| 71 | 1019.16 | 173.53 | 374.90 | 93.73 | 1776.25 | 302.44 | 653.40 | 163.35 | 74.3% | 74.3% | 74.3% | 74.3% |
| 72 | 1132.29 | 197.18 | 409.75 | 102.44 | 1982.21 | 345.19 | 717.33 | 179.33 | 75.1% | 75.1% | 75.1% | 75.1% |
| 73 | 1241.76 | 219.89 | 443.18 | 110.79 | 2145.57 | 379.93 | 765.74 | 191.44 | 72.8% | 72.8% | 72.8% | 72.8% |
| 74 | 1314.22 | 236.25 | 462.85 | 115.71 | 2279.54 | 409.78 | 802.82 | 200.71 | 73.5% | 73.5% | 73.5% | 73.5% |
| 75 | 1395.30 | 255.14 | 484.60 | 121.15 | 2395.33 | 438.00 | 831.92 | 207.98 | 71.7% | 71.7% | 71.7% | 71.7% |
| 76 | 1484.27 | 277.25 | 507.55 | 126.89 | 2521.63 | 471.02 | 862.28 | 215.57 | 69.9% | 69.9% | 69.9% | 69.9% |
| 77 | 1580.15 | 303.01 | 530.93 | 132.73 | 2656.38 | 509.39 | 892.55 | 223.14 | 68.1% | 68.1% | 68.1% | 68.1% |
| 78 | 1734.24 | 342.86 | 571.60 | 142.90 | 2903.08 | 573.95 | 956.84 | 239.21 | 67.4% | 67.4% | 67.4% | 67.4% |
| 79 | 1946.19 | 396.63 | 629.32 | 157.33 | 3257.86 | 663.95 | 1053.46 | 263.37 | 67.4% | 67.4% | 67.4% | 67.4% |
| 80 | | 457.12 | | 173.46 | | 765.20 | | 290.36 | | 67.4% | | 67.4% |
| 81 | | 522.42 | | 191.02 | | 874.52 | | 319.75 | | 67.4% | | 67.4% |
| 82 | | 590.64 | | 209.75 | | 988.71 | | 351.12 | | 67.4% | | 67.4% |
| 83 | | 660.25 | | 229.59 | | 1105.24 | | 384.33 | | 67.4% | | 67.4% |
| 84 | | 731.43 | | 250.68 | | 1224.39 | | 419.63 | | 67.4% | | 67.4% |
| 85 | | 804.85 | | 273.03 | | 1347.30 | | 457.05 | | 67.4% | | 67.4% |
| 86 | | 804.85 | | 273.03 | | 1347.30 | | 457.05 | | 67.4% | | 67.4% |
| 87+ | | 804.85 | | 273.03 | | 1347.30 | | 457.05 | | 67.4% | | 67.4% |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-VA-91

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 3 Years; Elimination Period: 100 Days
### Indexed Inflation

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 259.75 | 7.60 | 32.32 | 8.08 | 343.24 | 10.05 | 42.70 | 10.68 | 32.1% | 32.1% | 32.1% | 32.1% |
| 30 | 259.75 | 7.60 | 32.32 | 8.08 | 359.34 | 10.52 | 44.71 | 11.18 | 38.3% | 38.3% | 38.3% | 38.3% |
| 31 | 259.75 | 7.60 | 32.32 | 8.08 | 369.26 | 10.81 | 45.94 | 11.49 | 42.2% | 42.2% | 42.2% | 42.2% |
| 32 | 259.75 | 7.60 | 32.32 | 8.08 | 385.37 | 11.28 | 47.95 | 11.99 | 48.4% | 48.4% | 48.4% | 48.4% |
| 33 | 259.75 | 7.60 | 32.32 | 8.08 | 397.76 | 11.65 | 49.49 | 12.37 | 53.1% | 53.1% | 53.1% | 53.1% |
| 34 | 259.75 | 7.60 | 32.32 | 8.08 | 411.03 | 12.03 | 51.14 | 12.78 | 58.2% | 58.2% | 58.2% | 58.2% |
| 35 | 259.75 | 7.60 | 32.32 | 8.08 | 427.13 | 12.51 | 53.14 | 13.29 | 64.4% | 64.4% | 64.4% | 64.4% |
| 36 | 259.75 | 7.60 | 32.32 | 8.08 | 434.82 | 12.73 | 54.10 | 13.52 | 67.4% | 67.4% | 67.4% | 67.4% |
| 37 | 259.75 | 7.60 | 32.32 | 8.08 | 434.82 | 12.73 | 54.10 | 13.52 | 67.4% | 67.4% | 67.4% | 67.4% |
| 38 | 259.75 | 7.60 | 32.32 | 8.08 | 434.82 | 12.73 | 54.10 | 13.52 | 67.4% | 67.4% | 67.4% | 67.4% |
| 39 | 259.75 | 7.60 | 32.32 | 8.08 | 434.82 | 12.73 | 54.10 | 13.52 | 67.4% | 67.4% | 67.4% | 67.4% |
| 40 | 259.75 | 7.60 | 32.32 | 8.08 | 434.82 | 12.73 | 54.10 | 13.52 | 67.4% | 67.4% | 67.4% | 67.4% |
| 41 | 259.75 | 7.60 | 32.32 | 8.08 | 434.82 | 12.73 | 54.10 | 13.52 | 67.4% | 67.4% | 67.4% | 67.4% |
| 42 | 259.75 | 7.60 | 32.32 | 8.08 | 434.82 | 12.73 | 54.10 | 13.52 | 67.4% | 67.4% | 67.4% | 67.4% |
| 43 | 259.75 | 7.60 | 32.32 | 8.08 | 434.82 | 12.73 | 54.10 | 13.52 | 67.4% | 67.4% | 67.4% | 67.4% |
| 44 | 259.75 | 7.60 | 32.32 | 8.08 | 434.82 | 12.73 | 54.10 | 13.52 | 67.4% | 67.4% | 67.4% | 67.4% |
| 45 | 266.99 | 10.09 | 47.19 | 11.80 | 446.93 | 16.89 | 78.99 | 19.75 | 67.4% | 67.4% | 67.4% | 67.4% |
| 46 | 270.80 | 10.23 | 47.86 | 11.97 | 454.86 | 17.19 | 80.40 | 20.10 | 68.0% | 68.0% | 68.0% | 68.0% |
| 47 | 285.60 | 10.79 | 50.48 | 12.62 | 486.09 | 18.37 | 85.92 | 21.48 | 70.2% | 70.2% | 70.2% | 70.2% |
| 48 | 287.51 | 10.87 | 50.82 | 12.70 | 490.18 | 18.53 | 86.64 | 21.66 | 70.5% | 70.5% | 70.5% | 70.5% |
| 49 | 302.60 | 11.44 | 53.48 | 13.37 | 522.79 | 19.76 | 92.40 | 23.10 | 72.8% | 72.8% | 72.8% | 72.8% |
| 50 | 300.97 | 12.36 | 61.44 | 15.36 | 517.77 | 21.27 | 105.70 | 26.43 | 72.0% | 72.0% | 72.0% | 72.0% |
| 51 | 304.93 | 14.03 | 65.54 | 16.39 | 523.06 | 24.07 | 112.43 | 28.11 | 71.5% | 71.5% | 71.5% | 71.5% |
| 52 | 308.71 | 15.79 | 69.60 | 17.40 | 523.92 | 26.80 | 118.12 | 29.53 | 69.7% | 69.7% | 69.7% | 69.7% |
| 53 | 300.83 | 16.97 | 70.90 | 17.73 | 507.28 | 28.61 | 119.56 | 29.89 | 68.6% | 68.6% | 68.6% | 68.6% |
| 54 | 304.83 | 18.80 | 74.87 | 18.72 | 512.04 | 31.58 | 125.77 | 31.44 | 68.0% | 68.0% | 68.0% | 68.0% |
| 55 | 309.64 | 20.72 | 79.01 | 19.75 | 518.33 | 34.69 | 132.26 | 33.06 | 67.4% | 67.4% | 67.4% | 67.4% |
| 56 | 323.43 | 23.33 | 85.53 | 21.38 | 543.10 | 39.17 | 143.62 | 35.91 | 67.9% | 67.9% | 67.9% | 67.9% |
| 57 | 337.61 | 26.08 | 92.30 | 23.08 | 568.56 | 43.91 | 155.44 | 38.86 | 68.4% | 68.4% | 68.4% | 68.4% |
| 58 | 361.48 | 29.87 | 101.90 | 25.47 | 613.90 | 50.73 | 173.05 | 43.26 | 69.8% | 69.8% | 69.8% | 69.8% |
| 59 | 374.00 | 33.13 | 108.38 | 27.10 | 634.13 | 56.18 | 183.77 | 45.94 | 69.6% | 69.6% | 69.6% | 69.6% |
| 60 | 395.93 | 37.58 | 117.53 | 29.38 | 673.24 | 63.91 | 199.85 | 49.96 | 70.0% | 70.0% | 70.0% | 70.0% |
| 61 | 417.21 | 42.30 | 126.47 | 31.62 | 709.95 | 71.99 | 215.20 | 53.80 | 70.2% | 70.2% | 70.2% | 70.2% |
| 62 | 438.17 | 47.26 | 135.21 | 33.80 | 744.93 | 80.34 | 229.87 | 57.47 | 70.0% | 70.0% | 70.0% | 70.0% |
| 63 | 458.99 | 52.41 | 143.77 | 35.94 | 778.68 | 88.91 | 243.90 | 60.98 | 69.7% | 69.7% | 69.7% | 69.7% |
| 64 | 479.93 | 57.73 | 152.14 | 38.03 | 811.82 | 97.65 | 257.35 | 64.34 | 69.2% | 69.2% | 69.2% | 69.2% |
| 65 | 510.19 | 64.35 | 163.24 | 40.81 | 863.85 | 108.95 | 276.40 | 69.10 | 69.3% | 69.3% | 69.3% | 69.3% |
| 66 | 556.07 | 73.19 | 179.21 | 44.80 | 948.30 | 124.81 | 305.62 | 76.41 | 70.5% | 70.5% | 70.5% | 70.5% |
| 67 | 610.21 | 83.46 | 197.72 | 49.43 | 1050.14 | 143.64 | 340.26 | 85.07 | 72.1% | 72.1% | 72.1% | 72.1% |
| 68 | 663.15 | 94.45 | 214.90 | 53.73 | 1145.97 | 163.22 | 371.36 | 92.84 | 72.8% | 72.8% | 72.8% | 72.8% |
| 69 | 732.20 | 108.88 | 235.86 | 58.97 | 1271.20 | 189.03 | 409.49 | 102.37 | 73.6% | 73.6% | 73.6% | 73.6% |
| 70 | 800.61 | 123.89 | 255.62 | 63.91 | 1390.48 | 215.17 | 443.96 | 110.99 | 73.7% | 73.7% | 73.7% | 73.7% |
| 71 | 886.09 | 141.81 | 280.30 | 70.08 | 1544.33 | 247.15 | 488.53 | 122.13 | 74.3% | 74.3% | 74.3% | 74.3% |
| 72 | 980.26 | 161.10 | 307.57 | 76.89 | 1716.07 | 282.03 | 538.44 | 134.61 | 75.1% | 75.1% | 75.1% | 75.1% |
| 73 | 1070.46 | 179.50 | 333.88 | 83.47 | 1849.58 | 310.14 | 576.90 | 144.22 | 72.8% | 72.8% | 72.8% | 72.8% |
| 74 | 1127.54 | 192.50 | 349.96 | 87.49 | 1955.74 | 333.90 | 607.01 | 151.75 | 73.5% | 73.5% | 73.5% | 73.5% |
| 75 | 1191.50 | 207.59 | 367.75 | 91.94 | 2045.46 | 356.37 | 631.32 | 157.83 | 71.7% | 71.7% | 71.7% | 71.7% |
| 76 | 1262.10 | 225.46 | 386.64 | 96.66 | 2144.19 | 383.03 | 656.86 | 164.22 | 69.9% | 69.9% | 69.9% | 69.9% |
| 77 | 1338.90 | 246.58 | 406.04 | 101.51 | 2250.82 | 414.53 | 682.60 | 170.65 | 68.1% | 68.1% | 68.1% | 68.1% |
| 78 | 1463.84 | 279.01 | 438.80 | 109.70 | 2450.42 | 467.05 | 734.54 | 183.64 | 67.4% | 67.4% | 67.4% | 67.4% |
| 79 | 1635.03 | 322.14 | 484.72 | 121.18 | 2737.00 | 539.25 | 811.42 | 202.85 | 67.4% | 67.4% | 67.4% | 67.4% |
| 80 | | 370.23 | | 133.96 | | 619.76 | | 224.25 | | 67.4% | | 67.4% |
| 81 | | 421.85 | | 147.86 | | 706.17 | | 247.51 | | 67.4% | | 67.4% |
| 82 | | 475.54 | | 162.66 | | 796.04 | | 272.29 | | 67.4% | | 67.4% |
| 83 | | 530.08 | | 178.28 | | 887.34 | | 298.44 | | 67.4% | | 67.4% |
| 84 | | 585.59 | | 194.79 | | 980.26 | | 326.07 | | 67.4% | | 67.4% |
| 85 | | 642.57 | | 212.21 | | 1075.65 | | 355.24 | | 67.4% | | 67.4% |
| 86 | | 642.57 | | 212.21 | | 1075.65 | | 355.24 | | 67.4% | | 67.4% |
| 87+ | | 642.57 | | 212.21 | | 1075.65 | | 355.24 | | 67.4% | | 67.4% |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-VA-91

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 5 Years; Elimination Period: 20 Days
### Indexed Inflation

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 277.78 | 11.97 | 48.73 | 12.18 | 425.23 | 18.32 | 74.59 | 18.65 | 53.1% | 53.1% | 53.1% | 53.1% |
| 30 | 277.78 | 11.97 | 48.73 | 12.18 | 464.99 | 20.03 | 81.57 | 20.39 | 67.4% | 67.4% | 67.4% | 67.4% |
| 31 | 277.78 | 11.97 | 48.73 | 12.18 | 464.99 | 20.03 | 81.57 | 20.39 | 67.4% | 67.4% | 67.4% | 67.4% |
| 32 | 277.78 | 11.97 | 48.73 | 12.18 | 464.99 | 20.03 | 81.57 | 20.39 | 67.4% | 67.4% | 67.4% | 67.4% |
| 33 | 277.78 | 11.97 | 48.73 | 12.18 | 464.99 | 20.03 | 81.57 | 20.39 | 67.4% | 67.4% | 67.4% | 67.4% |
| 34 | 277.78 | 11.97 | 48.73 | 12.18 | 464.99 | 20.03 | 81.57 | 20.39 | 67.4% | 67.4% | 67.4% | 67.4% |
| 35 | 277.78 | 11.97 | 48.73 | 12.18 | 464.99 | 20.03 | 81.57 | 20.39 | 67.4% | 67.4% | 67.4% | 67.4% |
| 36 | 277.78 | 11.97 | 48.73 | 12.18 | 464.99 | 20.03 | 81.57 | 20.39 | 67.4% | 67.4% | 67.4% | 67.4% |
| 37 | 277.78 | 11.97 | 48.73 | 12.18 | 464.99 | 20.03 | 81.57 | 20.39 | 67.4% | 67.4% | 67.4% | 67.4% |
| 38 | 277.78 | 11.97 | 48.73 | 12.18 | 464.99 | 20.03 | 81.57 | 20.39 | 67.4% | 67.4% | 67.4% | 67.4% |
| 39 | 284.17 | 12.24 | 49.85 | 12.46 | 478.33 | 20.61 | 83.90 | 20.98 | 68.3% | 68.3% | 68.3% | 68.3% |
| 40 | 299.96 | 12.92 | 52.62 | 13.15 | 511.76 | 22.05 | 89.77 | 22.44 | 70.6% | 70.6% | 70.6% | 70.6% |
| 41 | 317.65 | 13.68 | 55.72 | 13.93 | 550.08 | 23.70 | 96.49 | 24.12 | 73.2% | 73.2% | 73.2% | 73.2% |
| 42 | 335.54 | 14.46 | 58.86 | 14.71 | 589.77 | 25.41 | 103.45 | 25.86 | 75.8% | 75.8% | 75.8% | 75.8% |
| 43 | 344.78 | 14.85 | 60.48 | 15.12 | 610.62 | 26.31 | 107.11 | 26.78 | 77.1% | 77.1% | 77.1% | 77.1% |
| 44 | 344.78 | 14.85 | 60.48 | 15.12 | 610.62 | 26.31 | 107.11 | 26.78 | 77.1% | 77.1% | 77.1% | 77.1% |
| 45 | 348.17 | 19.05 | 84.48 | 21.12 | 610.16 | 33.39 | 148.05 | 37.01 | 75.2% | 75.2% | 75.2% | 75.2% |
| 46 | 364.86 | 19.97 | 88.53 | 22.13 | 647.82 | 35.45 | 157.19 | 39.30 | 77.6% | 77.6% | 77.6% | 77.6% |
| 47 | 381.74 | 20.89 | 92.63 | 23.16 | 686.70 | 37.58 | 166.63 | 41.66 | 79.9% | 79.9% | 79.9% | 79.9% |
| 48 | 387.50 | 21.21 | 94.03 | 23.51 | 700.15 | 38.32 | 169.89 | 42.47 | 80.7% | 80.7% | 80.7% | 80.7% |
| 49 | 387.50 | 21.21 | 94.03 | 23.51 | 700.15 | 38.32 | 169.89 | 42.47 | 80.7% | 80.7% | 80.7% | 80.7% |
| 50 | 394.72 | 23.31 | 109.18 | 27.29 | 713.18 | 42.12 | 197.26 | 49.32 | 80.7% | 80.7% | 80.7% | 80.7% |
| 51 | 408.56 | 26.69 | 117.41 | 29.35 | 738.19 | 48.23 | 212.15 | 53.04 | 80.7% | 80.7% | 80.7% | 80.7% |
| 52 | 423.82 | 30.39 | 126.13 | 31.53 | 765.76 | 54.91 | 227.90 | 56.97 | 80.7% | 80.7% | 80.7% | 80.7% |
| 53 | 440.33 | 34.37 | 135.21 | 33.80 | 795.60 | 62.11 | 244.30 | 61.07 | 80.7% | 80.7% | 80.7% | 80.7% |
| 54 | 458.02 | 38.63 | 144.71 | 36.18 | 827.57 | 69.79 | 261.46 | 65.37 | 80.7% | 80.7% | 80.7% | 80.7% |
| 55 | 476.75 | 43.14 | 154.57 | 38.64 | 861.40 | 77.94 | 279.28 | 69.82 | 80.7% | 80.7% | 80.7% | 80.7% |
| 56 | 496.41 | 47.86 | 164.73 | 41.18 | 896.92 | 86.47 | 297.63 | 74.41 | 80.7% | 80.7% | 80.7% | 80.7% |
| 57 | 516.88 | 52.77 | 175.31 | 43.83 | 933.91 | 95.35 | 316.75 | 79.19 | 80.7% | 80.7% | 80.7% | 80.7% |
| 58 | 540.34 | 58.36 | 186.67 | 46.67 | 976.30 | 105.45 | 337.28 | 84.32 | 80.7% | 80.7% | 80.7% | 80.7% |
| 59 | 568.89 | 65.08 | 199.30 | 49.82 | 1027.87 | 117.59 | 360.09 | 90.02 | 80.7% | 80.7% | 80.7% | 80.7% |
| 60 | 602.30 | 72.88 | 213.07 | 53.27 | 1088.24 | 131.68 | 384.97 | 96.24 | 80.7% | 80.7% | 80.7% | 80.7% |
| 61 | 640.35 | 81.72 | 227.85 | 56.96 | 1157.00 | 147.65 | 411.69 | 102.92 | 80.7% | 80.7% | 80.7% | 80.7% |
| 62 | 682.80 | 91.53 | 243.73 | 60.93 | 1233.69 | 165.38 | 440.37 | 110.09 | 80.7% | 80.7% | 80.7% | 80.7% |
| 63 | 729.42 | 102.29 | 260.44 | 65.11 | 1317.93 | 184.83 | 470.57 | 117.64 | 80.7% | 80.7% | 80.7% | 80.7% |
| 64 | 780.01 | 113.93 | 277.99 | 69.50 | 1409.34 | 205.85 | 502.29 | 125.57 | 80.7% | 80.7% | 80.7% | 80.7% |
| 65 | 834.30 | 126.39 | 296.27 | 74.07 | 1507.43 | 228.36 | 535.31 | 133.83 | 80.7% | 80.7% | 80.7% | 80.7% |
| 66 | 892.09 | 139.64 | 315.21 | 78.80 | 1611.84 | 252.31 | 569.52 | 142.38 | 80.7% | 80.7% | 80.7% | 80.7% |
| 67 | 953.14 | 153.62 | 334.75 | 83.69 | 1722.15 | 277.57 | 604.83 | 151.21 | 80.7% | 80.7% | 80.7% | 80.7% |
| 68 | 1029.65 | 171.10 | 356.99 | 89.25 | 1860.38 | 309.15 | 645.02 | 161.25 | 80.7% | 80.7% | 80.7% | 80.7% |
| 69 | 1129.84 | 193.87 | 383.45 | 95.86 | 2041.40 | 350.29 | 692.82 | 173.20 | 80.7% | 80.7% | 80.7% | 80.7% |
| 70 | 1245.02 | 219.90 | 412.32 | 103.08 | 2248.18 | 397.08 | 744.55 | 186.14 | 80.6% | 80.6% | 80.6% | 80.6% |
| 71 | 1327.94 | 240.18 | 429.55 | 107.39 | 2374.27 | 429.42 | 768.01 | 192.00 | 78.8% | 78.8% | 78.8% | 78.8% |
| 72 | 1407.03 | 259.11 | 445.87 | 111.47 | 2490.63 | 458.66 | 789.25 | 197.31 | 77.0% | 77.0% | 77.0% | 77.0% |
| 73 | 1487.24 | 277.18 | 463.27 | 115.82 | 2606.13 | 485.71 | 811.79 | 202.95 | 75.2% | 75.2% | 75.2% | 75.2% |
| 74 | 1578.32 | 297.12 | 483.76 | 120.94 | 2737.62 | 515.35 | 839.08 | 209.77 | 73.5% | 73.5% | 73.5% | 73.5% |
| 75 | 1680.86 | 320.44 | 506.55 | 126.64 | 2885.55 | 550.10 | 869.60 | 217.40 | 71.7% | 71.7% | 71.7% | 71.7% |
| 76 | 1794.98 | 348.38 | 530.74 | 132.68 | 3049.50 | 591.87 | 901.67 | 225.42 | 69.9% | 69.9% | 69.9% | 69.9% |
| 77 | 1920.34 | 381.86 | 555.54 | 138.89 | 3228.27 | 641.94 | 933.92 | 233.48 | 68.1% | 68.1% | 68.1% | 68.1% |
| 78 | 2118.68 | 433.55 | 598.72 | 149.68 | 3546.62 | 725.75 | 1002.24 | 250.56 | 67.4% | 67.4% | 67.4% | 67.4% |
| 79 | 2388.47 | 502.59 | 659.97 | 164.99 | 3998.23 | 841.32 | 1104.76 | 276.19 | 67.4% | 67.4% | 67.4% | 67.4% |
| 80 | | 579.84 | | 182.13 | | 970.63 | | 304.89 | | 67.4% | | 67.4% |
| 81 | | 662.80 | | 200.81 | | 1109.51 | | 336.15 | | 67.4% | | 67.4% |
| 82 | | 748.99 | | 220.71 | | 1253.78 | | 369.47 | | 67.4% | | 67.4% |
| 83 | | 836.40 | | 241.75 | | 1400.12 | | 404.69 | | 67.4% | | 67.4% |
| 84 | | 925.28 | | 264.05 | | 1548.89 | | 442.01 | | 67.4% | | 67.4% |
| 85 | | 1016.48 | | 287.64 | | 1701.56 | | 481.50 | | 67.4% | | 67.4% |
| 86 | | 1016.48 | | 287.64 | | 1701.56 | | 481.50 | | 67.4% | | 67.4% |
| 87+ | | 1016.48 | | 287.64 | | 1701.56 | | 481.50 | | 67.4% | | 67.4% |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-VA-91

### Standard rates per unit of Maximum Daily Benefit*

### Benefit Period: 5 Years; Elimination Period: 100 Days

### Indexed Inflation

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 268.70 | 9.76 | 34.40 | 8.60 | 411.34 | 14.95 | 52.66 | 13.16 | 53.1% | 53.1% | 53.1% | 53.1% |
| 30 | 268.70 | 9.76 | 34.40 | 8.60 | 449.80 | 16.34 | 57.58 | 14.39 | 67.4% | 67.4% | 67.4% | 67.4% |
| 31 | 268.70 | 9.76 | 34.40 | 8.60 | 449.80 | 16.34 | 57.58 | 14.39 | 67.4% | 67.4% | 67.4% | 67.4% |
| 32 | 268.70 | 9.76 | 34.40 | 8.60 | 449.80 | 16.34 | 57.58 | 14.39 | 67.4% | 67.4% | 67.4% | 67.4% |
| 33 | 268.70 | 9.76 | 34.40 | 8.60 | 449.80 | 16.34 | 57.58 | 14.39 | 67.4% | 67.4% | 67.4% | 67.4% |
| 34 | 268.70 | 9.76 | 34.40 | 8.60 | 449.80 | 16.34 | 57.58 | 14.39 | 67.4% | 67.4% | 67.4% | 67.4% |
| 35 | 268.70 | 9.76 | 34.40 | 8.60 | 449.80 | 16.34 | 57.58 | 14.39 | 67.4% | 67.4% | 67.4% | 67.4% |
| 36 | 268.70 | 9.76 | 34.40 | 8.60 | 449.80 | 16.34 | 57.58 | 14.39 | 67.4% | 67.4% | 67.4% | 67.4% |
| 37 | 268.70 | 9.76 | 34.40 | 8.60 | 449.80 | 16.34 | 57.58 | 14.39 | 67.4% | 67.4% | 67.4% | 67.4% |
| 38 | 268.70 | 9.76 | 34.40 | 8.60 | 449.80 | 16.34 | 57.58 | 14.39 | 67.4% | 67.4% | 67.4% | 67.4% |
| 39 | 274.89 | 9.99 | 35.19 | 8.80 | 462.70 | 16.81 | 59.23 | 14.81 | 68.3% | 68.3% | 68.3% | 68.3% |
| 40 | 290.16 | 10.54 | 37.14 | 9.29 | 495.04 | 17.99 | 63.37 | 15.84 | 70.6% | 70.6% | 70.6% | 70.6% |
| 41 | 307.27 | 11.16 | 39.33 | 9.83 | 532.12 | 19.33 | 68.12 | 17.03 | 73.2% | 73.2% | 73.2% | 73.2% |
| 42 | 324.58 | 11.79 | 41.55 | 10.39 | 570.50 | 20.73 | 73.03 | 18.26 | 75.8% | 75.8% | 75.8% | 75.8% |
| 43 | 333.52 | 12.12 | 42.69 | 10.67 | 590.67 | 21.46 | 75.61 | 18.90 | 77.1% | 77.1% | 77.1% | 77.1% |
| 44 | 333.52 | 12.12 | 42.69 | 10.67 | 590.67 | 21.46 | 75.61 | 18.90 | 77.1% | 77.1% | 77.1% | 77.1% |
| 45 | 333.52 | 15.52 | 59.85 | 14.96 | 584.48 | 27.19 | 104.89 | 26.22 | 75.2% | 75.2% | 75.2% | 75.2% |
| 46 | 349.51 | 16.26 | 62.72 | 15.68 | 620.56 | 28.87 | 111.36 | 27.84 | 77.6% | 77.6% | 77.6% | 77.6% |
| 47 | 365.68 | 17.01 | 65.62 | 16.41 | 657.80 | 30.60 | 118.05 | 29.51 | 79.9% | 79.9% | 79.9% | 79.9% |
| 48 | 371.20 | 17.27 | 66.61 | 16.65 | 670.68 | 31.20 | 120.36 | 30.09 | 80.7% | 80.7% | 80.7% | 80.7% |
| 49 | 371.20 | 17.27 | 66.61 | 16.65 | 670.68 | 31.20 | 120.36 | 30.09 | 80.7% | 80.7% | 80.7% | 80.7% |
| 50 | 376.71 | 18.98 | 77.74 | 19.43 | 680.65 | 34.30 | 140.45 | 35.11 | 80.7% | 80.7% | 80.7% | 80.7% |
| 51 | 388.15 | 21.78 | 83.87 | 20.97 | 701.32 | 39.35 | 151.53 | 37.88 | 80.7% | 80.7% | 80.7% | 80.7% |
| 52 | 400.77 | 24.84 | 90.30 | 22.58 | 724.13 | 44.89 | 163.16 | 40.79 | 80.7% | 80.7% | 80.7% | 80.7% |
| 53 | 414.50 | 28.17 | 97.09 | 24.27 | 748.92 | 50.89 | 175.43 | 43.86 | 80.7% | 80.7% | 80.7% | 80.7% |
| 54 | 429.23 | 31.71 | 104.13 | 26.03 | 775.53 | 57.30 | 188.14 | 47.03 | 80.7% | 80.7% | 80.7% | 80.7% |
| 55 | 444.87 | 35.46 | 111.52 | 27.88 | 803.80 | 64.06 | 201.50 | 50.38 | 80.7% | 80.7% | 80.7% | 80.7% |
| 56 | 461.32 | 39.41 | 119.16 | 29.79 | 833.51 | 71.20 | 215.30 | 53.82 | 80.7% | 80.7% | 80.7% | 80.7% |
| 57 | 478.47 | 43.51 | 127.09 | 31.77 | 864.50 | 78.62 | 229.63 | 57.41 | 80.7% | 80.7% | 80.7% | 80.7% |
| 58 | 498.12 | 48.17 | 135.69 | 33.92 | 900.02 | 87.04 | 245.17 | 61.29 | 80.7% | 80.7% | 80.7% | 80.7% |
| 59 | 522.01 | 53.78 | 145.25 | 36.31 | 943.17 | 97.17 | 262.44 | 65.61 | 80.7% | 80.7% | 80.7% | 80.7% |
| 60 | 549.96 | 60.27 | 155.77 | 38.94 | 993.68 | 108.90 | 281.45 | 70.36 | 80.7% | 80.7% | 80.7% | 80.7% |
| 61 | 581.80 | 67.62 | 167.19 | 41.80 | 1051.20 | 122.18 | 302.09 | 75.52 | 80.7% | 80.7% | 80.7% | 80.7% |
| 62 | 617.34 | 75.80 | 179.40 | 44.85 | 1115.42 | 136.95 | 324.14 | 81.03 | 80.7% | 80.7% | 80.7% | 80.7% |
| 63 | 656.42 | 84.74 | 192.38 | 48.10 | 1186.03 | 153.11 | 347.60 | 86.90 | 80.7% | 80.7% | 80.7% | 80.7% |
| 64 | 698.86 | 94.42 | 206.03 | 51.51 | 1262.72 | 170.60 | 372.26 | 93.07 | 80.7% | 80.7% | 80.7% | 80.7% |
| 65 | 744.48 | 104.82 | 220.28 | 55.07 | 1345.14 | 189.39 | 398.00 | 99.50 | 80.7% | 80.7% | 80.7% | 80.7% |
| 66 | 793.10 | 115.87 | 235.13 | 58.78 | 1432.99 | 209.35 | 424.84 | 106.21 | 80.7% | 80.7% | 80.7% | 80.7% |
| 67 | 844.57 | 127.54 | 250.40 | 62.60 | 1525.97 | 230.45 | 452.43 | 113.11 | 80.7% | 80.7% | 80.7% | 80.7% |
| 68 | 908.65 | 142.06 | 267.95 | 66.99 | 1641.77 | 256.68 | 484.14 | 121.04 | 80.7% | 80.7% | 80.7% | 80.7% |
| 69 | 992.03 | 160.85 | 289.06 | 72.26 | 1792.41 | 290.63 | 522.27 | 130.57 | 80.7% | 80.7% | 80.7% | 80.7% |
| 70 | 1087.58 | 182.28 | 312.36 | 78.09 | 1963.89 | 329.15 | 564.04 | 141.01 | 80.6% | 80.6% | 80.6% | 80.6% |
| 71 | 1154.71 | 198.94 | 326.89 | 81.72 | 2064.55 | 355.69 | 584.46 | 146.11 | 78.8% | 78.8% | 78.8% | 78.8% |
| 72 | 1218.94 | 214.54 | 340.76 | 85.19 | 2157.68 | 379.76 | 603.19 | 150.80 | 77.0% | 77.0% | 77.0% | 77.0% |
| 73 | 1283.30 | 229.12 | 355.48 | 88.87 | 2248.75 | 401.50 | 622.92 | 155.73 | 75.2% | 75.2% | 75.2% | 75.2% |
| 74 | 1355.42 | 244.87 | 372.68 | 93.17 | 2351.00 | 424.73 | 646.43 | 161.61 | 73.5% | 73.5% | 73.5% | 73.5% |
| 75 | 1436.73 | 263.45 | 391.80 | 97.95 | 2466.44 | 452.27 | 672.61 | 168.15 | 71.7% | 71.7% | 71.7% | 71.7% |
| 76 | 1528.15 | 286.19 | 412.27 | 103.07 | 2596.18 | 486.21 | 700.41 | 175.10 | 69.9% | 69.9% | 69.9% | 69.9% |
| 77 | 1630.09 | 314.15 | 433.46 | 108.36 | 2740.34 | 528.11 | 728.68 | 182.17 | 68.1% | 68.1% | 68.1% | 68.1% |
| 78 | 1792.25 | 356.79 | 469.09 | 117.27 | 3000.17 | 597.25 | 785.24 | 196.31 | 67.4% | 67.4% | 67.4% | 67.4% |
| 79 | 2010.54 | 412.45 | 518.94 | 129.74 | 3365.59 | 690.43 | 868.69 | 217.17 | 67.4% | 67.4% | 67.4% | 67.4% |
| 80 | | 473.85 | | 143.62 | | 793.22 | | 240.42 | | 67.4% | | 67.4% |
| 81 | | 539.20 | | 158.71 | | 902.61 | | 265.67 | | 67.4% | | 67.4% |
| 82 | | 606.64 | | 174.75 | | 1015.50 | | 292.53 | | 67.4% | | 67.4% |
| 83 | | 674.67 | | 191.65 | | 1129.37 | | 320.81 | | 67.4% | | 67.4% |
| 84 | | 743.39 | | 209.45 | | 1244.42 | | 350.61 | | 67.4% | | 67.4% |
| 85 | | 813.46 | | 228.20 | | 1361.72 | | 382.01 | | 67.4% | | 67.4% |
| 86 | | 813.46 | | 228.20 | | 1361.72 | | 382.01 | | 67.4% | | 67.4% |
| 87+ | | 813.46 | | 228.20 | | 1361.72 | | 382.01 | | 67.4% | | 67.4% |

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85

Age 80+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-VA-91

### Standard rates per unit of Maximum Daily Benefit*

### Benefit Period: Lifetime; Elimination Period: 20 Days

### Indexed Inflation

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 300.73 | 17.50 | 50.04 | 12.51 | 497.64 | 28.97 | 82.80 | 20.70 | 65.5% | 65.5% | 65.5% | 65.5% |
| 30 | 300.73 | 17.50 | 50.04 | 12.51 | 503.41 | 29.30 | 83.76 | 20.94 | 67.4% | 67.4% | 67.4% | 67.4% |
| 31 | 300.73 | 17.50 | 50.04 | 12.51 | 503.41 | 29.30 | 83.76 | 20.94 | 67.4% | 67.4% | 67.4% | 67.4% |
| 32 | 300.73 | 17.50 | 50.04 | 12.51 | 503.41 | 29.30 | 83.76 | 20.94 | 67.4% | 67.4% | 67.4% | 67.4% |
| 33 | 300.73 | 17.50 | 50.04 | 12.51 | 503.41 | 29.30 | 83.76 | 20.94 | 67.4% | 67.4% | 67.4% | 67.4% |
| 34 | 300.73 | 17.50 | 50.04 | 12.51 | 503.41 | 29.30 | 83.76 | 20.94 | 67.4% | 67.4% | 67.4% | 67.4% |
| 35 | 300.73 | 17.50 | 50.04 | 12.51 | 503.41 | 29.30 | 83.76 | 20.94 | 67.4% | 67.4% | 67.4% | 67.4% |
| 36 | 300.73 | 17.50 | 50.04 | 12.51 | 503.41 | 29.30 | 83.76 | 20.94 | 67.4% | 67.4% | 67.4% | 67.4% |
| 37 | 305.11 | 17.76 | 50.77 | 12.69 | 512.54 | 29.83 | 85.28 | 21.32 | 68.0% | 68.0% | 68.0% | 68.0% |
| 38 | 305.11 | 17.76 | 50.77 | 12.69 | 512.54 | 29.83 | 85.28 | 21.32 | 68.0% | 68.0% | 68.0% | 68.0% |
| 39 | 322.06 | 18.75 | 53.59 | 13.40 | 548.32 | 31.91 | 91.23 | 22.81 | 70.3% | 70.3% | 70.3% | 70.3% |
| 40 | 339.02 | 19.73 | 56.41 | 14.10 | 584.87 | 34.04 | 97.31 | 24.33 | 72.5% | 72.5% | 72.5% | 72.5% |
| 41 | 356.89 | 20.77 | 59.38 | 14.85 | 624.26 | 36.33 | 103.87 | 25.97 | 74.9% | 74.9% | 74.9% | 74.9% |
| 42 | 374.86 | 21.82 | 62.37 | 15.59 | 664.70 | 38.69 | 110.60 | 27.65 | 77.3% | 77.3% | 77.3% | 77.3% |
| 43 | 380.37 | 22.14 | 63.29 | 15.82 | 677.28 | 39.42 | 112.69 | 28.17 | 78.1% | 78.1% | 78.1% | 78.1% |
| 44 | 380.37 | 22.14 | 63.29 | 15.82 | 677.28 | 39.42 | 112.69 | 28.17 | 78.1% | 78.1% | 78.1% | 78.1% |
| 45 | 384.49 | 27.98 | 86.07 | 21.52 | 673.17 | 48.98 | 150.69 | 37.67 | 75.1% | 75.1% | 75.1% | 75.1% |
| 46 | 400.92 | 29.17 | 89.75 | 22.44 | 710.13 | 51.67 | 158.97 | 39.74 | 77.1% | 77.1% | 77.1% | 77.1% |
| 47 | 417.42 | 30.37 | 93.44 | 23.36 | 747.95 | 54.42 | 167.43 | 41.86 | 79.2% | 79.2% | 79.2% | 79.2% |
| 48 | 429.44 | 31.25 | 96.13 | 24.03 | 775.91 | 56.46 | 173.69 | 43.42 | 80.7% | 80.7% | 80.7% | 80.7% |
| 49 | 429.44 | 31.25 | 96.13 | 24.03 | 775.91 | 56.46 | 173.69 | 43.42 | 80.7% | 80.7% | 80.7% | 80.7% |
| 50 | 441.22 | 34.43 | 111.58 | 27.90 | 797.20 | 62.22 | 201.61 | 50.40 | 80.7% | 80.7% | 80.7% | 80.7% |
| 51 | 460.70 | 39.15 | 120.00 | 30.00 | 832.40 | 70.74 | 216.82 | 54.20 | 80.7% | 80.7% | 80.7% | 80.7% |
| 52 | 482.06 | 44.29 | 128.84 | 32.21 | 870.99 | 80.03 | 232.78 | 58.20 | 80.7% | 80.7% | 80.7% | 80.7% |
| 53 | 505.14 | 49.85 | 138.16 | 34.54 | 912.70 | 90.08 | 249.62 | 62.41 | 80.7% | 80.7% | 80.7% | 80.7% |
| 54 | 529.60 | 55.77 | 147.77 | 36.94 | 956.78 | 100.75 | 266.97 | 66.74 | 80.7% | 80.7% | 80.7% | 80.7% |
| 55 | 546.44 | 61.01 | 155.23 | 38.81 | 982.31 | 109.68 | 279.06 | 69.76 | 79.8% | 79.8% | 79.8% | 79.8% |
| 56 | 576.29 | 67.84 | 166.35 | 41.59 | 1037.50 | 122.13 | 299.48 | 74.87 | 80.0% | 80.0% | 80.0% | 80.0% |
| 57 | 605.81 | 74.80 | 177.42 | 44.36 | 1091.35 | 134.75 | 319.62 | 79.90 | 80.1% | 80.1% | 80.1% | 80.1% |
| 58 | 634.87 | 82.09 | 188.05 | 47.01 | 1142.05 | 147.67 | 338.29 | 84.57 | 79.9% | 79.9% | 79.9% | 79.9% |
| 59 | 676.02 | 91.55 | 201.60 | 50.40 | 1217.53 | 164.89 | 363.08 | 90.77 | 80.1% | 80.1% | 80.1% | 80.1% |
| 60 | 716.83 | 101.52 | 214.37 | 53.59 | 1288.91 | 182.55 | 385.46 | 96.36 | 79.8% | 79.8% | 79.8% | 79.8% |
| 61 | 758.50 | 112.02 | 226.69 | 56.67 | 1359.23 | 200.73 | 406.23 | 101.56 | 79.2% | 79.2% | 79.2% | 79.2% |
| 62 | 812.59 | 124.74 | 241.99 | 60.50 | 1455.42 | 223.43 | 433.42 | 108.36 | 79.1% | 79.1% | 79.1% | 79.1% |
| 63 | 854.73 | 135.90 | 253.16 | 63.29 | 1521.41 | 241.90 | 450.62 | 112.65 | 78.0% | 78.0% | 78.0% | 78.0% |
| 64 | 921.48 | 151.24 | 270.91 | 67.73 | 1641.39 | 269.40 | 482.55 | 120.64 | 78.1% | 78.1% | 78.1% | 78.1% |
| 65 | 976.57 | 164.90 | 284.61 | 71.15 | 1732.36 | 292.53 | 504.88 | 126.22 | 77.4% | 77.4% | 77.4% | 77.4% |
| 66 | 1051.92 | 182.19 | 303.52 | 75.88 | 1867.30 | 323.41 | 538.79 | 134.70 | 77.5% | 77.5% | 77.5% | 77.5% |
| 67 | 1138.82 | 201.78 | 325.14 | 81.28 | 2026.51 | 359.06 | 578.58 | 144.64 | 77.9% | 77.9% | 77.9% | 77.9% |
| 68 | 1238.04 | 224.52 | 347.57 | 86.89 | 2204.56 | 399.81 | 618.92 | 154.73 | 78.1% | 78.1% | 78.1% | 78.1% |
| 69 | 1338.66 | 248.59 | 366.72 | 91.68 | 2371.70 | 440.44 | 649.72 | 162.43 | 77.2% | 77.2% | 77.2% | 77.2% |
| 70 | 1452.37 | 275.44 | 387.31 | 96.83 | 2558.86 | 485.28 | 682.39 | 170.60 | 76.2% | 76.2% | 76.2% | 76.2% |
| 71 | 1590.36 | 306.72 | 413.33 | 103.33 | 2794.73 | 539.00 | 726.34 | 181.58 | 75.7% | 75.7% | 75.7% | 75.7% |
| 72 | 1740.95 | 339.91 | 442.34 | 110.58 | 3056.11 | 596.68 | 776.49 | 194.12 | 75.5% | 75.5% | 75.5% | 75.5% |
| 73 | 1897.06 | 372.79 | 473.15 | 118.29 | 3258.22 | 640.27 | 812.64 | 203.16 | 71.8% | 71.8% | 71.8% | 71.8% |
| 74 | 2012.32 | 397.12 | 493.64 | 123.41 | 3434.55 | 677.80 | 842.52 | 210.63 | 70.7% | 70.7% | 70.7% | 70.7% |
| 75 | 2141.63 | 425.75 | 516.60 | 129.15 | 3634.73 | 722.58 | 876.76 | 219.19 | 69.7% | 69.7% | 69.7% | 69.7% |
| 76 | 2286.12 | 460.68 | 541.30 | 135.32 | 3883.90 | 782.65 | 919.61 | 229.90 | 69.9% | 69.9% | 69.9% | 69.9% |
| 77 | 2446.23 | 503.48 | 567.00 | 141.75 | 4112.35 | 846.40 | 953.17 | 238.29 | 68.1% | 68.1% | 68.1% | 68.1% |
| 78 | 2699.32 | 570.16 | 612.05 | 153.01 | 4518.59 | 954.44 | 1024.56 | 256.14 | 67.4% | 67.4% | 67.4% | 67.4% |
| 79 | 3041.69 | 658.73 | 676.28 | 169.07 | 5091.70 | 1102.70 | 1132.08 | 283.02 | 67.4% | 67.4% | 67.4% | 67.4% |
| 80 | | 757.21 | | 187.12 | | 1267.55 | | 313.23 | | 67.4% | | 67.4% |
| 81 | | 862.42 | | 206.79 | | 1443.66 | | 346.16 | | 67.4% | | 67.4% |
| 82 | | 971.14 | | 227.73 | | 1625.67 | | 381.21 | | 67.4% | | 67.4% |
| 83 | | 1080.88 | | 249.78 | | 1809.36 | | 418.12 | | 67.4% | | 67.4% |
| 84 | | 1191.95 | | 273.05 | | 1995.29 | | 457.08 | | 67.4% | | 67.4% |
| 85 | | 1305.44 | | 297.63 | | 2185.28 | | 498.23 | | 67.4% | | 67.4% |
| 86 | | 1305.44 | | 297.63 | | 2185.28 | | 498.23 | | 67.4% | | 67.4% |
| 87+ | | 1305.44 | | 297.63 | | 2185.28 | | 498.23 | | 67.4% | | 67.4% |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-VA-91

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: Lifetime; Elimination Period: 100 Days
### Indexed Inflation

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 288.76 | 14.61 | 35.53 | 8.88 | 477.84 | 24.18 | 58.79 | 14.70 | 65.5% | 65.5% | 65.5% | 65.5% |
| 30 | 288.76 | 14.61 | 35.53 | 8.88 | 483.38 | 24.46 | 59.47 | 14.87 | 67.4% | 67.4% | 67.4% | 67.4% |
| 31 | 288.76 | 14.61 | 35.53 | 8.88 | 483.38 | 24.46 | 59.47 | 14.87 | 67.4% | 67.4% | 67.4% | 67.4% |
| 32 | 288.76 | 14.61 | 35.53 | 8.88 | 483.38 | 24.46 | 59.47 | 14.87 | 67.4% | 67.4% | 67.4% | 67.4% |
| 33 | 288.76 | 14.61 | 35.53 | 8.88 | 483.38 | 24.46 | 59.47 | 14.87 | 67.4% | 67.4% | 67.4% | 67.4% |
| 34 | 288.76 | 14.61 | 35.53 | 8.88 | 483.38 | 24.46 | 59.47 | 14.87 | 67.4% | 67.4% | 67.4% | 67.4% |
| 35 | 288.76 | 14.61 | 35.53 | 8.88 | 483.38 | 24.46 | 59.47 | 14.87 | 67.4% | 67.4% | 67.4% | 67.4% |
| 36 | 288.76 | 14.61 | 35.53 | 8.88 | 483.38 | 24.46 | 59.47 | 14.87 | 67.4% | 67.4% | 67.4% | 67.4% |
| 37 | 292.97 | 14.82 | 36.05 | 9.01 | 492.15 | 24.90 | 60.55 | 15.14 | 68.0% | 68.0% | 68.0% | 68.0% |
| 38 | 292.97 | 14.82 | 36.05 | 9.01 | 492.15 | 24.90 | 60.55 | 15.14 | 68.0% | 68.0% | 68.0% | 68.0% |
| 39 | 309.25 | 15.65 | 38.05 | 9.51 | 526.50 | 26.64 | 64.78 | 16.19 | 70.3% | 70.3% | 70.3% | 70.3% |
| 40 | 325.52 | 16.47 | 40.05 | 10.01 | 561.60 | 28.42 | 69.10 | 17.27 | 72.5% | 72.5% | 72.5% | 72.5% |
| 41 | 342.69 | 17.34 | 42.16 | 10.54 | 599.41 | 30.33 | 73.75 | 18.44 | 74.9% | 74.9% | 74.9% | 74.9% |
| 42 | 359.95 | 18.21 | 44.29 | 11.07 | 638.25 | 32.29 | 78.53 | 19.63 | 77.3% | 77.3% | 77.3% | 77.3% |
| 43 | 365.24 | 18.48 | 44.94 | 11.23 | 650.33 | 32.91 | 80.01 | 20.00 | 78.1% | 78.1% | 78.1% | 78.1% |
| 44 | 365.24 | 18.48 | 44.94 | 11.23 | 650.33 | 32.91 | 80.01 | 20.00 | 78.1% | 78.1% | 78.1% | 78.1% |
| 45 | 365.24 | 23.35 | 61.47 | 15.37 | 639.46 | 40.88 | 107.62 | 26.91 | 75.1% | 75.1% | 75.1% | 75.1% |
| 46 | 380.84 | 24.35 | 64.10 | 16.02 | 674.56 | 43.12 | 113.53 | 28.38 | 77.1% | 77.1% | 77.1% | 77.1% |
| 47 | 396.51 | 25.35 | 66.74 | 16.68 | 710.49 | 45.42 | 119.58 | 29.89 | 79.2% | 79.2% | 79.2% | 79.2% |
| 48 | 407.93 | 26.08 | 68.66 | 17.16 | 737.05 | 47.12 | 124.05 | 31.01 | 80.7% | 80.7% | 80.7% | 80.7% |
| 49 | 407.93 | 26.08 | 68.66 | 17.16 | 737.05 | 47.12 | 124.05 | 31.01 | 80.7% | 80.7% | 80.7% | 80.7% |
| 50 | 417.46 | 28.74 | 80.20 | 20.05 | 754.27 | 51.92 | 144.91 | 36.23 | 80.7% | 80.7% | 80.7% | 80.7% |
| 51 | 433.75 | 32.69 | 86.51 | 21.63 | 783.71 | 59.07 | 156.31 | 39.08 | 80.7% | 80.7% | 80.7% | 80.7% |
| 52 | 451.65 | 37.02 | 93.19 | 23.30 | 816.05 | 66.89 | 168.37 | 42.09 | 80.7% | 80.7% | 80.7% | 80.7% |
| 53 | 471.04 | 41.69 | 100.22 | 25.06 | 851.08 | 75.33 | 181.08 | 45.27 | 80.7% | 80.7% | 80.7% | 80.7% |
| 54 | 491.61 | 46.66 | 107.51 | 26.88 | 888.13 | 84.30 | 194.23 | 48.56 | 80.7% | 80.7% | 80.7% | 80.7% |
| 55 | 505.04 | 51.08 | 113.22 | 28.31 | 907.90 | 91.83 | 203.53 | 50.88 | 79.8% | 79.8% | 79.8% | 79.8% |
| 56 | 530.47 | 56.84 | 121.69 | 30.42 | 955.01 | 102.32 | 219.08 | 54.77 | 80.0% | 80.0% | 80.0% | 80.0% |
| 57 | 555.55 | 62.72 | 130.11 | 32.53 | 1000.80 | 112.98 | 234.38 | 58.59 | 80.1% | 80.1% | 80.1% | 80.1% |
| 58 | 579.87 | 68.85 | 138.30 | 34.58 | 1043.12 | 123.86 | 248.79 | 62.20 | 79.9% | 79.9% | 79.9% | 79.9% |
| 59 | 614.71 | 76.80 | 148.73 | 37.18 | 1107.10 | 138.32 | 267.87 | 66.97 | 80.1% | 80.1% | 80.1% | 80.1% |
| 60 | 648.75 | 85.14 | 158.67 | 39.67 | 1166.50 | 153.09 | 285.29 | 71.32 | 79.8% | 79.8% | 79.8% | 79.8% |
| 61 | 683.22 | 93.94 | 168.41 | 42.10 | 1224.34 | 168.34 | 301.80 | 75.45 | 79.2% | 79.2% | 79.2% | 79.2% |
| 62 | 728.59 | 104.57 | 180.49 | 45.12 | 1304.97 | 187.29 | 323.26 | 80.82 | 79.1% | 79.1% | 79.1% | 79.1% |
| 63 | 763.07 | 113.92 | 189.54 | 47.38 | 1358.26 | 202.77 | 337.38 | 84.34 | 78.0% | 78.0% | 78.0% | 78.0% |
| 64 | 819.37 | 126.75 | 203.52 | 50.88 | 1459.51 | 225.78 | 362.53 | 90.63 | 78.1% | 78.1% | 78.1% | 78.1% |
| 65 | 865.24 | 138.20 | 214.59 | 53.65 | 1534.87 | 245.16 | 380.66 | 95.16 | 77.4% | 77.4% | 77.4% | 77.4% |
| 66 | 929.00 | 152.72 | 229.65 | 57.41 | 1649.12 | 271.10 | 407.65 | 101.91 | 77.5% | 77.5% | 77.5% | 77.5% |
| 67 | 1002.92 | 169.19 | 246.80 | 61.70 | 1784.69 | 301.06 | 439.19 | 109.80 | 77.9% | 77.9% | 77.9% | 77.9% |
| 68 | 1086.38 | 188.17 | 264.83 | 66.21 | 1934.50 | 335.07 | 471.57 | 117.89 | 78.1% | 78.1% | 78.1% | 78.1% |
| 69 | 1169.17 | 208.06 | 280.77 | 70.19 | 2071.43 | 368.63 | 497.44 | 124.36 | 77.2% | 77.2% | 77.2% | 77.2% |
| 70 | 1262.43 | 230.14 | 298.10 | 74.52 | 2224.22 | 405.48 | 525.21 | 131.30 | 76.2% | 76.2% | 76.2% | 76.2% |
| 71 | 1376.55 | 255.93 | 319.71 | 79.93 | 2419.00 | 449.74 | 561.82 | 140.45 | 75.7% | 75.7% | 75.7% | 75.7% |
| 72 | 1501.88 | 283.37 | 343.75 | 85.94 | 2636.43 | 497.43 | 603.43 | 150.86 | 75.5% | 75.5% | 75.5% | 75.5% |
| 73 | 1630.30 | 310.00 | 369.25 | 92.31 | 2800.06 | 532.43 | 634.19 | 158.55 | 71.8% | 71.8% | 71.8% | 71.8% |
| 74 | 1720.88 | 328.81 | 386.83 | 96.71 | 2937.12 | 561.20 | 660.22 | 165.06 | 70.7% | 70.7% | 70.7% | 70.7% |
| 75 | 1822.50 | 351.19 | 406.45 | 101.61 | 3093.11 | 596.03 | 689.82 | 172.45 | 69.7% | 69.7% | 69.7% | 69.7% |
| 76 | 1937.53 | 379.48 | 427.78 | 106.94 | 3291.68 | 644.69 | 726.75 | 181.69 | 69.9% | 69.9% | 69.9% | 69.9% |
| 77 | 2067.49 | 415.47 | 450.29 | 112.57 | 3475.65 | 698.45 | 756.99 | 189.25 | 68.1% | 68.1% | 68.1% | 68.1% |
| 78 | 2273.22 | 470.58 | 488.30 | 122.07 | 3805.31 | 787.73 | 817.39 | 204.35 | 67.4% | 67.4% | 67.4% | 67.4% |
| 79 | 2547.03 | 541.41 | 541.54 | 135.39 | 4263.66 | 906.30 | 906.53 | 226.63 | 67.4% | 67.4% | 67.4% | 67.4% |
| 80 | | 618.56 | | 150.24 | | 1035.46 | | 251.51 | | 67.4% | | 67.4% |
| 81 | | 699.88 | | 166.39 | | 1171.57 | | 278.54 | | 67.4% | | 67.4% |
| 82 | | 783.20 | | 183.52 | | 1311.06 | | 307.21 | | 67.4% | | 67.4% |
| 83 | | 866.77 | | 201.46 | | 1450.94 | | 337.23 | | 67.4% | | 67.4% |
| 84 | | 950.77 | | 220.26 | | 1591.56 | | 368.71 | | 67.4% | | 67.4% |
| 85 | | 1035.94 | | 240.00 | | 1734.13 | | 401.75 | | 67.4% | | 67.4% |
| 86 | | 1035.94 | | 240.00 | | 1734.13 | | 401.75 | | 67.4% | | 67.4% |
| 87+ | | 1035.94 | | 240.00 | | 1734.13 | | 401.75 | | 67.4% | | 67.4% |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-VA-91

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 2 Years; Elimination Period: 20 Days
### 5% Simple Inflation**

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 286.07 | 13.84 | 69.29 | 17.32 | 478.87 | 23.17 | 115.99 | 29.00 | 67.4% | 67.4% | 67.4% | 67.4% |
| 30 | 286.07 | 13.84 | 69.29 | 17.32 | 478.87 | 23.17 | 115.99 | 29.00 | 67.4% | 67.4% | 67.4% | 67.4% |
| 31 | 286.07 | 13.84 | 69.29 | 17.32 | 478.87 | 23.17 | 115.99 | 29.00 | 67.4% | 67.4% | 67.4% | 67.4% |
| 32 | 286.07 | 13.84 | 69.29 | 17.32 | 478.87 | 23.17 | 115.99 | 29.00 | 67.4% | 67.4% | 67.4% | 67.4% |
| 33 | 286.07 | 13.84 | 69.29 | 17.32 | 478.87 | 23.17 | 115.99 | 29.00 | 67.4% | 67.4% | 67.4% | 67.4% |
| 34 | 286.07 | 13.84 | 69.29 | 17.32 | 478.87 | 23.17 | 115.99 | 29.00 | 67.4% | 67.4% | 67.4% | 67.4% |
| 35 | 286.07 | 13.84 | 69.29 | 17.32 | 478.87 | 23.17 | 115.99 | 29.00 | 67.4% | 67.4% | 67.4% | 67.4% |
| 36 | 286.07 | 13.84 | 69.29 | 17.32 | 478.87 | 23.17 | 115.99 | 29.00 | 67.4% | 67.4% | 67.4% | 67.4% |
| 37 | 286.07 | 13.84 | 69.29 | 17.32 | 478.87 | 23.17 | 115.99 | 29.00 | 67.4% | 67.4% | 67.4% | 67.4% |
| 38 | 286.07 | 13.84 | 69.29 | 17.32 | 478.87 | 23.17 | 115.99 | 29.00 | 67.4% | 67.4% | 67.4% | 67.4% |
| 39 | 286.07 | 13.84 | 69.29 | 17.32 | 478.87 | 23.17 | 115.99 | 29.00 | 67.4% | 67.4% | 67.4% | 67.4% |
| 40 | 290.52 | 14.06 | 70.37 | 17.59 | 488.15 | 23.62 | 118.24 | 29.56 | 68.0% | 68.0% | 68.0% | 68.0% |
| 41 | 301.79 | 14.60 | 73.10 | 18.27 | 511.86 | 24.77 | 123.98 | 31.00 | 69.6% | 69.6% | 69.6% | 69.6% |
| 42 | 313.15 | 15.15 | 75.85 | 18.96 | 536.12 | 25.94 | 129.86 | 32.46 | 71.2% | 71.2% | 71.2% | 71.2% |
| 43 | 313.98 | 15.19 | 76.05 | 19.01 | 537.93 | 26.03 | 130.30 | 32.57 | 71.3% | 71.3% | 71.3% | 71.3% |
| 44 | 313.98 | 15.19 | 76.05 | 19.01 | 537.93 | 26.03 | 130.30 | 32.57 | 71.3% | 71.3% | 71.3% | 71.3% |
| 45 | 317.89 | 19.38 | 102.56 | 25.64 | 538.67 | 32.84 | 173.79 | 43.45 | 69.4% | 69.4% | 69.4% | 69.4% |
| 46 | 342.08 | 20.86 | 110.36 | 27.59 | 590.65 | 36.01 | 190.56 | 47.64 | 72.7% | 72.7% | 72.7% | 72.7% |
| 47 | 357.61 | 21.80 | 115.37 | 28.84 | 624.87 | 38.10 | 201.60 | 50.40 | 74.7% | 74.7% | 74.7% | 74.7% |
| 48 | 383.18 | 23.36 | 123.62 | 30.91 | 682.57 | 41.62 | 220.21 | 55.05 | 78.1% | 78.1% | 78.1% | 78.1% |
| 49 | 399.79 | 24.37 | 128.98 | 32.25 | 721.00 | 43.96 | 232.61 | 58.15 | 80.3% | 80.3% | 80.3% | 80.3% |
| 50 | 405.88 | 26.64 | 146.57 | 36.64 | 730.61 | 47.95 | 263.83 | 65.96 | 80.0% | 80.0% | 80.0% | 80.0% |
| 51 | 421.36 | 29.99 | 157.33 | 39.33 | 759.69 | 54.08 | 283.67 | 70.92 | 80.3% | 80.3% | 80.3% | 80.3% |
| 52 | 427.76 | 32.87 | 164.62 | 41.16 | 766.96 | 58.93 | 295.16 | 73.79 | 79.3% | 79.3% | 79.3% | 79.3% |
| 53 | 443.71 | 36.62 | 175.48 | 43.87 | 795.74 | 65.67 | 314.71 | 78.68 | 79.3% | 79.3% | 79.3% | 79.3% |
| 54 | 460.00 | 40.58 | 186.44 | 46.61 | 824.73 | 72.75 | 334.26 | 83.56 | 79.3% | 79.3% | 79.3% | 79.3% |
| 55 | 476.68 | 44.72 | 197.49 | 49.37 | 854.03 | 80.11 | 353.83 | 88.46 | 79.2% | 79.2% | 79.2% | 79.2% |
| 56 | 493.57 | 49.01 | 208.59 | 52.15 | 883.29 | 87.70 | 373.30 | 93.32 | 79.0% | 79.0% | 79.0% | 79.0% |
| 57 | 520.12 | 54.41 | 223.82 | 55.96 | 934.40 | 97.75 | 402.10 | 100.53 | 79.7% | 79.7% | 79.7% | 79.7% |
| 58 | 537.41 | 59.13 | 234.83 | 58.71 | 962.84 | 105.94 | 420.73 | 105.18 | 79.2% | 79.2% | 79.2% | 79.2% |
| 59 | 564.22 | 65.29 | 249.44 | 62.36 | 1011.37 | 117.03 | 447.13 | 111.78 | 79.3% | 79.3% | 79.3% | 79.3% |
| 60 | 591.78 | 71.87 | 263.88 | 65.97 | 1059.73 | 128.71 | 472.53 | 118.13 | 79.1% | 79.1% | 79.1% | 79.1% |
| 61 | 628.13 | 79.89 | 281.62 | 70.41 | 1126.53 | 143.28 | 505.09 | 126.27 | 79.3% | 79.3% | 79.3% | 79.3% |
| 62 | 674.59 | 89.58 | 303.30 | 75.82 | 1215.03 | 161.34 | 546.27 | 136.57 | 80.1% | 80.1% | 80.1% | 80.1% |
| 63 | 707.83 | 97.81 | 318.37 | 79.59 | 1270.97 | 175.62 | 571.65 | 142.91 | 79.6% | 79.6% | 79.6% | 79.6% |
| 64 | 759.78 | 108.89 | 341.17 | 85.29 | 1368.66 | 196.15 | 614.57 | 153.64 | 80.1% | 80.1% | 80.1% | 80.1% |
| 65 | 803.38 | 119.03 | 359.57 | 89.89 | 1445.18 | 214.13 | 646.82 | 161.71 | 79.9% | 79.9% | 79.9% | 79.9% |
| 66 | 855.18 | 130.61 | 380.99 | 95.25 | 1539.10 | 235.06 | 685.68 | 171.42 | 80.0% | 80.0% | 80.0% | 80.0% |
| 67 | 916.64 | 143.89 | 405.96 | 101.49 | 1653.93 | 259.62 | 732.49 | 183.12 | 80.4% | 80.4% | 80.4% | 80.4% |
| 68 | 970.78 | 156.64 | 425.50 | 106.37 | 1746.11 | 281.74 | 765.33 | 191.33 | 79.9% | 79.9% | 79.9% | 79.9% |
| 69 | 1034.42 | 171.58 | 446.35 | 111.59 | 1852.60 | 307.29 | 799.40 | 199.85 | 79.1% | 79.1% | 79.1% | 79.1% |
| 70 | 1098.67 | 186.85 | 465.76 | 116.44 | 1955.34 | 332.53 | 828.92 | 207.23 | 78.0% | 78.0% | 78.0% | 78.0% |
| 71 | 1211.00 | 210.31 | 504.37 | 126.09 | 2165.19 | 376.02 | 901.78 | 225.44 | 78.8% | 78.8% | 78.8% | 78.8% |
| 72 | 1262.95 | 222.98 | 517.72 | 129.43 | 2235.60 | 394.70 | 916.43 | 229.11 | 77.0% | 77.0% | 77.0% | 77.0% |
| 73 | 1313.19 | 234.24 | 530.93 | 132.73 | 2301.13 | 410.46 | 930.36 | 232.59 | 75.2% | 75.2% | 75.2% | 75.2% |
| 74 | 1368.37 | 245.92 | 545.95 | 136.49 | 2373.46 | 426.55 | 946.96 | 236.74 | 73.5% | 73.5% | 73.5% | 73.5% |
| 75 | 1430.38 | 259.81 | 562.80 | 140.70 | 2455.54 | 446.02 | 966.16 | 241.54 | 71.7% | 71.7% | 71.7% | 71.7% |
| 76 | 1500.53 | 277.39 | 581.28 | 145.32 | 2549.25 | 471.26 | 987.54 | 246.88 | 69.9% | 69.9% | 69.9% | 69.9% |
| 77 | 1579.65 | 299.82 | 601.17 | 150.29 | 2655.54 | 504.02 | 1010.63 | 252.66 | 68.1% | 68.1% | 68.1% | 68.1% |
| 78 | 1719.58 | 337.28 | 642.16 | 160.54 | 2878.53 | 564.60 | 1074.95 | 268.74 | 67.4% | 67.4% | 67.4% | 67.4% |
| 79 | 1917.95 | 388.69 | 703.54 | 175.88 | 3210.59 | 650.65 | 1177.70 | 294.43 | 67.4% | 67.4% | 67.4% | 67.4% |
| 80 | | | | | | | | | | | | |
| 81 | | | | | | | | | | | | |
| 82 | | | | | | | | | | | | |
| 83 | | | | | | | | | | | | |
| 84 | | | | | | | | | | | | |
| 85 | | | | | | | | | | | | |
| 86 | | | | | | | | | | | | |
| 87+ | | | | | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-VA-91

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 2 Years; Elimination Period: 100 Days
### 5% Simple Inflation**

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 273.91 | 10.92 | 47.64 | 11.91 | 458.52 | 18.27 | 79.75 | 19.94 | 67.4% | 67.4% | 67.4% | 67.4% |
| 30 | 273.91 | 10.92 | 47.64 | 11.91 | 458.52 | 18.27 | 79.75 | 19.94 | 67.4% | 67.4% | 67.4% | 67.4% |
| 31 | 273.91 | 10.92 | 47.64 | 11.91 | 458.52 | 18.27 | 79.75 | 19.94 | 67.4% | 67.4% | 67.4% | 67.4% |
| 32 | 273.91 | 10.92 | 47.64 | 11.91 | 458.52 | 18.27 | 79.75 | 19.94 | 67.4% | 67.4% | 67.4% | 67.4% |
| 33 | 273.91 | 10.92 | 47.64 | 11.91 | 458.52 | 18.27 | 79.75 | 19.94 | 67.4% | 67.4% | 67.4% | 67.4% |
| 34 | 273.91 | 10.92 | 47.64 | 11.91 | 458.52 | 18.27 | 79.75 | 19.94 | 67.4% | 67.4% | 67.4% | 67.4% |
| 35 | 273.91 | 10.92 | 47.64 | 11.91 | 458.52 | 18.27 | 79.75 | 19.94 | 67.4% | 67.4% | 67.4% | 67.4% |
| 36 | 273.91 | 10.92 | 47.64 | 11.91 | 458.52 | 18.27 | 79.75 | 19.94 | 67.4% | 67.4% | 67.4% | 67.4% |
| 37 | 273.91 | 10.92 | 47.64 | 11.91 | 458.52 | 18.27 | 79.75 | 19.94 | 67.4% | 67.4% | 67.4% | 67.4% |
| 38 | 273.91 | 10.92 | 47.64 | 11.91 | 458.52 | 18.27 | 79.75 | 19.94 | 67.4% | 67.4% | 67.4% | 67.4% |
| 39 | 273.91 | 10.92 | 47.64 | 11.91 | 458.52 | 18.27 | 79.75 | 19.94 | 67.4% | 67.4% | 67.4% | 67.4% |
| 40 | 278.17 | 11.09 | 48.38 | 12.10 | 467.40 | 18.63 | 81.29 | 20.32 | 68.0% | 68.0% | 68.0% | 68.0% |
| 41 | 288.96 | 11.52 | 50.26 | 12.56 | 490.11 | 19.53 | 85.24 | 21.31 | 69.6% | 69.6% | 69.6% | 69.6% |
| 42 | 299.84 | 11.95 | 52.15 | 13.04 | 513.34 | 20.46 | 89.28 | 22.32 | 71.2% | 71.2% | 71.2% | 71.2% |
| 43 | 300.64 | 11.98 | 52.29 | 13.07 | 515.07 | 20.53 | 89.58 | 22.40 | 71.3% | 71.3% | 71.3% | 71.3% |
| 44 | 300.64 | 11.98 | 52.29 | 13.07 | 515.07 | 20.53 | 89.58 | 22.40 | 71.3% | 71.3% | 71.3% | 71.3% |
| 45 | 300.64 | 15.27 | 70.83 | 17.71 | 509.43 | 25.88 | 120.02 | 30.00 | 69.4% | 69.4% | 69.4% | 69.4% |
| 46 | 323.51 | 16.43 | 76.22 | 19.05 | 558.59 | 28.38 | 131.60 | 32.90 | 72.7% | 72.7% | 72.7% | 72.7% |
| 47 | 338.20 | 17.18 | 79.68 | 19.92 | 590.95 | 30.02 | 139.22 | 34.81 | 74.7% | 74.7% | 74.7% | 74.7% |
| 48 | 362.38 | 18.41 | 85.37 | 21.34 | 645.52 | 32.79 | 152.08 | 38.02 | 78.1% | 78.1% | 78.1% | 78.1% |
| 49 | 378.09 | 19.21 | 89.07 | 22.27 | 681.86 | 34.64 | 160.64 | 40.16 | 80.3% | 80.3% | 80.3% | 80.3% |
| 50 | 382.07 | 20.97 | 101.75 | 25.44 | 687.76 | 37.75 | 183.15 | 45.79 | 80.0% | 80.0% | 80.0% | 80.0% |
| 51 | 394.84 | 23.68 | 109.52 | 27.38 | 711.88 | 42.70 | 197.47 | 49.37 | 80.3% | 80.3% | 80.3% | 80.3% |
| 52 | 399.01 | 26.02 | 114.90 | 28.73 | 715.40 | 46.65 | 206.01 | 51.50 | 79.3% | 79.3% | 79.3% | 79.3% |
| 53 | 412.00 | 29.07 | 122.79 | 30.70 | 738.87 | 52.14 | 220.21 | 55.05 | 79.3% | 79.3% | 79.3% | 79.3% |
| 54 | 425.22 | 32.29 | 130.81 | 32.70 | 762.37 | 57.90 | 234.53 | 58.63 | 79.3% | 79.3% | 79.3% | 79.3% |
| 55 | 438.73 | 35.68 | 138.96 | 34.74 | 786.03 | 63.92 | 248.97 | 62.24 | 79.2% | 79.2% | 79.2% | 79.2% |
| 56 | 452.38 | 39.19 | 147.15 | 36.79 | 809.57 | 70.13 | 263.34 | 65.83 | 79.0% | 79.0% | 79.0% | 79.0% |
| 57 | 474.80 | 43.60 | 158.26 | 39.56 | 852.99 | 78.33 | 284.31 | 71.08 | 79.7% | 79.7% | 79.7% | 79.7% |
| 58 | 488.57 | 47.48 | 166.48 | 41.62 | 875.34 | 85.06 | 298.28 | 74.57 | 79.2% | 79.2% | 79.2% | 79.2% |
| 59 | 510.71 | 52.52 | 177.36 | 44.34 | 915.45 | 94.14 | 317.91 | 79.48 | 79.3% | 79.3% | 79.3% | 79.3% |
| 60 | 533.22 | 57.91 | 188.12 | 47.03 | 954.86 | 103.70 | 336.88 | 84.22 | 79.1% | 79.1% | 79.1% | 79.1% |
| 61 | 563.39 | 64.46 | 201.43 | 50.36 | 1010.43 | 115.60 | 361.26 | 90.31 | 79.3% | 79.3% | 79.3% | 79.3% |
| 62 | 602.34 | 72.36 | 217.58 | 54.40 | 1084.89 | 130.33 | 391.89 | 97.97 | 80.1% | 80.1% | 80.1% | 80.1% |
| 63 | 629.27 | 79.09 | 229.14 | 57.28 | 1129.91 | 142.01 | 411.43 | 102.86 | 79.6% | 79.6% | 79.6% | 79.6% |
| 64 | 672.65 | 88.15 | 246.37 | 61.59 | 1211.69 | 158.79 | 443.80 | 110.95 | 80.1% | 80.1% | 80.1% | 80.1% |
| 65 | 708.48 | 96.45 | 260.48 | 65.12 | 1274.47 | 173.51 | 468.58 | 117.14 | 79.9% | 79.9% | 79.9% | 79.9% |
| 66 | 751.40 | 105.91 | 276.87 | 69.22 | 1352.33 | 190.61 | 498.30 | 124.57 | 80.0% | 80.0% | 80.0% | 80.0% |
| 67 | 802.69 | 116.78 | 295.91 | 73.98 | 1448.32 | 210.71 | 533.93 | 133.48 | 80.4% | 80.4% | 80.4% | 80.4% |
| 68 | 846.90 | 127.18 | 311.24 | 77.81 | 1523.28 | 228.76 | 559.81 | 139.95 | 79.9% | 79.9% | 79.9% | 79.9% |
| 69 | 898.49 | 139.31 | 327.75 | 81.94 | 1609.15 | 249.51 | 586.99 | 146.75 | 79.1% | 79.1% | 79.1% | 79.1% |
| 70 | 950.11 | 151.67 | 343.27 | 85.82 | 1690.94 | 269.93 | 610.92 | 152.73 | 78.0% | 78.0% | 78.0% | 78.0% |
| 71 | 1043.03 | 170.68 | 373.17 | 93.29 | 1864.87 | 305.16 | 667.21 | 166.80 | 78.8% | 78.8% | 78.8% | 78.8% |
| 72 | 1083.99 | 180.94 | 384.33 | 96.08 | 1918.81 | 320.28 | 680.31 | 170.08 | 77.0% | 77.0% | 77.0% | 77.0% |
| 73 | 1123.34 | 189.96 | 395.28 | 98.82 | 1968.45 | 332.87 | 692.66 | 173.16 | 75.2% | 75.2% | 75.2% | 75.2% |
| 74 | 1166.36 | 199.21 | 407.58 | 101.89 | 2023.07 | 345.54 | 706.95 | 176.74 | 73.5% | 73.5% | 73.5% | 73.5% |
| 75 | 1214.80 | 210.25 | 421.25 | 105.31 | 2085.46 | 360.94 | 723.16 | 180.79 | 71.7% | 71.7% | 71.7% | 71.7% |
| 76 | 1269.94 | 224.38 | 436.37 | 109.09 | 2157.50 | 381.19 | 741.35 | 185.34 | 69.9% | 69.9% | 69.9% | 69.9% |
| 77 | 1332.60 | 242.62 | 452.92 | 113.23 | 2240.22 | 407.86 | 761.40 | 190.35 | 68.1% | 68.1% | 68.1% | 68.1% |
| 78 | 1445.59 | 272.93 | 485.58 | 121.40 | 2419.87 | 456.88 | 812.85 | 203.21 | 67.4% | 67.4% | 67.4% | 67.4% |
| 79 | 1606.01 | 314.16 | 533.77 | 133.44 | 2688.42 | 525.90 | 893.51 | 223.38 | 67.4% | 67.4% | 67.4% | 67.4% |
| 80 | | | | | | | | | | | | |
| 81 | | | | | | | | | | | | |
| 82 | | | | | | | | | | | | |
| 83 | | | | | | | | | | | | |
| 84 | | | | | | | | | | | | |
| 85 | | | | | | | | | | | | |
| 86 | | | | | | | | | | | | |
| 87+ | | | | | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-VA-91

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 3 Years; Elimination Period: 20 Days
### 5% Simple Inflation**

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 299.89 | 17.15 | 75.44 | 18.86 | 502.01 | 28.71 | 126.28 | 31.57 | 67.4% | 67.4% | 67.4% | 67.4% |
| 30 | 299.89 | 17.15 | 75.44 | 18.86 | 502.01 | 28.71 | 126.28 | 31.57 | 67.4% | 67.4% | 67.4% | 67.4% |
| 31 | 299.89 | 17.15 | 75.44 | 18.86 | 502.01 | 28.71 | 126.28 | 31.57 | 67.4% | 67.4% | 67.4% | 67.4% |
| 32 | 299.89 | 17.15 | 75.44 | 18.86 | 502.01 | 28.71 | 126.28 | 31.57 | 67.4% | 67.4% | 67.4% | 67.4% |
| 33 | 299.89 | 17.15 | 75.44 | 18.86 | 502.01 | 28.71 | 126.28 | 31.57 | 67.4% | 67.4% | 67.4% | 67.4% |
| 34 | 299.89 | 17.15 | 75.44 | 18.86 | 502.01 | 28.71 | 126.28 | 31.57 | 67.4% | 67.4% | 67.4% | 67.4% |
| 35 | 299.89 | 17.15 | 75.44 | 18.86 | 502.01 | 28.71 | 126.28 | 31.57 | 67.4% | 67.4% | 67.4% | 67.4% |
| 36 | 299.89 | 17.15 | 75.44 | 18.86 | 502.01 | 28.71 | 126.28 | 31.57 | 67.4% | 67.4% | 67.4% | 67.4% |
| 37 | 299.89 | 17.15 | 75.44 | 18.86 | 502.01 | 28.71 | 126.28 | 31.57 | 67.4% | 67.4% | 67.4% | 67.4% |
| 38 | 299.89 | 17.15 | 75.44 | 18.86 | 502.01 | 28.71 | 126.28 | 31.57 | 67.4% | 67.4% | 67.4% | 67.4% |
| 39 | 316.58 | 18.11 | 79.64 | 19.91 | 537.03 | 30.72 | 135.09 | 33.77 | 69.6% | 69.6% | 69.6% | 69.6% |
| 40 | 326.47 | 18.67 | 82.13 | 20.53 | 558.15 | 31.93 | 140.41 | 35.10 | 71.0% | 71.0% | 71.0% | 71.0% |
| 41 | 337.78 | 19.32 | 84.97 | 21.24 | 582.61 | 33.32 | 146.56 | 36.64 | 72.5% | 72.5% | 72.5% | 72.5% |
| 42 | 354.50 | 20.28 | 89.18 | 22.29 | 619.40 | 35.43 | 155.81 | 38.95 | 74.7% | 74.7% | 74.7% | 74.7% |
| 43 | 354.50 | 20.28 | 89.18 | 22.29 | 619.40 | 35.43 | 155.81 | 38.95 | 74.7% | 74.7% | 74.7% | 74.7% |
| 44 | 354.50 | 20.28 | 89.18 | 22.29 | 619.40 | 35.43 | 155.81 | 38.95 | 74.7% | 74.7% | 74.7% | 74.7% |
| 45 | 359.01 | 25.54 | 118.55 | 29.64 | 618.10 | 43.98 | 204.11 | 51.03 | 72.2% | 72.2% | 72.2% | 72.2% |
| 46 | 374.51 | 26.65 | 123.67 | 30.92 | 652.05 | 46.39 | 215.32 | 53.83 | 74.1% | 74.1% | 74.1% | 74.1% |
| 47 | 399.73 | 28.44 | 132.00 | 33.00 | 708.62 | 50.42 | 234.00 | 58.50 | 77.3% | 77.3% | 77.3% | 77.3% |
| 48 | 425.74 | 30.29 | 140.59 | 35.15 | 768.59 | 54.68 | 253.81 | 63.45 | 80.5% | 80.5% | 80.5% | 80.5% |
| 49 | 426.93 | 30.38 | 140.98 | 35.25 | 771.38 | 54.88 | 254.73 | 63.68 | 80.7% | 80.7% | 80.7% | 80.7% |
| 50 | 438.15 | 33.40 | 161.30 | 40.33 | 791.66 | 60.34 | 291.44 | 72.86 | 80.7% | 80.7% | 80.7% | 80.7% |
| 51 | 454.99 | 37.44 | 172.24 | 43.06 | 822.08 | 67.65 | 311.21 | 77.80 | 80.7% | 80.7% | 80.7% | 80.7% |
| 52 | 473.49 | 41.86 | 183.73 | 45.93 | 855.51 | 75.63 | 331.96 | 82.99 | 80.7% | 80.7% | 80.7% | 80.7% |
| 53 | 493.59 | 46.65 | 195.69 | 48.92 | 891.82 | 84.29 | 353.58 | 88.39 | 80.7% | 80.7% | 80.7% | 80.7% |
| 54 | 515.17 | 51.81 | 208.20 | 52.05 | 930.81 | 93.61 | 376.17 | 94.04 | 80.7% | 80.7% | 80.7% | 80.7% |
| 55 | 536.57 | 57.11 | 220.53 | 55.13 | 968.64 | 103.10 | 398.11 | 99.53 | 80.5% | 80.5% | 80.5% | 80.5% |
| 56 | 562.44 | 63.07 | 234.65 | 58.66 | 1016.22 | 113.95 | 423.97 | 105.99 | 80.7% | 80.7% | 80.7% | 80.7% |
| 57 | 587.94 | 69.15 | 248.60 | 62.15 | 1062.31 | 124.95 | 449.17 | 112.29 | 80.7% | 80.7% | 80.7% | 80.7% |
| 58 | 616.49 | 75.92 | 263.39 | 65.85 | 1113.88 | 137.17 | 475.89 | 118.97 | 80.7% | 80.7% | 80.7% | 80.7% |
| 59 | 644.73 | 83.08 | 277.28 | 69.32 | 1162.17 | 149.76 | 499.82 | 124.95 | 80.3% | 80.3% | 80.3% | 80.3% |
| 60 | 673.41 | 90.64 | 290.47 | 72.62 | 1209.10 | 162.74 | 521.53 | 130.38 | 79.5% | 79.5% | 79.5% | 79.5% |
| 61 | 720.32 | 101.00 | 310.73 | 77.68 | 1296.00 | 181.73 | 559.07 | 139.77 | 79.9% | 79.9% | 79.9% | 79.9% |
| 62 | 759.27 | 110.60 | 326.68 | 81.67 | 1362.14 | 198.41 | 586.06 | 146.51 | 79.4% | 79.4% | 79.4% | 79.4% |
| 63 | 812.18 | 122.52 | 347.80 | 86.95 | 1458.41 | 220.01 | 624.54 | 156.13 | 79.6% | 79.6% | 79.6% | 79.6% |
| 64 | 856.76 | 133.44 | 364.54 | 91.14 | 1533.26 | 238.80 | 652.38 | 163.10 | 79.0% | 79.0% | 79.0% | 79.0% |
| 65 | 911.29 | 146.08 | 384.68 | 96.17 | 1629.07 | 261.14 | 687.67 | 171.92 | 78.8% | 78.8% | 78.8% | 78.8% |
| 66 | 983.34 | 161.81 | 411.37 | 102.84 | 1763.33 | 290.16 | 737.66 | 184.42 | 79.3% | 79.3% | 79.3% | 79.3% |
| 67 | 1074.35 | 181.00 | 445.03 | 111.26 | 1939.86 | 326.82 | 803.54 | 200.89 | 80.6% | 80.6% | 80.6% | 80.6% |
| 68 | 1157.04 | 199.56 | 472.23 | 118.06 | 2090.07 | 360.48 | 853.03 | 213.26 | 80.6% | 80.6% | 80.6% | 80.6% |
| 69 | 1240.98 | 219.08 | 496.14 | 124.04 | 2232.99 | 394.21 | 892.75 | 223.19 | 79.9% | 79.9% | 79.9% | 79.9% |
| 70 | 1343.63 | 242.20 | 525.08 | 131.27 | 2412.36 | 434.84 | 942.73 | 235.68 | 79.5% | 79.5% | 79.5% | 79.5% |
| 71 | 1442.91 | 264.58 | 551.52 | 137.88 | 2579.84 | 473.06 | 986.09 | 246.52 | 78.8% | 78.8% | 78.8% | 78.8% |
| 72 | 1510.17 | 280.59 | 565.94 | 141.48 | 2673.19 | 496.68 | 1001.78 | 250.45 | 77.0% | 77.0% | 77.0% | 77.0% |
| 73 | 1575.15 | 294.80 | 580.12 | 145.03 | 2760.18 | 516.58 | 1016.56 | 254.14 | 75.2% | 75.2% | 75.2% | 75.2% |
| 74 | 1646.72 | 309.60 | 596.34 | 149.08 | 2856.27 | 537.00 | 1034.36 | 258.59 | 73.5% | 73.5% | 73.5% | 73.5% |
| 75 | 1727.40 | 327.28 | 614.50 | 153.63 | 2965.45 | 561.84 | 1054.92 | 263.73 | 71.7% | 71.7% | 71.7% | 71.7% |
| 76 | 1819.02 | 349.73 | 634.56 | 158.64 | 3090.34 | 594.15 | 1078.06 | 269.51 | 69.9% | 69.9% | 69.9% | 69.9% |
| 77 | 1922.74 | 378.42 | 656.37 | 164.09 | 3232.31 | 636.16 | 1103.43 | 275.86 | 68.1% | 68.1% | 68.1% | 68.1% |
| 78 | 2103.57 | 426.72 | 701.73 | 175.43 | 3521.33 | 714.32 | 1174.68 | 293.67 | 67.4% | 67.4% | 67.4% | 67.4% |
| 79 | 2360.05 | 493.57 | 770.07 | 192.52 | 3950.66 | 826.23 | 1289.08 | 322.27 | 67.4% | 67.4% | 67.4% | 67.4% |
| 80 | | | | | | | | | | | | |
| 81 | | | | | | | | | | | | |
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| 84 | | | | | | | | | | | | |
| 85 | | | | | | | | | | | | |
| 86 | | | | | | | | | | | | |
| 87+ | | | | | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-VA-91

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 3 Years; Elimination Period: 100 Days
### 5% Simple Inflation**

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 286.00 | 13.82 | 53.25 | 13.31 | 478.76 | 23.13 | 89.13 | 22.28 | 67.4% | 67.4% | 67.4% | 67.4% |
| 30 | 286.00 | 13.82 | 53.25 | 13.31 | 478.76 | 23.13 | 89.13 | 22.28 | 67.4% | 67.4% | 67.4% | 67.4% |
| 31 | 286.00 | 13.82 | 53.25 | 13.31 | 478.76 | 23.13 | 89.13 | 22.28 | 67.4% | 67.4% | 67.4% | 67.4% |
| 32 | 286.00 | 13.82 | 53.25 | 13.31 | 478.76 | 23.13 | 89.13 | 22.28 | 67.4% | 67.4% | 67.4% | 67.4% |
| 33 | 286.00 | 13.82 | 53.25 | 13.31 | 478.76 | 23.13 | 89.13 | 22.28 | 67.4% | 67.4% | 67.4% | 67.4% |
| 34 | 286.00 | 13.82 | 53.25 | 13.31 | 478.76 | 23.13 | 89.13 | 22.28 | 67.4% | 67.4% | 67.4% | 67.4% |
| 35 | 286.00 | 13.82 | 53.25 | 13.31 | 478.76 | 23.13 | 89.13 | 22.28 | 67.4% | 67.4% | 67.4% | 67.4% |
| 36 | 286.00 | 13.82 | 53.25 | 13.31 | 478.76 | 23.13 | 89.13 | 22.28 | 67.4% | 67.4% | 67.4% | 67.4% |
| 37 | 286.00 | 13.82 | 53.25 | 13.31 | 478.76 | 23.13 | 89.13 | 22.28 | 67.4% | 67.4% | 67.4% | 67.4% |
| 38 | 286.00 | 13.82 | 53.25 | 13.31 | 478.76 | 23.13 | 89.13 | 22.28 | 67.4% | 67.4% | 67.4% | 67.4% |
| 39 | 301.92 | 14.59 | 56.21 | 14.05 | 512.16 | 24.75 | 95.35 | 23.84 | 69.6% | 69.6% | 69.6% | 69.6% |
| 40 | 311.35 | 15.04 | 57.97 | 14.49 | 532.30 | 25.72 | 99.10 | 24.77 | 71.0% | 71.0% | 71.0% | 71.0% |
| 41 | 322.14 | 15.57 | 59.97 | 14.99 | 555.63 | 26.85 | 103.44 | 25.86 | 72.5% | 72.5% | 72.5% | 72.5% |
| 42 | 338.08 | 16.34 | 62.94 | 15.74 | 590.72 | 28.54 | 109.97 | 27.49 | 74.7% | 74.7% | 74.7% | 74.7% |
| 43 | 338.08 | 16.34 | 62.94 | 15.74 | 590.72 | 28.54 | 109.97 | 27.49 | 74.7% | 74.7% | 74.7% | 74.7% |
| 44 | 338.08 | 16.34 | 62.94 | 15.74 | 590.72 | 28.54 | 109.97 | 27.49 | 74.7% | 74.7% | 74.7% | 74.7% |
| 45 | 338.08 | 20.56 | 84.02 | 21.01 | 582.07 | 35.40 | 144.66 | 36.17 | 72.2% | 72.2% | 72.2% | 72.2% |
| 46 | 352.67 | 21.45 | 87.65 | 21.91 | 614.04 | 37.35 | 152.61 | 38.15 | 74.1% | 74.1% | 74.1% | 74.1% |
| 47 | 376.43 | 22.90 | 93.55 | 23.39 | 667.30 | 40.59 | 165.85 | 41.46 | 77.3% | 77.3% | 77.3% | 77.3% |
| 48 | 400.92 | 24.39 | 99.64 | 24.91 | 723.78 | 44.02 | 179.88 | 44.97 | 80.5% | 80.5% | 80.5% | 80.5% |
| 49 | 402.04 | 24.45 | 99.92 | 24.98 | 726.41 | 44.18 | 180.54 | 45.13 | 80.7% | 80.7% | 80.7% | 80.7% |
| 50 | 410.68 | 26.87 | 114.83 | 28.71 | 742.02 | 48.56 | 207.48 | 51.87 | 80.7% | 80.7% | 80.7% | 80.7% |
| 51 | 424.48 | 30.20 | 122.95 | 30.74 | 766.95 | 54.56 | 222.14 | 55.53 | 80.7% | 80.7% | 80.7% | 80.7% |
| 52 | 439.70 | 33.85 | 131.54 | 32.89 | 794.46 | 61.16 | 237.67 | 59.42 | 80.7% | 80.7% | 80.7% | 80.7% |
| 53 | 456.30 | 37.82 | 140.50 | 35.13 | 824.44 | 68.33 | 253.86 | 63.46 | 80.7% | 80.7% | 80.7% | 80.7% |
| 54 | 474.15 | 42.07 | 149.88 | 37.47 | 856.70 | 76.01 | 270.80 | 67.70 | 80.7% | 80.7% | 80.7% | 80.7% |
| 55 | 491.76 | 46.47 | 159.15 | 39.79 | 887.75 | 83.89 | 287.30 | 71.83 | 80.5% | 80.5% | 80.5% | 80.5% |
| 56 | 513.41 | 51.40 | 169.78 | 42.44 | 927.64 | 92.88 | 306.76 | 76.69 | 80.7% | 80.7% | 80.7% | 80.7% |
| 57 | 534.66 | 56.47 | 180.30 | 45.07 | 966.04 | 102.03 | 325.77 | 81.44 | 80.7% | 80.7% | 80.7% | 80.7% |
| 58 | 558.45 | 62.09 | 191.54 | 47.89 | 1009.02 | 112.18 | 346.08 | 86.52 | 80.7% | 80.7% | 80.7% | 80.7% |
| 59 | 581.61 | 68.04 | 202.19 | 50.55 | 1048.40 | 122.64 | 364.46 | 91.12 | 80.3% | 80.3% | 80.3% | 80.3% |
| 60 | 604.89 | 74.31 | 212.50 | 53.12 | 1086.06 | 133.42 | 381.53 | 95.38 | 79.5% | 79.5% | 79.5% | 79.5% |
| 61 | 644.26 | 82.88 | 228.00 | 57.00 | 1159.16 | 149.12 | 410.21 | 102.55 | 79.9% | 79.9% | 79.9% | 79.9% |
| 62 | 676.27 | 90.84 | 240.47 | 60.12 | 1213.23 | 162.96 | 431.41 | 107.85 | 79.4% | 79.4% | 79.4% | 79.4% |
| 63 | 720.53 | 100.71 | 256.79 | 64.20 | 1293.84 | 180.84 | 461.11 | 115.28 | 79.6% | 79.6% | 79.6% | 79.6% |
| 64 | 757.25 | 109.76 | 269.99 | 67.50 | 1355.17 | 196.42 | 483.17 | 120.79 | 79.0% | 79.0% | 79.0% | 79.0% |
| 65 | 802.67 | 120.25 | 285.84 | 71.46 | 1434.90 | 214.97 | 510.99 | 127.75 | 78.8% | 78.8% | 78.8% | 78.8% |
| 66 | 863.39 | 133.29 | 306.55 | 76.64 | 1548.24 | 239.02 | 549.70 | 137.42 | 79.3% | 79.3% | 79.3% | 79.3% |
| 67 | 940.60 | 149.21 | 332.61 | 83.15 | 1698.36 | 269.42 | 600.57 | 150.14 | 80.6% | 80.6% | 80.6% | 80.6% |
| 68 | 1009.67 | 164.57 | 354.13 | 88.53 | 1823.85 | 297.27 | 639.69 | 159.92 | 80.6% | 80.6% | 80.6% | 80.6% |
| 69 | 1078.66 | 180.61 | 373.37 | 93.34 | 1940.92 | 324.98 | 671.83 | 167.96 | 79.9% | 79.9% | 79.9% | 79.9% |
| 70 | 1163.26 | 199.55 | 396.69 | 99.17 | 2088.52 | 358.28 | 712.22 | 178.06 | 79.5% | 79.5% | 79.5% | 79.5% |
| 71 | 1244.68 | 217.91 | 418.12 | 104.53 | 2225.41 | 389.60 | 747.58 | 186.89 | 78.8% | 78.8% | 78.8% | 78.8% |
| 72 | 1298.68 | 231.00 | 430.47 | 107.62 | 2298.84 | 408.90 | 761.99 | 190.50 | 77.0% | 77.0% | 77.0% | 77.0% |
| 73 | 1350.23 | 242.39 | 442.58 | 110.65 | 2366.04 | 424.75 | 775.55 | 193.89 | 75.2% | 75.2% | 75.2% | 75.2% |
| 74 | 1406.39 | 253.98 | 456.20 | 114.05 | 2439.41 | 440.53 | 791.28 | 197.82 | 73.5% | 73.5% | 73.5% | 73.5% |
| 75 | 1469.89 | 267.98 | 471.50 | 117.88 | 2523.37 | 460.04 | 809.43 | 202.36 | 71.7% | 71.7% | 71.7% | 71.7% |
| 76 | 1542.82 | 286.19 | 488.50 | 122.12 | 2621.09 | 486.21 | 829.91 | 207.48 | 69.9% | 69.9% | 69.9% | 69.9% |
| 77 | 1626.58 | 310.05 | 507.10 | 126.78 | 2734.44 | 521.23 | 852.49 | 213.12 | 68.1% | 68.1% | 68.1% | 68.1% |
| 78 | 1774.31 | 349.81 | 544.16 | 136.04 | 2970.15 | 585.58 | 910.91 | 227.73 | 67.4% | 67.4% | 67.4% | 67.4% |
| 79 | 1982.83 | 403.93 | 599.22 | 149.80 | 3319.21 | 676.17 | 1003.07 | 250.77 | 67.4% | 67.4% | 67.4% | 67.4% |
| 80 | | | | | | | | | | | | |
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| 85 | | | | | | | | | | | | |
| 86 | | | | | | | | | | | | |
| 87+ | | | | | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-VA-91

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 5 Years; Elimination Period: 20 Days
### 5% Simple Inflation**

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 318.89 | 21.68 | 80.09 | 20.02 | 533.81 | 36.30 | 134.08 | 33.52 | 67.4% | 67.4% | 67.4% | 67.4% |
| 30 | 324.25 | 22.05 | 81.44 | 20.36 | 544.99 | 37.06 | 136.88 | 34.22 | 68.1% | 68.1% | 68.1% | 68.1% |
| 31 | 335.06 | 22.78 | 84.16 | 21.04 | 567.72 | 38.61 | 142.59 | 35.65 | 69.4% | 69.4% | 69.4% | 69.4% |
| 32 | 356.68 | 24.25 | 89.59 | 22.40 | 614.08 | 41.76 | 154.24 | 38.56 | 72.2% | 72.2% | 72.2% | 72.2% |
| 33 | 367.49 | 24.99 | 92.30 | 23.08 | 637.70 | 43.36 | 160.17 | 40.04 | 73.5% | 73.5% | 73.5% | 73.5% |
| 34 | 389.10 | 26.46 | 97.73 | 24.43 | 685.83 | 46.64 | 172.26 | 43.06 | 76.3% | 76.3% | 76.3% | 76.3% |
| 35 | 410.72 | 27.93 | 103.16 | 25.79 | 735.14 | 49.99 | 184.64 | 46.16 | 79.0% | 79.0% | 79.0% | 79.0% |
| 36 | 421.53 | 28.66 | 105.88 | 26.47 | 760.23 | 51.70 | 190.95 | 47.74 | 80.4% | 80.4% | 80.4% | 80.4% |
| 37 | 424.15 | 28.84 | 106.53 | 26.63 | 766.35 | 52.11 | 192.48 | 48.12 | 80.7% | 80.7% | 80.7% | 80.7% |
| 38 | 424.15 | 28.84 | 106.53 | 26.63 | 766.35 | 52.11 | 192.48 | 48.12 | 80.7% | 80.7% | 80.7% | 80.7% |
| 39 | 424.15 | 28.84 | 106.53 | 26.63 | 766.35 | 52.11 | 192.48 | 48.12 | 80.7% | 80.7% | 80.7% | 80.7% |
| 40 | 424.15 | 28.84 | 106.53 | 26.63 | 766.35 | 52.11 | 192.48 | 48.12 | 80.7% | 80.7% | 80.7% | 80.7% |
| 41 | 424.15 | 28.84 | 106.53 | 26.63 | 766.35 | 52.11 | 192.48 | 48.12 | 80.7% | 80.7% | 80.7% | 80.7% |
| 42 | 424.15 | 28.84 | 106.53 | 26.63 | 766.35 | 52.11 | 192.48 | 48.12 | 80.7% | 80.7% | 80.7% | 80.7% |
| 43 | 424.15 | 28.84 | 106.53 | 26.63 | 766.35 | 52.11 | 192.48 | 48.12 | 80.7% | 80.7% | 80.7% | 80.7% |
| 44 | 424.15 | 28.84 | 106.53 | 26.63 | 766.35 | 52.11 | 192.48 | 48.12 | 80.7% | 80.7% | 80.7% | 80.7% |
| 45 | 460.88 | 38.43 | 149.58 | 37.39 | 832.73 | 69.44 | 270.26 | 67.57 | 80.7% | 80.7% | 80.7% | 80.7% |
| 46 | 460.88 | 38.43 | 149.58 | 37.39 | 832.73 | 69.44 | 270.26 | 67.57 | 80.7% | 80.7% | 80.7% | 80.7% |
| 47 | 460.88 | 38.43 | 149.58 | 37.39 | 832.73 | 69.44 | 270.26 | 67.57 | 80.7% | 80.7% | 80.7% | 80.7% |
| 48 | 460.88 | 38.43 | 149.58 | 37.39 | 832.73 | 69.44 | 270.26 | 67.57 | 80.7% | 80.7% | 80.7% | 80.7% |
| 49 | 460.88 | 38.43 | 149.58 | 37.39 | 832.73 | 69.44 | 270.26 | 67.57 | 80.7% | 80.7% | 80.7% | 80.7% |
| 50 | 475.58 | 42.26 | 171.10 | 42.78 | 859.28 | 76.36 | 309.15 | 77.29 | 80.7% | 80.7% | 80.7% | 80.7% |
| 51 | 497.28 | 47.45 | 182.76 | 45.69 | 898.50 | 85.73 | 330.22 | 82.56 | 80.7% | 80.7% | 80.7% | 80.7% |
| 52 | 521.12 | 53.13 | 194.97 | 48.74 | 941.57 | 96.00 | 352.27 | 88.07 | 80.7% | 80.7% | 80.7% | 80.7% |
| 53 | 547.00 | 59.31 | 207.77 | 51.94 | 988.33 | 107.16 | 375.41 | 93.85 | 80.7% | 80.7% | 80.7% | 80.7% |
| 54 | 574.79 | 65.92 | 221.12 | 55.28 | 1038.54 | 119.11 | 399.53 | 99.88 | 80.7% | 80.7% | 80.7% | 80.7% |
| 55 | 604.37 | 72.97 | 235.01 | 58.75 | 1091.99 | 131.84 | 424.62 | 106.15 | 80.7% | 80.7% | 80.7% | 80.7% |
| 56 | 635.63 | 80.43 | 249.44 | 62.36 | 1148.47 | 145.31 | 450.69 | 112.67 | 80.7% | 80.7% | 80.7% | 80.7% |
| 57 | 668.46 | 88.27 | 264.35 | 66.09 | 1207.78 | 159.49 | 477.63 | 119.41 | 80.7% | 80.7% | 80.7% | 80.7% |
| 58 | 705.16 | 96.99 | 280.22 | 70.05 | 1274.10 | 175.24 | 506.30 | 126.58 | 80.7% | 80.7% | 80.7% | 80.7% |
| 59 | 748.03 | 107.06 | 297.41 | 74.35 | 1351.55 | 193.44 | 537.37 | 134.34 | 80.7% | 80.7% | 80.7% | 80.7% |
| 60 | 796.92 | 118.47 | 315.93 | 78.98 | 1439.89 | 214.05 | 570.83 | 142.71 | 80.7% | 80.7% | 80.7% | 80.7% |
| 61 | 851.67 | 131.17 | 335.59 | 83.90 | 1538.82 | 236.99 | 606.35 | 151.59 | 80.7% | 80.7% | 80.7% | 80.7% |
| 62 | 912.16 | 145.14 | 356.45 | 89.11 | 1648.10 | 262.25 | 644.04 | 161.01 | 80.7% | 80.7% | 80.7% | 80.7% |
| 63 | 978.21 | 160.36 | 378.34 | 94.58 | 1767.45 | 289.73 | 683.58 | 170.90 | 80.7% | 80.7% | 80.7% | 80.7% |
| 64 | 1049.68 | 176.78 | 401.30 | 100.33 | 1896.58 | 319.41 | 725.08 | 181.27 | 80.7% | 80.7% | 80.7% | 80.7% |
| 65 | 1126.42 | 194.38 | 425.17 | 106.29 | 2035.24 | 351.21 | 768.20 | 192.05 | 80.7% | 80.7% | 80.7% | 80.7% |
| 66 | 1208.29 | 213.13 | 449.94 | 112.48 | 2183.16 | 385.08 | 812.96 | 203.24 | 80.7% | 80.7% | 80.7% | 80.7% |
| 67 | 1295.14 | 233.00 | 475.49 | 118.87 | 2340.07 | 420.98 | 859.12 | 214.78 | 80.7% | 80.7% | 80.7% | 80.7% |
| 68 | 1399.19 | 256.64 | 503.93 | 125.98 | 2528.07 | 463.70 | 910.50 | 227.63 | 80.7% | 80.7% | 80.7% | 80.7% |
| 69 | 1527.96 | 285.60 | 536.45 | 134.11 | 2760.75 | 516.03 | 969.27 | 242.32 | 80.7% | 80.7% | 80.7% | 80.7% |
| 70 | 1670.91 | 317.52 | 570.78 | 142.70 | 3017.24 | 573.36 | 1030.68 | 257.67 | 80.6% | 80.6% | 80.6% | 80.6% |
| 71 | 1766.26 | 340.14 | 587.71 | 146.93 | 3157.97 | 608.15 | 1050.80 | 262.70 | 78.8% | 78.8% | 78.8% | 78.8% |
| 72 | 1854.03 | 360.61 | 602.78 | 150.70 | 3281.89 | 638.33 | 1067.01 | 266.75 | 77.0% | 77.0% | 77.0% | 77.0% |
| 73 | 1937.82 | 378.41 | 617.49 | 154.37 | 3395.69 | 663.09 | 1082.04 | 270.51 | 75.2% | 75.2% | 75.2% | 75.2% |
| 74 | 2029.43 | 396.66 | 634.35 | 158.59 | 3520.08 | 688.01 | 1100.29 | 275.07 | 73.5% | 73.5% | 73.5% | 73.5% |
| 75 | 2133.41 | 418.79 | 653.30 | 163.33 | 3662.45 | 718.94 | 1121.53 | 280.38 | 71.7% | 71.7% | 71.7% | 71.7% |
| 76 | 2253.24 | 447.65 | 674.45 | 168.61 | 3828.04 | 760.51 | 1145.82 | 286.46 | 69.9% | 69.9% | 69.9% | 69.9% |
| 77 | 2391.30 | 485.45 | 697.59 | 174.40 | 4020.00 | 816.09 | 1172.72 | 293.18 | 68.1% | 68.1% | 68.1% | 68.1% |
| 78 | 2630.06 | 549.50 | 746.48 | 186.62 | 4402.65 | 919.84 | 1249.58 | 312.40 | 67.4% | 67.4% | 67.4% | 67.4% |
| 79 | 2967.99 | 638.18 | 820.70 | 205.17 | 4968.33 | 1068.29 | 1373.82 | 343.46 | 67.4% | 67.4% | 67.4% | 67.4% |
| 80 | | | | | | | | | | | | |
| 81 | | | | | | | | | | | | |
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| 84 | | | | | | | | | | | | |
| 85 | | | | | | | | | | | | |
| 86 | | | | | | | | | | | | |
| 87+ | | | | | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-VA-91

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 5 Years; Elimination Period: 100 Days
### 5% Simple Inflation**

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 302.77 | 17.82 | 57.36 | 14.34 | 506.83 | 29.83 | 96.02 | 24.00 | 67.4% | 67.4% | 67.4% | 67.4% |
| 30 | 307.87 | 18.12 | 58.32 | 14.58 | 517.45 | 30.46 | 98.03 | 24.51 | 68.1% | 68.1% | 68.1% | 68.1% |
| 31 | 318.13 | 18.72 | 60.27 | 15.07 | 539.03 | 31.73 | 102.12 | 25.53 | 69.4% | 69.4% | 69.4% | 69.4% |
| 32 | 338.65 | 19.93 | 64.16 | 16.04 | 583.05 | 34.32 | 110.46 | 27.61 | 72.2% | 72.2% | 72.2% | 72.2% |
| 33 | 348.92 | 20.54 | 66.10 | 16.53 | 605.48 | 35.64 | 114.70 | 28.68 | 73.5% | 73.5% | 73.5% | 73.5% |
| 34 | 369.44 | 21.74 | 69.99 | 17.50 | 651.17 | 38.33 | 123.36 | 30.84 | 76.3% | 76.3% | 76.3% | 76.3% |
| 35 | 389.97 | 22.95 | 73.88 | 18.47 | 697.99 | 41.08 | 132.23 | 33.06 | 79.0% | 79.0% | 79.0% | 79.0% |
| 36 | 400.23 | 23.56 | 75.82 | 18.96 | 721.82 | 42.48 | 136.74 | 34.19 | 80.4% | 80.4% | 80.4% | 80.4% |
| 37 | 402.71 | 23.70 | 76.29 | 19.07 | 727.63 | 42.83 | 137.85 | 34.46 | 80.7% | 80.7% | 80.7% | 80.7% |
| 38 | 402.71 | 23.70 | 76.29 | 19.07 | 727.63 | 42.83 | 137.85 | 34.46 | 80.7% | 80.7% | 80.7% | 80.7% |
| 39 | 402.71 | 23.70 | 76.29 | 19.07 | 727.63 | 42.83 | 137.85 | 34.46 | 80.7% | 80.7% | 80.7% | 80.7% |
| 40 | 402.71 | 23.70 | 76.29 | 19.07 | 727.63 | 42.83 | 137.85 | 34.46 | 80.7% | 80.7% | 80.7% | 80.7% |
| 41 | 402.71 | 23.70 | 76.29 | 19.07 | 727.63 | 42.83 | 137.85 | 34.46 | 80.7% | 80.7% | 80.7% | 80.7% |
| 42 | 402.71 | 23.70 | 76.29 | 19.07 | 727.63 | 42.83 | 137.85 | 34.46 | 80.7% | 80.7% | 80.7% | 80.7% |
| 43 | 402.71 | 23.70 | 76.29 | 19.07 | 727.63 | 42.83 | 137.85 | 34.46 | 80.7% | 80.7% | 80.7% | 80.7% |
| 44 | 402.71 | 23.70 | 76.29 | 19.07 | 727.63 | 42.83 | 137.85 | 34.46 | 80.7% | 80.7% | 80.7% | 80.7% |
| 45 | 432.04 | 31.55 | 107.55 | 26.89 | 780.61 | 57.00 | 194.33 | 48.58 | 80.7% | 80.7% | 80.7% | 80.7% |
| 46 | 432.04 | 31.55 | 107.55 | 26.89 | 780.61 | 57.00 | 194.33 | 48.58 | 80.7% | 80.7% | 80.7% | 80.7% |
| 47 | 432.04 | 31.55 | 107.55 | 26.89 | 780.61 | 57.00 | 194.33 | 48.58 | 80.7% | 80.7% | 80.7% | 80.7% |
| 48 | 432.04 | 31.55 | 107.55 | 26.89 | 780.61 | 57.00 | 194.33 | 48.58 | 80.7% | 80.7% | 80.7% | 80.7% |
| 49 | 432.04 | 31.55 | 107.55 | 26.89 | 780.61 | 57.00 | 194.33 | 48.58 | 80.7% | 80.7% | 80.7% | 80.7% |
| 50 | 443.76 | 34.69 | 123.67 | 30.92 | 801.79 | 62.68 | 223.44 | 55.86 | 80.7% | 80.7% | 80.7% | 80.7% |
| 51 | 461.86 | 39.02 | 132.44 | 33.11 | 834.49 | 70.50 | 239.30 | 59.83 | 80.7% | 80.7% | 80.7% | 80.7% |
| 52 | 481.79 | 43.78 | 141.70 | 35.43 | 870.50 | 79.11 | 256.03 | 64.01 | 80.7% | 80.7% | 80.7% | 80.7% |
| 53 | 503.47 | 48.95 | 151.44 | 37.86 | 909.69 | 88.45 | 273.63 | 68.41 | 80.7% | 80.7% | 80.7% | 80.7% |
| 54 | 526.82 | 54.51 | 161.60 | 40.40 | 951.86 | 98.50 | 291.99 | 73.00 | 80.7% | 80.7% | 80.7% | 80.7% |
| 55 | 551.72 | 60.44 | 172.24 | 43.06 | 996.86 | 109.20 | 311.21 | 77.80 | 80.7% | 80.7% | 80.7% | 80.7% |
| 56 | 578.10 | 66.73 | 183.31 | 45.83 | 1044.52 | 120.57 | 331.20 | 82.80 | 80.7% | 80.7% | 80.7% | 80.7% |
| 57 | 605.84 | 73.35 | 194.79 | 48.70 | 1094.65 | 132.52 | 351.95 | 87.99 | 80.7% | 80.7% | 80.7% | 80.7% |
| 58 | 636.85 | 80.70 | 207.05 | 51.76 | 1150.67 | 145.80 | 374.11 | 93.53 | 80.7% | 80.7% | 80.7% | 80.7% |
| 59 | 672.97 | 89.16 | 220.46 | 55.12 | 1215.93 | 161.09 | 398.33 | 99.58 | 80.7% | 80.7% | 80.7% | 80.7% |
| 60 | 714.12 | 98.73 | 234.89 | 58.72 | 1290.28 | 178.39 | 424.40 | 106.10 | 80.7% | 80.7% | 80.7% | 80.7% |
| 61 | 760.20 | 109.37 | 250.40 | 62.60 | 1373.55 | 197.62 | 452.43 | 113.11 | 80.7% | 80.7% | 80.7% | 80.7% |
| 62 | 811.11 | 121.10 | 266.87 | 66.72 | 1465.52 | 218.80 | 482.19 | 120.55 | 80.7% | 80.7% | 80.7% | 80.7% |
| 63 | 866.77 | 133.86 | 284.19 | 71.05 | 1566.08 | 241.86 | 513.47 | 128.37 | 80.7% | 80.7% | 80.7% | 80.7% |
| 64 | 927.05 | 147.62 | 302.40 | 75.60 | 1675.01 | 266.73 | 546.39 | 136.60 | 80.7% | 80.7% | 80.7% | 80.7% |
| 65 | 991.87 | 162.41 | 321.46 | 80.37 | 1792.13 | 293.45 | 580.82 | 145.21 | 80.7% | 80.7% | 80.7% | 80.7% |
| 66 | 1061.15 | 178.18 | 341.24 | 85.31 | 1917.30 | 321.94 | 616.56 | 154.14 | 80.7% | 80.7% | 80.7% | 80.7% |
| 67 | 1134.77 | 194.92 | 361.74 | 90.44 | 2050.31 | 352.19 | 653.60 | 163.40 | 80.7% | 80.7% | 80.7% | 80.7% |
| 68 | 1222.48 | 214.73 | 384.65 | 96.16 | 2208.80 | 387.98 | 694.99 | 173.75 | 80.7% | 80.7% | 80.7% | 80.7% |
| 69 | 1330.25 | 238.81 | 411.04 | 102.76 | 2403.51 | 431.49 | 742.67 | 185.67 | 80.7% | 80.7% | 80.7% | 80.7% |
| 70 | 1449.38 | 265.26 | 439.08 | 109.77 | 2617.20 | 478.99 | 792.87 | 198.22 | 80.6% | 80.6% | 80.6% | 80.6% |
| 71 | 1526.98 | 283.91 | 453.85 | 113.46 | 2730.15 | 507.61 | 811.46 | 202.86 | 78.8% | 78.8% | 78.8% | 78.8% |
| 72 | 1598.42 | 300.80 | 467.10 | 116.77 | 2829.42 | 532.46 | 826.82 | 206.71 | 77.0% | 77.0% | 77.0% | 77.0% |
| 73 | 1665.27 | 314.93 | 480.01 | 120.00 | 2918.09 | 551.86 | 841.13 | 210.28 | 75.2% | 75.2% | 75.2% | 75.2% |
| 74 | 1736.94 | 328.84 | 494.62 | 123.66 | 3012.76 | 570.37 | 857.93 | 214.48 | 73.5% | 73.5% | 73.5% | 73.5% |
| 75 | 1818.69 | 346.09 | 511.05 | 127.76 | 3122.16 | 594.13 | 877.32 | 219.33 | 71.7% | 71.7% | 71.7% | 71.7% |
| 76 | 1914.70 | 369.65 | 529.49 | 132.37 | 3252.88 | 628.00 | 899.55 | 224.89 | 69.9% | 69.9% | 69.9% | 69.9% |
| 77 | 2028.03 | 401.90 | 549.93 | 137.48 | 3409.30 | 675.64 | 924.48 | 231.12 | 68.1% | 68.1% | 68.1% | 68.1% |
| 78 | 2224.78 | 455.54 | 590.90 | 147.72 | 3724.22 | 762.56 | 989.15 | 247.29 | 67.4% | 67.4% | 67.4% | 67.4% |
| 79 | 2499.76 | 527.63 | 651.96 | 162.99 | 4184.54 | 883.24 | 1091.37 | 272.84 | 67.4% | 67.4% | 67.4% | 67.4% |
| 80 | | | | | | | | | | | | |
| 81 | | | | | | | | | | | | |
| 82 | | | | | | | | | | | | |
| 83 | | | | | | | | | | | | |
| 84 | | | | | | | | | | | | |
| 85 | | | | | | | | | | | | |
| 86 | | | | | | | | | | | | |
| 87+ | | | | | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-VA-91

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: Lifetime; Elimination Period: 20 Days
### 5% Simple Inflation**

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 361.04 | 31.76 | 84.84 | 21.21 | 604.36 | 53.17 | 142.02 | 35.51 | 67.4% | 67.4% | 67.4% | 67.4% |
| 30 | 361.04 | 31.76 | 84.84 | 21.21 | 604.36 | 53.17 | 142.02 | 35.51 | 67.4% | 67.4% | 67.4% | 67.4% |
| 31 | 382.29 | 33.63 | 89.83 | 22.46 | 649.00 | 57.10 | 152.51 | 38.13 | 69.8% | 69.8% | 69.8% | 69.8% |
| 32 | 393.53 | 34.62 | 92.48 | 23.12 | 673.02 | 59.21 | 158.15 | 39.54 | 71.0% | 71.0% | 71.0% | 71.0% |
| 33 | 416.02 | 36.60 | 97.76 | 24.44 | 721.90 | 63.51 | 169.64 | 42.41 | 73.5% | 73.5% | 73.5% | 73.5% |
| 34 | 438.51 | 38.58 | 103.05 | 25.76 | 771.92 | 67.91 | 181.39 | 45.35 | 76.0% | 76.0% | 76.0% | 76.0% |
| 35 | 449.75 | 39.57 | 105.69 | 26.42 | 797.35 | 70.15 | 187.37 | 46.84 | 77.3% | 77.3% | 77.3% | 77.3% |
| 36 | 472.24 | 41.55 | 110.97 | 27.74 | 849.05 | 74.70 | 199.52 | 49.88 | 79.8% | 79.8% | 79.8% | 79.8% |
| 37 | 480.21 | 42.25 | 112.85 | 28.21 | 867.65 | 76.34 | 203.89 | 50.97 | 80.7% | 80.7% | 80.7% | 80.7% |
| 38 | 480.21 | 42.25 | 112.85 | 28.21 | 867.65 | 76.34 | 203.89 | 50.97 | 80.7% | 80.7% | 80.7% | 80.7% |
| 39 | 480.21 | 42.25 | 112.85 | 28.21 | 867.65 | 76.34 | 203.89 | 50.97 | 80.7% | 80.7% | 80.7% | 80.7% |
| 40 | 480.21 | 42.25 | 112.85 | 28.21 | 867.65 | 76.34 | 203.89 | 50.97 | 80.7% | 80.7% | 80.7% | 80.7% |
| 41 | 480.21 | 42.25 | 112.85 | 28.21 | 867.65 | 76.34 | 203.89 | 50.97 | 80.7% | 80.7% | 80.7% | 80.7% |
| 42 | 480.21 | 42.25 | 112.85 | 28.21 | 867.65 | 76.34 | 203.89 | 50.97 | 80.7% | 80.7% | 80.7% | 80.7% |
| 43 | 480.21 | 42.25 | 112.85 | 28.21 | 867.65 | 76.34 | 203.89 | 50.97 | 80.7% | 80.7% | 80.7% | 80.7% |
| 44 | 480.21 | 42.25 | 112.85 | 28.21 | 867.65 | 76.34 | 203.89 | 50.97 | 80.7% | 80.7% | 80.7% | 80.7% |
| 45 | 536.54 | 56.35 | 158.24 | 39.56 | 969.43 | 101.81 | 285.90 | 71.48 | 80.7% | 80.7% | 80.7% | 80.7% |
| 46 | 536.54 | 56.35 | 158.24 | 39.56 | 969.43 | 101.81 | 285.90 | 71.48 | 80.7% | 80.7% | 80.7% | 80.7% |
| 47 | 536.54 | 56.35 | 158.24 | 39.56 | 969.43 | 101.81 | 285.90 | 71.48 | 80.7% | 80.7% | 80.7% | 80.7% |
| 48 | 536.54 | 56.35 | 158.24 | 39.56 | 969.43 | 101.81 | 285.90 | 71.48 | 80.7% | 80.7% | 80.7% | 80.7% |
| 49 | 536.54 | 56.35 | 158.24 | 39.56 | 969.43 | 101.81 | 285.90 | 71.48 | 80.7% | 80.7% | 80.7% | 80.7% |
| 50 | 559.07 | 62.00 | 181.20 | 45.30 | 1010.14 | 112.02 | 327.40 | 81.85 | 80.7% | 80.7% | 80.7% | 80.7% |
| 51 | 590.39 | 69.44 | 193.71 | 48.43 | 1066.73 | 125.46 | 349.99 | 87.50 | 80.7% | 80.7% | 80.7% | 80.7% |
| 52 | 624.81 | 77.61 | 206.81 | 51.70 | 1128.92 | 140.24 | 373.67 | 93.42 | 80.7% | 80.7% | 80.7% | 80.7% |
| 53 | 662.18 | 86.51 | 220.64 | 55.16 | 1196.43 | 156.31 | 398.66 | 99.66 | 80.7% | 80.7% | 80.7% | 80.7% |
| 54 | 702.34 | 96.07 | 235.07 | 58.77 | 1268.99 | 173.58 | 424.73 | 106.18 | 80.7% | 80.7% | 80.7% | 80.7% |
| 55 | 745.16 | 106.28 | 250.22 | 62.55 | 1346.36 | 192.02 | 452.10 | 113.03 | 80.7% | 80.7% | 80.7% | 80.7% |
| 56 | 790.50 | 117.11 | 265.91 | 66.48 | 1428.29 | 211.60 | 480.45 | 120.11 | 80.7% | 80.7% | 80.7% | 80.7% |
| 57 | 838.22 | 128.54 | 282.32 | 70.58 | 1514.51 | 232.24 | 510.11 | 127.53 | 80.7% | 80.7% | 80.7% | 80.7% |
| 58 | 891.13 | 141.15 | 299.70 | 74.92 | 1610.11 | 255.03 | 541.50 | 135.37 | 80.7% | 80.7% | 80.7% | 80.7% |
| 59 | 952.08 | 155.52 | 318.52 | 79.63 | 1720.22 | 280.99 | 575.50 | 143.87 | 80.7% | 80.7% | 80.7% | 80.7% |
| 60 | 1021.00 | 171.66 | 338.54 | 84.63 | 1844.76 | 310.15 | 611.67 | 152.92 | 80.7% | 80.7% | 80.7% | 80.7% |
| 61 | 1097.84 | 189.57 | 359.88 | 89.97 | 1983.59 | 342.52 | 650.23 | 162.56 | 80.7% | 80.7% | 80.7% | 80.7% |
| 62 | 1182.50 | 209.22 | 382.36 | 95.59 | 2136.56 | 378.02 | 690.86 | 172.71 | 80.7% | 80.7% | 80.7% | 80.7% |
| 63 | 1274.93 | 230.62 | 405.99 | 101.50 | 2303.57 | 416.69 | 733.55 | 183.39 | 80.7% | 80.7% | 80.7% | 80.7% |
| 64 | 1375.06 | 253.77 | 430.70 | 107.67 | 2484.49 | 458.51 | 778.19 | 194.55 | 80.7% | 80.7% | 80.7% | 80.7% |
| 65 | 1482.81 | 278.63 | 456.37 | 114.09 | 2679.17 | 503.43 | 824.58 | 206.14 | 80.7% | 80.7% | 80.7% | 80.7% |
| 66 | 1598.12 | 305.21 | 483.00 | 120.75 | 2887.52 | 551.47 | 872.70 | 218.17 | 80.7% | 80.7% | 80.7% | 80.7% |
| 67 | 1720.94 | 333.52 | 510.54 | 127.63 | 3109.41 | 602.60 | 922.45 | 230.61 | 80.7% | 80.7% | 80.7% | 80.7% |
| 68 | 1866.00 | 366.67 | 540.78 | 135.19 | 3371.53 | 662.51 | 977.09 | 244.27 | 80.7% | 80.7% | 80.7% | 80.7% |
| 69 | 2041.87 | 406.35 | 574.87 | 143.72 | 3689.28 | 734.20 | 1038.68 | 259.67 | 80.7% | 80.7% | 80.7% | 80.7% |
| 70 | 2199.06 | 442.33 | 600.71 | 150.18 | 3952.22 | 794.96 | 1079.62 | 269.90 | 79.7% | 79.7% | 79.7% | 79.7% |
| 71 | 2362.01 | 479.07 | 626.98 | 156.75 | 4223.13 | 856.54 | 1121.00 | 280.25 | 78.8% | 78.8% | 78.8% | 78.8% |
| 72 | 2477.80 | 505.53 | 641.37 | 160.34 | 4386.04 | 894.85 | 1135.31 | 283.83 | 77.0% | 77.0% | 77.0% | 77.0% |
| 73 | 2586.17 | 528.07 | 655.02 | 163.76 | 4531.81 | 925.34 | 1147.81 | 286.95 | 75.2% | 75.2% | 75.2% | 75.2% |
| 74 | 2702.27 | 550.60 | 670.38 | 167.60 | 4687.14 | 955.03 | 1162.79 | 290.70 | 73.5% | 73.5% | 73.5% | 73.5% |
| 75 | 2832.50 | 577.59 | 687.90 | 171.98 | 4862.58 | 991.55 | 1180.92 | 295.23 | 71.7% | 71.7% | 71.7% | 71.7% |
| 76 | 2981.83 | 612.72 | 707.76 | 176.94 | 5065.84 | 1040.95 | 1202.42 | 300.60 | 69.9% | 69.9% | 69.9% | 69.9% |
| 77 | 3153.82 | 658.95 | 730.02 | 182.51 | 5301.87 | 1107.76 | 1227.23 | 306.81 | 68.1% | 68.1% | 68.1% | 68.1% |
| 78 | 3465.24 | 742.32 | 781.15 | 195.29 | 5800.71 | 1242.62 | 1307.62 | 326.90 | 67.4% | 67.4% | 67.4% | 67.4% |
| 79 | 3918.94 | 862.28 | 861.60 | 215.40 | 6560.20 | 1443.43 | 1442.30 | 360.57 | 67.4% | 67.4% | 67.4% | 67.4% |
| 80 | | | | | | | | | | | | |
| 81 | | | | | | | | | | | | |
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| 85 | | | | | | | | | | | | |
| 86 | | | | | | | | | | | | |
| 87+ | | | | | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-VA-91

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: Lifetime; Elimination Period: 100 Days
### 5% Simple Inflation**

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 339.58 | 26.62 | 61.20 | 15.30 | 568.44 | 44.57 | 102.45 | 25.61 | 67.4% | 67.4% | 67.4% | 67.4% |
| 30 | 339.58 | 26.62 | 61.20 | 15.30 | 568.44 | 44.57 | 102.45 | 25.61 | 67.4% | 67.4% | 67.4% | 67.4% |
| 31 | 359.57 | 28.19 | 64.80 | 16.20 | 610.42 | 47.86 | 110.01 | 27.50 | 69.8% | 69.8% | 69.8% | 69.8% |
| 32 | 370.14 | 29.02 | 66.71 | 16.68 | 633.01 | 49.63 | 114.09 | 28.52 | 71.0% | 71.0% | 71.0% | 71.0% |
| 33 | 391.29 | 30.68 | 70.52 | 17.63 | 679.00 | 53.23 | 122.37 | 30.59 | 73.5% | 73.5% | 73.5% | 73.5% |
| 34 | 412.44 | 32.34 | 74.33 | 18.58 | 726.04 | 56.92 | 130.85 | 32.71 | 76.0% | 76.0% | 76.0% | 76.0% |
| 35 | 423.02 | 33.16 | 76.24 | 19.06 | 749.95 | 58.80 | 135.16 | 33.79 | 77.3% | 77.3% | 77.3% | 77.3% |
| 36 | 444.17 | 34.82 | 80.05 | 20.01 | 798.59 | 62.61 | 143.93 | 35.98 | 79.8% | 79.8% | 79.8% | 79.8% |
| 37 | 451.67 | 35.41 | 81.40 | 20.35 | 816.08 | 63.98 | 147.08 | 36.77 | 80.7% | 80.7% | 80.7% | 80.7% |
| 38 | 451.67 | 35.41 | 81.40 | 20.35 | 816.08 | 63.98 | 147.08 | 36.77 | 80.7% | 80.7% | 80.7% | 80.7% |
| 39 | 451.67 | 35.41 | 81.40 | 20.35 | 816.08 | 63.98 | 147.08 | 36.77 | 80.7% | 80.7% | 80.7% | 80.7% |
| 40 | 451.67 | 35.41 | 81.40 | 20.35 | 816.08 | 63.98 | 147.08 | 36.77 | 80.7% | 80.7% | 80.7% | 80.7% |
| 41 | 451.67 | 35.41 | 81.40 | 20.35 | 816.08 | 63.98 | 147.08 | 36.77 | 80.7% | 80.7% | 80.7% | 80.7% |
| 42 | 451.67 | 35.41 | 81.40 | 20.35 | 816.08 | 63.98 | 147.08 | 36.77 | 80.7% | 80.7% | 80.7% | 80.7% |
| 43 | 451.67 | 35.41 | 81.40 | 20.35 | 816.08 | 63.98 | 147.08 | 36.77 | 80.7% | 80.7% | 80.7% | 80.7% |
| 44 | 451.67 | 35.41 | 81.40 | 20.35 | 816.08 | 63.98 | 147.08 | 36.77 | 80.7% | 80.7% | 80.7% | 80.7% |
| 45 | 498.17 | 47.21 | 114.71 | 28.68 | 900.10 | 85.30 | 207.26 | 51.81 | 80.7% | 80.7% | 80.7% | 80.7% |
| 46 | 498.17 | 47.21 | 114.71 | 28.68 | 900.10 | 85.30 | 207.26 | 51.81 | 80.7% | 80.7% | 80.7% | 80.7% |
| 47 | 498.17 | 47.21 | 114.71 | 28.68 | 900.10 | 85.30 | 207.26 | 51.81 | 80.7% | 80.7% | 80.7% | 80.7% |
| 48 | 498.17 | 47.21 | 114.71 | 28.68 | 900.10 | 85.30 | 207.26 | 51.81 | 80.7% | 80.7% | 80.7% | 80.7% |
| 49 | 498.17 | 47.21 | 114.71 | 28.68 | 900.10 | 85.30 | 207.26 | 51.81 | 80.7% | 80.7% | 80.7% | 80.7% |
| 50 | 516.76 | 51.94 | 132.08 | 33.02 | 933.69 | 93.85 | 238.65 | 59.66 | 80.7% | 80.7% | 80.7% | 80.7% |
| 51 | 543.18 | 58.23 | 141.64 | 35.41 | 981.43 | 105.20 | 255.92 | 63.98 | 80.7% | 80.7% | 80.7% | 80.7% |
| 52 | 572.25 | 65.14 | 151.74 | 37.94 | 1033.95 | 117.70 | 274.17 | 68.54 | 80.7% | 80.7% | 80.7% | 80.7% |
| 53 | 603.89 | 72.67 | 162.38 | 40.60 | 1091.12 | 131.30 | 293.40 | 73.35 | 80.7% | 80.7% | 80.7% | 80.7% |
| 54 | 637.98 | 80.79 | 173.57 | 43.39 | 1152.71 | 145.97 | 313.60 | 78.40 | 80.7% | 80.7% | 80.7% | 80.7% |
| 55 | 674.40 | 89.46 | 185.35 | 46.34 | 1218.51 | 161.64 | 334.89 | 83.72 | 80.7% | 80.7% | 80.7% | 80.7% |
| 56 | 713.04 | 98.69 | 197.61 | 49.40 | 1288.33 | 178.31 | 357.05 | 89.26 | 80.7% | 80.7% | 80.7% | 80.7% |
| 57 | 753.78 | 108.44 | 210.42 | 52.61 | 1361.95 | 195.93 | 380.19 | 95.05 | 80.7% | 80.7% | 80.7% | 80.7% |
| 58 | 798.86 | 119.17 | 224.07 | 56.02 | 1443.39 | 215.32 | 404.85 | 101.21 | 80.7% | 80.7% | 80.7% | 80.7% |
| 59 | 850.52 | 131.35 | 238.92 | 59.73 | 1536.73 | 237.32 | 431.68 | 107.92 | 80.7% | 80.7% | 80.7% | 80.7% |
| 60 | 908.79 | 144.96 | 254.91 | 63.73 | 1642.01 | 261.92 | 460.57 | 115.14 | 80.7% | 80.7% | 80.7% | 80.7% |
| 61 | 973.66 | 160.05 | 271.92 | 67.98 | 1759.22 | 289.19 | 491.31 | 122.83 | 80.7% | 80.7% | 80.7% | 80.7% |
| 62 | 1045.14 | 176.60 | 290.02 | 72.50 | 1888.38 | 319.09 | 524.01 | 131.00 | 80.7% | 80.7% | 80.7% | 80.7% |
| 63 | 1123.25 | 194.64 | 309.02 | 77.25 | 2029.51 | 351.68 | 558.34 | 139.58 | 80.7% | 80.7% | 80.7% | 80.7% |
| 64 | 1207.98 | 214.15 | 329.04 | 82.26 | 2182.59 | 386.92 | 594.51 | 148.63 | 80.7% | 80.7% | 80.7% | 80.7% |
| 65 | 1299.34 | 235.14 | 349.90 | 87.47 | 2347.67 | 424.86 | 632.20 | 158.05 | 80.7% | 80.7% | 80.7% | 80.7% |
| 66 | 1397.32 | 257.64 | 371.60 | 92.90 | 2524.71 | 465.52 | 671.42 | 167.85 | 80.7% | 80.7% | 80.7% | 80.7% |
| 67 | 1501.96 | 281.65 | 394.15 | 98.54 | 2713.77 | 508.88 | 712.15 | 178.04 | 80.7% | 80.7% | 80.7% | 80.7% |
| 68 | 1624.56 | 309.54 | 419.04 | 104.76 | 2935.29 | 559.29 | 757.12 | 189.28 | 80.7% | 80.7% | 80.7% | 80.7% |
| 69 | 1771.59 | 342.56 | 447.35 | 111.84 | 3200.93 | 618.95 | 808.28 | 202.07 | 80.7% | 80.7% | 80.7% | 80.7% |
| 70 | 1900.99 | 372.23 | 469.40 | 117.35 | 3416.52 | 668.98 | 843.62 | 210.90 | 79.7% | 79.7% | 79.7% | 79.7% |
| 71 | 2035.02 | 402.46 | 491.96 | 122.99 | 3638.49 | 719.58 | 879.59 | 219.90 | 78.8% | 78.8% | 78.8% | 78.8% |
| 72 | 2128.88 | 424.16 | 505.06 | 126.27 | 3768.40 | 750.82 | 894.03 | 223.51 | 77.0% | 77.0% | 77.0% | 77.0% |
| 73 | 2214.18 | 441.54 | 517.43 | 129.36 | 3879.96 | 773.73 | 906.70 | 226.68 | 75.2% | 75.2% | 75.2% | 75.2% |
| 74 | 2302.63 | 457.74 | 531.18 | 132.80 | 3993.94 | 793.96 | 921.34 | 230.34 | 73.5% | 73.5% | 73.5% | 73.5% |
| 75 | 2402.33 | 477.86 | 546.80 | 136.70 | 4124.10 | 820.35 | 938.70 | 234.67 | 71.7% | 71.7% | 71.7% | 71.7% |
| 76 | 2519.84 | 506.16 | 564.67 | 141.17 | 4280.97 | 859.92 | 959.32 | 239.83 | 69.9% | 69.9% | 69.9% | 69.9% |
| 77 | 2660.12 | 546.08 | 585.03 | 146.26 | 4471.92 | 918.01 | 983.49 | 245.87 | 68.1% | 68.1% | 68.1% | 68.1% |
| 78 | 2914.28 | 615.96 | 628.82 | 157.21 | 4878.43 | 1031.11 | 1052.63 | 263.16 | 67.4% | 67.4% | 67.4% | 67.4% |
| 79 | 3277.35 | 712.24 | 696.17 | 174.04 | 5486.19 | 1192.27 | 1165.37 | 291.34 | 67.4% | 67.4% | 67.4% | 67.4% |
| 80 | | | | | | | | | | | | |
| 81 | | | | | | | | | | | | |
| 82 | | | | | | | | | | | | |
| 83 | | | | | | | | | | | | |
| 84 | | | | | | | | | | | | |
| 85 | | | | | | | | | | | | |
| 86 | | | | | | | | | | | | |
| 87+ | | | | | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-VA-91

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 2 Years; Elimination Period: 20 Days
### 5% Compound Inflation**

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 486.52 | 43.12 | 156.97 | 39.24 | 879.05 | 77.91 | 283.62 | 70.91 | 80.7% | 80.7% | 80.7% | 80.7% |
| 30 | 486.52 | 43.12 | 156.97 | 39.24 | 879.05 | 77.91 | 283.62 | 70.91 | 80.7% | 80.7% | 80.7% | 80.7% |
| 31 | 486.52 | 43.12 | 156.97 | 39.24 | 879.05 | 77.91 | 283.62 | 70.91 | 80.7% | 80.7% | 80.7% | 80.7% |
| 32 | 486.52 | 43.12 | 156.97 | 39.24 | 879.05 | 77.91 | 283.62 | 70.91 | 80.7% | 80.7% | 80.7% | 80.7% |
| 33 | 486.52 | 43.12 | 156.97 | 39.24 | 879.05 | 77.91 | 283.62 | 70.91 | 80.7% | 80.7% | 80.7% | 80.7% |
| 34 | 486.52 | 43.12 | 156.97 | 39.24 | 879.05 | 77.91 | 283.62 | 70.91 | 80.7% | 80.7% | 80.7% | 80.7% |
| 35 | 486.52 | 43.12 | 156.97 | 39.24 | 879.05 | 77.91 | 283.62 | 70.91 | 80.7% | 80.7% | 80.7% | 80.7% |
| 36 | 486.52 | 43.12 | 156.97 | 39.24 | 879.05 | 77.91 | 283.62 | 70.91 | 80.7% | 80.7% | 80.7% | 80.7% |
| 37 | 486.52 | 43.12 | 156.97 | 39.24 | 879.05 | 77.91 | 283.62 | 70.91 | 80.7% | 80.7% | 80.7% | 80.7% |
| 38 | 486.52 | 43.12 | 156.97 | 39.24 | 879.05 | 77.91 | 283.62 | 70.91 | 80.7% | 80.7% | 80.7% | 80.7% |
| 39 | 486.52 | 43.12 | 156.97 | 39.24 | 879.05 | 77.91 | 283.62 | 70.91 | 80.7% | 80.7% | 80.7% | 80.7% |
| 40 | 486.52 | 43.12 | 156.97 | 39.24 | 879.05 | 77.91 | 283.62 | 70.91 | 80.7% | 80.7% | 80.7% | 80.7% |
| 41 | 486.52 | 43.12 | 156.97 | 39.24 | 879.05 | 77.91 | 283.62 | 70.91 | 80.7% | 80.7% | 80.7% | 80.7% |
| 42 | 486.52 | 43.12 | 156.97 | 39.24 | 879.05 | 77.91 | 283.62 | 70.91 | 80.7% | 80.7% | 80.7% | 80.7% |
| 43 | 486.52 | 43.12 | 156.97 | 39.24 | 879.05 | 77.91 | 283.62 | 70.91 | 80.7% | 80.7% | 80.7% | 80.7% |
| 44 | 486.52 | 43.12 | 156.97 | 39.24 | 879.05 | 77.91 | 283.62 | 70.91 | 80.7% | 80.7% | 80.7% | 80.7% |
| 45 | 506.18 | 48.46 | 191.18 | 47.80 | 914.57 | 87.55 | 345.43 | 86.36 | 80.7% | 80.7% | 80.7% | 80.7% |
| 46 | 506.18 | 48.46 | 191.18 | 47.80 | 914.57 | 87.55 | 345.43 | 86.36 | 80.7% | 80.7% | 80.7% | 80.7% |
| 47 | 506.18 | 48.46 | 191.18 | 47.80 | 914.57 | 87.55 | 345.43 | 86.36 | 80.7% | 80.7% | 80.7% | 80.7% |
| 48 | 506.18 | 48.46 | 191.18 | 47.80 | 914.57 | 87.55 | 345.43 | 86.36 | 80.7% | 80.7% | 80.7% | 80.7% |
| 49 | 506.18 | 48.46 | 191.18 | 47.80 | 914.57 | 87.55 | 345.43 | 86.36 | 80.7% | 80.7% | 80.7% | 80.7% |
| 50 | 514.04 | 50.59 | 208.26 | 52.06 | 928.78 | 91.41 | 376.28 | 94.07 | 80.7% | 80.7% | 80.7% | 80.7% |
| 51 | 526.70 | 53.55 | 217.45 | 54.36 | 951.64 | 96.76 | 392.90 | 98.22 | 80.7% | 80.7% | 80.7% | 80.7% |
| 52 | 540.64 | 56.81 | 227.07 | 56.77 | 976.84 | 102.65 | 410.28 | 102.57 | 80.7% | 80.7% | 80.7% | 80.7% |
| 53 | 555.79 | 60.35 | 237.17 | 59.29 | 1004.22 | 109.03 | 428.53 | 107.13 | 80.7% | 80.7% | 80.7% | 80.7% |
| 54 | 572.10 | 64.13 | 247.57 | 61.89 | 1033.68 | 115.88 | 447.32 | 111.83 | 80.7% | 80.7% | 80.7% | 80.7% |
| 55 | 589.45 | 68.16 | 258.40 | 64.60 | 1065.02 | 123.15 | 466.87 | 116.72 | 80.7% | 80.7% | 80.7% | 80.7% |
| 56 | 607.78 | 72.41 | 269.64 | 67.41 | 1098.15 | 130.84 | 487.19 | 121.80 | 80.7% | 80.7% | 80.7% | 80.7% |
| 57 | 627.04 | 76.89 | 281.18 | 70.30 | 1132.94 | 138.93 | 508.04 | 127.01 | 80.7% | 80.7% | 80.7% | 80.7% |
| 58 | 648.59 | 81.87 | 293.45 | 73.36 | 1171.88 | 147.92 | 530.20 | 132.55 | 80.7% | 80.7% | 80.7% | 80.7% |
| 59 | 673.86 | 87.62 | 306.85 | 76.71 | 1217.53 | 158.32 | 554.43 | 138.61 | 80.7% | 80.7% | 80.7% | 80.7% |
| 60 | 702.77 | 94.16 | 321.28 | 80.32 | 1269.78 | 170.14 | 580.50 | 145.12 | 80.7% | 80.7% | 80.7% | 80.7% |
| 61 | 735.31 | 101.45 | 336.73 | 84.18 | 1328.57 | 183.31 | 608.41 | 152.10 | 80.7% | 80.7% | 80.7% | 80.7% |
| 62 | 771.41 | 109.51 | 353.14 | 88.29 | 1393.80 | 197.86 | 638.07 | 159.52 | 80.7% | 80.7% | 80.7% | 80.7% |
| 63 | 811.02 | 118.30 | 370.46 | 92.61 | 1465.36 | 213.75 | 669.35 | 167.34 | 80.7% | 80.7% | 80.7% | 80.7% |
| 64 | 854.08 | 127.83 | 388.62 | 97.15 | 1543.16 | 230.97 | 702.16 | 175.54 | 80.7% | 80.7% | 80.7% | 80.7% |
| 65 | 900.55 | 138.08 | 407.61 | 101.90 | 1627.13 | 249.49 | 736.48 | 184.12 | 80.7% | 80.7% | 80.7% | 80.7% |
| 66 | 950.39 | 149.02 | 427.39 | 106.85 | 1717.18 | 269.26 | 772.22 | 193.06 | 80.7% | 80.7% | 80.7% | 80.7% |
| 67 | 1003.52 | 160.69 | 447.89 | 111.97 | 1813.18 | 290.33 | 809.26 | 202.32 | 80.7% | 80.7% | 80.7% | 80.7% |
| 68 | 1067.49 | 174.63 | 470.98 | 117.75 | 1928.76 | 315.53 | 850.97 | 212.74 | 80.7% | 80.7% | 80.7% | 80.7% |
| 69 | 1113.69 | 186.21 | 483.40 | 120.85 | 1994.99 | 333.56 | 865.93 | 216.48 | 79.1% | 79.1% | 79.1% | 79.1% |
| 70 | 1168.05 | 199.23 | 497.88 | 124.47 | 2075.55 | 354.02 | 884.71 | 221.18 | 77.7% | 77.7% | 77.7% | 77.7% |
| 71 | 1280.81 | 222.15 | 536.18 | 134.05 | 2286.99 | 396.66 | 957.39 | 239.35 | 78.6% | 78.6% | 78.6% | 78.6% |
| 72 | 1334.10 | 234.42 | 549.47 | 137.37 | 2361.54 | 414.95 | 972.64 | 243.16 | 77.0% | 77.0% | 77.0% | 77.0% |
| 73 | 1378.61 | 243.53 | 559.76 | 139.94 | 2415.77 | 426.74 | 980.89 | 245.22 | 75.2% | 75.2% | 75.2% | 75.2% |
| 74 | 1427.15 | 252.41 | 571.64 | 142.91 | 2475.42 | 437.81 | 991.51 | 247.88 | 73.5% | 73.5% | 73.5% | 73.5% |
| 75 | 1482.61 | 263.80 | 585.30 | 146.33 | 2545.22 | 452.87 | 1004.79 | 251.20 | 71.7% | 71.7% | 71.7% | 71.7% |
| 76 | 1547.20 | 279.97 | 600.96 | 150.24 | 2628.54 | 475.65 | 1020.97 | 255.24 | 69.9% | 69.9% | 69.9% | 69.9% |
| 77 | 1622.45 | 302.74 | 618.65 | 154.66 | 2727.50 | 508.93 | 1040.02 | 260.00 | 68.1% | 68.1% | 68.1% | 68.1% |
| 78 | 1762.52 | 342.19 | 659.06 | 164.77 | 2950.41 | 572.81 | 1103.25 | 275.81 | 67.4% | 67.4% | 67.4% | 67.4% |
| 79 | 1964.60 | 396.36 | 721.35 | 180.34 | 3288.68 | 663.49 | 1207.51 | 301.88 | 67.4% | 67.4% | 67.4% | 67.4% |
| 80 | | | | | | | | | | | | |
| 81 | | | | | | | | | | | | |
| 82 | | | | | | | | | | | | |
| 83 | | | | | | | | | | | | |
| 84 | | | | | | | | | | | | |
| 85 | | | | | | | | | | | | |
| 86 | | | | | | | | | | | | |
| 87+ | | | | | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-VA-91

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 2 Years; Elimination Period: 100 Days
### 5% Compound Inflation**

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 451.13 | 34.76 | 111.70 | 27.93 | 815.10 | 62.81 | 201.83 | 50.46 | 80.7% | 80.7% | 80.7% | 80.7% |
| 30 | 451.13 | 34.76 | 111.70 | 27.93 | 815.10 | 62.81 | 201.83 | 50.46 | 80.7% | 80.7% | 80.7% | 80.7% |
| 31 | 451.13 | 34.76 | 111.70 | 27.93 | 815.10 | 62.81 | 201.83 | 50.46 | 80.7% | 80.7% | 80.7% | 80.7% |
| 32 | 451.13 | 34.76 | 111.70 | 27.93 | 815.10 | 62.81 | 201.83 | 50.46 | 80.7% | 80.7% | 80.7% | 80.7% |
| 33 | 451.13 | 34.76 | 111.70 | 27.93 | 815.10 | 62.81 | 201.83 | 50.46 | 80.7% | 80.7% | 80.7% | 80.7% |
| 34 | 451.13 | 34.76 | 111.70 | 27.93 | 815.10 | 62.81 | 201.83 | 50.46 | 80.7% | 80.7% | 80.7% | 80.7% |
| 35 | 451.13 | 34.76 | 111.70 | 27.93 | 815.10 | 62.81 | 201.83 | 50.46 | 80.7% | 80.7% | 80.7% | 80.7% |
| 36 | 451.13 | 34.76 | 111.70 | 27.93 | 815.10 | 62.81 | 201.83 | 50.46 | 80.7% | 80.7% | 80.7% | 80.7% |
| 37 | 451.13 | 34.76 | 111.70 | 27.93 | 815.10 | 62.81 | 201.83 | 50.46 | 80.7% | 80.7% | 80.7% | 80.7% |
| 38 | 451.13 | 34.76 | 111.70 | 27.93 | 815.10 | 62.81 | 201.83 | 50.46 | 80.7% | 80.7% | 80.7% | 80.7% |
| 39 | 451.13 | 34.76 | 111.70 | 27.93 | 815.10 | 62.81 | 201.83 | 50.46 | 80.7% | 80.7% | 80.7% | 80.7% |
| 40 | 451.13 | 34.76 | 111.70 | 27.93 | 815.10 | 62.81 | 201.83 | 50.46 | 80.7% | 80.7% | 80.7% | 80.7% |
| 41 | 451.13 | 34.76 | 111.70 | 27.93 | 815.10 | 62.81 | 201.83 | 50.46 | 80.7% | 80.7% | 80.7% | 80.7% |
| 42 | 451.13 | 34.76 | 111.70 | 27.93 | 815.10 | 62.81 | 201.83 | 50.46 | 80.7% | 80.7% | 80.7% | 80.7% |
| 43 | 451.13 | 34.76 | 111.70 | 27.93 | 815.10 | 62.81 | 201.83 | 50.46 | 80.7% | 80.7% | 80.7% | 80.7% |
| 44 | 451.13 | 34.76 | 111.70 | 27.93 | 815.10 | 62.81 | 201.83 | 50.46 | 80.7% | 80.7% | 80.7% | 80.7% |
| 45 | 465.78 | 38.97 | 135.75 | 33.94 | 841.58 | 70.42 | 245.28 | 61.32 | 80.7% | 80.7% | 80.7% | 80.7% |
| 46 | 465.78 | 38.97 | 135.75 | 33.94 | 841.58 | 70.42 | 245.28 | 61.32 | 80.7% | 80.7% | 80.7% | 80.7% |
| 47 | 465.78 | 38.97 | 135.75 | 33.94 | 841.58 | 70.42 | 245.28 | 61.32 | 80.7% | 80.7% | 80.7% | 80.7% |
| 48 | 465.78 | 38.97 | 135.75 | 33.94 | 841.58 | 70.42 | 245.28 | 61.32 | 80.7% | 80.7% | 80.7% | 80.7% |
| 49 | 465.78 | 38.97 | 135.75 | 33.94 | 841.58 | 70.42 | 245.28 | 61.32 | 80.7% | 80.7% | 80.7% | 80.7% |
| 50 | 471.64 | 40.67 | 148.08 | 37.02 | 852.17 | 73.49 | 267.55 | 66.89 | 80.7% | 80.7% | 80.7% | 80.7% |
| 51 | 481.88 | 43.08 | 154.75 | 38.69 | 870.66 | 77.83 | 279.60 | 69.90 | 80.7% | 80.7% | 80.7% | 80.7% |
| 52 | 493.19 | 45.74 | 161.78 | 40.45 | 891.11 | 82.64 | 292.31 | 73.08 | 80.7% | 80.7% | 80.7% | 80.7% |
| 53 | 505.53 | 48.61 | 169.18 | 42.29 | 913.41 | 87.82 | 305.67 | 76.42 | 80.7% | 80.7% | 80.7% | 80.7% |
| 54 | 518.85 | 51.70 | 176.81 | 44.20 | 937.47 | 93.42 | 319.47 | 79.87 | 80.7% | 80.7% | 80.7% | 80.7% |
| 55 | 533.07 | 54.99 | 184.81 | 46.20 | 963.16 | 99.37 | 333.92 | 83.48 | 80.7% | 80.7% | 80.7% | 80.7% |
| 56 | 548.13 | 58.50 | 193.11 | 48.28 | 990.37 | 105.69 | 348.91 | 87.23 | 80.7% | 80.7% | 80.7% | 80.7% |
| 57 | 563.97 | 62.16 | 201.64 | 50.41 | 1018.99 | 112.32 | 364.33 | 91.08 | 80.7% | 80.7% | 80.7% | 80.7% |
| 58 | 581.72 | 66.25 | 210.78 | 52.70 | 1051.06 | 119.71 | 380.84 | 95.21 | 80.7% | 80.7% | 80.7% | 80.7% |
| 59 | 602.52 | 70.96 | 220.76 | 55.19 | 1088.65 | 128.21 | 398.87 | 99.72 | 80.7% | 80.7% | 80.7% | 80.7% |
| 60 | 626.36 | 76.31 | 231.64 | 57.91 | 1131.72 | 137.87 | 418.54 | 104.63 | 80.7% | 80.7% | 80.7% | 80.7% |
| 61 | 653.17 | 82.27 | 243.25 | 60.81 | 1180.16 | 148.65 | 439.50 | 109.87 | 80.7% | 80.7% | 80.7% | 80.7% |
| 62 | 682.95 | 88.87 | 255.69 | 63.92 | 1233.96 | 160.58 | 461.99 | 115.50 | 80.7% | 80.7% | 80.7% | 80.7% |
| 63 | 715.64 | 96.06 | 268.86 | 67.21 | 1293.03 | 173.56 | 485.77 | 121.44 | 80.7% | 80.7% | 80.7% | 80.7% |
| 64 | 751.23 | 103.86 | 282.74 | 70.69 | 1357.33 | 187.65 | 510.87 | 127.72 | 80.7% | 80.7% | 80.7% | 80.7% |
| 65 | 789.69 | 112.24 | 297.29 | 74.32 | 1426.83 | 202.80 | 537.15 | 134.29 | 80.7% | 80.7% | 80.7% | 80.7% |
| 66 | 830.96 | 121.22 | 312.50 | 78.13 | 1501.40 | 219.02 | 564.64 | 141.16 | 80.7% | 80.7% | 80.7% | 80.7% |
| 67 | 875.05 | 130.78 | 328.32 | 82.08 | 1581.05 | 236.29 | 593.21 | 148.30 | 80.7% | 80.7% | 80.7% | 80.7% |
| 68 | 927.92 | 142.17 | 346.23 | 86.56 | 1676.58 | 256.87 | 625.58 | 156.39 | 80.7% | 80.7% | 80.7% | 80.7% |
| 69 | 964.48 | 151.56 | 356.54 | 89.13 | 1727.71 | 271.49 | 638.68 | 159.67 | 79.1% | 79.1% | 79.1% | 79.1% |
| 70 | 1007.71 | 162.11 | 368.46 | 92.11 | 1790.65 | 288.05 | 654.73 | 163.68 | 77.7% | 77.7% | 77.7% | 77.7% |
| 71 | 1101.07 | 180.68 | 398.14 | 99.53 | 1966.05 | 322.62 | 710.91 | 177.73 | 78.6% | 78.6% | 78.6% | 78.6% |
| 72 | 1143.32 | 190.60 | 409.19 | 102.30 | 2023.83 | 337.38 | 724.32 | 181.08 | 77.0% | 77.0% | 77.0% | 77.0% |
| 73 | 1177.90 | 197.83 | 417.91 | 104.48 | 2064.07 | 346.66 | 732.31 | 183.08 | 75.2% | 75.2% | 75.2% | 75.2% |
| 74 | 1215.38 | 204.72 | 427.70 | 106.93 | 2108.10 | 355.10 | 741.85 | 185.46 | 73.5% | 73.5% | 73.5% | 73.5% |
| 75 | 1258.38 | 213.66 | 438.95 | 109.74 | 2160.27 | 366.80 | 753.55 | 188.39 | 71.7% | 71.7% | 71.7% | 71.7% |
| 76 | 1308.89 | 226.64 | 451.97 | 112.99 | 2223.67 | 385.05 | 767.85 | 191.96 | 69.9% | 69.9% | 69.9% | 69.9% |
| 77 | 1368.37 | 245.27 | 466.81 | 116.70 | 2300.37 | 412.33 | 784.75 | 196.19 | 68.1% | 68.1% | 68.1% | 68.1% |
| 78 | 1481.55 | 277.32 | 499.10 | 124.77 | 2480.08 | 464.23 | 835.48 | 208.87 | 67.4% | 67.4% | 67.4% | 67.4% |
| 79 | 1645.17 | 320.86 | 548.10 | 137.02 | 2753.96 | 537.12 | 917.50 | 229.37 | 67.4% | 67.4% | 67.4% | 67.4% |
| 80 | | | | | | | | | | | | |
| 81 | | | | | | | | | | | | |
| 82 | | | | | | | | | | | | |
| 83 | | | | | | | | | | | | |
| 84 | | | | | | | | | | | | |
| 85 | | | | | | | | | | | | |
| 86 | | | | | | | | | | | | |
| 87+ | | | | | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-VA-91

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 3 Years; Elimination Period: 20 Days
### 5% Compound Inflation**

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 533.58 | 54.23 | 173.03 | 43.26 | 964.08 | 97.98 | 312.62 | 78.16 | 80.7% | 80.7% | 80.7% | 80.7% |
| 30 | 533.58 | 54.23 | 173.03 | 43.26 | 964.08 | 97.98 | 312.62 | 78.16 | 80.7% | 80.7% | 80.7% | 80.7% |
| 31 | 533.58 | 54.23 | 173.03 | 43.26 | 964.08 | 97.98 | 312.62 | 78.16 | 80.7% | 80.7% | 80.7% | 80.7% |
| 32 | 533.58 | 54.23 | 173.03 | 43.26 | 964.08 | 97.98 | 312.62 | 78.16 | 80.7% | 80.7% | 80.7% | 80.7% |
| 33 | 533.58 | 54.23 | 173.03 | 43.26 | 964.08 | 97.98 | 312.62 | 78.16 | 80.7% | 80.7% | 80.7% | 80.7% |
| 34 | 533.58 | 54.23 | 173.03 | 43.26 | 964.08 | 97.98 | 312.62 | 78.16 | 80.7% | 80.7% | 80.7% | 80.7% |
| 35 | 533.58 | 54.23 | 173.03 | 43.26 | 964.08 | 97.98 | 312.62 | 78.16 | 80.7% | 80.7% | 80.7% | 80.7% |
| 36 | 533.58 | 54.23 | 173.03 | 43.26 | 964.08 | 97.98 | 312.62 | 78.16 | 80.7% | 80.7% | 80.7% | 80.7% |
| 37 | 533.58 | 54.23 | 173.03 | 43.26 | 964.08 | 97.98 | 312.62 | 78.16 | 80.7% | 80.7% | 80.7% | 80.7% |
| 38 | 533.58 | 54.23 | 173.03 | 43.26 | 964.08 | 97.98 | 312.62 | 78.16 | 80.7% | 80.7% | 80.7% | 80.7% |
| 39 | 533.58 | 54.23 | 173.03 | 43.26 | 964.08 | 97.98 | 312.62 | 78.16 | 80.7% | 80.7% | 80.7% | 80.7% |
| 40 | 533.58 | 54.23 | 173.03 | 43.26 | 964.08 | 97.98 | 312.62 | 78.16 | 80.7% | 80.7% | 80.7% | 80.7% |
| 41 | 533.58 | 54.23 | 173.03 | 43.26 | 964.08 | 97.98 | 312.62 | 78.16 | 80.7% | 80.7% | 80.7% | 80.7% |
| 42 | 533.58 | 54.23 | 173.03 | 43.26 | 964.08 | 97.98 | 312.62 | 78.16 | 80.7% | 80.7% | 80.7% | 80.7% |
| 43 | 533.58 | 54.23 | 173.03 | 43.26 | 964.08 | 97.98 | 312.62 | 78.16 | 80.7% | 80.7% | 80.7% | 80.7% |
| 44 | 533.58 | 54.23 | 173.03 | 43.26 | 964.08 | 97.98 | 312.62 | 78.16 | 80.7% | 80.7% | 80.7% | 80.7% |
| 45 | 559.15 | 60.86 | 210.06 | 52.51 | 1010.27 | 109.96 | 379.54 | 94.88 | 80.7% | 80.7% | 80.7% | 80.7% |
| 46 | 559.15 | 60.86 | 210.06 | 52.51 | 1010.27 | 109.96 | 379.54 | 94.88 | 80.7% | 80.7% | 80.7% | 80.7% |
| 47 | 559.15 | 60.86 | 210.06 | 52.51 | 1010.27 | 109.96 | 379.54 | 94.88 | 80.7% | 80.7% | 80.7% | 80.7% |
| 48 | 559.15 | 60.86 | 210.06 | 52.51 | 1010.27 | 109.96 | 379.54 | 94.88 | 80.7% | 80.7% | 80.7% | 80.7% |
| 49 | 559.15 | 60.86 | 210.06 | 52.51 | 1010.27 | 109.96 | 379.54 | 94.88 | 80.7% | 80.7% | 80.7% | 80.7% |
| 50 | 569.37 | 63.50 | 228.64 | 57.16 | 1028.74 | 114.74 | 413.10 | 103.28 | 80.7% | 80.7% | 80.7% | 80.7% |
| 51 | 585.37 | 67.23 | 238.68 | 59.67 | 1057.66 | 121.47 | 431.24 | 107.81 | 80.7% | 80.7% | 80.7% | 80.7% |
| 52 | 602.99 | 71.33 | 249.20 | 62.30 | 1089.49 | 128.88 | 450.25 | 112.56 | 80.7% | 80.7% | 80.7% | 80.7% |
| 53 | 622.11 | 75.77 | 260.20 | 65.05 | 1124.03 | 136.90 | 470.13 | 117.53 | 80.7% | 80.7% | 80.7% | 80.7% |
| 54 | 642.65 | 80.53 | 271.62 | 67.91 | 1161.16 | 145.50 | 490.77 | 122.69 | 80.7% | 80.7% | 80.7% | 80.7% |
| 55 | 664.49 | 85.60 | 283.47 | 70.87 | 1200.61 | 154.66 | 512.17 | 128.04 | 80.7% | 80.7% | 80.7% | 80.7% |
| 56 | 687.58 | 90.96 | 295.79 | 73.95 | 1242.33 | 164.35 | 534.44 | 133.61 | 80.7% | 80.7% | 80.7% | 80.7% |
| 57 | 711.78 | 96.60 | 308.48 | 77.12 | 1286.05 | 174.53 | 557.36 | 139.34 | 80.7% | 80.7% | 80.7% | 80.7% |
| 58 | 738.86 | 102.87 | 322.00 | 80.50 | 1334.98 | 185.86 | 581.80 | 145.45 | 80.7% | 80.7% | 80.7% | 80.7% |
| 59 | 770.62 | 110.12 | 336.67 | 84.17 | 1392.36 | 198.98 | 608.30 | 152.08 | 80.7% | 80.7% | 80.7% | 80.7% |
| 60 | 806.96 | 118.36 | 352.54 | 88.14 | 1458.03 | 213.86 | 636.98 | 159.25 | 80.7% | 80.7% | 80.7% | 80.7% |
| 61 | 847.83 | 127.57 | 369.50 | 92.37 | 1531.87 | 230.50 | 667.61 | 166.90 | 80.7% | 80.7% | 80.7% | 80.7% |
| 62 | 893.14 | 137.73 | 387.53 | 96.88 | 1613.74 | 248.86 | 700.20 | 175.05 | 80.7% | 80.7% | 80.7% | 80.7% |
| 63 | 942.83 | 148.84 | 406.53 | 101.63 | 1703.52 | 268.93 | 734.53 | 183.63 | 80.7% | 80.7% | 80.7% | 80.7% |
| 64 | 996.83 | 160.88 | 426.49 | 106.62 | 1801.10 | 290.68 | 770.59 | 192.65 | 80.7% | 80.7% | 80.7% | 80.7% |
| 65 | 1055.08 | 173.82 | 447.35 | 111.84 | 1906.33 | 314.06 | 808.28 | 202.07 | 80.7% | 80.7% | 80.7% | 80.7% |
| 66 | 1117.48 | 187.66 | 469.06 | 117.26 | 2019.08 | 339.08 | 847.50 | 211.87 | 80.7% | 80.7% | 80.7% | 80.7% |
| 67 | 1183.99 | 202.39 | 491.60 | 122.90 | 2139.25 | 365.69 | 888.23 | 222.06 | 80.7% | 80.7% | 80.7% | 80.7% |
| 68 | 1264.22 | 220.04 | 516.91 | 129.23 | 2284.21 | 397.57 | 933.96 | 233.49 | 80.7% | 80.7% | 80.7% | 80.7% |
| 69 | 1347.98 | 238.93 | 539.91 | 134.98 | 2427.10 | 430.20 | 972.14 | 243.03 | 80.1% | 80.1% | 80.1% | 80.1% |
| 70 | 1430.32 | 257.69 | 560.04 | 140.01 | 2559.93 | 461.20 | 1002.35 | 250.59 | 79.0% | 79.0% | 79.0% | 79.0% |
| 71 | 1542.26 | 281.60 | 590.73 | 147.68 | 2757.47 | 503.49 | 1056.19 | 264.05 | 78.8% | 78.8% | 78.8% | 78.8% |
| 72 | 1603.88 | 295.83 | 602.28 | 150.57 | 2839.08 | 523.67 | 1066.12 | 266.53 | 77.0% | 77.0% | 77.0% | 77.0% |
| 73 | 1661.69 | 307.35 | 613.22 | 153.31 | 2911.82 | 538.58 | 1074.57 | 268.64 | 75.2% | 75.2% | 75.2% | 75.2% |
| 74 | 1724.85 | 318.64 | 625.82 | 156.46 | 2991.79 | 552.69 | 1085.50 | 271.37 | 73.5% | 73.5% | 73.5% | 73.5% |
| 75 | 1797.19 | 333.15 | 640.45 | 160.11 | 3085.25 | 571.92 | 1099.47 | 274.87 | 71.7% | 71.7% | 71.7% | 71.7% |
| 76 | 1881.65 | 353.74 | 657.36 | 164.34 | 3196.74 | 600.96 | 1116.79 | 279.20 | 69.9% | 69.9% | 69.9% | 69.9% |
| 77 | 1980.36 | 382.71 | 676.61 | 169.15 | 3329.17 | 643.37 | 1137.45 | 284.36 | 68.1% | 68.1% | 68.1% | 68.1% |
| 78 | 2161.72 | 433.51 | 721.30 | 180.33 | 3618.67 | 725.69 | 1207.44 | 301.86 | 67.4% | 67.4% | 67.4% | 67.4% |
| 79 | 2423.95 | 504.16 | 790.86 | 197.72 | 4057.63 | 843.95 | 1323.89 | 330.97 | 67.4% | 67.4% | 67.4% | 67.4% |
| 80 | | | | | | | | | | | | |
| 81 | | | | | | | | | | | | |
| 82 | | | | | | | | | | | | |
| 83 | | | | | | | | | | | | |
| 84 | | | | | | | | | | | | |
| 85 | | | | | | | | | | | | |
| 86 | | | | | | | | | | | | |
| 87+ | | | | | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-VA-91

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 3 Years; Elimination Period: 100 Days
### 5% Compound Inflation**

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 492.41 | 44.50 | 126.43 | 31.61 | 889.70 | 80.41 | 228.44 | 57.11 | 80.7% | 80.7% | 80.7% | 80.7% |
| 30 | 492.41 | 44.50 | 126.43 | 31.61 | 889.70 | 80.41 | 228.44 | 57.11 | 80.7% | 80.7% | 80.7% | 80.7% |
| 31 | 492.41 | 44.50 | 126.43 | 31.61 | 889.70 | 80.41 | 228.44 | 57.11 | 80.7% | 80.7% | 80.7% | 80.7% |
| 32 | 492.41 | 44.50 | 126.43 | 31.61 | 889.70 | 80.41 | 228.44 | 57.11 | 80.7% | 80.7% | 80.7% | 80.7% |
| 33 | 492.41 | 44.50 | 126.43 | 31.61 | 889.70 | 80.41 | 228.44 | 57.11 | 80.7% | 80.7% | 80.7% | 80.7% |
| 34 | 492.41 | 44.50 | 126.43 | 31.61 | 889.70 | 80.41 | 228.44 | 57.11 | 80.7% | 80.7% | 80.7% | 80.7% |
| 35 | 492.41 | 44.50 | 126.43 | 31.61 | 889.70 | 80.41 | 228.44 | 57.11 | 80.7% | 80.7% | 80.7% | 80.7% |
| 36 | 492.41 | 44.50 | 126.43 | 31.61 | 889.70 | 80.41 | 228.44 | 57.11 | 80.7% | 80.7% | 80.7% | 80.7% |
| 37 | 492.41 | 44.50 | 126.43 | 31.61 | 889.70 | 80.41 | 228.44 | 57.11 | 80.7% | 80.7% | 80.7% | 80.7% |
| 38 | 492.41 | 44.50 | 126.43 | 31.61 | 889.70 | 80.41 | 228.44 | 57.11 | 80.7% | 80.7% | 80.7% | 80.7% |
| 39 | 492.41 | 44.50 | 126.43 | 31.61 | 889.70 | 80.41 | 228.44 | 57.11 | 80.7% | 80.7% | 80.7% | 80.7% |
| 40 | 492.41 | 44.50 | 126.43 | 31.61 | 889.70 | 80.41 | 228.44 | 57.11 | 80.7% | 80.7% | 80.7% | 80.7% |
| 41 | 492.41 | 44.50 | 126.43 | 31.61 | 889.70 | 80.41 | 228.44 | 57.11 | 80.7% | 80.7% | 80.7% | 80.7% |
| 42 | 492.41 | 44.50 | 126.43 | 31.61 | 889.70 | 80.41 | 228.44 | 57.11 | 80.7% | 80.7% | 80.7% | 80.7% |
| 43 | 492.41 | 44.50 | 126.43 | 31.61 | 889.70 | 80.41 | 228.44 | 57.11 | 80.7% | 80.7% | 80.7% | 80.7% |
| 44 | 492.41 | 44.50 | 126.43 | 31.61 | 889.70 | 80.41 | 228.44 | 57.11 | 80.7% | 80.7% | 80.7% | 80.7% |
| 45 | 512.30 | 49.87 | 153.13 | 38.28 | 925.63 | 90.11 | 276.67 | 69.17 | 80.7% | 80.7% | 80.7% | 80.7% |
| 46 | 512.30 | 49.87 | 153.13 | 38.28 | 925.63 | 90.11 | 276.67 | 69.17 | 80.7% | 80.7% | 80.7% | 80.7% |
| 47 | 512.30 | 49.87 | 153.13 | 38.28 | 925.63 | 90.11 | 276.67 | 69.17 | 80.7% | 80.7% | 80.7% | 80.7% |
| 48 | 512.30 | 49.87 | 153.13 | 38.28 | 925.63 | 90.11 | 276.67 | 69.17 | 80.7% | 80.7% | 80.7% | 80.7% |
| 49 | 512.30 | 49.87 | 153.13 | 38.28 | 925.63 | 90.11 | 276.67 | 69.17 | 80.7% | 80.7% | 80.7% | 80.7% |
| 50 | 520.26 | 52.00 | 166.89 | 41.72 | 940.02 | 93.96 | 301.55 | 75.39 | 80.7% | 80.7% | 80.7% | 80.7% |
| 51 | 533.43 | 55.08 | 174.35 | 43.59 | 963.81 | 99.53 | 315.01 | 78.75 | 80.7% | 80.7% | 80.7% | 80.7% |
| 52 | 547.98 | 58.47 | 182.22 | 45.56 | 990.10 | 105.64 | 329.24 | 82.31 | 80.7% | 80.7% | 80.7% | 80.7% |
| 53 | 563.81 | 62.15 | 190.46 | 47.62 | 1018.69 | 112.29 | 344.13 | 86.03 | 80.7% | 80.7% | 80.7% | 80.7% |
| 54 | 580.83 | 66.10 | 199.12 | 49.78 | 1049.46 | 119.43 | 359.77 | 89.94 | 80.7% | 80.7% | 80.7% | 80.7% |
| 55 | 599.02 | 70.33 | 208.08 | 52.02 | 1082.32 | 127.06 | 375.95 | 93.99 | 80.7% | 80.7% | 80.7% | 80.7% |
| 56 | 618.24 | 74.79 | 217.39 | 54.35 | 1117.05 | 135.13 | 392.79 | 98.20 | 80.7% | 80.7% | 80.7% | 80.7% |
| 57 | 638.46 | 79.48 | 227.01 | 56.75 | 1153.58 | 143.60 | 410.17 | 102.54 | 80.7% | 80.7% | 80.7% | 80.7% |
| 58 | 661.08 | 84.69 | 237.29 | 59.32 | 1194.45 | 153.03 | 428.75 | 107.19 | 80.7% | 80.7% | 80.7% | 80.7% |
| 59 | 687.55 | 90.72 | 248.60 | 62.15 | 1242.27 | 163.92 | 449.17 | 112.29 | 80.7% | 80.7% | 80.7% | 80.7% |
| 60 | 717.83 | 97.56 | 260.80 | 65.20 | 1296.99 | 176.27 | 471.22 | 117.80 | 80.7% | 80.7% | 80.7% | 80.7% |
| 61 | 751.89 | 105.19 | 273.91 | 68.48 | 1358.53 | 190.07 | 494.90 | 123.72 | 80.7% | 80.7% | 80.7% | 80.7% |
| 62 | 789.68 | 113.63 | 287.91 | 71.98 | 1426.80 | 205.30 | 520.21 | 130.05 | 80.7% | 80.7% | 80.7% | 80.7% |
| 63 | 831.14 | 122.83 | 302.70 | 75.68 | 1501.72 | 221.92 | 546.93 | 136.73 | 80.7% | 80.7% | 80.7% | 80.7% |
| 64 | 876.26 | 132.81 | 318.34 | 79.58 | 1583.25 | 239.95 | 575.17 | 143.79 | 80.7% | 80.7% | 80.7% | 80.7% |
| 65 | 924.98 | 143.55 | 334.75 | 83.69 | 1671.26 | 259.37 | 604.83 | 151.21 | 80.7% | 80.7% | 80.7% | 80.7% |
| 66 | 977.27 | 155.06 | 351.82 | 87.96 | 1765.74 | 280.17 | 635.68 | 158.92 | 80.7% | 80.7% | 80.7% | 80.7% |
| 67 | 1033.07 | 167.31 | 369.62 | 92.40 | 1866.57 | 302.31 | 667.83 | 166.96 | 80.7% | 80.7% | 80.7% | 80.7% |
| 68 | 1100.09 | 181.92 | 389.76 | 97.44 | 1987.66 | 328.70 | 704.22 | 176.06 | 80.7% | 80.7% | 80.7% | 80.7% |
| 69 | 1169.07 | 197.45 | 408.31 | 102.08 | 2104.96 | 355.52 | 735.17 | 183.79 | 80.1% | 80.1% | 80.1% | 80.1% |
| 70 | 1236.16 | 212.81 | 424.95 | 106.24 | 2212.44 | 380.88 | 760.56 | 190.14 | 79.0% | 79.0% | 79.0% | 79.0% |
| 71 | 1328.62 | 232.42 | 449.62 | 112.40 | 2375.49 | 415.55 | 803.89 | 200.97 | 78.8% | 78.8% | 78.8% | 78.8% |
| 72 | 1377.87 | 244.03 | 459.76 | 114.94 | 2439.01 | 431.97 | 813.84 | 203.46 | 77.0% | 77.0% | 77.0% | 77.0% |
| 73 | 1423.32 | 253.10 | 469.26 | 117.32 | 2494.12 | 443.51 | 822.30 | 205.57 | 75.2% | 75.2% | 75.2% | 75.2% |
| 74 | 1472.29 | 261.61 | 480.06 | 120.02 | 2553.71 | 453.77 | 832.68 | 208.17 | 73.5% | 73.5% | 73.5% | 73.5% |
| 75 | 1528.69 | 272.85 | 492.50 | 123.13 | 2624.31 | 468.40 | 845.48 | 211.37 | 71.7% | 71.7% | 71.7% | 71.7% |
| 76 | 1595.59 | 289.57 | 506.98 | 126.74 | 2710.76 | 491.95 | 861.30 | 215.33 | 69.9% | 69.9% | 69.9% | 69.9% |
| 77 | 1675.26 | 313.96 | 523.62 | 130.90 | 2816.28 | 527.80 | 880.25 | 220.06 | 68.1% | 68.1% | 68.1% | 68.1% |
| 78 | 1823.59 | 356.11 | 560.25 | 140.06 | 3052.65 | 596.12 | 937.85 | 234.46 | 67.4% | 67.4% | 67.4% | 67.4% |
| 79 | 2037.05 | 413.43 | 616.35 | 154.09 | 3409.97 | 692.08 | 1031.75 | 257.94 | 67.4% | 67.4% | 67.4% | 67.4% |
| 80 | | | | | | | | | | | | |
| 81 | | | | | | | | | | | | |
| 82 | | | | | | | | | | | | |
| 83 | | | | | | | | | | | | |
| 84 | | | | | | | | | | | | |
| 85 | | | | | | | | | | | | |
| 86 | | | | | | | | | | | | |
| 87+ | | | | | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-VA-91

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 5 Years; Elimination Period: 20 Days
### 5% Compound Inflation**

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 599.31 | 69.74 | 187.09 | 46.77 | 1082.84 | 126.01 | 338.04 | 84.51 | 80.7% | 80.7% | 80.7% | 80.7% |
| 30 | 599.31 | 69.74 | 187.09 | 46.77 | 1082.84 | 126.01 | 338.04 | 84.51 | 80.7% | 80.7% | 80.7% | 80.7% |
| 31 | 599.31 | 69.74 | 187.09 | 46.77 | 1082.84 | 126.01 | 338.04 | 84.51 | 80.7% | 80.7% | 80.7% | 80.7% |
| 32 | 599.31 | 69.74 | 187.09 | 46.77 | 1082.84 | 126.01 | 338.04 | 84.51 | 80.7% | 80.7% | 80.7% | 80.7% |
| 33 | 599.31 | 69.74 | 187.09 | 46.77 | 1082.84 | 126.01 | 338.04 | 84.51 | 80.7% | 80.7% | 80.7% | 80.7% |
| 34 | 599.31 | 69.74 | 187.09 | 46.77 | 1082.84 | 126.01 | 338.04 | 84.51 | 80.7% | 80.7% | 80.7% | 80.7% |
| 35 | 599.31 | 69.74 | 187.09 | 46.77 | 1082.84 | 126.01 | 338.04 | 84.51 | 80.7% | 80.7% | 80.7% | 80.7% |
| 36 | 599.31 | 69.74 | 187.09 | 46.77 | 1082.84 | 126.01 | 338.04 | 84.51 | 80.7% | 80.7% | 80.7% | 80.7% |
| 37 | 599.31 | 69.74 | 187.09 | 46.77 | 1082.84 | 126.01 | 338.04 | 84.51 | 80.7% | 80.7% | 80.7% | 80.7% |
| 38 | 599.31 | 69.74 | 187.09 | 46.77 | 1082.84 | 126.01 | 338.04 | 84.51 | 80.7% | 80.7% | 80.7% | 80.7% |
| 39 | 599.31 | 69.74 | 187.09 | 46.77 | 1082.84 | 126.01 | 338.04 | 84.51 | 80.7% | 80.7% | 80.7% | 80.7% |
| 40 | 599.31 | 69.74 | 187.09 | 46.77 | 1082.84 | 126.01 | 338.04 | 84.51 | 80.7% | 80.7% | 80.7% | 80.7% |
| 41 | 599.31 | 69.74 | 187.09 | 46.77 | 1082.84 | 126.01 | 338.04 | 84.51 | 80.7% | 80.7% | 80.7% | 80.7% |
| 42 | 599.31 | 69.74 | 187.09 | 46.77 | 1082.84 | 126.01 | 338.04 | 84.51 | 80.7% | 80.7% | 80.7% | 80.7% |
| 43 | 599.31 | 69.74 | 187.09 | 46.77 | 1082.84 | 126.01 | 338.04 | 84.51 | 80.7% | 80.7% | 80.7% | 80.7% |
| 44 | 599.31 | 69.74 | 187.09 | 46.77 | 1082.84 | 126.01 | 338.04 | 84.51 | 80.7% | 80.7% | 80.7% | 80.7% |
| 45 | 633.57 | 78.25 | 226.65 | 56.66 | 1144.75 | 141.38 | 409.52 | 102.38 | 80.7% | 80.7% | 80.7% | 80.7% |
| 46 | 633.57 | 78.25 | 226.65 | 56.66 | 1144.75 | 141.38 | 409.52 | 102.38 | 80.7% | 80.7% | 80.7% | 80.7% |
| 47 | 633.57 | 78.25 | 226.65 | 56.66 | 1144.75 | 141.38 | 409.52 | 102.38 | 80.7% | 80.7% | 80.7% | 80.7% |
| 48 | 633.57 | 78.25 | 226.65 | 56.66 | 1144.75 | 141.38 | 409.52 | 102.38 | 80.7% | 80.7% | 80.7% | 80.7% |
| 49 | 633.57 | 78.25 | 226.65 | 56.66 | 1144.75 | 141.38 | 409.52 | 102.38 | 80.7% | 80.7% | 80.7% | 80.7% |
| 50 | 647.27 | 81.66 | 246.49 | 61.62 | 1169.49 | 147.54 | 445.37 | 111.34 | 80.7% | 80.7% | 80.7% | 80.7% |
| 51 | 668.10 | 86.47 | 257.19 | 64.30 | 1207.13 | 156.23 | 464.70 | 116.18 | 80.7% | 80.7% | 80.7% | 80.7% |
| 52 | 690.97 | 91.77 | 268.44 | 67.11 | 1248.46 | 165.82 | 485.01 | 121.25 | 80.7% | 80.7% | 80.7% | 80.7% |
| 53 | 715.79 | 97.51 | 280.22 | 70.05 | 1293.30 | 176.19 | 506.30 | 126.58 | 80.7% | 80.7% | 80.7% | 80.7% |
| 54 | 742.41 | 103.68 | 292.42 | 73.11 | 1341.39 | 187.33 | 528.36 | 132.09 | 80.7% | 80.7% | 80.7% | 80.7% |
| 55 | 770.72 | 110.26 | 305.17 | 76.29 | 1392.56 | 199.22 | 551.38 | 137.85 | 80.7% | 80.7% | 80.7% | 80.7% |
| 56 | 800.62 | 117.20 | 318.34 | 79.58 | 1446.57 | 211.77 | 575.17 | 143.79 | 80.7% | 80.7% | 80.7% | 80.7% |
| 57 | 831.97 | 124.51 | 331.92 | 82.98 | 1503.22 | 224.96 | 599.72 | 149.93 | 80.7% | 80.7% | 80.7% | 80.7% |
| 58 | 866.99 | 132.62 | 346.41 | 86.60 | 1566.49 | 239.63 | 625.90 | 156.48 | 80.7% | 80.7% | 80.7% | 80.7% |
| 59 | 907.95 | 142.02 | 362.16 | 90.54 | 1640.49 | 256.60 | 654.36 | 163.59 | 80.7% | 80.7% | 80.7% | 80.7% |
| 60 | 954.75 | 152.66 | 379.12 | 94.78 | 1725.06 | 275.83 | 684.99 | 171.25 | 80.7% | 80.7% | 80.7% | 80.7% |
| 61 | 1007.34 | 164.56 | 397.21 | 99.30 | 1820.08 | 297.34 | 717.69 | 179.42 | 80.7% | 80.7% | 80.7% | 80.7% |
| 62 | 1065.63 | 177.70 | 416.45 | 104.11 | 1925.39 | 321.07 | 752.45 | 188.11 | 80.7% | 80.7% | 80.7% | 80.7% |
| 63 | 1129.55 | 192.07 | 436.77 | 109.19 | 2040.89 | 347.03 | 789.17 | 197.29 | 80.7% | 80.7% | 80.7% | 80.7% |
| 64 | 1199.02 | 207.64 | 458.11 | 114.53 | 2166.40 | 375.17 | 827.73 | 206.93 | 80.7% | 80.7% | 80.7% | 80.7% |
| 65 | 1273.97 | 224.41 | 480.42 | 120.10 | 2301.83 | 405.47 | 868.03 | 217.01 | 80.7% | 80.7% | 80.7% | 80.7% |
| 66 | 1354.32 | 242.37 | 503.63 | 125.91 | 2447.01 | 437.92 | 909.96 | 227.49 | 80.7% | 80.7% | 80.7% | 80.7% |
| 67 | 1440.01 | 261.51 | 527.73 | 131.93 | 2601.83 | 472.49 | 953.52 | 238.38 | 80.7% | 80.7% | 80.7% | 80.7% |
| 68 | 1543.37 | 284.41 | 554.79 | 138.70 | 2788.59 | 513.88 | 1002.40 | 250.60 | 80.7% | 80.7% | 80.7% | 80.7% |
| 69 | 1671.67 | 312.50 | 586.05 | 146.51 | 3020.39 | 564.64 | 1058.88 | 264.72 | 80.7% | 80.7% | 80.7% | 80.7% |
| 70 | 1813.61 | 343.32 | 619.02 | 154.76 | 3274.91 | 619.95 | 1117.79 | 279.45 | 80.6% | 80.6% | 80.6% | 80.6% |
| 71 | 1902.82 | 363.85 | 633.01 | 158.25 | 3402.13 | 650.54 | 1131.79 | 282.95 | 78.8% | 78.8% | 78.8% | 78.8% |
| 72 | 1983.48 | 382.05 | 644.90 | 161.22 | 3511.02 | 676.27 | 1141.55 | 285.39 | 77.0% | 77.0% | 77.0% | 77.0% |
| 73 | 2058.01 | 396.33 | 655.99 | 164.00 | 3606.30 | 694.50 | 1149.51 | 287.38 | 75.2% | 75.2% | 75.2% | 75.2% |
| 74 | 2138.62 | 409.94 | 668.72 | 167.18 | 3709.47 | 711.05 | 1159.91 | 289.98 | 73.5% | 73.5% | 73.5% | 73.5% |
| 75 | 2231.58 | 427.85 | 683.65 | 170.91 | 3830.97 | 734.49 | 1173.63 | 293.41 | 71.7% | 71.7% | 71.7% | 71.7% |
| 76 | 2341.86 | 454.21 | 701.09 | 175.27 | 3978.59 | 771.66 | 1191.08 | 297.77 | 69.9% | 69.9% | 69.9% | 69.9% |
| 77 | 2473.12 | 492.36 | 721.28 | 180.32 | 4157.55 | 827.71 | 1212.54 | 303.14 | 68.1% | 68.1% | 68.1% | 68.1% |
| 78 | 2713.36 | 559.95 | 769.44 | 192.36 | 4542.08 | 937.34 | 1288.02 | 322.01 | 67.4% | 67.4% | 67.4% | 67.4% |
| 79 | 3061.09 | 654.21 | 845.29 | 211.32 | 5124.18 | 1095.14 | 1414.98 | 353.75 | 67.4% | 67.4% | 67.4% | 67.4% |
| 80 | | | | | | | | | | | | |
| 81 | | | | | | | | | | | | |
| 82 | | | | | | | | | | | | |
| 83 | | | | | | | | | | | | |
| 84 | | | | | | | | | | | | |
| 85 | | | | | | | | | | | | |
| 86 | | | | | | | | | | | | |
| 87+ | | | | | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-VA-91

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 5 Years; Elimination Period: 100 Days
### 5% Compound Inflation**

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 550.55 | 58.21 | 139.06 | 34.76 | 994.74 | 105.18 | 251.25 | 62.81 | 80.7% | 80.7% | 80.7% | 80.7% |
| 30 | 550.55 | 58.21 | 139.06 | 34.76 | 994.74 | 105.18 | 251.25 | 62.81 | 80.7% | 80.7% | 80.7% | 80.7% |
| 31 | 550.55 | 58.21 | 139.06 | 34.76 | 994.74 | 105.18 | 251.25 | 62.81 | 80.7% | 80.7% | 80.7% | 80.7% |
| 32 | 550.55 | 58.21 | 139.06 | 34.76 | 994.74 | 105.18 | 251.25 | 62.81 | 80.7% | 80.7% | 80.7% | 80.7% |
| 33 | 550.55 | 58.21 | 139.06 | 34.76 | 994.74 | 105.18 | 251.25 | 62.81 | 80.7% | 80.7% | 80.7% | 80.7% |
| 34 | 550.55 | 58.21 | 139.06 | 34.76 | 994.74 | 105.18 | 251.25 | 62.81 | 80.7% | 80.7% | 80.7% | 80.7% |
| 35 | 550.55 | 58.21 | 139.06 | 34.76 | 994.74 | 105.18 | 251.25 | 62.81 | 80.7% | 80.7% | 80.7% | 80.7% |
| 36 | 550.55 | 58.21 | 139.06 | 34.76 | 994.74 | 105.18 | 251.25 | 62.81 | 80.7% | 80.7% | 80.7% | 80.7% |
| 37 | 550.55 | 58.21 | 139.06 | 34.76 | 994.74 | 105.18 | 251.25 | 62.81 | 80.7% | 80.7% | 80.7% | 80.7% |
| 38 | 550.55 | 58.21 | 139.06 | 34.76 | 994.74 | 105.18 | 251.25 | 62.81 | 80.7% | 80.7% | 80.7% | 80.7% |
| 39 | 550.55 | 58.21 | 139.06 | 34.76 | 994.74 | 105.18 | 251.25 | 62.81 | 80.7% | 80.7% | 80.7% | 80.7% |
| 40 | 550.55 | 58.21 | 139.06 | 34.76 | 994.74 | 105.18 | 251.25 | 62.81 | 80.7% | 80.7% | 80.7% | 80.7% |
| 41 | 550.55 | 58.21 | 139.06 | 34.76 | 994.74 | 105.18 | 251.25 | 62.81 | 80.7% | 80.7% | 80.7% | 80.7% |
| 42 | 550.55 | 58.21 | 139.06 | 34.76 | 994.74 | 105.18 | 251.25 | 62.81 | 80.7% | 80.7% | 80.7% | 80.7% |
| 43 | 550.55 | 58.21 | 139.06 | 34.76 | 994.74 | 105.18 | 251.25 | 62.81 | 80.7% | 80.7% | 80.7% | 80.7% |
| 44 | 550.55 | 58.21 | 139.06 | 34.76 | 994.74 | 105.18 | 251.25 | 62.81 | 80.7% | 80.7% | 80.7% | 80.7% |
| 45 | 578.22 | 65.28 | 167.98 | 41.99 | 1044.74 | 117.94 | 303.50 | 75.88 | 80.7% | 80.7% | 80.7% | 80.7% |
| 46 | 578.22 | 65.28 | 167.98 | 41.99 | 1044.74 | 117.94 | 303.50 | 75.88 | 80.7% | 80.7% | 80.7% | 80.7% |
| 47 | 578.22 | 65.28 | 167.98 | 41.99 | 1044.74 | 117.94 | 303.50 | 75.88 | 80.7% | 80.7% | 80.7% | 80.7% |
| 48 | 578.22 | 65.28 | 167.98 | 41.99 | 1044.74 | 117.94 | 303.50 | 75.88 | 80.7% | 80.7% | 80.7% | 80.7% |
| 49 | 578.22 | 65.28 | 167.98 | 41.99 | 1044.74 | 117.94 | 303.50 | 75.88 | 80.7% | 80.7% | 80.7% | 80.7% |
| 50 | 589.30 | 68.10 | 182.95 | 45.74 | 1064.75 | 123.05 | 330.55 | 82.64 | 80.7% | 80.7% | 80.7% | 80.7% |
| 51 | 606.72 | 72.14 | 191.06 | 47.77 | 1096.22 | 130.35 | 345.21 | 86.30 | 80.7% | 80.7% | 80.7% | 80.7% |
| 52 | 625.89 | 76.59 | 199.66 | 49.91 | 1130.88 | 138.39 | 360.75 | 90.19 | 80.7% | 80.7% | 80.7% | 80.7% |
| 53 | 646.76 | 81.43 | 208.62 | 52.15 | 1168.57 | 147.13 | 376.93 | 94.23 | 80.7% | 80.7% | 80.7% | 80.7% |
| 54 | 669.18 | 86.62 | 218.00 | 54.50 | 1209.09 | 156.50 | 393.88 | 98.47 | 80.7% | 80.7% | 80.7% | 80.7% |
| 55 | 693.08 | 92.16 | 227.79 | 56.95 | 1252.26 | 166.52 | 411.58 | 102.90 | 80.7% | 80.7% | 80.7% | 80.7% |
| 56 | 718.36 | 98.04 | 237.95 | 59.49 | 1297.94 | 177.14 | 429.94 | 107.49 | 80.7% | 80.7% | 80.7% | 80.7% |
| 57 | 744.92 | 104.22 | 248.48 | 62.12 | 1345.93 | 188.30 | 448.95 | 112.24 | 80.7% | 80.7% | 80.7% | 80.7% |
| 58 | 774.54 | 111.07 | 259.72 | 64.93 | 1399.45 | 200.69 | 469.26 | 117.32 | 80.7% | 80.7% | 80.7% | 80.7% |
| 59 | 809.08 | 118.98 | 272.04 | 68.01 | 1461.86 | 214.97 | 491.53 | 122.88 | 80.7% | 80.7% | 80.7% | 80.7% |
| 60 | 848.50 | 127.91 | 285.33 | 71.33 | 1533.09 | 231.10 | 515.54 | 128.88 | 80.7% | 80.7% | 80.7% | 80.7% |
| 61 | 892.77 | 137.90 | 299.64 | 74.91 | 1613.07 | 249.16 | 541.39 | 135.35 | 80.7% | 80.7% | 80.7% | 80.7% |
| 62 | 941.85 | 148.92 | 314.91 | 78.73 | 1701.76 | 269.07 | 568.98 | 142.25 | 80.7% | 80.7% | 80.7% | 80.7% |
| 63 | 995.72 | 160.96 | 331.02 | 82.76 | 1799.09 | 290.82 | 598.09 | 149.52 | 80.7% | 80.7% | 80.7% | 80.7% |
| 64 | 1054.37 | 174.03 | 348.09 | 87.02 | 1905.05 | 314.44 | 628.94 | 157.24 | 80.7% | 80.7% | 80.7% | 80.7% |
| 65 | 1117.74 | 188.13 | 365.95 | 91.49 | 2019.54 | 339.92 | 661.20 | 165.30 | 80.7% | 80.7% | 80.7% | 80.7% |
| 66 | 1185.79 | 203.25 | 384.59 | 96.15 | 2142.51 | 367.24 | 694.88 | 173.72 | 80.7% | 80.7% | 80.7% | 80.7% |
| 67 | 1258.52 | 219.39 | 404.01 | 101.00 | 2273.92 | 396.40 | 729.97 | 182.49 | 80.7% | 80.7% | 80.7% | 80.7% |
| 68 | 1345.73 | 238.59 | 425.95 | 106.49 | 2431.48 | 431.08 | 769.61 | 192.40 | 80.7% | 80.7% | 80.7% | 80.7% |
| 69 | 1453.15 | 261.96 | 451.44 | 112.86 | 2625.57 | 473.31 | 815.67 | 203.92 | 80.7% | 80.7% | 80.7% | 80.7% |
| 70 | 1571.43 | 287.49 | 478.50 | 119.63 | 2837.61 | 519.13 | 864.05 | 216.01 | 80.6% | 80.6% | 80.6% | 80.6% |
| 71 | 1643.78 | 304.38 | 490.91 | 122.73 | 2938.98 | 544.22 | 877.72 | 219.43 | 78.8% | 78.8% | 78.8% | 78.8% |
| 72 | 1709.08 | 319.35 | 501.65 | 125.41 | 3025.29 | 565.30 | 887.98 | 222.00 | 77.0% | 77.0% | 77.0% | 77.0% |
| 73 | 1767.87 | 330.30 | 511.65 | 127.91 | 3097.87 | 578.80 | 896.58 | 224.14 | 75.2% | 75.2% | 75.2% | 75.2% |
| 74 | 1829.87 | 339.87 | 522.91 | 130.73 | 3173.94 | 589.51 | 907.00 | 226.75 | 73.5% | 73.5% | 73.5% | 73.5% |
| 75 | 1902.01 | 353.28 | 536.10 | 134.03 | 3265.20 | 606.47 | 920.33 | 230.08 | 71.7% | 71.7% | 71.7% | 71.7% |
| 76 | 1989.86 | 374.87 | 551.57 | 137.89 | 3380.59 | 636.86 | 937.06 | 234.27 | 69.9% | 69.9% | 69.9% | 69.9% |
| 77 | 2097.68 | 408.19 | 569.62 | 142.40 | 3526.40 | 686.21 | 957.58 | 239.40 | 68.1% | 68.1% | 68.1% | 68.1% |
| 78 | 2295.96 | 465.56 | 610.11 | 152.53 | 3843.37 | 779.33 | 1021.31 | 255.33 | 67.4% | 67.4% | 67.4% | 67.4% |
| 79 | 2579.27 | 542.46 | 672.67 | 168.17 | 4317.63 | 908.06 | 1126.03 | 281.51 | 67.4% | 67.4% | 67.4% | 67.4% |
| 80 | | | | | | | | | | | | |
| 81 | | | | | | | | | | | | |
| 82 | | | | | | | | | | | | |
| 83 | | | | | | | | | | | | |
| 84 | | | | | | | | | | | | |
| 85 | | | | | | | | | | | | |
| 86 | | | | | | | | | | | | |
| 87+ | | | | | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-VA-91

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: Lifetime; Elimination Period: 20 Days
### 5% Compound Inflation**

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 740.95 | 103.14 | 210.42 | 52.61 | 1338.76 | 186.35 | 380.19 | 95.05 | 80.7% | 80.7% | 80.7% | 80.7% |
| 30 | 740.95 | 103.14 | 210.42 | 52.61 | 1338.76 | 186.35 | 380.19 | 95.05 | 80.7% | 80.7% | 80.7% | 80.7% |
| 31 | 740.95 | 103.14 | 210.42 | 52.61 | 1338.76 | 186.35 | 380.19 | 95.05 | 80.7% | 80.7% | 80.7% | 80.7% |
| 32 | 740.95 | 103.14 | 210.42 | 52.61 | 1338.76 | 186.35 | 380.19 | 95.05 | 80.7% | 80.7% | 80.7% | 80.7% |
| 33 | 740.95 | 103.14 | 210.42 | 52.61 | 1338.76 | 186.35 | 380.19 | 95.05 | 80.7% | 80.7% | 80.7% | 80.7% |
| 34 | 740.95 | 103.14 | 210.42 | 52.61 | 1338.76 | 186.35 | 380.19 | 95.05 | 80.7% | 80.7% | 80.7% | 80.7% |
| 35 | 740.95 | 103.14 | 210.42 | 52.61 | 1338.76 | 186.35 | 380.19 | 95.05 | 80.7% | 80.7% | 80.7% | 80.7% |
| 36 | 740.95 | 103.14 | 210.42 | 52.61 | 1338.76 | 186.35 | 380.19 | 95.05 | 80.7% | 80.7% | 80.7% | 80.7% |
| 37 | 740.95 | 103.14 | 210.42 | 52.61 | 1338.76 | 186.35 | 380.19 | 95.05 | 80.7% | 80.7% | 80.7% | 80.7% |
| 38 | 740.95 | 103.14 | 210.42 | 52.61 | 1338.76 | 186.35 | 380.19 | 95.05 | 80.7% | 80.7% | 80.7% | 80.7% |
| 39 | 740.95 | 103.14 | 210.42 | 52.61 | 1338.76 | 186.35 | 380.19 | 95.05 | 80.7% | 80.7% | 80.7% | 80.7% |
| 40 | 740.95 | 103.14 | 210.42 | 52.61 | 1338.76 | 186.35 | 380.19 | 95.05 | 80.7% | 80.7% | 80.7% | 80.7% |
| 41 | 740.95 | 103.14 | 210.42 | 52.61 | 1338.76 | 186.35 | 380.19 | 95.05 | 80.7% | 80.7% | 80.7% | 80.7% |
| 42 | 740.95 | 103.14 | 210.42 | 52.61 | 1338.76 | 186.35 | 380.19 | 95.05 | 80.7% | 80.7% | 80.7% | 80.7% |
| 43 | 740.95 | 103.14 | 210.42 | 52.61 | 1338.76 | 186.35 | 380.19 | 95.05 | 80.7% | 80.7% | 80.7% | 80.7% |
| 44 | 740.95 | 103.14 | 210.42 | 52.61 | 1338.76 | 186.35 | 380.19 | 95.05 | 80.7% | 80.7% | 80.7% | 80.7% |
| 45 | 796.92 | 116.39 | 253.71 | 63.43 | 1439.89 | 210.30 | 458.40 | 114.60 | 80.7% | 80.7% | 80.7% | 80.7% |
| 46 | 796.92 | 116.39 | 253.71 | 63.43 | 1439.89 | 210.30 | 458.40 | 114.60 | 80.7% | 80.7% | 80.7% | 80.7% |
| 47 | 796.92 | 116.39 | 253.71 | 63.43 | 1439.89 | 210.30 | 458.40 | 114.60 | 80.7% | 80.7% | 80.7% | 80.7% |
| 48 | 796.92 | 116.39 | 253.71 | 63.43 | 1439.89 | 210.30 | 458.40 | 114.60 | 80.7% | 80.7% | 80.7% | 80.7% |
| 49 | 796.92 | 116.39 | 253.71 | 63.43 | 1439.89 | 210.30 | 458.40 | 114.60 | 80.7% | 80.7% | 80.7% | 80.7% |
| 50 | 819.32 | 121.70 | 275.29 | 68.82 | 1480.35 | 219.89 | 497.40 | 124.35 | 80.7% | 80.7% | 80.7% | 80.7% |
| 51 | 850.07 | 128.78 | 287.01 | 71.75 | 1535.91 | 232.68 | 518.58 | 129.64 | 80.7% | 80.7% | 80.7% | 80.7% |
| 52 | 883.76 | 136.53 | 299.28 | 74.82 | 1596.80 | 246.69 | 540.74 | 135.18 | 80.7% | 80.7% | 80.7% | 80.7% |
| 53 | 920.29 | 144.96 | 312.08 | 78.02 | 1662.79 | 261.92 | 563.88 | 140.97 | 80.7% | 80.7% | 80.7% | 80.7% |
| 54 | 959.49 | 154.03 | 325.43 | 81.36 | 1733.61 | 278.30 | 587.99 | 147.00 | 80.7% | 80.7% | 80.7% | 80.7% |
| 55 | 1001.19 | 163.69 | 339.38 | 84.84 | 1808.97 | 295.76 | 613.19 | 153.30 | 80.7% | 80.7% | 80.7% | 80.7% |
| 56 | 1045.26 | 173.96 | 353.87 | 88.47 | 1888.59 | 314.31 | 639.37 | 159.84 | 80.7% | 80.7% | 80.7% | 80.7% |
| 57 | 1091.57 | 184.76 | 368.84 | 92.21 | 1972.26 | 333.83 | 666.42 | 166.60 | 80.7% | 80.7% | 80.7% | 80.7% |
| 58 | 1142.69 | 196.64 | 384.71 | 96.18 | 2064.62 | 355.29 | 695.10 | 173.77 | 80.7% | 80.7% | 80.7% | 80.7% |
| 59 | 1201.39 | 210.15 | 401.84 | 100.46 | 2170.70 | 379.70 | 726.05 | 181.51 | 80.7% | 80.7% | 80.7% | 80.7% |
| 60 | 1267.77 | 225.30 | 420.18 | 105.04 | 2290.62 | 407.08 | 759.19 | 189.80 | 80.7% | 80.7% | 80.7% | 80.7% |
| 61 | 1341.92 | 242.13 | 439.66 | 109.91 | 2424.61 | 437.49 | 794.38 | 198.60 | 80.7% | 80.7% | 80.7% | 80.7% |
| 62 | 1423.93 | 260.70 | 460.28 | 115.07 | 2572.77 | 471.03 | 831.64 | 207.91 | 80.7% | 80.7% | 80.7% | 80.7% |
| 63 | 1513.91 | 281.00 | 481.98 | 120.50 | 2735.36 | 507.72 | 870.85 | 217.71 | 80.7% | 80.7% | 80.7% | 80.7% |
| 64 | 1611.94 | 303.08 | 504.77 | 126.19 | 2912.47 | 547.61 | 912.02 | 228.01 | 80.7% | 80.7% | 80.7% | 80.7% |
| 65 | 1718.11 | 326.96 | 528.51 | 132.13 | 3104.31 | 590.76 | 954.93 | 238.73 | 80.7% | 80.7% | 80.7% | 80.7% |
| 66 | 1832.53 | 352.69 | 553.34 | 138.34 | 3311.05 | 637.25 | 999.79 | 249.95 | 80.7% | 80.7% | 80.7% | 80.7% |
| 67 | 1955.30 | 380.29 | 579.08 | 144.77 | 3532.86 | 687.11 | 1046.28 | 261.57 | 80.7% | 80.7% | 80.7% | 80.7% |
| 68 | 2100.88 | 412.68 | 607.63 | 151.91 | 3795.90 | 745.63 | 1097.88 | 274.47 | 80.7% | 80.7% | 80.7% | 80.7% |
| 69 | 2272.80 | 450.43 | 638.78 | 159.70 | 4104.25 | 813.40 | 1153.52 | 288.38 | 80.6% | 80.6% | 80.6% | 80.6% |
| 70 | 2390.00 | 477.13 | 652.03 | 163.01 | 4274.93 | 853.43 | 1166.27 | 291.57 | 78.9% | 78.9% | 78.9% | 78.9% |
| 71 | 2579.55 | 517.85 | 684.12 | 171.03 | 4608.38 | 925.13 | 1222.18 | 305.54 | 78.7% | 78.7% | 78.7% | 78.7% |
| 72 | 2691.42 | 542.36 | 696.19 | 174.05 | 4764.16 | 960.05 | 1232.35 | 308.09 | 77.0% | 77.0% | 77.0% | 77.0% |
| 73 | 2785.60 | 560.12 | 705.02 | 176.26 | 4881.28 | 981.50 | 1235.43 | 308.86 | 75.2% | 75.2% | 75.2% | 75.2% |
| 74 | 2884.61 | 576.42 | 715.05 | 178.76 | 5003.41 | 999.81 | 1240.27 | 310.07 | 73.5% | 73.5% | 73.5% | 73.5% |
| 75 | 2996.74 | 597.33 | 727.05 | 181.76 | 5144.53 | 1025.43 | 1248.13 | 312.03 | 71.7% | 71.7% | 71.7% | 71.7% |
| 76 | 3128.65 | 627.86 | 741.60 | 185.40 | 5315.28 | 1066.68 | 1259.91 | 314.98 | 69.9% | 69.9% | 69.9% | 69.9% |
| 77 | 3285.31 | 672.08 | 759.18 | 189.80 | 5522.92 | 1129.84 | 1276.26 | 319.07 | 68.1% | 68.1% | 68.1% | 68.1% |
| 78 | 3596.59 | 758.86 | 808.85 | 202.21 | 6020.59 | 1270.32 | 1354.00 | 338.50 | 67.4% | 67.4% | 67.4% | 67.4% |
| 79 | 4068.82 | 887.78 | 891.62 | 222.90 | 6811.10 | 1486.13 | 1492.54 | 373.13 | 67.4% | 67.4% | 67.4% | 67.4% |
| 80 | | | | | | | | | | | | |
| 81 | | | | | | | | | | | | |
| 82 | | | | | | | | | | | | |
| 83 | | | | | | | | | | | | |
| 84 | | | | | | | | | | | | |
| 85 | | | | | | | | | | | | |
| 86 | | | | | | | | | | | | |
| 87+ | | | | | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-VA-91

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: Lifetime; Elimination Period: 100 Days
### 5% Compound Inflation**

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 674.17 | 87.35 | 158.24 | 39.56 | 1218.10 | 157.83 | 285.90 | 71.48 | 80.7% | 80.7% | 80.7% | 80.7% |
| 30 | 674.17 | 87.35 | 158.24 | 39.56 | 1218.10 | 157.83 | 285.90 | 71.48 | 80.7% | 80.7% | 80.7% | 80.7% |
| 31 | 674.17 | 87.35 | 158.24 | 39.56 | 1218.10 | 157.83 | 285.90 | 71.48 | 80.7% | 80.7% | 80.7% | 80.7% |
| 32 | 674.17 | 87.35 | 158.24 | 39.56 | 1218.10 | 157.83 | 285.90 | 71.48 | 80.7% | 80.7% | 80.7% | 80.7% |
| 33 | 674.17 | 87.35 | 158.24 | 39.56 | 1218.10 | 157.83 | 285.90 | 71.48 | 80.7% | 80.7% | 80.7% | 80.7% |
| 34 | 674.17 | 87.35 | 158.24 | 39.56 | 1218.10 | 157.83 | 285.90 | 71.48 | 80.7% | 80.7% | 80.7% | 80.7% |
| 35 | 674.17 | 87.35 | 158.24 | 39.56 | 1218.10 | 157.83 | 285.90 | 71.48 | 80.7% | 80.7% | 80.7% | 80.7% |
| 36 | 674.17 | 87.35 | 158.24 | 39.56 | 1218.10 | 157.83 | 285.90 | 71.48 | 80.7% | 80.7% | 80.7% | 80.7% |
| 37 | 674.17 | 87.35 | 158.24 | 39.56 | 1218.10 | 157.83 | 285.90 | 71.48 | 80.7% | 80.7% | 80.7% | 80.7% |
| 38 | 674.17 | 87.35 | 158.24 | 39.56 | 1218.10 | 157.83 | 285.90 | 71.48 | 80.7% | 80.7% | 80.7% | 80.7% |
| 39 | 674.17 | 87.35 | 158.24 | 39.56 | 1218.10 | 157.83 | 285.90 | 71.48 | 80.7% | 80.7% | 80.7% | 80.7% |
| 40 | 674.17 | 87.35 | 158.24 | 39.56 | 1218.10 | 157.83 | 285.90 | 71.48 | 80.7% | 80.7% | 80.7% | 80.7% |
| 41 | 674.17 | 87.35 | 158.24 | 39.56 | 1218.10 | 157.83 | 285.90 | 71.48 | 80.7% | 80.7% | 80.7% | 80.7% |
| 42 | 674.17 | 87.35 | 158.24 | 39.56 | 1218.10 | 157.83 | 285.90 | 71.48 | 80.7% | 80.7% | 80.7% | 80.7% |
| 43 | 674.17 | 87.35 | 158.24 | 39.56 | 1218.10 | 157.83 | 285.90 | 71.48 | 80.7% | 80.7% | 80.7% | 80.7% |
| 44 | 674.17 | 87.35 | 158.24 | 39.56 | 1218.10 | 157.83 | 285.90 | 71.48 | 80.7% | 80.7% | 80.7% | 80.7% |
| 45 | 721.06 | 98.61 | 190.28 | 47.57 | 1302.83 | 178.17 | 343.80 | 85.95 | 80.7% | 80.7% | 80.7% | 80.7% |
| 46 | 721.06 | 98.61 | 190.28 | 47.57 | 1302.83 | 178.17 | 343.80 | 85.95 | 80.7% | 80.7% | 80.7% | 80.7% |
| 47 | 721.06 | 98.61 | 190.28 | 47.57 | 1302.83 | 178.17 | 343.80 | 85.95 | 80.7% | 80.7% | 80.7% | 80.7% |
| 48 | 721.06 | 98.61 | 190.28 | 47.57 | 1302.83 | 178.17 | 343.80 | 85.95 | 80.7% | 80.7% | 80.7% | 80.7% |
| 49 | 721.06 | 98.61 | 190.28 | 47.57 | 1302.83 | 178.17 | 343.80 | 85.95 | 80.7% | 80.7% | 80.7% | 80.7% |
| 50 | 739.82 | 103.12 | 206.81 | 51.70 | 1336.72 | 186.32 | 373.67 | 93.42 | 80.7% | 80.7% | 80.7% | 80.7% |
| 51 | 765.82 | 109.12 | 215.77 | 53.94 | 1383.70 | 197.16 | 389.86 | 97.46 | 80.7% | 80.7% | 80.7% | 80.7% |
| 52 | 794.40 | 115.70 | 225.27 | 56.32 | 1435.33 | 209.05 | 407.02 | 101.76 | 80.7% | 80.7% | 80.7% | 80.7% |
| 53 | 825.39 | 122.87 | 235.25 | 58.81 | 1491.32 | 222.00 | 425.05 | 106.26 | 80.7% | 80.7% | 80.7% | 80.7% |
| 54 | 858.72 | 130.58 | 245.71 | 61.43 | 1551.56 | 235.94 | 443.95 | 110.99 | 80.7% | 80.7% | 80.7% | 80.7% |
| 55 | 894.25 | 138.82 | 256.59 | 64.15 | 1615.75 | 250.82 | 463.61 | 115.90 | 80.7% | 80.7% | 80.7% | 80.7% |
| 56 | 931.88 | 147.56 | 267.95 | 66.99 | 1683.73 | 266.62 | 484.14 | 121.04 | 80.7% | 80.7% | 80.7% | 80.7% |
| 57 | 971.48 | 156.81 | 279.74 | 69.93 | 1755.28 | 283.32 | 505.44 | 126.36 | 80.7% | 80.7% | 80.7% | 80.7% |
| 58 | 1015.05 | 166.92 | 292.30 | 73.08 | 1834.01 | 301.60 | 528.14 | 132.03 | 80.7% | 80.7% | 80.7% | 80.7% |
| 59 | 1064.79 | 178.35 | 305.89 | 76.47 | 1923.87 | 322.24 | 552.69 | 138.17 | 80.7% | 80.7% | 80.7% | 80.7% |
| 60 | 1120.85 | 191.14 | 320.56 | 80.14 | 2025.16 | 345.35 | 579.19 | 144.80 | 80.7% | 80.7% | 80.7% | 80.7% |
| 61 | 1183.37 | 205.31 | 336.19 | 84.05 | 2138.14 | 370.96 | 607.44 | 151.86 | 80.7% | 80.7% | 80.7% | 80.7% |
| 62 | 1252.54 | 220.93 | 352.84 | 88.21 | 2263.11 | 399.17 | 637.52 | 159.38 | 80.7% | 80.7% | 80.7% | 80.7% |
| 63 | 1328.50 | 238.02 | 370.46 | 92.61 | 2400.36 | 430.05 | 669.35 | 167.34 | 80.7% | 80.7% | 80.7% | 80.7% |
| 64 | 1411.41 | 256.62 | 389.04 | 97.26 | 2550.15 | 463.67 | 702.92 | 175.73 | 80.7% | 80.7% | 80.7% | 80.7% |
| 65 | 1501.42 | 276.81 | 408.46 | 102.11 | 2712.79 | 500.14 | 738.00 | 184.50 | 80.7% | 80.7% | 80.7% | 80.7% |
| 66 | 1598.70 | 298.59 | 428.84 | 107.21 | 2888.55 | 539.49 | 774.83 | 193.71 | 80.7% | 80.7% | 80.7% | 80.7% |
| 67 | 1703.39 | 322.02 | 450.06 | 112.51 | 3077.72 | 581.83 | 813.17 | 203.29 | 80.7% | 80.7% | 80.7% | 80.7% |
| 68 | 1826.48 | 349.28 | 473.75 | 118.44 | 3300.10 | 631.09 | 855.97 | 213.99 | 80.7% | 80.7% | 80.7% | 80.7% |
| 69 | 1969.94 | 380.66 | 499.80 | 124.95 | 3557.34 | 687.40 | 902.56 | 225.64 | 80.6% | 80.6% | 80.6% | 80.6% |
| 70 | 2064.59 | 402.47 | 512.05 | 128.01 | 3692.88 | 719.88 | 915.90 | 228.97 | 78.9% | 78.9% | 78.9% | 78.9% |
| 71 | 2221.34 | 436.02 | 539.17 | 134.79 | 3968.44 | 778.95 | 963.24 | 240.81 | 78.7% | 78.7% | 78.7% | 78.7% |
| 72 | 2311.53 | 455.99 | 550.42 | 137.61 | 4091.71 | 807.17 | 974.32 | 243.58 | 77.0% | 77.0% | 77.0% | 77.0% |
| 73 | 2384.18 | 468.88 | 558.90 | 139.73 | 4177.86 | 821.63 | 979.37 | 244.84 | 75.2% | 75.2% | 75.2% | 75.2% |
| 74 | 2457.36 | 479.04 | 568.26 | 142.06 | 4262.34 | 830.90 | 985.65 | 246.41 | 73.5% | 73.5% | 73.5% | 73.5% |
| 75 | 2541.05 | 493.46 | 579.35 | 144.84 | 4362.25 | 847.13 | 994.58 | 248.64 | 71.7% | 71.7% | 71.7% | 71.7% |
| 76 | 2643.40 | 518.06 | 592.90 | 148.22 | 4490.87 | 880.14 | 1007.27 | 251.82 | 69.9% | 69.9% | 69.9% | 69.9% |
| 77 | 2770.75 | 557.64 | 609.41 | 152.35 | 4657.90 | 937.44 | 1024.47 | 256.12 | 68.1% | 68.1% | 68.1% | 68.1% |
| 78 | 3024.75 | 631.65 | 652.10 | 163.03 | 5063.35 | 1057.36 | 1091.60 | 272.90 | 67.4% | 67.4% | 67.4% | 67.4% |
| 79 | 3402.76 | 735.47 | 721.53 | 180.38 | 5696.12 | 1231.16 | 1207.82 | 301.95 | 67.4% | 67.4% | 67.4% | 67.4% |
| 80 | | | | | | | | | | | | |
| 81 | | | | | | | | | | | | |
| 82 | | | | | | | | | | | | |
| 83 | | | | | | | | | | | | |
| 84 | | | | | | | | | | | | |
| 85 | | | | | | | | | | | | |
| 86 | | | | | | | | | | | | |
| 87+ | | | | | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## NH-VA-91

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 2 Years; Elimination Period: 20 Days
### Indexed Inflation

| Age | Current Premium Rates | | Proposed Premium Rates | | Proposed Rate Increases | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 230.30 | 6.84 | 230.30 | 6.84 | | |
| 30 | 230.30 | 6.84 | 238.19 | 7.07 | 3.4% | 3.4% |
| 31 | 230.30 | 6.84 | 246.51 | 7.32 | 7.0% | 7.0% |
| 32 | 230.30 | 6.84 | 280.90 | 8.34 | 22.0% | 22.0% |
| 33 | 230.30 | 6.84 | 290.00 | 8.61 | 25.9% | 25.9% |
| 34 | 230.30 | 6.84 | 299.10 | 8.88 | 29.9% | 29.9% |
| 35 | 230.30 | 6.84 | 310.47 | 9.22 | 34.8% | 34.8% |
| 36 | 230.30 | 6.84 | 319.57 | 9.49 | 38.8% | 38.8% |
| 37 | 230.30 | 6.84 | 330.94 | 9.83 | 43.7% | 43.7% |
| 38 | 230.30 | 6.84 | 345.72 | 10.27 | 50.1% | 50.1% |
| 39 | 230.30 | 6.84 | 354.82 | 10.54 | 54.1% | 54.1% |
| 40 | 230.30 | 6.84 | 365.88 | 10.87 | 58.9% | 58.9% |
| 41 | 234.16 | 6.95 | 387.30 | 11.50 | 65.4% | 65.4% |
| 42 | 235.73 | 7.00 | 394.60 | 11.72 | 67.4% | 67.4% |
| 43 | 240.04 | 7.13 | 401.82 | 11.93 | 67.4% | 67.4% |
| 44 | 240.04 | 7.13 | 401.82 | 11.93 | 67.4% | 67.4% |
| 45 | 242.19 | 9.31 | 397.65 | 15.29 | 64.2% | 64.2% |
| 46 | 243.81 | 9.37 | 408.14 | 15.69 | 67.4% | 67.4% |
| 47 | 259.08 | 9.96 | 433.70 | 16.67 | 67.4% | 67.4% |
| 48 | 274.55 | 10.55 | 462.37 | 17.77 | 68.4% | 68.4% |
| 49 | 276.39 | 10.62 | 466.23 | 17.92 | 68.7% | 68.7% |
| 50 | 277.96 | 11.62 | 468.25 | 19.58 | 68.5% | 68.5% |
| 51 | 284.65 | 13.28 | 479.49 | 22.37 | 68.5% | 68.5% |
| 52 | 278.33 | 14.39 | 465.92 | 24.08 | 67.4% | 67.4% |
| 53 | 284.79 | 16.18 | 476.73 | 27.09 | 67.4% | 67.4% |
| 54 | 279.01 | 17.30 | 467.06 | 28.95 | 67.4% | 67.4% |
| 55 | 285.57 | 19.17 | 478.04 | 32.09 | 67.4% | 67.4% |
| 56 | 303.38 | 21.91 | 507.85 | 36.68 | 67.4% | 67.4% |
| 57 | 309.32 | 23.88 | 517.79 | 39.98 | 67.4% | 67.4% |
| 58 | 326.28 | 26.91 | 546.19 | 45.05 | 67.4% | 67.4% |
| 59 | 342.48 | 30.25 | 573.29 | 50.64 | 67.4% | 67.4% |
| 60 | 358.20 | 33.87 | 599.62 | 56.69 | 67.4% | 67.4% |
| 61 | 384.25 | 38.78 | 643.23 | 64.91 | 67.4% | 67.4% |
| 62 | 399.42 | 42.85 | 668.62 | 71.74 | 67.4% | 67.4% |
| 63 | 425.01 | 48.26 | 711.46 | 80.78 | 67.4% | 67.4% |
| 64 | 460.75 | 55.10 | 772.95 | 92.44 | 67.8% | 67.8% |
| 65 | 486.27 | 60.96 | 815.28 | 102.21 | 67.7% | 67.7% |
| 66 | 529.67 | 69.29 | 894.30 | 117.00 | 68.8% | 68.8% |
| 67 | 572.66 | 77.85 | 972.03 | 132.15 | 69.7% | 69.7% |
| 68 | 624.93 | 88.49 | 1066.29 | 150.98 | 70.6% | 70.6% |
| 69 | 676.75 | 100.09 | 1154.35 | 170.73 | 70.6% | 70.6% |
| 70 | 738.15 | 113.65 | 1258.88 | 193.83 | 70.5% | 70.5% |
| 71 | 818.94 | 130.48 | 1388.62 | 221.24 | 69.6% | 69.6% |
| 72 | 909.42 | 148.86 | 1512.67 | 247.60 | 66.3% | 66.3% |
| 73 | 1009.89 | 168.81 | 1650.45 | 275.89 | 63.4% | 63.4% |
| 74 | 1114.28 | 189.90 | 1795.27 | 305.96 | 61.1% | 61.1% |
| 75 | 1177.70 | 205.01 | 1927.27 | 335.50 | 63.6% | 63.6% |
| 76 | 1246.92 | 222.55 | 2118.40 | 378.09 | 69.9% | 69.9% |
| 77 | 1321.04 | 242.85 | 2220.79 | 408.25 | 68.1% | 68.1% |
| 78 | 1404.04 | 266.88 | 2350.32 | 446.75 | 67.4% | 67.4% |
| 79 | 1496.01 | 293.95 | 2504.28 | 492.06 | 67.4% | 67.4% |
| 80 | | 321.89 | | 538.83 | | 67.4% |
| 81 | | 367.15 | | 614.60 | | 67.4% |
| 82 | | 414.48 | | 693.83 | | 67.4% |
| 83 | | 462.84 | | 774.78 | | 67.4% |
| 84 | | 512.33 | | 857.63 | | 67.4% |
| 85 | | 563.41 | | 943.13 | | 67.4% |
| 86 | | 563.41 | | 943.13 | | 67.4% |
| 87+ | | 563.41 | | 943.13 | | 67.4% |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## NH-VA-91

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 2 Years; Elimination Period: 100 Days
### Indexed Inflation

| Age | Current Premium Rates | | Proposed Premium Rates | | Proposed Rate Increases | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 224.14 | 5.35 | 224.14 | 5.35 | | |
| 30 | 224.14 | 5.35 | 231.82 | 5.53 | 3.4% | 3.4% |
| 31 | 224.14 | 5.35 | 239.92 | 5.73 | 7.0% | 7.0% |
| 32 | 224.14 | 5.35 | 273.39 | 6.53 | 22.0% | 22.0% |
| 33 | 224.14 | 5.35 | 282.24 | 6.74 | 25.9% | 25.9% |
| 34 | 224.14 | 5.35 | 291.10 | 6.95 | 29.9% | 29.9% |
| 35 | 224.14 | 5.35 | 302.16 | 7.21 | 34.8% | 34.8% |
| 36 | 224.14 | 5.35 | 311.02 | 7.42 | 38.8% | 38.8% |
| 37 | 224.14 | 5.35 | 322.09 | 7.69 | 43.7% | 43.7% |
| 38 | 224.14 | 5.35 | 336.48 | 8.03 | 50.1% | 50.1% |
| 39 | 224.14 | 5.35 | 345.33 | 8.24 | 54.1% | 54.1% |
| 40 | 224.14 | 5.35 | 356.09 | 8.50 | 58.9% | 58.9% |
| 41 | 227.90 | 5.44 | 376.94 | 9.00 | 65.4% | 65.4% |
| 42 | 229.42 | 5.48 | 384.05 | 9.17 | 67.4% | 67.4% |
| 43 | 233.62 | 5.58 | 391.07 | 9.33 | 67.4% | 67.4% |
| 44 | 233.62 | 5.58 | 391.07 | 9.33 | 67.4% | 67.4% |
| 45 | 233.62 | 7.25 | 383.57 | 11.90 | 64.2% | 64.2% |
| 46 | 235.18 | 7.29 | 393.69 | 12.21 | 67.4% | 67.4% |
| 47 | 249.91 | 7.75 | 418.35 | 12.97 | 67.4% | 67.4% |
| 48 | 264.83 | 8.21 | 446.00 | 13.83 | 68.4% | 68.4% |
| 49 | 266.60 | 8.27 | 449.73 | 13.95 | 68.7% | 68.7% |
| 50 | 267.19 | 9.03 | 450.10 | 15.22 | 68.5% | 68.5% |
| 51 | 272.50 | 10.36 | 459.02 | 17.44 | 68.5% | 68.5% |
| 52 | 265.34 | 11.26 | 444.17 | 18.85 | 67.4% | 67.4% |
| 53 | 270.37 | 12.71 | 452.58 | 21.27 | 67.4% | 67.4% |
| 54 | 263.76 | 13.63 | 441.53 | 22.82 | 67.4% | 67.4% |
| 55 | 268.84 | 15.15 | 450.03 | 25.36 | 67.4% | 67.4% |
| 56 | 284.46 | 17.35 | 476.17 | 29.04 | 67.4% | 67.4% |
| 57 | 288.88 | 18.95 | 483.57 | 31.73 | 67.4% | 67.4% |
| 58 | 303.44 | 21.41 | 507.96 | 35.84 | 67.4% | 67.4% |
| 59 | 317.01 | 24.11 | 530.66 | 40.36 | 67.4% | 67.4% |
| 60 | 329.89 | 27.04 | 552.22 | 45.26 | 67.4% | 67.4% |
| 61 | 352.02 | 31.01 | 589.27 | 51.92 | 67.4% | 67.4% |
| 62 | 363.99 | 34.32 | 609.32 | 57.45 | 67.4% | 67.4% |
| 63 | 385.31 | 38.70 | 644.99 | 64.78 | 67.4% | 67.4% |
| 64 | 415.60 | 44.24 | 697.21 | 74.21 | 67.8% | 67.8% |
| 65 | 436.52 | 48.99 | 731.87 | 82.13 | 67.7% | 67.7% |
| 66 | 473.33 | 55.74 | 799.18 | 94.11 | 68.8% | 68.8% |
| 67 | 509.59 | 62.68 | 864.97 | 106.39 | 69.7% | 69.7% |
| 68 | 553.34 | 71.27 | 944.14 | 121.61 | 70.6% | 70.6% |
| 69 | 595.66 | 80.61 | 1016.04 | 137.50 | 70.6% | 70.6% |
| 70 | 645.78 | 91.53 | 1101.35 | 156.10 | 70.5% | 70.5% |
| 71 | 712.47 | 105.05 | 1208.08 | 178.12 | 69.6% | 69.6% |
| 72 | 787.39 | 119.86 | 1309.69 | 199.36 | 66.3% | 66.3% |
| 73 | 870.35 | 135.88 | 1422.41 | 222.07 | 63.4% | 63.4% |
| 74 | 955.63 | 152.74 | 1539.66 | 246.08 | 61.1% | 61.1% |
| 75 | 1005.11 | 164.76 | 1644.84 | 269.63 | 63.6% | 63.6% |
| 76 | 1059.29 | 178.79 | 1799.63 | 303.74 | 69.9% | 69.9% |
| 77 | 1117.55 | 195.14 | 1878.70 | 328.05 | 68.1% | 68.1% |
| 78 | 1182.54 | 214.40 | 1979.55 | 358.90 | 67.4% | 67.4% |
| 79 | 1253.93 | 235.81 | 2099.05 | 394.74 | 67.4% | 67.4% |
| 80 | | 257.74 | | 431.45 | | 67.4% |
| 81 | | 293.40 | | 491.14 | | 67.4% |
| 82 | | 330.61 | | 553.43 | | 67.4% |
| 83 | | 368.54 | | 616.93 | | 67.4% |
| 84 | | 407.24 | | 681.71 | | 67.4% |
| 85 | | 447.09 | | 748.42 | | 67.4% |
| 86 | | 447.09 | | 748.42 | | 67.4% |
| 87+ | | 447.09 | | 748.42 | | 67.4% |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## NH-VA-91

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 3 Years; Elimination Period: 20 Days
### Indexed Inflation

| Age | Current Premium Rates | | Proposed Premium Rates | | Proposed Rate Increases | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 236.86 | 8.42 | 312.99 | 11.13 | 32.1% | 32.1% |
| 30 | 236.86 | 8.42 | 327.67 | 11.65 | 38.3% | 38.3% |
| 31 | 236.86 | 8.42 | 336.71 | 11.97 | 42.2% | 42.2% |
| 32 | 236.86 | 8.42 | 351.40 | 12.49 | 48.4% | 48.4% |
| 33 | 236.86 | 8.42 | 362.70 | 12.89 | 53.1% | 53.1% |
| 34 | 236.86 | 8.42 | 374.81 | 13.32 | 58.2% | 58.2% |
| 35 | 236.86 | 8.42 | 389.48 | 13.85 | 64.4% | 64.4% |
| 36 | 236.86 | 8.42 | 396.50 | 14.09 | 67.4% | 67.4% |
| 37 | 236.86 | 8.42 | 396.50 | 14.09 | 67.4% | 67.4% |
| 38 | 236.86 | 8.42 | 396.50 | 14.09 | 67.4% | 67.4% |
| 39 | 236.86 | 8.42 | 396.50 | 14.09 | 67.4% | 67.4% |
| 40 | 245.54 | 8.73 | 411.03 | 14.61 | 67.4% | 67.4% |
| 41 | 261.73 | 9.30 | 438.13 | 15.57 | 67.4% | 67.4% |
| 42 | 263.49 | 9.37 | 441.07 | 15.68 | 67.4% | 67.4% |
| 43 | 263.97 | 9.38 | 441.88 | 15.71 | 67.4% | 67.4% |
| 44 | 263.97 | 9.38 | 441.88 | 15.71 | 67.4% | 67.4% |
| 45 | 266.46 | 12.15 | 446.05 | 20.35 | 67.4% | 67.4% |
| 46 | 281.66 | 12.85 | 473.11 | 21.58 | 68.0% | 68.0% |
| 47 | 297.05 | 13.55 | 505.59 | 23.06 | 70.2% | 70.2% |
| 48 | 299.05 | 13.64 | 509.85 | 23.26 | 70.5% | 70.5% |
| 49 | 314.74 | 14.36 | 543.76 | 24.80 | 72.8% | 72.8% |
| 50 | 314.17 | 15.54 | 540.47 | 26.73 | 72.0% | 72.0% |
| 51 | 319.70 | 17.58 | 548.39 | 30.16 | 71.5% | 71.5% |
| 52 | 325.08 | 19.72 | 551.70 | 33.47 | 69.7% | 69.7% |
| 53 | 318.18 | 21.14 | 536.54 | 35.64 | 68.6% | 68.6% |
| 54 | 323.82 | 23.36 | 543.95 | 39.24 | 68.0% | 68.0% |
| 55 | 329.58 | 25.65 | 551.71 | 42.93 | 67.4% | 67.4% |
| 56 | 346.48 | 28.88 | 581.81 | 48.50 | 67.9% | 67.9% |
| 57 | 363.11 | 32.21 | 611.50 | 54.25 | 68.4% | 68.4% |
| 58 | 390.41 | 36.83 | 663.02 | 62.55 | 69.8% | 69.8% |
| 59 | 405.85 | 40.81 | 688.12 | 69.20 | 69.6% | 69.6% |
| 60 | 431.81 | 46.22 | 734.26 | 78.59 | 70.0% | 70.0% |
| 61 | 457.38 | 51.97 | 778.30 | 88.43 | 70.2% | 70.2% |
| 62 | 482.83 | 58.00 | 820.85 | 98.61 | 70.0% | 70.0% |
| 63 | 508.29 | 64.26 | 862.33 | 109.02 | 69.7% | 69.7% |
| 64 | 534.01 | 70.73 | 903.31 | 119.64 | 69.2% | 69.2% |
| 65 | 570.24 | 78.77 | 965.52 | 133.37 | 69.3% | 69.3% |
| 66 | 624.10 | 89.53 | 1064.32 | 152.69 | 70.5% | 70.5% |
| 67 | 687.48 | 102.03 | 1183.12 | 175.58 | 72.1% | 72.1% |
| 68 | 750.50 | 115.44 | 1296.92 | 199.48 | 72.8% | 72.8% |
| 69 | 833.24 | 133.12 | 1446.61 | 231.11 | 73.6% | 73.6% |
| 70 | 916.18 | 151.53 | 1591.20 | 263.18 | 73.7% | 73.7% |
| 71 | 1019.16 | 173.53 | 1776.25 | 302.44 | 74.3% | 74.3% |
| 72 | 1132.29 | 197.18 | 1982.21 | 345.19 | 75.1% | 75.1% |
| 73 | 1241.76 | 219.89 | 2145.57 | 379.93 | 72.8% | 72.8% |
| 74 | 1314.22 | 236.25 | 2279.54 | 409.78 | 73.5% | 73.5% |
| 75 | 1395.30 | 255.14 | 2395.33 | 438.00 | 71.7% | 71.7% |
| 76 | 1484.27 | 277.25 | 2521.63 | 471.02 | 69.9% | 69.9% |
| 77 | 1580.15 | 303.01 | 2656.38 | 509.39 | 68.1% | 68.1% |
| 78 | 1688.20 | 333.76 | 2826.01 | 558.71 | 67.4% | 67.4% |
| 79 | 1808.40 | 368.55 | 3027.22 | 616.94 | 67.4% | 67.4% |
| 80 | | 404.53 | | 677.17 | | 67.4% |
| 81 | | 462.32 | | 773.91 | | 67.4% |
| 82 | | 522.69 | | 874.97 | | 67.4% |
| 83 | | 584.29 | | 978.09 | | 67.4% |
| 84 | | 647.28 | | 1083.53 | | 67.4% |
| 85 | | 712.26 | | 1192.30 | | 67.4% |
| 86 | | 712.26 | | 1192.30 | | 67.4% |
| 87+ | | 712.26 | | 1192.30 | | 67.4% |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## NH-VA-91

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 3 Years; Elimination Period: 100 Days
### Indexed Inflation

| Age | Current Premium Rates | | Proposed Premium Rates | | Proposed Rate Increases | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 229.87 | 6.73 | 303.75 | 8.89 | 32.1% | 32.1% |
| 30 | 229.87 | 6.73 | 318.00 | 9.31 | 38.3% | 38.3% |
| 31 | 229.87 | 6.73 | 326.78 | 9.57 | 42.2% | 42.2% |
| 32 | 229.87 | 6.73 | 341.03 | 9.98 | 48.4% | 48.4% |
| 33 | 229.87 | 6.73 | 352.00 | 10.31 | 53.1% | 53.1% |
| 34 | 229.87 | 6.73 | 363.74 | 10.65 | 58.2% | 58.2% |
| 35 | 229.87 | 6.73 | 377.99 | 11.07 | 64.4% | 64.4% |
| 36 | 229.87 | 6.73 | 384.80 | 11.27 | 67.4% | 67.4% |
| 37 | 229.87 | 6.73 | 384.80 | 11.27 | 67.4% | 67.4% |
| 38 | 229.87 | 6.73 | 384.80 | 11.27 | 67.4% | 67.4% |
| 39 | 229.87 | 6.73 | 384.80 | 11.27 | 67.4% | 67.4% |
| 40 | 238.30 | 6.98 | 398.90 | 11.68 | 67.4% | 67.4% |
| 41 | 254.01 | 7.44 | 425.20 | 12.45 | 67.4% | 67.4% |
| 42 | 255.71 | 7.49 | 428.06 | 12.53 | 67.4% | 67.4% |
| 43 | 256.18 | 7.50 | 428.84 | 12.56 | 67.4% | 67.4% |
| 44 | 256.18 | 7.50 | 428.84 | 12.56 | 67.4% | 67.4% |
| 45 | 256.18 | 9.68 | 428.84 | 16.21 | 67.4% | 67.4% |
| 46 | 270.80 | 10.23 | 454.86 | 17.19 | 68.0% | 68.0% |
| 47 | 285.60 | 10.79 | 486.09 | 18.37 | 70.2% | 70.2% |
| 48 | 287.51 | 10.87 | 490.18 | 18.53 | 70.5% | 70.5% |
| 49 | 302.60 | 11.44 | 522.79 | 19.76 | 72.8% | 72.8% |
| 50 | 300.97 | 12.36 | 517.77 | 21.27 | 72.0% | 72.0% |
| 51 | 304.93 | 14.03 | 523.06 | 24.07 | 71.5% | 71.5% |
| 52 | 308.71 | 15.79 | 523.92 | 26.80 | 69.7% | 69.7% |
| 53 | 300.83 | 16.97 | 507.28 | 28.61 | 68.6% | 68.6% |
| 54 | 304.83 | 18.80 | 512.04 | 31.58 | 68.0% | 68.0% |
| 55 | 308.91 | 20.68 | 517.11 | 34.61 | 67.4% | 67.4% |
| 56 | 323.43 | 23.33 | 543.10 | 39.17 | 67.9% | 67.9% |
| 57 | 337.61 | 26.08 | 568.56 | 43.91 | 68.4% | 68.4% |
| 58 | 361.48 | 29.87 | 613.90 | 50.73 | 69.8% | 69.8% |
| 59 | 374.00 | 33.13 | 634.13 | 56.18 | 69.6% | 69.6% |
| 60 | 395.93 | 37.58 | 673.24 | 63.91 | 70.0% | 70.0% |
| 61 | 417.21 | 42.30 | 709.95 | 71.99 | 70.2% | 70.2% |
| 62 | 438.17 | 47.26 | 744.93 | 80.34 | 70.0% | 70.0% |
| 63 | 458.99 | 52.41 | 778.68 | 88.91 | 69.7% | 69.7% |
| 64 | 479.93 | 57.73 | 811.82 | 97.65 | 69.2% | 69.2% |
| 65 | 510.19 | 64.35 | 863.85 | 108.95 | 69.3% | 69.3% |
| 66 | 556.07 | 73.19 | 948.30 | 124.81 | 70.5% | 70.5% |
| 67 | 610.21 | 83.46 | 1050.14 | 143.64 | 72.1% | 72.1% |
| 68 | 663.15 | 94.45 | 1145.97 | 163.22 | 72.8% | 72.8% |
| 69 | 732.20 | 108.88 | 1271.20 | 189.03 | 73.6% | 73.6% |
| 70 | 800.61 | 123.89 | 1390.48 | 215.17 | 73.7% | 73.7% |
| 71 | 886.09 | 141.81 | 1544.33 | 247.15 | 74.3% | 74.3% |
| 72 | 980.26 | 161.10 | 1716.07 | 282.03 | 75.1% | 75.1% |
| 73 | 1070.46 | 179.50 | 1849.58 | 310.14 | 72.8% | 72.8% |
| 74 | 1127.54 | 192.50 | 1955.74 | 333.90 | 73.5% | 73.5% |
| 75 | 1191.50 | 207.59 | 2045.46 | 356.37 | 71.7% | 71.7% |
| 76 | 1262.10 | 225.46 | 2144.19 | 383.03 | 69.9% | 69.9% |
| 77 | 1338.90 | 246.58 | 2250.82 | 414.53 | 68.1% | 68.1% |
| 78 | 1424.97 | 271.60 | 2385.37 | 454.65 | 67.4% | 67.4% |
| 79 | 1519.28 | 299.33 | 2543.23 | 501.08 | 67.4% | 67.4% |
| 80 | | 327.64 | | 548.46 | | 67.4% |
| 81 | | 373.32 | | 624.93 | | 67.4% |
| 82 | | 420.83 | | 704.46 | | 67.4% |
| 83 | | 469.10 | | 785.26 | | 67.4% |
| 84 | | 518.22 | | 867.49 | | 67.4% |
| 85 | | 568.65 | | 951.90 | | 67.4% |
| 86 | | 568.65 | | 951.90 | | 67.4% |
| 87+ | | 568.65 | | 951.90 | | 67.4% |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## NH-VA-91

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 5 Years; Elimination Period: 20 Days
### Indexed Inflation

| Age | Current Premium Rates | | Proposed Premium Rates | | Proposed Rate Increases | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 245.82 | 10.59 | 376.31 | 16.21 | 53.1% | 53.1% |
| 30 | 245.82 | 10.59 | 411.50 | 17.73 | 67.4% | 67.4% |
| 31 | 245.82 | 10.59 | 411.50 | 17.73 | 67.4% | 67.4% |
| 32 | 245.82 | 10.59 | 411.50 | 17.73 | 67.4% | 67.4% |
| 33 | 245.82 | 10.59 | 411.50 | 17.73 | 67.4% | 67.4% |
| 34 | 245.82 | 10.59 | 411.50 | 17.73 | 67.4% | 67.4% |
| 35 | 245.82 | 10.59 | 411.50 | 17.73 | 67.4% | 67.4% |
| 36 | 252.60 | 10.88 | 422.84 | 18.22 | 67.4% | 67.4% |
| 37 | 268.38 | 11.56 | 449.27 | 19.35 | 67.4% | 67.4% |
| 38 | 268.38 | 11.56 | 449.27 | 19.35 | 67.4% | 67.4% |
| 39 | 284.17 | 12.24 | 478.33 | 20.61 | 68.3% | 68.3% |
| 40 | 299.96 | 12.92 | 511.76 | 22.05 | 70.6% | 70.6% |
| 41 | 317.65 | 13.68 | 550.08 | 23.70 | 73.2% | 73.2% |
| 42 | 335.54 | 14.46 | 589.77 | 25.41 | 75.8% | 75.8% |
| 43 | 344.78 | 14.85 | 610.62 | 26.31 | 77.1% | 77.1% |
| 44 | 344.78 | 14.85 | 610.62 | 26.31 | 77.1% | 77.1% |
| 45 | 348.17 | 19.05 | 610.16 | 33.39 | 75.2% | 75.2% |
| 46 | 364.86 | 19.97 | 647.82 | 35.45 | 77.6% | 77.6% |
| 47 | 381.74 | 20.89 | 686.70 | 37.58 | 79.9% | 79.9% |
| 48 | 387.50 | 21.21 | 700.15 | 38.32 | 80.7% | 80.7% |
| 49 | 387.50 | 21.21 | 700.15 | 38.32 | 80.7% | 80.7% |
| 50 | 394.72 | 23.31 | 713.18 | 42.12 | 80.7% | 80.7% |
| 51 | 408.56 | 26.69 | 738.19 | 48.23 | 80.7% | 80.7% |
| 52 | 423.82 | 30.39 | 765.76 | 54.91 | 80.7% | 80.7% |
| 53 | 440.33 | 34.37 | 795.60 | 62.11 | 80.7% | 80.7% |
| 54 | 458.02 | 38.63 | 827.57 | 69.79 | 80.7% | 80.7% |
| 55 | 476.75 | 43.14 | 861.40 | 77.94 | 80.7% | 80.7% |
| 56 | 496.41 | 47.86 | 896.92 | 86.47 | 80.7% | 80.7% |
| 57 | 516.88 | 52.77 | 933.91 | 95.35 | 80.7% | 80.7% |
| 58 | 540.34 | 58.36 | 976.30 | 105.45 | 80.7% | 80.7% |
| 59 | 568.89 | 65.08 | 1027.87 | 117.59 | 80.7% | 80.7% |
| 60 | 602.30 | 72.88 | 1088.24 | 131.68 | 80.7% | 80.7% |
| 61 | 640.35 | 81.72 | 1157.00 | 147.65 | 80.7% | 80.7% |
| 62 | 682.80 | 91.53 | 1233.69 | 165.38 | 80.7% | 80.7% |
| 63 | 729.42 | 102.29 | 1317.93 | 184.83 | 80.7% | 80.7% |
| 64 | 780.01 | 113.93 | 1409.34 | 205.85 | 80.7% | 80.7% |
| 65 | 834.30 | 126.39 | 1507.43 | 228.36 | 80.7% | 80.7% |
| 66 | 892.09 | 139.64 | 1611.84 | 252.31 | 80.7% | 80.7% |
| 67 | 953.14 | 153.62 | 1722.15 | 277.57 | 80.7% | 80.7% |
| 68 | 1029.65 | 171.10 | 1860.38 | 309.15 | 80.7% | 80.7% |
| 69 | 1129.84 | 193.87 | 2041.40 | 350.29 | 80.7% | 80.7% |
| 70 | 1245.02 | 219.90 | 2248.18 | 397.08 | 80.6% | 80.6% |
| 71 | 1327.94 | 240.18 | 2374.27 | 429.42 | 78.8% | 78.8% |
| 72 | 1407.03 | 259.11 | 2490.63 | 458.66 | 77.0% | 77.0% |
| 73 | 1487.24 | 277.18 | 2606.13 | 485.71 | 75.2% | 75.2% |
| 74 | 1578.32 | 297.12 | 2737.62 | 515.35 | 73.5% | 73.5% |
| 75 | 1680.86 | 320.44 | 2885.55 | 550.10 | 71.7% | 71.7% |
| 76 | 1794.98 | 348.38 | 3049.50 | 591.87 | 69.9% | 69.9% |
| 77 | 1920.34 | 381.86 | 3228.27 | 641.94 | 68.1% | 68.1% |
| 78 | 2062.43 | 422.04 | 3452.46 | 706.48 | 67.4% | 67.4% |
| 79 | 2219.37 | 467.01 | 3715.17 | 781.76 | 67.4% | 67.4% |
| 80 | | 513.13 | | 858.97 | | 67.4% |
| 81 | | 586.55 | | 981.87 | | 67.4% |
| 82 | | 662.82 | | 1109.54 | | 67.4% |
| 83 | | 740.18 | | 1239.04 | | 67.4% |
| 84 | | 818.83 | | 1370.70 | | 67.4% |
| 85 | | 899.54 | | 1505.81 | | 67.4% |
| 86 | | 899.54 | | 1505.81 | | 67.4% |
| 87+ | | 899.54 | | 1505.81 | | 67.4% |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## NH-VA-91

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 5 Years; Elimination Period: 100 Days
### Indexed Inflation

| Age | Current Premium Rates | | Proposed Premium Rates | | Proposed Rate Increases | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 237.79 | 8.64 | 364.02 | 13.23 | 53.1% | 53.1% |
| 30 | 237.79 | 8.64 | 398.05 | 14.46 | 67.4% | 67.4% |
| 31 | 237.79 | 8.64 | 398.05 | 14.46 | 67.4% | 67.4% |
| 32 | 237.79 | 8.64 | 398.05 | 14.46 | 67.4% | 67.4% |
| 33 | 237.79 | 8.64 | 398.05 | 14.46 | 67.4% | 67.4% |
| 34 | 237.79 | 8.64 | 398.05 | 14.46 | 67.4% | 67.4% |
| 35 | 237.79 | 8.64 | 398.05 | 14.46 | 67.4% | 67.4% |
| 36 | 244.35 | 8.88 | 409.03 | 14.86 | 67.4% | 67.4% |
| 37 | 259.62 | 9.43 | 434.59 | 15.79 | 67.4% | 67.4% |
| 38 | 259.62 | 9.43 | 434.59 | 15.79 | 67.4% | 67.4% |
| 39 | 274.89 | 9.99 | 462.70 | 16.81 | 68.3% | 68.3% |
| 40 | 290.16 | 10.54 | 495.04 | 17.99 | 70.6% | 70.6% |
| 41 | 307.27 | 11.16 | 532.12 | 19.33 | 73.2% | 73.2% |
| 42 | 324.58 | 11.79 | 570.50 | 20.73 | 75.8% | 75.8% |
| 43 | 333.52 | 12.12 | 590.67 | 21.46 | 77.1% | 77.1% |
| 44 | 333.52 | 12.12 | 590.67 | 21.46 | 77.1% | 77.1% |
| 45 | 333.52 | 15.52 | 584.48 | 27.19 | 75.2% | 75.2% |
| 46 | 349.51 | 16.26 | 620.56 | 28.87 | 77.6% | 77.6% |
| 47 | 365.68 | 17.01 | 657.80 | 30.60 | 79.9% | 79.9% |
| 48 | 371.20 | 17.27 | 670.68 | 31.20 | 80.7% | 80.7% |
| 49 | 371.20 | 17.27 | 670.68 | 31.20 | 80.7% | 80.7% |
| 50 | 376.71 | 18.98 | 680.65 | 34.30 | 80.7% | 80.7% |
| 51 | 388.15 | 21.78 | 701.32 | 39.35 | 80.7% | 80.7% |
| 52 | 400.77 | 24.84 | 724.13 | 44.89 | 80.7% | 80.7% |
| 53 | 414.50 | 28.17 | 748.92 | 50.89 | 80.7% | 80.7% |
| 54 | 429.23 | 31.71 | 775.53 | 57.30 | 80.7% | 80.7% |
| 55 | 444.87 | 35.46 | 803.80 | 64.06 | 80.7% | 80.7% |
| 56 | 461.32 | 39.41 | 833.51 | 71.20 | 80.7% | 80.7% |
| 57 | 478.47 | 43.51 | 864.50 | 78.62 | 80.7% | 80.7% |
| 58 | 498.12 | 48.17 | 900.02 | 87.04 | 80.7% | 80.7% |
| 59 | 522.01 | 53.78 | 943.17 | 97.17 | 80.7% | 80.7% |
| 60 | 549.96 | 60.27 | 993.68 | 108.90 | 80.7% | 80.7% |
| 61 | 581.80 | 67.62 | 1051.20 | 122.18 | 80.7% | 80.7% |
| 62 | 617.34 | 75.80 | 1115.42 | 136.95 | 80.7% | 80.7% |
| 63 | 656.42 | 84.74 | 1186.03 | 153.11 | 80.7% | 80.7% |
| 64 | 698.86 | 94.42 | 1262.72 | 170.60 | 80.7% | 80.7% |
| 65 | 744.48 | 104.82 | 1345.14 | 189.39 | 80.7% | 80.7% |
| 66 | 793.10 | 115.87 | 1432.99 | 209.35 | 80.7% | 80.7% |
| 67 | 844.57 | 127.54 | 1525.97 | 230.45 | 80.7% | 80.7% |
| 68 | 908.65 | 142.06 | 1641.77 | 256.68 | 80.7% | 80.7% |
| 69 | 992.03 | 160.85 | 1792.41 | 290.63 | 80.7% | 80.7% |
| 70 | 1087.58 | 182.28 | 1963.89 | 329.15 | 80.6% | 80.6% |
| 71 | 1154.71 | 198.94 | 2064.55 | 355.69 | 78.8% | 78.8% |
| 72 | 1218.94 | 214.54 | 2157.68 | 379.76 | 77.0% | 77.0% |
| 73 | 1283.30 | 229.12 | 2248.75 | 401.50 | 75.2% | 75.2% |
| 74 | 1355.42 | 244.87 | 2351.00 | 424.73 | 73.5% | 73.5% |
| 75 | 1436.73 | 263.45 | 2466.44 | 452.27 | 71.7% | 71.7% |
| 76 | 1528.15 | 286.19 | 2596.18 | 486.21 | 69.9% | 69.9% |
| 77 | 1630.09 | 314.15 | 2740.34 | 528.11 | 68.1% | 68.1% |
| 78 | 1744.67 | 347.31 | 2920.52 | 581.39 | 67.4% | 67.4% |
| 79 | 1868.20 | 383.25 | 3127.32 | 641.55 | 67.4% | 67.4% |
| 80 | | 419.34 | | 701.96 | | 67.4% |
| 81 | | 477.17 | | 798.77 | | 67.4% |
| 82 | | 536.85 | | 898.67 | | 67.4% |
| 83 | | 597.05 | | 999.45 | | 67.4% |
| 84 | | 657.87 | | 1101.26 | | 67.4% |
| 85 | | 719.88 | | 1205.06 | | 67.4% |
| 86 | | 719.88 | | 1205.06 | | 67.4% |
| 87+ | | 719.88 | | 1205.06 | | 67.4% |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## NH-VA-91

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: Lifetime; Elimination Period: 20 Days
### Indexed Inflation

| Age | Current Premium Rates | | Proposed Premium Rates | | Proposed Rate Increases | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 266.13 | 15.49 | 440.39 | 25.63 | 65.5% | 65.5% |
| 30 | 266.13 | 15.49 | 445.49 | 25.93 | 67.4% | 67.4% |
| 31 | 266.13 | 15.49 | 445.49 | 25.93 | 67.4% | 67.4% |
| 32 | 266.13 | 15.49 | 445.49 | 25.93 | 67.4% | 67.4% |
| 33 | 266.13 | 15.49 | 445.49 | 25.93 | 67.4% | 67.4% |
| 34 | 266.13 | 15.49 | 445.49 | 25.93 | 67.4% | 67.4% |
| 35 | 271.21 | 15.79 | 454.00 | 26.42 | 67.4% | 67.4% |
| 36 | 288.16 | 16.77 | 482.38 | 28.08 | 67.4% | 67.4% |
| 37 | 305.11 | 17.76 | 512.54 | 29.83 | 68.0% | 68.0% |
| 38 | 305.11 | 17.76 | 512.54 | 29.83 | 68.0% | 68.0% |
| 39 | 322.06 | 18.75 | 548.32 | 31.91 | 70.3% | 70.3% |
| 40 | 339.02 | 19.73 | 584.87 | 34.04 | 72.5% | 72.5% |
| 41 | 356.89 | 20.77 | 624.26 | 36.33 | 74.9% | 74.9% |
| 42 | 374.86 | 21.82 | 664.70 | 38.69 | 77.3% | 77.3% |
| 43 | 380.37 | 22.14 | 677.28 | 39.42 | 78.1% | 78.1% |
| 44 | 380.37 | 22.14 | 677.28 | 39.42 | 78.1% | 78.1% |
| 45 | 384.49 | 27.98 | 673.17 | 48.98 | 75.1% | 75.1% |
| 46 | 400.92 | 29.17 | 710.13 | 51.67 | 77.1% | 77.1% |
| 47 | 417.42 | 30.37 | 747.95 | 54.42 | 79.2% | 79.2% |
| 48 | 429.44 | 31.25 | 775.91 | 56.46 | 80.7% | 80.7% |
| 49 | 429.44 | 31.25 | 775.91 | 56.46 | 80.7% | 80.7% |
| 50 | 441.22 | 34.43 | 797.20 | 62.22 | 80.7% | 80.7% |
| 51 | 460.70 | 39.15 | 832.40 | 70.74 | 80.7% | 80.7% |
| 52 | 482.06 | 44.29 | 870.99 | 80.03 | 80.7% | 80.7% |
| 53 | 505.14 | 49.85 | 912.70 | 90.08 | 80.7% | 80.7% |
| 54 | 529.60 | 55.77 | 956.78 | 100.75 | 80.7% | 80.7% |
| 55 | 546.44 | 61.01 | 982.31 | 109.68 | 79.8% | 79.8% |
| 56 | 576.29 | 67.84 | 1037.50 | 122.13 | 80.0% | 80.0% |
| 57 | 605.81 | 74.80 | 1091.35 | 134.75 | 80.1% | 80.1% |
| 58 | 634.87 | 82.09 | 1142.05 | 147.67 | 79.9% | 79.9% |
| 59 | 676.02 | 91.55 | 1217.53 | 164.89 | 80.1% | 80.1% |
| 60 | 716.83 | 101.52 | 1288.91 | 182.55 | 79.8% | 79.8% |
| 61 | 758.50 | 112.02 | 1359.23 | 200.73 | 79.2% | 79.2% |
| 62 | 812.59 | 124.74 | 1455.42 | 223.43 | 79.1% | 79.1% |
| 63 | 854.73 | 135.90 | 1521.41 | 241.90 | 78.0% | 78.0% |
| 64 | 921.48 | 151.24 | 1641.39 | 269.40 | 78.1% | 78.1% |
| 65 | 976.57 | 164.90 | 1732.36 | 292.53 | 77.4% | 77.4% |
| 66 | 1051.92 | 182.19 | 1867.30 | 323.41 | 77.5% | 77.5% |
| 67 | 1138.82 | 201.78 | 2026.51 | 359.06 | 77.9% | 77.9% |
| 68 | 1238.04 | 224.52 | 2204.56 | 399.81 | 78.1% | 78.1% |
| 69 | 1338.66 | 248.59 | 2371.70 | 440.44 | 77.2% | 77.2% |
| 70 | 1452.37 | 275.44 | 2558.86 | 485.28 | 76.2% | 76.2% |
| 71 | 1590.36 | 306.72 | 2794.73 | 539.00 | 75.7% | 75.7% |
| 72 | 1740.95 | 339.91 | 3056.11 | 596.68 | 75.5% | 75.5% |
| 73 | 1897.06 | 372.79 | 3258.22 | 640.27 | 71.8% | 71.8% |
| 74 | 2012.32 | 397.12 | 3434.55 | 677.80 | 70.7% | 70.7% |
| 75 | 2141.63 | 425.75 | 3634.73 | 722.58 | 69.7% | 69.7% |
| 76 | 2286.12 | 460.68 | 3883.90 | 782.65 | 69.9% | 69.9% |
| 77 | 2446.23 | 503.48 | 4112.35 | 846.40 | 68.1% | 68.1% |
| 78 | 2627.66 | 555.03 | 4398.63 | 929.10 | 67.4% | 67.4% |
| 79 | 2826.35 | 612.10 | 4731.23 | 1024.63 | 67.4% | 67.4% |
| 80 | | 670.10 | | 1121.73 | | 67.4% |
| 81 | | 763.20 | | 1277.58 | | 67.4% |
| 82 | | 859.42 | | 1438.65 | | 67.4% |
| 83 | | 956.53 | | 1601.20 | | 67.4% |
| 84 | | 1054.82 | | 1765.74 | | 67.4% |
| 85 | | 1155.26 | | 1933.87 | | 67.4% |
| 86 | | 1155.26 | | 1933.87 | | 67.4% |
| 87+ | | 1155.26 | | 1933.87 | | 67.4% |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## NH-VA-91

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: Lifetime; Elimination Period: 100 Days
### Indexed Inflation

| Age | Current Premium Rates | | Proposed Premium Rates | | Proposed Rate Increases | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 255.54 | 12.93 | 422.87 | 21.40 | 65.5% | 65.5% |
| 30 | 255.54 | 12.93 | 427.77 | 21.64 | 67.4% | 67.4% |
| 31 | 255.54 | 12.93 | 427.77 | 21.64 | 67.4% | 67.4% |
| 32 | 255.54 | 12.93 | 427.77 | 21.64 | 67.4% | 67.4% |
| 33 | 255.54 | 12.93 | 427.77 | 21.64 | 67.4% | 67.4% |
| 34 | 255.54 | 12.93 | 427.77 | 21.64 | 67.4% | 67.4% |
| 35 | 260.42 | 13.18 | 435.94 | 22.06 | 67.4% | 67.4% |
| 36 | 276.70 | 14.00 | 463.18 | 23.44 | 67.4% | 67.4% |
| 37 | 292.97 | 14.82 | 492.15 | 24.90 | 68.0% | 68.0% |
| 38 | 292.97 | 14.82 | 492.15 | 24.90 | 68.0% | 68.0% |
| 39 | 309.25 | 15.65 | 526.50 | 26.64 | 70.3% | 70.3% |
| 40 | 325.52 | 16.47 | 561.60 | 28.42 | 72.5% | 72.5% |
| 41 | 342.69 | 17.34 | 599.41 | 30.33 | 74.9% | 74.9% |
| 42 | 359.95 | 18.21 | 638.25 | 32.29 | 77.3% | 77.3% |
| 43 | 365.24 | 18.48 | 650.33 | 32.91 | 78.1% | 78.1% |
| 44 | 365.24 | 18.48 | 650.33 | 32.91 | 78.1% | 78.1% |
| 45 | 365.24 | 23.35 | 639.46 | 40.88 | 75.1% | 75.1% |
| 46 | 380.84 | 24.35 | 674.56 | 43.12 | 77.1% | 77.1% |
| 47 | 396.51 | 25.35 | 710.49 | 45.42 | 79.2% | 79.2% |
| 48 | 407.93 | 26.08 | 737.05 | 47.12 | 80.7% | 80.7% |
| 49 | 407.93 | 26.08 | 737.05 | 47.12 | 80.7% | 80.7% |
| 50 | 417.46 | 28.74 | 754.27 | 51.92 | 80.7% | 80.7% |
| 51 | 433.75 | 32.69 | 783.71 | 59.07 | 80.7% | 80.7% |
| 52 | 451.65 | 37.02 | 816.05 | 66.89 | 80.7% | 80.7% |
| 53 | 471.04 | 41.69 | 851.08 | 75.33 | 80.7% | 80.7% |
| 54 | 491.61 | 46.66 | 888.13 | 84.30 | 80.7% | 80.7% |
| 55 | 505.04 | 51.08 | 907.90 | 91.83 | 79.8% | 79.8% |
| 56 | 530.47 | 56.84 | 955.01 | 102.32 | 80.0% | 80.0% |
| 57 | 555.55 | 62.72 | 1000.80 | 112.98 | 80.1% | 80.1% |
| 58 | 579.87 | 68.85 | 1043.12 | 123.86 | 79.9% | 79.9% |
| 59 | 614.71 | 76.80 | 1107.10 | 138.32 | 80.1% | 80.1% |
| 60 | 648.75 | 85.14 | 1166.50 | 153.09 | 79.8% | 79.8% |
| 61 | 683.22 | 93.94 | 1224.34 | 168.34 | 79.2% | 79.2% |
| 62 | 728.59 | 104.57 | 1304.97 | 187.29 | 79.1% | 79.1% |
| 63 | 763.07 | 113.92 | 1358.26 | 202.77 | 78.0% | 78.0% |
| 64 | 819.37 | 126.75 | 1459.51 | 225.78 | 78.1% | 78.1% |
| 65 | 865.24 | 138.20 | 1534.87 | 245.16 | 77.4% | 77.4% |
| 66 | 929.00 | 152.72 | 1649.12 | 271.10 | 77.5% | 77.5% |
| 67 | 1002.92 | 169.19 | 1784.69 | 301.06 | 77.9% | 77.9% |
| 68 | 1086.38 | 188.17 | 1934.50 | 335.07 | 78.1% | 78.1% |
| 69 | 1169.17 | 208.06 | 2071.43 | 368.63 | 77.2% | 77.2% |
| 70 | 1262.43 | 230.14 | 2224.22 | 405.48 | 76.2% | 76.2% |
| 71 | 1376.55 | 255.93 | 2419.00 | 449.74 | 75.7% | 75.7% |
| 72 | 1501.88 | 283.37 | 2636.43 | 497.43 | 75.5% | 75.5% |
| 73 | 1630.30 | 310.00 | 2800.06 | 532.43 | 71.8% | 71.8% |
| 74 | 1720.88 | 328.81 | 2937.12 | 561.20 | 70.7% | 70.7% |
| 75 | 1822.50 | 351.19 | 3093.11 | 596.03 | 69.7% | 69.7% |
| 76 | 1937.53 | 379.48 | 3291.68 | 644.69 | 69.9% | 69.9% |
| 77 | 2067.49 | 415.47 | 3475.65 | 698.45 | 68.1% | 68.1% |
| 78 | 2212.87 | 458.08 | 3704.28 | 766.82 | 67.4% | 67.4% |
| 79 | 2366.71 | 503.08 | 3961.81 | 842.14 | 67.4% | 67.4% |
| 80 | | 547.40 | | 916.33 | | 67.4% |
| 81 | | 619.36 | | 1036.79 | | 67.4% |
| 82 | | 693.10 | | 1160.23 | | 67.4% |
| 83 | | 767.05 | | 1284.02 | | 67.4% |
| 84 | | 841.39 | | 1408.46 | | 67.4% |
| 85 | | 916.76 | | 1534.63 | | 67.4% |
| 86 | | 916.76 | | 1534.63 | | 67.4% |
| 87+ | | 916.76 | | 1534.63 | | 67.4% |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## NH-VA-91

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 2 Years; Elimination Period: 20 Days
### 5% Simple Inflation**

| Age | Current Premium Rates | | Proposed Premium Rates | | Proposed Rate Increases | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 253.16 | 12.25 | 423.78 | 20.51 | 67.4% | 67.4% |
| 30 | 253.16 | 12.25 | 423.78 | 20.51 | 67.4% | 67.4% |
| 31 | 253.16 | 12.25 | 423.78 | 20.51 | 67.4% | 67.4% |
| 32 | 253.16 | 12.25 | 423.78 | 20.51 | 67.4% | 67.4% |
| 33 | 253.16 | 12.25 | 423.78 | 20.51 | 67.4% | 67.4% |
| 34 | 253.16 | 12.25 | 423.78 | 20.51 | 67.4% | 67.4% |
| 35 | 253.16 | 12.25 | 423.78 | 20.51 | 67.4% | 67.4% |
| 36 | 253.16 | 12.25 | 423.78 | 20.51 | 67.4% | 67.4% |
| 37 | 260.47 | 12.60 | 436.02 | 21.10 | 67.4% | 67.4% |
| 38 | 270.49 | 13.09 | 452.79 | 21.91 | 67.4% | 67.4% |
| 39 | 280.50 | 13.57 | 469.56 | 22.72 | 67.4% | 67.4% |
| 40 | 290.52 | 14.06 | 488.15 | 23.62 | 68.0% | 68.0% |
| 41 | 301.79 | 14.60 | 511.86 | 24.77 | 69.6% | 69.6% |
| 42 | 313.15 | 15.15 | 536.12 | 25.94 | 71.2% | 71.2% |
| 43 | 313.98 | 15.19 | 537.93 | 26.03 | 71.3% | 71.3% |
| 44 | 313.98 | 15.19 | 537.93 | 26.03 | 71.3% | 71.3% |
| 45 | 317.89 | 19.38 | 538.67 | 32.84 | 69.4% | 69.4% |
| 46 | 342.08 | 20.86 | 590.65 | 36.01 | 72.7% | 72.7% |
| 47 | 357.61 | 21.80 | 624.87 | 38.10 | 74.7% | 74.7% |
| 48 | 383.18 | 23.36 | 682.57 | 41.62 | 78.1% | 78.1% |
| 49 | 399.79 | 24.37 | 721.00 | 43.96 | 80.3% | 80.3% |
| 50 | 405.88 | 26.64 | 730.61 | 47.95 | 80.0% | 80.0% |
| 51 | 421.36 | 29.99 | 759.69 | 54.08 | 80.3% | 80.3% |
| 52 | 427.76 | 32.87 | 766.96 | 58.93 | 79.3% | 79.3% |
| 53 | 443.71 | 36.62 | 795.74 | 65.67 | 79.3% | 79.3% |
| 54 | 460.00 | 40.58 | 824.73 | 72.75 | 79.3% | 79.3% |
| 55 | 476.68 | 44.72 | 854.03 | 80.11 | 79.2% | 79.2% |
| 56 | 493.57 | 49.01 | 883.29 | 87.70 | 79.0% | 79.0% |
| 57 | 520.12 | 54.41 | 934.40 | 97.75 | 79.7% | 79.7% |
| 58 | 537.41 | 59.13 | 962.84 | 105.94 | 79.2% | 79.2% |
| 59 | 564.22 | 65.29 | 1011.37 | 117.03 | 79.3% | 79.3% |
| 60 | 591.78 | 71.87 | 1059.73 | 128.71 | 79.1% | 79.1% |
| 61 | 628.13 | 79.89 | 1126.53 | 143.28 | 79.3% | 79.3% |
| 62 | 674.59 | 89.58 | 1215.03 | 161.34 | 80.1% | 80.1% |
| 63 | 707.83 | 97.81 | 1270.97 | 175.62 | 79.6% | 79.6% |
| 64 | 759.78 | 108.89 | 1368.66 | 196.15 | 80.1% | 80.1% |
| 65 | 803.38 | 119.03 | 1445.18 | 214.13 | 79.9% | 79.9% |
| 66 | 855.18 | 130.61 | 1539.10 | 235.06 | 80.0% | 80.0% |
| 67 | 916.64 | 143.89 | 1653.93 | 259.62 | 80.4% | 80.4% |
| 68 | 970.78 | 156.64 | 1746.11 | 281.74 | 79.9% | 79.9% |
| 69 | 1034.42 | 171.58 | 1852.60 | 307.29 | 79.1% | 79.1% |
| 70 | 1098.67 | 186.85 | 1955.34 | 332.53 | 78.0% | 78.0% |
| 71 | 1211.00 | 210.31 | 2165.19 | 376.02 | 78.8% | 78.8% |
| 72 | 1262.95 | 222.98 | 2235.60 | 394.70 | 77.0% | 77.0% |
| 73 | 1313.19 | 234.24 | 2301.13 | 410.46 | 75.2% | 75.2% |
| 74 | 1368.37 | 245.92 | 2373.46 | 426.55 | 73.5% | 73.5% |
| 75 | 1430.38 | 259.81 | 2455.54 | 446.02 | 71.7% | 71.7% |
| 76 | 1500.53 | 277.39 | 2549.25 | 471.26 | 69.9% | 69.9% |
| 77 | 1579.65 | 299.82 | 2655.54 | 504.02 | 68.1% | 68.1% |
| 78 | 1673.93 | 328.33 | 2802.10 | 549.61 | 67.4% | 67.4% |
| 79 | 1782.17 | 361.17 | 2983.30 | 604.59 | 67.4% | 67.4% |
| 80 | | | | | | |
| 81 | | | | | | |
| 82 | | | | | | |
| 83 | | | | | | |
| 84 | | | | | | |
| 85 | | | | | | |
| 86 | | | | | | |
| 87+ | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## NH-VA-91

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 2 Years; Elimination Period: 100 Days
### 5% Simple Inflation**

| Age | Current Premium Rates | | Proposed Premium Rates | | Proposed Rate Increases | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 242.40 | 9.66 | 405.77 | 16.17 | 67.4% | 67.4% |
| 30 | 242.40 | 9.66 | 405.77 | 16.17 | 67.4% | 67.4% |
| 31 | 242.40 | 9.66 | 405.77 | 16.17 | 67.4% | 67.4% |
| 32 | 242.40 | 9.66 | 405.77 | 16.17 | 67.4% | 67.4% |
| 33 | 242.40 | 9.66 | 405.77 | 16.17 | 67.4% | 67.4% |
| 34 | 242.40 | 9.66 | 405.77 | 16.17 | 67.4% | 67.4% |
| 35 | 242.40 | 9.66 | 405.77 | 16.17 | 67.4% | 67.4% |
| 36 | 242.40 | 9.66 | 405.77 | 16.17 | 67.4% | 67.4% |
| 37 | 249.40 | 9.94 | 417.48 | 16.64 | 67.4% | 67.4% |
| 38 | 258.99 | 10.32 | 433.54 | 17.28 | 67.4% | 67.4% |
| 39 | 268.58 | 10.70 | 449.60 | 17.92 | 67.4% | 67.4% |
| 40 | 278.17 | 11.09 | 467.40 | 18.63 | 68.0% | 68.0% |
| 41 | 288.96 | 11.52 | 490.11 | 19.53 | 69.6% | 69.6% |
| 42 | 299.84 | 11.95 | 513.34 | 20.46 | 71.2% | 71.2% |
| 43 | 300.64 | 11.98 | 515.07 | 20.53 | 71.3% | 71.3% |
| 44 | 300.64 | 11.98 | 515.07 | 20.53 | 71.3% | 71.3% |
| 45 | 300.64 | 15.27 | 509.43 | 25.88 | 69.4% | 69.4% |
| 46 | 323.51 | 16.43 | 558.59 | 28.38 | 72.7% | 72.7% |
| 47 | 338.20 | 17.18 | 590.95 | 30.02 | 74.7% | 74.7% |
| 48 | 362.38 | 18.41 | 645.52 | 32.79 | 78.1% | 78.1% |
| 49 | 378.09 | 19.21 | 681.86 | 34.64 | 80.3% | 80.3% |
| 50 | 382.07 | 20.97 | 687.76 | 37.75 | 80.0% | 80.0% |
| 51 | 394.84 | 23.68 | 711.88 | 42.70 | 80.3% | 80.3% |
| 52 | 399.01 | 26.02 | 715.40 | 46.65 | 79.3% | 79.3% |
| 53 | 412.00 | 29.07 | 738.87 | 52.14 | 79.3% | 79.3% |
| 54 | 425.22 | 32.29 | 762.37 | 57.90 | 79.3% | 79.3% |
| 55 | 438.73 | 35.68 | 786.03 | 63.92 | 79.2% | 79.2% |
| 56 | 452.38 | 39.19 | 809.57 | 70.13 | 79.0% | 79.0% |
| 57 | 474.80 | 43.60 | 852.99 | 78.33 | 79.7% | 79.7% |
| 58 | 488.57 | 47.48 | 875.34 | 85.06 | 79.2% | 79.2% |
| 59 | 510.71 | 52.52 | 915.45 | 94.14 | 79.3% | 79.3% |
| 60 | 533.22 | 57.91 | 954.86 | 103.70 | 79.1% | 79.1% |
| 61 | 563.39 | 64.46 | 1010.43 | 115.60 | 79.3% | 79.3% |
| 62 | 602.34 | 72.36 | 1084.89 | 130.33 | 80.1% | 80.1% |
| 63 | 629.27 | 79.09 | 1129.91 | 142.01 | 79.6% | 79.6% |
| 64 | 672.65 | 88.15 | 1211.69 | 158.79 | 80.1% | 80.1% |
| 65 | 708.48 | 96.45 | 1274.47 | 173.51 | 79.9% | 79.9% |
| 66 | 751.40 | 105.91 | 1352.33 | 190.61 | 80.0% | 80.0% |
| 67 | 802.69 | 116.78 | 1448.32 | 210.71 | 80.4% | 80.4% |
| 68 | 846.90 | 127.18 | 1523.28 | 228.76 | 79.9% | 79.9% |
| 69 | 898.49 | 139.31 | 1609.15 | 249.51 | 79.1% | 79.1% |
| 70 | 950.11 | 151.67 | 1690.94 | 269.93 | 78.0% | 78.0% |
| 71 | 1043.03 | 170.68 | 1864.87 | 305.16 | 78.8% | 78.8% |
| 72 | 1083.99 | 180.94 | 1918.81 | 320.28 | 77.0% | 77.0% |
| 73 | 1123.34 | 189.96 | 1968.45 | 332.87 | 75.2% | 75.2% |
| 74 | 1166.36 | 199.21 | 2023.07 | 345.54 | 73.5% | 73.5% |
| 75 | 1214.80 | 210.25 | 2085.46 | 360.94 | 71.7% | 71.7% |
| 76 | 1269.94 | 224.38 | 2157.50 | 381.19 | 69.9% | 69.9% |
| 77 | 1332.60 | 242.62 | 2240.22 | 407.86 | 68.1% | 68.1% |
| 78 | 1407.21 | 265.68 | 2355.63 | 444.75 | 67.4% | 67.4% |
| 79 | 1492.31 | 291.92 | 2498.09 | 488.67 | 67.4% | 67.4% |
| 80 | | | | | | |
| 81 | | | | | | |
| 82 | | | | | | |
| 83 | | | | | | |
| 84 | | | | | | |
| 85 | | | | | | |
| 86 | | | | | | |
| 87+ | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## NH-VA-91

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 3 Years; Elimination Period: 20 Days
### 5% Simple Inflation**

| Age | Current Premium Rates | | Proposed Premium Rates | | Proposed Rate Increases | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 265.39 | 15.18 | 444.26 | 25.41 | 67.4% | 67.4% |
| 30 | 265.39 | 15.18 | 444.26 | 25.41 | 67.4% | 67.4% |
| 31 | 265.39 | 15.18 | 444.26 | 25.41 | 67.4% | 67.4% |
| 32 | 265.39 | 15.18 | 444.26 | 25.41 | 67.4% | 67.4% |
| 33 | 265.39 | 15.18 | 444.26 | 25.41 | 67.4% | 67.4% |
| 34 | 265.39 | 15.18 | 444.26 | 25.41 | 67.4% | 67.4% |
| 35 | 265.39 | 15.18 | 444.26 | 25.41 | 67.4% | 67.4% |
| 36 | 277.01 | 15.84 | 463.70 | 26.52 | 67.4% | 67.4% |
| 37 | 286.90 | 16.41 | 480.26 | 27.47 | 67.4% | 67.4% |
| 38 | 296.79 | 16.98 | 496.82 | 28.42 | 67.4% | 67.4% |
| 39 | 316.58 | 18.11 | 537.03 | 30.72 | 69.6% | 69.6% |
| 40 | 326.47 | 18.67 | 558.15 | 31.93 | 71.0% | 71.0% |
| 41 | 337.78 | 19.32 | 582.61 | 33.32 | 72.5% | 72.5% |
| 42 | 354.50 | 20.28 | 619.40 | 35.43 | 74.7% | 74.7% |
| 43 | 354.50 | 20.28 | 619.40 | 35.43 | 74.7% | 74.7% |
| 44 | 354.50 | 20.28 | 619.40 | 35.43 | 74.7% | 74.7% |
| 45 | 359.01 | 25.54 | 618.10 | 43.98 | 72.2% | 72.2% |
| 46 | 374.51 | 26.65 | 652.05 | 46.39 | 74.1% | 74.1% |
| 47 | 399.73 | 28.44 | 708.62 | 50.42 | 77.3% | 77.3% |
| 48 | 425.74 | 30.29 | 768.59 | 54.68 | 80.5% | 80.5% |
| 49 | 426.93 | 30.38 | 771.38 | 54.88 | 80.7% | 80.7% |
| 50 | 438.15 | 33.40 | 791.66 | 60.34 | 80.7% | 80.7% |
| 51 | 454.99 | 37.44 | 822.08 | 67.65 | 80.7% | 80.7% |
| 52 | 473.49 | 41.86 | 855.51 | 75.63 | 80.7% | 80.7% |
| 53 | 493.59 | 46.65 | 891.82 | 84.29 | 80.7% | 80.7% |
| 54 | 515.17 | 51.81 | 930.81 | 93.61 | 80.7% | 80.7% |
| 55 | 536.57 | 57.11 | 968.64 | 103.10 | 80.5% | 80.5% |
| 56 | 562.44 | 63.07 | 1016.22 | 113.95 | 80.7% | 80.7% |
| 57 | 587.94 | 69.15 | 1062.31 | 124.95 | 80.7% | 80.7% |
| 58 | 616.49 | 75.92 | 1113.88 | 137.17 | 80.7% | 80.7% |
| 59 | 644.73 | 83.08 | 1162.17 | 149.76 | 80.3% | 80.3% |
| 60 | 673.41 | 90.64 | 1209.10 | 162.74 | 79.5% | 79.5% |
| 61 | 720.32 | 101.00 | 1296.00 | 181.73 | 79.9% | 79.9% |
| 62 | 759.27 | 110.60 | 1362.14 | 198.41 | 79.4% | 79.4% |
| 63 | 812.18 | 122.52 | 1458.41 | 220.01 | 79.6% | 79.6% |
| 64 | 856.76 | 133.44 | 1533.26 | 238.80 | 79.0% | 79.0% |
| 65 | 911.29 | 146.08 | 1629.07 | 261.14 | 78.8% | 78.8% |
| 66 | 983.34 | 161.81 | 1763.33 | 290.16 | 79.3% | 79.3% |
| 67 | 1074.35 | 181.00 | 1939.86 | 326.82 | 80.6% | 80.6% |
| 68 | 1157.04 | 199.56 | 2090.07 | 360.48 | 80.6% | 80.6% |
| 69 | 1240.98 | 219.08 | 2232.99 | 394.21 | 79.9% | 79.9% |
| 70 | 1343.63 | 242.20 | 2412.36 | 434.84 | 79.5% | 79.5% |
| 71 | 1442.91 | 264.58 | 2579.84 | 473.06 | 78.8% | 78.8% |
| 72 | 1510.17 | 280.59 | 2673.19 | 496.68 | 77.0% | 77.0% |
| 73 | 1575.15 | 294.80 | 2760.18 | 516.58 | 75.2% | 75.2% |
| 74 | 1646.72 | 309.60 | 2856.27 | 537.00 | 73.5% | 73.5% |
| 75 | 1727.40 | 327.28 | 2965.45 | 561.84 | 71.7% | 71.7% |
| 76 | 1819.02 | 349.73 | 3090.34 | 594.15 | 69.9% | 69.9% |
| 77 | 1922.74 | 378.42 | 3232.31 | 636.16 | 68.1% | 68.1% |
| 78 | 2047.73 | 415.39 | 3427.84 | 695.36 | 67.4% | 67.4% |
| 79 | 2192.97 | 458.63 | 3670.97 | 767.73 | 67.4% | 67.4% |
| 80 | | | | | | |
| 81 | | | | | | |
| 82 | | | | | | |
| 83 | | | | | | |
| 84 | | | | | | |
| 85 | | | | | | |
| 86 | | | | | | |
| 87+ | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## NH-VA-91

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 3 Years; Elimination Period: 100 Days
### 5% Simple Inflation**

| Age | Current Premium Rates | | Proposed Premium Rates | | Proposed Rate Increases | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 253.10 | 12.23 | 423.68 | 20.47 | 67.4% | 67.4% |
| 30 | 253.10 | 12.23 | 423.68 | 20.47 | 67.4% | 67.4% |
| 31 | 253.10 | 12.23 | 423.68 | 20.47 | 67.4% | 67.4% |
| 32 | 253.10 | 12.23 | 423.68 | 20.47 | 67.4% | 67.4% |
| 33 | 253.10 | 12.23 | 423.68 | 20.47 | 67.4% | 67.4% |
| 34 | 253.10 | 12.23 | 423.68 | 20.47 | 67.4% | 67.4% |
| 35 | 253.10 | 12.23 | 423.68 | 20.47 | 67.4% | 67.4% |
| 36 | 264.18 | 12.77 | 442.23 | 21.37 | 67.4% | 67.4% |
| 37 | 273.61 | 13.22 | 458.02 | 22.13 | 67.4% | 67.4% |
| 38 | 283.05 | 13.68 | 473.81 | 22.90 | 67.4% | 67.4% |
| 39 | 301.92 | 14.59 | 512.16 | 24.75 | 69.6% | 69.6% |
| 40 | 311.35 | 15.04 | 532.30 | 25.72 | 71.0% | 71.0% |
| 41 | 322.14 | 15.57 | 555.63 | 26.85 | 72.5% | 72.5% |
| 42 | 338.08 | 16.34 | 590.72 | 28.54 | 74.7% | 74.7% |
| 43 | 338.08 | 16.34 | 590.72 | 28.54 | 74.7% | 74.7% |
| 44 | 338.08 | 16.34 | 590.72 | 28.54 | 74.7% | 74.7% |
| 45 | 338.08 | 20.56 | 582.07 | 35.40 | 72.2% | 72.2% |
| 46 | 352.67 | 21.45 | 614.04 | 37.35 | 74.1% | 74.1% |
| 47 | 376.43 | 22.90 | 667.30 | 40.59 | 77.3% | 77.3% |
| 48 | 400.92 | 24.39 | 723.78 | 44.02 | 80.5% | 80.5% |
| 49 | 402.04 | 24.45 | 726.41 | 44.18 | 80.7% | 80.7% |
| 50 | 410.68 | 26.87 | 742.02 | 48.56 | 80.7% | 80.7% |
| 51 | 424.48 | 30.20 | 766.95 | 54.56 | 80.7% | 80.7% |
| 52 | 439.70 | 33.85 | 794.46 | 61.16 | 80.7% | 80.7% |
| 53 | 456.30 | 37.82 | 824.44 | 68.33 | 80.7% | 80.7% |
| 54 | 474.15 | 42.07 | 856.70 | 76.01 | 80.7% | 80.7% |
| 55 | 491.76 | 46.47 | 887.75 | 83.89 | 80.5% | 80.5% |
| 56 | 513.41 | 51.40 | 927.64 | 92.88 | 80.7% | 80.7% |
| 57 | 534.66 | 56.47 | 966.04 | 102.03 | 80.7% | 80.7% |
| 58 | 558.45 | 62.09 | 1009.02 | 112.18 | 80.7% | 80.7% |
| 59 | 581.61 | 68.04 | 1048.40 | 122.64 | 80.3% | 80.3% |
| 60 | 604.89 | 74.31 | 1086.06 | 133.42 | 79.5% | 79.5% |
| 61 | 644.26 | 82.88 | 1159.16 | 149.12 | 79.9% | 79.9% |
| 62 | 676.27 | 90.84 | 1213.23 | 162.96 | 79.4% | 79.4% |
| 63 | 720.53 | 100.71 | 1293.84 | 180.84 | 79.6% | 79.6% |
| 64 | 757.25 | 109.76 | 1355.17 | 196.42 | 79.0% | 79.0% |
| 65 | 802.67 | 120.25 | 1434.90 | 214.97 | 78.8% | 78.8% |
| 66 | 863.39 | 133.29 | 1548.24 | 239.02 | 79.3% | 79.3% |
| 67 | 940.60 | 149.21 | 1698.36 | 269.42 | 80.6% | 80.6% |
| 68 | 1009.67 | 164.57 | 1823.85 | 297.27 | 80.6% | 80.6% |
| 69 | 1078.66 | 180.61 | 1940.92 | 324.98 | 79.9% | 79.9% |
| 70 | 1163.26 | 199.55 | 2088.52 | 358.28 | 79.5% | 79.5% |
| 71 | 1244.68 | 217.91 | 2225.41 | 389.60 | 78.8% | 78.8% |
| 72 | 1298.68 | 231.00 | 2298.84 | 408.90 | 77.0% | 77.0% |
| 73 | 1350.23 | 242.39 | 2366.04 | 424.75 | 75.2% | 75.2% |
| 74 | 1406.39 | 253.98 | 2439.41 | 440.53 | 73.5% | 73.5% |
| 75 | 1469.89 | 267.98 | 2523.37 | 460.04 | 71.7% | 71.7% |
| 76 | 1542.82 | 286.19 | 2621.09 | 486.21 | 69.9% | 69.9% |
| 77 | 1626.58 | 310.05 | 2734.44 | 521.23 | 68.1% | 68.1% |
| 78 | 1727.21 | 340.53 | 2891.30 | 570.03 | 67.4% | 67.4% |
| 79 | 1842.46 | 375.33 | 3084.22 | 628.30 | 67.4% | 67.4% |
| 80 | | | | | | |
| 81 | | | | | | |
| 82 | | | | | | |
| 83 | | | | | | |
| 84 | | | | | | |
| 85 | | | | | | |
| 86 | | | | | | |
| 87+ | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## NH-VA-91

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 5 Years; Elimination Period: 20 Days
### 5% Simple Inflation**

| Age | Current Premium Rates | | Proposed Premium Rates | | Proposed Rate Increases | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 313.44 | 21.31 | 524.70 | 35.68 | 67.4% | 67.4% |
| 30 | 324.25 | 22.05 | 544.99 | 37.06 | 68.1% | 68.1% |
| 31 | 335.06 | 22.78 | 567.72 | 38.61 | 69.4% | 69.4% |
| 32 | 356.68 | 24.25 | 614.08 | 41.76 | 72.2% | 72.2% |
| 33 | 367.49 | 24.99 | 637.70 | 43.36 | 73.5% | 73.5% |
| 34 | 389.10 | 26.46 | 685.83 | 46.64 | 76.3% | 76.3% |
| 35 | 410.72 | 27.93 | 735.14 | 49.99 | 79.0% | 79.0% |
| 36 | 421.53 | 28.66 | 760.23 | 51.70 | 80.4% | 80.4% |
| 37 | 424.15 | 28.84 | 766.35 | 52.11 | 80.7% | 80.7% |
| 38 | 424.15 | 28.84 | 766.35 | 52.11 | 80.7% | 80.7% |
| 39 | 424.15 | 28.84 | 766.35 | 52.11 | 80.7% | 80.7% |
| 40 | 424.15 | 28.84 | 766.35 | 52.11 | 80.7% | 80.7% |
| 41 | 424.15 | 28.84 | 766.35 | 52.11 | 80.7% | 80.7% |
| 42 | 424.15 | 28.84 | 766.35 | 52.11 | 80.7% | 80.7% |
| 43 | 424.15 | 28.84 | 766.35 | 52.11 | 80.7% | 80.7% |
| 44 | 424.15 | 28.84 | 766.35 | 52.11 | 80.7% | 80.7% |
| 45 | 460.88 | 38.43 | 832.73 | 69.44 | 80.7% | 80.7% |
| 46 | 460.88 | 38.43 | 832.73 | 69.44 | 80.7% | 80.7% |
| 47 | 460.88 | 38.43 | 832.73 | 69.44 | 80.7% | 80.7% |
| 48 | 460.88 | 38.43 | 832.73 | 69.44 | 80.7% | 80.7% |
| 49 | 460.88 | 38.43 | 832.73 | 69.44 | 80.7% | 80.7% |
| 50 | 475.58 | 42.26 | 859.28 | 76.36 | 80.7% | 80.7% |
| 51 | 497.28 | 47.45 | 898.50 | 85.73 | 80.7% | 80.7% |
| 52 | 521.12 | 53.13 | 941.57 | 96.00 | 80.7% | 80.7% |
| 53 | 547.00 | 59.31 | 988.33 | 107.16 | 80.7% | 80.7% |
| 54 | 574.79 | 65.92 | 1038.54 | 119.11 | 80.7% | 80.7% |
| 55 | 604.37 | 72.97 | 1091.99 | 131.84 | 80.7% | 80.7% |
| 56 | 635.63 | 80.43 | 1148.47 | 145.31 | 80.7% | 80.7% |
| 57 | 668.46 | 88.27 | 1207.78 | 159.49 | 80.7% | 80.7% |
| 58 | 705.16 | 96.99 | 1274.10 | 175.24 | 80.7% | 80.7% |
| 59 | 748.03 | 107.06 | 1351.55 | 193.44 | 80.7% | 80.7% |
| 60 | 796.92 | 118.47 | 1439.89 | 214.05 | 80.7% | 80.7% |
| 61 | 851.67 | 131.17 | 1538.82 | 236.99 | 80.7% | 80.7% |
| 62 | 912.16 | 145.14 | 1648.10 | 262.25 | 80.7% | 80.7% |
| 63 | 978.21 | 160.36 | 1767.45 | 289.73 | 80.7% | 80.7% |
| 64 | 1049.68 | 176.78 | 1896.58 | 319.41 | 80.7% | 80.7% |
| 65 | 1126.42 | 194.38 | 2035.24 | 351.21 | 80.7% | 80.7% |
| 66 | 1208.29 | 213.13 | 2183.16 | 385.08 | 80.7% | 80.7% |
| 67 | 1295.14 | 233.00 | 2340.07 | 420.98 | 80.7% | 80.7% |
| 68 | 1399.19 | 256.64 | 2528.07 | 463.70 | 80.7% | 80.7% |
| 69 | 1527.96 | 285.60 | 2760.75 | 516.03 | 80.7% | 80.7% |
| 70 | 1670.91 | 317.52 | 3017.24 | 573.36 | 80.6% | 80.6% |
| 71 | 1766.26 | 340.14 | 3157.97 | 608.15 | 78.8% | 78.8% |
| 72 | 1854.03 | 360.61 | 3281.89 | 638.33 | 77.0% | 77.0% |
| 73 | 1937.82 | 378.41 | 3395.69 | 663.09 | 75.2% | 75.2% |
| 74 | 2029.43 | 396.66 | 3520.08 | 688.01 | 73.5% | 73.5% |
| 75 | 2133.41 | 418.79 | 3662.45 | 718.94 | 71.7% | 71.7% |
| 76 | 2253.24 | 447.65 | 3828.04 | 760.51 | 69.9% | 69.9% |
| 77 | 2391.30 | 485.45 | 4020.00 | 816.09 | 68.1% | 68.1% |
| 78 | 2560.24 | 534.91 | 4285.77 | 895.42 | 67.4% | 67.4% |
| 79 | 2757.87 | 593.00 | 4616.59 | 992.66 | 67.4% | 67.4% |
| 80 | | | | | | |
| 81 | | | | | | |
| 82 | | | | | | |
| 83 | | | | | | |
| 84 | | | | | | |
| 85 | | | | | | |
| 86 | | | | | | |
| 87+ | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## NH-VA-91

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 5 Years; Elimination Period: 100 Days
### 5% Simple Inflation**

| Age | Current Premium Rates | | Proposed Premium Rates | | Proposed Rate Increases | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 297.61 | 17.52 | 498.18 | 29.32 | 67.4% | 67.4% |
| 30 | 307.87 | 18.12 | 517.45 | 30.46 | 68.1% | 68.1% |
| 31 | 318.13 | 18.72 | 539.03 | 31.73 | 69.4% | 69.4% |
| 32 | 338.65 | 19.93 | 583.05 | 34.32 | 72.2% | 72.2% |
| 33 | 348.92 | 20.54 | 605.48 | 35.64 | 73.5% | 73.5% |
| 34 | 369.44 | 21.74 | 651.17 | 38.33 | 76.3% | 76.3% |
| 35 | 389.97 | 22.95 | 697.99 | 41.08 | 79.0% | 79.0% |
| 36 | 400.23 | 23.56 | 721.82 | 42.48 | 80.4% | 80.4% |
| 37 | 402.71 | 23.70 | 727.63 | 42.83 | 80.7% | 80.7% |
| 38 | 402.71 | 23.70 | 727.63 | 42.83 | 80.7% | 80.7% |
| 39 | 402.71 | 23.70 | 727.63 | 42.83 | 80.7% | 80.7% |
| 40 | 402.71 | 23.70 | 727.63 | 42.83 | 80.7% | 80.7% |
| 41 | 402.71 | 23.70 | 727.63 | 42.83 | 80.7% | 80.7% |
| 42 | 402.71 | 23.70 | 727.63 | 42.83 | 80.7% | 80.7% |
| 43 | 402.71 | 23.70 | 727.63 | 42.83 | 80.7% | 80.7% |
| 44 | 402.71 | 23.70 | 727.63 | 42.83 | 80.7% | 80.7% |
| 45 | 432.04 | 31.55 | 780.61 | 57.00 | 80.7% | 80.7% |
| 46 | 432.04 | 31.55 | 780.61 | 57.00 | 80.7% | 80.7% |
| 47 | 432.04 | 31.55 | 780.61 | 57.00 | 80.7% | 80.7% |
| 48 | 432.04 | 31.55 | 780.61 | 57.00 | 80.7% | 80.7% |
| 49 | 432.04 | 31.55 | 780.61 | 57.00 | 80.7% | 80.7% |
| 50 | 443.76 | 34.69 | 801.79 | 62.68 | 80.7% | 80.7% |
| 51 | 461.86 | 39.02 | 834.49 | 70.50 | 80.7% | 80.7% |
| 52 | 481.79 | 43.78 | 870.50 | 79.11 | 80.7% | 80.7% |
| 53 | 503.47 | 48.95 | 909.69 | 88.45 | 80.7% | 80.7% |
| 54 | 526.82 | 54.51 | 951.86 | 98.50 | 80.7% | 80.7% |
| 55 | 551.72 | 60.44 | 996.86 | 109.20 | 80.7% | 80.7% |
| 56 | 578.10 | 66.73 | 1044.52 | 120.57 | 80.7% | 80.7% |
| 57 | 605.84 | 73.35 | 1094.65 | 132.52 | 80.7% | 80.7% |
| 58 | 636.85 | 80.70 | 1150.67 | 145.80 | 80.7% | 80.7% |
| 59 | 672.97 | 89.16 | 1215.93 | 161.09 | 80.7% | 80.7% |
| 60 | 714.12 | 98.73 | 1290.28 | 178.39 | 80.7% | 80.7% |
| 61 | 760.20 | 109.37 | 1373.55 | 197.62 | 80.7% | 80.7% |
| 62 | 811.11 | 121.10 | 1465.52 | 218.80 | 80.7% | 80.7% |
| 63 | 866.77 | 133.86 | 1566.08 | 241.86 | 80.7% | 80.7% |
| 64 | 927.05 | 147.62 | 1675.01 | 266.73 | 80.7% | 80.7% |
| 65 | 991.87 | 162.41 | 1792.13 | 293.45 | 80.7% | 80.7% |
| 66 | 1061.15 | 178.18 | 1917.30 | 321.94 | 80.7% | 80.7% |
| 67 | 1134.77 | 194.92 | 2050.31 | 352.19 | 80.7% | 80.7% |
| 68 | 1222.48 | 214.73 | 2208.80 | 387.98 | 80.7% | 80.7% |
| 69 | 1330.25 | 238.81 | 2403.51 | 431.49 | 80.7% | 80.7% |
| 70 | 1449.38 | 265.26 | 2617.20 | 478.99 | 80.6% | 80.6% |
| 71 | 1526.98 | 283.91 | 2730.15 | 507.61 | 78.8% | 78.8% |
| 72 | 1598.42 | 300.80 | 2829.42 | 532.46 | 77.0% | 77.0% |
| 73 | 1665.27 | 314.93 | 2918.09 | 551.86 | 75.2% | 75.2% |
| 74 | 1736.94 | 328.84 | 3012.76 | 570.37 | 73.5% | 73.5% |
| 75 | 1818.69 | 346.09 | 3122.16 | 594.13 | 71.7% | 71.7% |
| 76 | 1914.70 | 369.65 | 3252.88 | 628.00 | 69.9% | 69.9% |
| 77 | 2028.03 | 401.90 | 3409.30 | 675.64 | 68.1% | 68.1% |
| 78 | 2165.71 | 443.44 | 3625.34 | 742.31 | 67.4% | 67.4% |
| 79 | 2322.79 | 490.28 | 3888.28 | 820.71 | 67.4% | 67.4% |
| 80 | | | | | | |
| 81 | | | | | | |
| 82 | | | | | | |
| 83 | | | | | | |
| 84 | | | | | | |
| 85 | | | | | | |
| 86 | | | | | | |
| 87+ | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## NH-VA-91

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: Lifetime; Elimination Period: 20 Days
### 5% Simple Inflation**

| Age | Current Premium Rates | | Proposed Premium Rates | | Proposed Rate Increases | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 337.31 | 29.68 | 564.65 | 49.68 | 67.4% | 67.4% |
| 30 | 359.80 | 31.66 | 602.30 | 52.99 | 67.4% | 67.4% |
| 31 | 382.29 | 33.63 | 649.00 | 57.10 | 69.8% | 69.8% |
| 32 | 393.53 | 34.62 | 673.02 | 59.21 | 71.0% | 71.0% |
| 33 | 416.02 | 36.60 | 721.90 | 63.51 | 73.5% | 73.5% |
| 34 | 438.51 | 38.58 | 771.92 | 67.91 | 76.0% | 76.0% |
| 35 | 449.75 | 39.57 | 797.35 | 70.15 | 77.3% | 77.3% |
| 36 | 472.24 | 41.55 | 849.05 | 74.70 | 79.8% | 79.8% |
| 37 | 480.21 | 42.25 | 867.65 | 76.34 | 80.7% | 80.7% |
| 38 | 480.21 | 42.25 | 867.65 | 76.34 | 80.7% | 80.7% |
| 39 | 480.21 | 42.25 | 867.65 | 76.34 | 80.7% | 80.7% |
| 40 | 480.21 | 42.25 | 867.65 | 76.34 | 80.7% | 80.7% |
| 41 | 480.21 | 42.25 | 867.65 | 76.34 | 80.7% | 80.7% |
| 42 | 480.21 | 42.25 | 867.65 | 76.34 | 80.7% | 80.7% |
| 43 | 480.21 | 42.25 | 867.65 | 76.34 | 80.7% | 80.7% |
| 44 | 480.21 | 42.25 | 867.65 | 76.34 | 80.7% | 80.7% |
| 45 | 536.54 | 56.35 | 969.43 | 101.81 | 80.7% | 80.7% |
| 46 | 536.54 | 56.35 | 969.43 | 101.81 | 80.7% | 80.7% |
| 47 | 536.54 | 56.35 | 969.43 | 101.81 | 80.7% | 80.7% |
| 48 | 536.54 | 56.35 | 969.43 | 101.81 | 80.7% | 80.7% |
| 49 | 536.54 | 56.35 | 969.43 | 101.81 | 80.7% | 80.7% |
| 50 | 559.07 | 62.00 | 1010.14 | 112.02 | 80.7% | 80.7% |
| 51 | 590.39 | 69.44 | 1066.73 | 125.46 | 80.7% | 80.7% |
| 52 | 624.81 | 77.61 | 1128.92 | 140.24 | 80.7% | 80.7% |
| 53 | 662.18 | 86.51 | 1196.43 | 156.31 | 80.7% | 80.7% |
| 54 | 702.34 | 96.07 | 1268.99 | 173.58 | 80.7% | 80.7% |
| 55 | 745.16 | 106.28 | 1346.36 | 192.02 | 80.7% | 80.7% |
| 56 | 790.50 | 117.11 | 1428.29 | 211.60 | 80.7% | 80.7% |
| 57 | 838.22 | 128.54 | 1514.51 | 232.24 | 80.7% | 80.7% |
| 58 | 891.13 | 141.15 | 1610.11 | 255.03 | 80.7% | 80.7% |
| 59 | 952.08 | 155.52 | 1720.22 | 280.99 | 80.7% | 80.7% |
| 60 | 1021.00 | 171.66 | 1844.76 | 310.15 | 80.7% | 80.7% |
| 61 | 1097.84 | 189.57 | 1983.59 | 342.52 | 80.7% | 80.7% |
| 62 | 1182.50 | 209.22 | 2136.56 | 378.02 | 80.7% | 80.7% |
| 63 | 1274.93 | 230.62 | 2303.57 | 416.69 | 80.7% | 80.7% |
| 64 | 1375.06 | 253.77 | 2484.49 | 458.51 | 80.7% | 80.7% |
| 65 | 1482.81 | 278.63 | 2679.17 | 503.43 | 80.7% | 80.7% |
| 66 | 1598.12 | 305.21 | 2887.52 | 551.47 | 80.7% | 80.7% |
| 67 | 1720.94 | 333.52 | 3109.41 | 602.60 | 80.7% | 80.7% |
| 68 | 1866.00 | 366.67 | 3371.53 | 662.51 | 80.7% | 80.7% |
| 69 | 2041.87 | 406.35 | 3689.28 | 734.20 | 80.7% | 80.7% |
| 70 | 2199.06 | 442.33 | 3952.22 | 794.96 | 79.7% | 79.7% |
| 71 | 2362.01 | 479.07 | 4223.13 | 856.54 | 78.8% | 78.8% |
| 72 | 2477.80 | 505.53 | 4386.04 | 894.85 | 77.0% | 77.0% |
| 73 | 2586.17 | 528.07 | 4531.81 | 925.34 | 75.2% | 75.2% |
| 74 | 2702.27 | 550.60 | 4687.14 | 955.03 | 73.5% | 73.5% |
| 75 | 2832.50 | 577.59 | 4862.58 | 991.55 | 71.7% | 71.7% |
| 76 | 2981.83 | 612.72 | 5065.84 | 1040.95 | 69.9% | 69.9% |
| 77 | 3153.82 | 658.95 | 5301.87 | 1107.76 | 68.1% | 68.1% |
| 78 | 3373.24 | 722.61 | 5646.71 | 1209.63 | 67.4% | 67.4% |
| 79 | 3641.49 | 801.23 | 6095.76 | 1341.24 | 67.4% | 67.4% |
| 80 | | | | | | |
| 81 | | | | | | |
| 82 | | | | | | |
| 83 | | | | | | |
| 84 | | | | | | |
| 85 | | | | | | |
| 86 | | | | | | |
| 87+ | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## NH-VA-91

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: Lifetime; Elimination Period: 100 Days
### 5% Simple Inflation**

| Age | Current Premium Rates | | Proposed Premium Rates | | Proposed Rate Increases | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 317.26 | 24.87 | 531.09 | 41.64 | 67.4% | 67.4% |
| 30 | 338.42 | 26.53 | 566.50 | 44.41 | 67.4% | 67.4% |
| 31 | 359.57 | 28.19 | 610.42 | 47.86 | 69.8% | 69.8% |
| 32 | 370.14 | 29.02 | 633.01 | 49.63 | 71.0% | 71.0% |
| 33 | 391.29 | 30.68 | 679.00 | 53.23 | 73.5% | 73.5% |
| 34 | 412.44 | 32.34 | 726.04 | 56.92 | 76.0% | 76.0% |
| 35 | 423.02 | 33.16 | 749.95 | 58.80 | 77.3% | 77.3% |
| 36 | 444.17 | 34.82 | 798.59 | 62.61 | 79.8% | 79.8% |
| 37 | 451.67 | 35.41 | 816.08 | 63.98 | 80.7% | 80.7% |
| 38 | 451.67 | 35.41 | 816.08 | 63.98 | 80.7% | 80.7% |
| 39 | 451.67 | 35.41 | 816.08 | 63.98 | 80.7% | 80.7% |
| 40 | 451.67 | 35.41 | 816.08 | 63.98 | 80.7% | 80.7% |
| 41 | 451.67 | 35.41 | 816.08 | 63.98 | 80.7% | 80.7% |
| 42 | 451.67 | 35.41 | 816.08 | 63.98 | 80.7% | 80.7% |
| 43 | 451.67 | 35.41 | 816.08 | 63.98 | 80.7% | 80.7% |
| 44 | 451.67 | 35.41 | 816.08 | 63.98 | 80.7% | 80.7% |
| 45 | 498.17 | 47.21 | 900.10 | 85.30 | 80.7% | 80.7% |
| 46 | 498.17 | 47.21 | 900.10 | 85.30 | 80.7% | 80.7% |
| 47 | 498.17 | 47.21 | 900.10 | 85.30 | 80.7% | 80.7% |
| 48 | 498.17 | 47.21 | 900.10 | 85.30 | 80.7% | 80.7% |
| 49 | 498.17 | 47.21 | 900.10 | 85.30 | 80.7% | 80.7% |
| 50 | 516.76 | 51.94 | 933.69 | 93.85 | 80.7% | 80.7% |
| 51 | 543.18 | 58.23 | 981.43 | 105.20 | 80.7% | 80.7% |
| 52 | 572.25 | 65.14 | 1033.95 | 117.70 | 80.7% | 80.7% |
| 53 | 603.89 | 72.67 | 1091.12 | 131.30 | 80.7% | 80.7% |
| 54 | 637.98 | 80.79 | 1152.71 | 145.97 | 80.7% | 80.7% |
| 55 | 674.40 | 89.46 | 1218.51 | 161.64 | 80.7% | 80.7% |
| 56 | 713.04 | 98.69 | 1288.33 | 178.31 | 80.7% | 80.7% |
| 57 | 753.78 | 108.44 | 1361.95 | 195.93 | 80.7% | 80.7% |
| 58 | 798.86 | 119.17 | 1443.39 | 215.32 | 80.7% | 80.7% |
| 59 | 850.52 | 131.35 | 1536.73 | 237.32 | 80.7% | 80.7% |
| 60 | 908.79 | 144.96 | 1642.01 | 261.92 | 80.7% | 80.7% |
| 61 | 973.66 | 160.05 | 1759.22 | 289.19 | 80.7% | 80.7% |
| 62 | 1045.14 | 176.60 | 1888.38 | 319.09 | 80.7% | 80.7% |
| 63 | 1123.25 | 194.64 | 2029.51 | 351.68 | 80.7% | 80.7% |
| 64 | 1207.98 | 214.15 | 2182.59 | 386.92 | 80.7% | 80.7% |
| 65 | 1299.34 | 235.14 | 2347.67 | 424.86 | 80.7% | 80.7% |
| 66 | 1397.32 | 257.64 | 2524.71 | 465.52 | 80.7% | 80.7% |
| 67 | 1501.96 | 281.65 | 2713.77 | 508.88 | 80.7% | 80.7% |
| 68 | 1624.56 | 309.54 | 2935.29 | 559.29 | 80.7% | 80.7% |
| 69 | 1771.59 | 342.56 | 3200.93 | 618.95 | 80.7% | 80.7% |
| 70 | 1900.99 | 372.23 | 3416.52 | 668.98 | 79.7% | 79.7% |
| 71 | 2035.02 | 402.46 | 3638.49 | 719.58 | 78.8% | 78.8% |
| 72 | 2128.88 | 424.16 | 3768.40 | 750.82 | 77.0% | 77.0% |
| 73 | 2214.18 | 441.54 | 3879.96 | 773.73 | 75.2% | 75.2% |
| 74 | 2302.63 | 457.74 | 3993.94 | 793.96 | 73.5% | 73.5% |
| 75 | 2402.33 | 477.86 | 4124.10 | 820.35 | 71.7% | 71.7% |
| 76 | 2519.84 | 506.16 | 4280.97 | 859.92 | 69.9% | 69.9% |
| 77 | 2660.12 | 546.08 | 4471.92 | 918.01 | 68.1% | 68.1% |
| 78 | 2836.91 | 599.61 | 4748.91 | 1003.73 | 67.4% | 67.4% |
| 79 | 3045.33 | 661.82 | 5097.79 | 1107.86 | 67.4% | 67.4% |
| 80 | | | | | | |
| 81 | | | | | | |
| 82 | | | | | | |
| 83 | | | | | | |
| 84 | | | | | | |
| 85 | | | | | | |
| 86 | | | | | | |
| 87+ | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## NH-VA-91

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 2 Years; Elimination Period: 20 Days
### 5% Compound Inflation**

| Age | Current Premium Rates | | Proposed Premium Rates | | Proposed Rate Increases | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 486.52 | 43.12 | 879.05 | 77.91 | 80.7% | 80.7% |
| 30 | 486.52 | 43.12 | 879.05 | 77.91 | 80.7% | 80.7% |
| 31 | 486.52 | 43.12 | 879.05 | 77.91 | 80.7% | 80.7% |
| 32 | 486.52 | 43.12 | 879.05 | 77.91 | 80.7% | 80.7% |
| 33 | 486.52 | 43.12 | 879.05 | 77.91 | 80.7% | 80.7% |
| 34 | 486.52 | 43.12 | 879.05 | 77.91 | 80.7% | 80.7% |
| 35 | 486.52 | 43.12 | 879.05 | 77.91 | 80.7% | 80.7% |
| 36 | 486.52 | 43.12 | 879.05 | 77.91 | 80.7% | 80.7% |
| 37 | 486.52 | 43.12 | 879.05 | 77.91 | 80.7% | 80.7% |
| 38 | 486.52 | 43.12 | 879.05 | 77.91 | 80.7% | 80.7% |
| 39 | 486.52 | 43.12 | 879.05 | 77.91 | 80.7% | 80.7% |
| 40 | 486.52 | 43.12 | 879.05 | 77.91 | 80.7% | 80.7% |
| 41 | 486.52 | 43.12 | 879.05 | 77.91 | 80.7% | 80.7% |
| 42 | 486.52 | 43.12 | 879.05 | 77.91 | 80.7% | 80.7% |
| 43 | 486.52 | 43.12 | 879.05 | 77.91 | 80.7% | 80.7% |
| 44 | 486.52 | 43.12 | 879.05 | 77.91 | 80.7% | 80.7% |
| 45 | 506.18 | 48.46 | 914.57 | 87.55 | 80.7% | 80.7% |
| 46 | 506.18 | 48.46 | 914.57 | 87.55 | 80.7% | 80.7% |
| 47 | 506.18 | 48.46 | 914.57 | 87.55 | 80.7% | 80.7% |
| 48 | 506.18 | 48.46 | 914.57 | 87.55 | 80.7% | 80.7% |
| 49 | 506.18 | 48.46 | 914.57 | 87.55 | 80.7% | 80.7% |
| 50 | 514.04 | 50.59 | 928.78 | 91.41 | 80.7% | 80.7% |
| 51 | 526.70 | 53.55 | 951.64 | 96.76 | 80.7% | 80.7% |
| 52 | 540.64 | 56.81 | 976.84 | 102.65 | 80.7% | 80.7% |
| 53 | 555.79 | 60.35 | 1004.22 | 109.03 | 80.7% | 80.7% |
| 54 | 572.10 | 64.13 | 1033.68 | 115.88 | 80.7% | 80.7% |
| 55 | 589.45 | 68.16 | 1065.02 | 123.15 | 80.7% | 80.7% |
| 56 | 607.78 | 72.41 | 1098.15 | 130.84 | 80.7% | 80.7% |
| 57 | 627.04 | 76.89 | 1132.94 | 138.93 | 80.7% | 80.7% |
| 58 | 648.59 | 81.87 | 1171.88 | 147.92 | 80.7% | 80.7% |
| 59 | 673.86 | 87.62 | 1217.53 | 158.32 | 80.7% | 80.7% |
| 60 | 702.77 | 94.16 | 1269.78 | 170.14 | 80.7% | 80.7% |
| 61 | 735.31 | 101.45 | 1328.57 | 183.31 | 80.7% | 80.7% |
| 62 | 771.41 | 109.51 | 1393.80 | 197.86 | 80.7% | 80.7% |
| 63 | 811.02 | 118.30 | 1465.36 | 213.75 | 80.7% | 80.7% |
| 64 | 854.08 | 127.83 | 1543.16 | 230.97 | 80.7% | 80.7% |
| 65 | 900.55 | 138.08 | 1627.13 | 249.49 | 80.7% | 80.7% |
| 66 | 950.39 | 149.02 | 1717.18 | 269.26 | 80.7% | 80.7% |
| 67 | 1003.52 | 160.69 | 1813.18 | 290.33 | 80.7% | 80.7% |
| 68 | 1067.49 | 174.63 | 1928.76 | 315.53 | 80.7% | 80.7% |
| 69 | 1113.69 | 186.21 | 1994.99 | 333.56 | 79.1% | 79.1% |
| 70 | 1168.05 | 199.23 | 2075.55 | 354.02 | 77.7% | 77.7% |
| 71 | 1280.81 | 222.15 | 2286.99 | 396.66 | 78.6% | 78.6% |
| 72 | 1334.10 | 234.42 | 2361.54 | 414.95 | 77.0% | 77.0% |
| 73 | 1378.61 | 243.53 | 2415.77 | 426.74 | 75.2% | 75.2% |
| 74 | 1427.15 | 252.41 | 2475.42 | 437.81 | 73.5% | 73.5% |
| 75 | 1482.61 | 263.80 | 2545.22 | 452.87 | 71.7% | 71.7% |
| 76 | 1547.20 | 279.97 | 2628.54 | 475.65 | 69.9% | 69.9% |
| 77 | 1622.45 | 302.74 | 2727.50 | 508.93 | 68.1% | 68.1% |
| 78 | 1715.73 | 333.10 | 2872.08 | 557.60 | 67.4% | 67.4% |
| 79 | 1825.51 | 368.30 | 3055.85 | 616.52 | 67.4% | 67.4% |
| 80 | | | | | | |
| 81 | | | | | | |
| 82 | | | | | | |
| 83 | | | | | | |
| 84 | | | | | | |
| 85 | | | | | | |
| 86 | | | | | | |
| 87+ | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## NH-VA-91

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 2 Years; Elimination Period: 100 Days
### 5% Compound Inflation**

| Age | Current Premium Rates | | Proposed Premium Rates | | Proposed Rate Increases | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 451.13 | 34.76 | 815.10 | 62.81 | 80.7% | 80.7% |
| 30 | 451.13 | 34.76 | 815.10 | 62.81 | 80.7% | 80.7% |
| 31 | 451.13 | 34.76 | 815.10 | 62.81 | 80.7% | 80.7% |
| 32 | 451.13 | 34.76 | 815.10 | 62.81 | 80.7% | 80.7% |
| 33 | 451.13 | 34.76 | 815.10 | 62.81 | 80.7% | 80.7% |
| 34 | 451.13 | 34.76 | 815.10 | 62.81 | 80.7% | 80.7% |
| 35 | 451.13 | 34.76 | 815.10 | 62.81 | 80.7% | 80.7% |
| 36 | 451.13 | 34.76 | 815.10 | 62.81 | 80.7% | 80.7% |
| 37 | 451.13 | 34.76 | 815.10 | 62.81 | 80.7% | 80.7% |
| 38 | 451.13 | 34.76 | 815.10 | 62.81 | 80.7% | 80.7% |
| 39 | 451.13 | 34.76 | 815.10 | 62.81 | 80.7% | 80.7% |
| 40 | 451.13 | 34.76 | 815.10 | 62.81 | 80.7% | 80.7% |
| 41 | 451.13 | 34.76 | 815.10 | 62.81 | 80.7% | 80.7% |
| 42 | 451.13 | 34.76 | 815.10 | 62.81 | 80.7% | 80.7% |
| 43 | 451.13 | 34.76 | 815.10 | 62.81 | 80.7% | 80.7% |
| 44 | 451.13 | 34.76 | 815.10 | 62.81 | 80.7% | 80.7% |
| 45 | 465.78 | 38.97 | 841.58 | 70.42 | 80.7% | 80.7% |
| 46 | 465.78 | 38.97 | 841.58 | 70.42 | 80.7% | 80.7% |
| 47 | 465.78 | 38.97 | 841.58 | 70.42 | 80.7% | 80.7% |
| 48 | 465.78 | 38.97 | 841.58 | 70.42 | 80.7% | 80.7% |
| 49 | 465.78 | 38.97 | 841.58 | 70.42 | 80.7% | 80.7% |
| 50 | 471.64 | 40.67 | 852.17 | 73.49 | 80.7% | 80.7% |
| 51 | 481.88 | 43.08 | 870.66 | 77.83 | 80.7% | 80.7% |
| 52 | 493.19 | 45.74 | 891.11 | 82.64 | 80.7% | 80.7% |
| 53 | 505.53 | 48.61 | 913.41 | 87.82 | 80.7% | 80.7% |
| 54 | 518.85 | 51.70 | 937.47 | 93.42 | 80.7% | 80.7% |
| 55 | 533.07 | 54.99 | 963.16 | 99.37 | 80.7% | 80.7% |
| 56 | 548.13 | 58.50 | 990.37 | 105.69 | 80.7% | 80.7% |
| 57 | 563.97 | 62.16 | 1018.99 | 112.32 | 80.7% | 80.7% |
| 58 | 581.72 | 66.25 | 1051.06 | 119.71 | 80.7% | 80.7% |
| 59 | 602.52 | 70.96 | 1088.65 | 128.21 | 80.7% | 80.7% |
| 60 | 626.36 | 76.31 | 1131.72 | 137.87 | 80.7% | 80.7% |
| 61 | 653.17 | 82.27 | 1180.16 | 148.65 | 80.7% | 80.7% |
| 62 | 682.95 | 88.87 | 1233.96 | 160.58 | 80.7% | 80.7% |
| 63 | 715.64 | 96.06 | 1293.03 | 173.56 | 80.7% | 80.7% |
| 64 | 751.23 | 103.86 | 1357.33 | 187.65 | 80.7% | 80.7% |
| 65 | 789.69 | 112.24 | 1426.83 | 202.80 | 80.7% | 80.7% |
| 66 | 830.96 | 121.22 | 1501.40 | 219.02 | 80.7% | 80.7% |
| 67 | 875.05 | 130.78 | 1581.05 | 236.29 | 80.7% | 80.7% |
| 68 | 927.92 | 142.17 | 1676.58 | 256.87 | 80.7% | 80.7% |
| 69 | 964.48 | 151.56 | 1727.71 | 271.49 | 79.1% | 79.1% |
| 70 | 1007.71 | 162.11 | 1790.65 | 288.05 | 77.7% | 77.7% |
| 71 | 1101.07 | 180.68 | 1966.05 | 322.62 | 78.6% | 78.6% |
| 72 | 1143.32 | 190.60 | 2023.83 | 337.38 | 77.0% | 77.0% |
| 73 | 1177.90 | 197.83 | 2064.07 | 346.66 | 75.2% | 75.2% |
| 74 | 1215.38 | 204.72 | 2108.10 | 355.10 | 73.5% | 73.5% |
| 75 | 1258.38 | 213.66 | 2160.27 | 366.80 | 71.7% | 71.7% |
| 76 | 1308.89 | 226.64 | 2223.67 | 385.05 | 69.9% | 69.9% |
| 77 | 1368.37 | 245.27 | 2300.37 | 412.33 | 68.1% | 68.1% |
| 78 | 1442.22 | 269.96 | 2414.24 | 451.91 | 67.4% | 67.4% |
| 79 | 1528.70 | 298.15 | 2558.99 | 499.09 | 67.4% | 67.4% |
| 80 | | | | | | |
| 81 | | | | | | |
| 82 | | | | | | |
| 83 | | | | | | |
| 84 | | | | | | |
| 85 | | | | | | |
| 86 | | | | | | |
| 87+ | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## NH-VA-91

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 3 Years; Elimination Period: 20 Days
### 5% Compound Inflation**

| Age | Current Premium Rates | | Proposed Premium Rates | | Proposed Rate Increases | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 533.58 | 54.23 | 964.08 | 97.98 | 80.7% | 80.7% |
| 30 | 533.58 | 54.23 | 964.08 | 97.98 | 80.7% | 80.7% |
| 31 | 533.58 | 54.23 | 964.08 | 97.98 | 80.7% | 80.7% |
| 32 | 533.58 | 54.23 | 964.08 | 97.98 | 80.7% | 80.7% |
| 33 | 533.58 | 54.23 | 964.08 | 97.98 | 80.7% | 80.7% |
| 34 | 533.58 | 54.23 | 964.08 | 97.98 | 80.7% | 80.7% |
| 35 | 533.58 | 54.23 | 964.08 | 97.98 | 80.7% | 80.7% |
| 36 | 533.58 | 54.23 | 964.08 | 97.98 | 80.7% | 80.7% |
| 37 | 533.58 | 54.23 | 964.08 | 97.98 | 80.7% | 80.7% |
| 38 | 533.58 | 54.23 | 964.08 | 97.98 | 80.7% | 80.7% |
| 39 | 533.58 | 54.23 | 964.08 | 97.98 | 80.7% | 80.7% |
| 40 | 533.58 | 54.23 | 964.08 | 97.98 | 80.7% | 80.7% |
| 41 | 533.58 | 54.23 | 964.08 | 97.98 | 80.7% | 80.7% |
| 42 | 533.58 | 54.23 | 964.08 | 97.98 | 80.7% | 80.7% |
| 43 | 533.58 | 54.23 | 964.08 | 97.98 | 80.7% | 80.7% |
| 44 | 533.58 | 54.23 | 964.08 | 97.98 | 80.7% | 80.7% |
| 45 | 559.15 | 60.86 | 1010.27 | 109.96 | 80.7% | 80.7% |
| 46 | 559.15 | 60.86 | 1010.27 | 109.96 | 80.7% | 80.7% |
| 47 | 559.15 | 60.86 | 1010.27 | 109.96 | 80.7% | 80.7% |
| 48 | 559.15 | 60.86 | 1010.27 | 109.96 | 80.7% | 80.7% |
| 49 | 559.15 | 60.86 | 1010.27 | 109.96 | 80.7% | 80.7% |
| 50 | 569.37 | 63.50 | 1028.74 | 114.74 | 80.7% | 80.7% |
| 51 | 585.37 | 67.23 | 1057.66 | 121.47 | 80.7% | 80.7% |
| 52 | 602.99 | 71.33 | 1089.49 | 128.88 | 80.7% | 80.7% |
| 53 | 622.11 | 75.77 | 1124.03 | 136.90 | 80.7% | 80.7% |
| 54 | 642.65 | 80.53 | 1161.16 | 145.50 | 80.7% | 80.7% |
| 55 | 664.49 | 85.60 | 1200.61 | 154.66 | 80.7% | 80.7% |
| 56 | 687.58 | 90.96 | 1242.33 | 164.35 | 80.7% | 80.7% |
| 57 | 711.78 | 96.60 | 1286.05 | 174.53 | 80.7% | 80.7% |
| 58 | 738.86 | 102.87 | 1334.98 | 185.86 | 80.7% | 80.7% |
| 59 | 770.62 | 110.12 | 1392.36 | 198.98 | 80.7% | 80.7% |
| 60 | 806.96 | 118.36 | 1458.03 | 213.86 | 80.7% | 80.7% |
| 61 | 847.83 | 127.57 | 1531.87 | 230.50 | 80.7% | 80.7% |
| 62 | 893.14 | 137.73 | 1613.74 | 248.86 | 80.7% | 80.7% |
| 63 | 942.83 | 148.84 | 1703.52 | 268.93 | 80.7% | 80.7% |
| 64 | 996.83 | 160.88 | 1801.10 | 290.68 | 80.7% | 80.7% |
| 65 | 1055.08 | 173.82 | 1906.33 | 314.06 | 80.7% | 80.7% |
| 66 | 1117.48 | 187.66 | 2019.08 | 339.08 | 80.7% | 80.7% |
| 67 | 1183.99 | 202.39 | 2139.25 | 365.69 | 80.7% | 80.7% |
| 68 | 1264.22 | 220.04 | 2284.21 | 397.57 | 80.7% | 80.7% |
| 69 | 1347.98 | 238.93 | 2427.10 | 430.20 | 80.1% | 80.1% |
| 70 | 1430.32 | 257.69 | 2559.93 | 461.20 | 79.0% | 79.0% |
| 71 | 1542.26 | 281.60 | 2757.47 | 503.49 | 78.8% | 78.8% |
| 72 | 1603.88 | 295.83 | 2839.08 | 523.67 | 77.0% | 77.0% |
| 73 | 1661.69 | 307.35 | 2911.82 | 538.58 | 75.2% | 75.2% |
| 74 | 1724.85 | 318.64 | 2991.79 | 552.69 | 73.5% | 73.5% |
| 75 | 1797.19 | 333.15 | 3085.25 | 571.92 | 71.7% | 71.7% |
| 76 | 1881.65 | 353.74 | 3196.74 | 600.96 | 69.9% | 69.9% |
| 77 | 1980.36 | 382.71 | 3329.17 | 643.37 | 68.1% | 68.1% |
| 78 | 2104.33 | 422.00 | 3522.60 | 706.42 | 67.4% | 67.4% |
| 79 | 2252.34 | 468.47 | 3770.36 | 784.20 | 67.4% | 67.4% |
| 80 | | | | | | |
| 81 | | | | | | |
| 82 | | | | | | |
| 83 | | | | | | |
| 84 | | | | | | |
| 85 | | | | | | |
| 86 | | | | | | |
| 87+ | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## NH-VA-91

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 3 Years; Elimination Period: 100 Days
### 5% Compound Inflation**

| Age | Current Premium Rates | | Proposed Premium Rates | | Proposed Rate Increases | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 492.41 | 44.50 | 889.70 | 80.41 | 80.7% | 80.7% |
| 30 | 492.41 | 44.50 | 889.70 | 80.41 | 80.7% | 80.7% |
| 31 | 492.41 | 44.50 | 889.70 | 80.41 | 80.7% | 80.7% |
| 32 | 492.41 | 44.50 | 889.70 | 80.41 | 80.7% | 80.7% |
| 33 | 492.41 | 44.50 | 889.70 | 80.41 | 80.7% | 80.7% |
| 34 | 492.41 | 44.50 | 889.70 | 80.41 | 80.7% | 80.7% |
| 35 | 492.41 | 44.50 | 889.70 | 80.41 | 80.7% | 80.7% |
| 36 | 492.41 | 44.50 | 889.70 | 80.41 | 80.7% | 80.7% |
| 37 | 492.41 | 44.50 | 889.70 | 80.41 | 80.7% | 80.7% |
| 38 | 492.41 | 44.50 | 889.70 | 80.41 | 80.7% | 80.7% |
| 39 | 492.41 | 44.50 | 889.70 | 80.41 | 80.7% | 80.7% |
| 40 | 492.41 | 44.50 | 889.70 | 80.41 | 80.7% | 80.7% |
| 41 | 492.41 | 44.50 | 889.70 | 80.41 | 80.7% | 80.7% |
| 42 | 492.41 | 44.50 | 889.70 | 80.41 | 80.7% | 80.7% |
| 43 | 492.41 | 44.50 | 889.70 | 80.41 | 80.7% | 80.7% |
| 44 | 492.41 | 44.50 | 889.70 | 80.41 | 80.7% | 80.7% |
| 45 | 512.30 | 49.87 | 925.63 | 90.11 | 80.7% | 80.7% |
| 46 | 512.30 | 49.87 | 925.63 | 90.11 | 80.7% | 80.7% |
| 47 | 512.30 | 49.87 | 925.63 | 90.11 | 80.7% | 80.7% |
| 48 | 512.30 | 49.87 | 925.63 | 90.11 | 80.7% | 80.7% |
| 49 | 512.30 | 49.87 | 925.63 | 90.11 | 80.7% | 80.7% |
| 50 | 520.26 | 52.00 | 940.02 | 93.96 | 80.7% | 80.7% |
| 51 | 533.43 | 55.08 | 963.81 | 99.53 | 80.7% | 80.7% |
| 52 | 547.98 | 58.47 | 990.10 | 105.64 | 80.7% | 80.7% |
| 53 | 563.81 | 62.15 | 1018.69 | 112.29 | 80.7% | 80.7% |
| 54 | 580.83 | 66.10 | 1049.46 | 119.43 | 80.7% | 80.7% |
| 55 | 599.02 | 70.33 | 1082.32 | 127.06 | 80.7% | 80.7% |
| 56 | 618.24 | 74.79 | 1117.05 | 135.13 | 80.7% | 80.7% |
| 57 | 638.46 | 79.48 | 1153.58 | 143.60 | 80.7% | 80.7% |
| 58 | 661.08 | 84.69 | 1194.45 | 153.03 | 80.7% | 80.7% |
| 59 | 687.55 | 90.72 | 1242.27 | 163.92 | 80.7% | 80.7% |
| 60 | 717.83 | 97.56 | 1296.99 | 176.27 | 80.7% | 80.7% |
| 61 | 751.89 | 105.19 | 1358.53 | 190.07 | 80.7% | 80.7% |
| 62 | 789.68 | 113.63 | 1426.80 | 205.30 | 80.7% | 80.7% |
| 63 | 831.14 | 122.83 | 1501.72 | 221.92 | 80.7% | 80.7% |
| 64 | 876.26 | 132.81 | 1583.25 | 239.95 | 80.7% | 80.7% |
| 65 | 924.98 | 143.55 | 1671.26 | 259.37 | 80.7% | 80.7% |
| 66 | 977.27 | 155.06 | 1765.74 | 280.17 | 80.7% | 80.7% |
| 67 | 1033.07 | 167.31 | 1866.57 | 302.31 | 80.7% | 80.7% |
| 68 | 1100.09 | 181.92 | 1987.66 | 328.70 | 80.7% | 80.7% |
| 69 | 1169.07 | 197.45 | 2104.96 | 355.52 | 80.1% | 80.1% |
| 70 | 1236.16 | 212.81 | 2212.44 | 380.88 | 79.0% | 79.0% |
| 71 | 1328.62 | 232.42 | 2375.49 | 415.55 | 78.8% | 78.8% |
| 72 | 1377.87 | 244.03 | 2439.01 | 431.97 | 77.0% | 77.0% |
| 73 | 1423.32 | 253.10 | 2494.12 | 443.51 | 75.2% | 75.2% |
| 74 | 1472.29 | 261.61 | 2553.71 | 453.77 | 73.5% | 73.5% |
| 75 | 1528.69 | 272.85 | 2624.31 | 468.40 | 71.7% | 71.7% |
| 76 | 1595.59 | 289.57 | 2710.76 | 491.95 | 69.9% | 69.9% |
| 77 | 1675.26 | 313.96 | 2816.28 | 527.80 | 68.1% | 68.1% |
| 78 | 1775.18 | 346.65 | 2971.60 | 580.29 | 67.4% | 67.4% |
| 79 | 1892.84 | 384.16 | 3168.55 | 643.08 | 67.4% | 67.4% |
| 80 | | | | | | |
| 81 | | | | | | |
| 82 | | | | | | |
| 83 | | | | | | |
| 84 | | | | | | |
| 85 | | | | | | |
| 86 | | | | | | |
| 87+ | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## NH-VA-91

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 5 Years; Elimination Period: 20 Days
### 5% Compound Inflation**

| Age | Current Premium Rates | | Proposed Premium Rates | | Proposed Rate Increases | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 599.31 | 69.74 | 1082.84 | 126.01 | 80.7% | 80.7% |
| 30 | 599.31 | 69.74 | 1082.84 | 126.01 | 80.7% | 80.7% |
| 31 | 599.31 | 69.74 | 1082.84 | 126.01 | 80.7% | 80.7% |
| 32 | 599.31 | 69.74 | 1082.84 | 126.01 | 80.7% | 80.7% |
| 33 | 599.31 | 69.74 | 1082.84 | 126.01 | 80.7% | 80.7% |
| 34 | 599.31 | 69.74 | 1082.84 | 126.01 | 80.7% | 80.7% |
| 35 | 599.31 | 69.74 | 1082.84 | 126.01 | 80.7% | 80.7% |
| 36 | 599.31 | 69.74 | 1082.84 | 126.01 | 80.7% | 80.7% |
| 37 | 599.31 | 69.74 | 1082.84 | 126.01 | 80.7% | 80.7% |
| 38 | 599.31 | 69.74 | 1082.84 | 126.01 | 80.7% | 80.7% |
| 39 | 599.31 | 69.74 | 1082.84 | 126.01 | 80.7% | 80.7% |
| 40 | 599.31 | 69.74 | 1082.84 | 126.01 | 80.7% | 80.7% |
| 41 | 599.31 | 69.74 | 1082.84 | 126.01 | 80.7% | 80.7% |
| 42 | 599.31 | 69.74 | 1082.84 | 126.01 | 80.7% | 80.7% |
| 43 | 599.31 | 69.74 | 1082.84 | 126.01 | 80.7% | 80.7% |
| 44 | 599.31 | 69.74 | 1082.84 | 126.01 | 80.7% | 80.7% |
| 45 | 633.57 | 78.25 | 1144.75 | 141.38 | 80.7% | 80.7% |
| 46 | 633.57 | 78.25 | 1144.75 | 141.38 | 80.7% | 80.7% |
| 47 | 633.57 | 78.25 | 1144.75 | 141.38 | 80.7% | 80.7% |
| 48 | 633.57 | 78.25 | 1144.75 | 141.38 | 80.7% | 80.7% |
| 49 | 633.57 | 78.25 | 1144.75 | 141.38 | 80.7% | 80.7% |
| 50 | 647.27 | 81.66 | 1169.49 | 147.54 | 80.7% | 80.7% |
| 51 | 668.10 | 86.47 | 1207.13 | 156.23 | 80.7% | 80.7% |
| 52 | 690.97 | 91.77 | 1248.46 | 165.82 | 80.7% | 80.7% |
| 53 | 715.79 | 97.51 | 1293.30 | 176.19 | 80.7% | 80.7% |
| 54 | 742.41 | 103.68 | 1341.39 | 187.33 | 80.7% | 80.7% |
| 55 | 770.72 | 110.26 | 1392.56 | 199.22 | 80.7% | 80.7% |
| 56 | 800.62 | 117.20 | 1446.57 | 211.77 | 80.7% | 80.7% |
| 57 | 831.97 | 124.51 | 1503.22 | 224.96 | 80.7% | 80.7% |
| 58 | 866.99 | 132.62 | 1566.49 | 239.63 | 80.7% | 80.7% |
| 59 | 907.95 | 142.02 | 1640.49 | 256.60 | 80.7% | 80.7% |
| 60 | 954.75 | 152.66 | 1725.06 | 275.83 | 80.7% | 80.7% |
| 61 | 1007.34 | 164.56 | 1820.08 | 297.34 | 80.7% | 80.7% |
| 62 | 1065.63 | 177.70 | 1925.39 | 321.07 | 80.7% | 80.7% |
| 63 | 1129.55 | 192.07 | 2040.89 | 347.03 | 80.7% | 80.7% |
| 64 | 1199.02 | 207.64 | 2166.40 | 375.17 | 80.7% | 80.7% |
| 65 | 1273.97 | 224.41 | 2301.83 | 405.47 | 80.7% | 80.7% |
| 66 | 1354.32 | 242.37 | 2447.01 | 437.92 | 80.7% | 80.7% |
| 67 | 1440.01 | 261.51 | 2601.83 | 472.49 | 80.7% | 80.7% |
| 68 | 1543.37 | 284.41 | 2788.59 | 513.88 | 80.7% | 80.7% |
| 69 | 1671.67 | 312.50 | 3020.39 | 564.64 | 80.7% | 80.7% |
| 70 | 1813.61 | 343.32 | 3274.91 | 619.95 | 80.6% | 80.6% |
| 71 | 1902.82 | 363.85 | 3402.13 | 650.54 | 78.8% | 78.8% |
| 72 | 1983.48 | 382.05 | 3511.02 | 676.27 | 77.0% | 77.0% |
| 73 | 2058.01 | 396.33 | 3606.30 | 694.50 | 75.2% | 75.2% |
| 74 | 2138.62 | 409.94 | 3709.47 | 711.05 | 73.5% | 73.5% |
| 75 | 2231.58 | 427.85 | 3830.97 | 734.49 | 71.7% | 71.7% |
| 76 | 2341.86 | 454.21 | 3978.59 | 771.66 | 69.9% | 69.9% |
| 77 | 2473.12 | 492.36 | 4157.55 | 827.71 | 68.1% | 68.1% |
| 78 | 2641.32 | 545.08 | 4421.50 | 912.45 | 67.4% | 67.4% |
| 79 | 2844.38 | 607.90 | 4761.41 | 1017.60 | 67.4% | 67.4% |
| 80 | | | | | | |
| 81 | | | | | | |
| 82 | | | | | | |
| 83 | | | | | | |
| 84 | | | | | | |
| 85 | | | | | | |
| 86 | | | | | | |
| 87+ | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## NH-VA-91

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 5 Years; Elimination Period: 100 Days
### 5% Compound Inflation**

| Age | Current Premium Rates | | Proposed Premium Rates | | Proposed Rate Increases | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 550.55 | 58.21 | 994.74 | 105.18 | 80.7% | 80.7% |
| 30 | 550.55 | 58.21 | 994.74 | 105.18 | 80.7% | 80.7% |
| 31 | 550.55 | 58.21 | 994.74 | 105.18 | 80.7% | 80.7% |
| 32 | 550.55 | 58.21 | 994.74 | 105.18 | 80.7% | 80.7% |
| 33 | 550.55 | 58.21 | 994.74 | 105.18 | 80.7% | 80.7% |
| 34 | 550.55 | 58.21 | 994.74 | 105.18 | 80.7% | 80.7% |
| 35 | 550.55 | 58.21 | 994.74 | 105.18 | 80.7% | 80.7% |
| 36 | 550.55 | 58.21 | 994.74 | 105.18 | 80.7% | 80.7% |
| 37 | 550.55 | 58.21 | 994.74 | 105.18 | 80.7% | 80.7% |
| 38 | 550.55 | 58.21 | 994.74 | 105.18 | 80.7% | 80.7% |
| 39 | 550.55 | 58.21 | 994.74 | 105.18 | 80.7% | 80.7% |
| 40 | 550.55 | 58.21 | 994.74 | 105.18 | 80.7% | 80.7% |
| 41 | 550.55 | 58.21 | 994.74 | 105.18 | 80.7% | 80.7% |
| 42 | 550.55 | 58.21 | 994.74 | 105.18 | 80.7% | 80.7% |
| 43 | 550.55 | 58.21 | 994.74 | 105.18 | 80.7% | 80.7% |
| 44 | 550.55 | 58.21 | 994.74 | 105.18 | 80.7% | 80.7% |
| 45 | 578.22 | 65.28 | 1044.74 | 117.94 | 80.7% | 80.7% |
| 46 | 578.22 | 65.28 | 1044.74 | 117.94 | 80.7% | 80.7% |
| 47 | 578.22 | 65.28 | 1044.74 | 117.94 | 80.7% | 80.7% |
| 48 | 578.22 | 65.28 | 1044.74 | 117.94 | 80.7% | 80.7% |
| 49 | 578.22 | 65.28 | 1044.74 | 117.94 | 80.7% | 80.7% |
| 50 | 589.30 | 68.10 | 1064.75 | 123.05 | 80.7% | 80.7% |
| 51 | 606.72 | 72.14 | 1096.22 | 130.35 | 80.7% | 80.7% |
| 52 | 625.89 | 76.59 | 1130.88 | 138.39 | 80.7% | 80.7% |
| 53 | 646.76 | 81.43 | 1168.57 | 147.13 | 80.7% | 80.7% |
| 54 | 669.18 | 86.62 | 1209.09 | 156.50 | 80.7% | 80.7% |
| 55 | 693.08 | 92.16 | 1252.26 | 166.52 | 80.7% | 80.7% |
| 56 | 718.36 | 98.04 | 1297.94 | 177.14 | 80.7% | 80.7% |
| 57 | 744.92 | 104.22 | 1345.93 | 188.30 | 80.7% | 80.7% |
| 58 | 774.54 | 111.07 | 1399.45 | 200.69 | 80.7% | 80.7% |
| 59 | 809.08 | 118.98 | 1461.86 | 214.97 | 80.7% | 80.7% |
| 60 | 848.50 | 127.91 | 1533.09 | 231.10 | 80.7% | 80.7% |
| 61 | 892.77 | 137.90 | 1613.07 | 249.16 | 80.7% | 80.7% |
| 62 | 941.85 | 148.92 | 1701.76 | 269.07 | 80.7% | 80.7% |
| 63 | 995.72 | 160.96 | 1799.09 | 290.82 | 80.7% | 80.7% |
| 64 | 1054.37 | 174.03 | 1905.05 | 314.44 | 80.7% | 80.7% |
| 65 | 1117.74 | 188.13 | 2019.54 | 339.92 | 80.7% | 80.7% |
| 66 | 1185.79 | 203.25 | 2142.51 | 367.24 | 80.7% | 80.7% |
| 67 | 1258.52 | 219.39 | 2273.92 | 396.40 | 80.7% | 80.7% |
| 68 | 1345.73 | 238.59 | 2431.48 | 431.08 | 80.7% | 80.7% |
| 69 | 1453.15 | 261.96 | 2625.57 | 473.31 | 80.7% | 80.7% |
| 70 | 1571.43 | 287.49 | 2837.61 | 519.13 | 80.6% | 80.6% |
| 71 | 1643.78 | 304.38 | 2938.98 | 544.22 | 78.8% | 78.8% |
| 72 | 1709.08 | 319.35 | 3025.29 | 565.30 | 77.0% | 77.0% |
| 73 | 1767.87 | 330.30 | 3097.87 | 578.80 | 75.2% | 75.2% |
| 74 | 1829.87 | 339.87 | 3173.94 | 589.51 | 73.5% | 73.5% |
| 75 | 1902.01 | 353.28 | 3265.20 | 606.47 | 71.7% | 71.7% |
| 76 | 1989.86 | 374.87 | 3380.59 | 636.86 | 69.9% | 69.9% |
| 77 | 2097.68 | 408.19 | 3526.40 | 686.21 | 68.1% | 68.1% |
| 78 | 2235.00 | 453.20 | 3741.33 | 758.64 | 67.4% | 67.4% |
| 79 | 2396.67 | 504.05 | 4011.95 | 843.77 | 67.4% | 67.4% |
| 80 | | | | | | |
| 81 | | | | | | |
| 82 | | | | | | |
| 83 | | | | | | |
| 84 | | | | | | |
| 85 | | | | | | |
| 86 | | | | | | |
| 87+ | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## NH-VA-91

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: Lifetime; Elimination Period: 20 Days
### 5% Compound Inflation**

| Age | Current Premium Rates | | Proposed Premium Rates | | Proposed Rate Increases | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 740.95 | 103.14 | 1338.76 | 186.35 | 80.7% | 80.7% |
| 30 | 740.95 | 103.14 | 1338.76 | 186.35 | 80.7% | 80.7% |
| 31 | 740.95 | 103.14 | 1338.76 | 186.35 | 80.7% | 80.7% |
| 32 | 740.95 | 103.14 | 1338.76 | 186.35 | 80.7% | 80.7% |
| 33 | 740.95 | 103.14 | 1338.76 | 186.35 | 80.7% | 80.7% |
| 34 | 740.95 | 103.14 | 1338.76 | 186.35 | 80.7% | 80.7% |
| 35 | 740.95 | 103.14 | 1338.76 | 186.35 | 80.7% | 80.7% |
| 36 | 740.95 | 103.14 | 1338.76 | 186.35 | 80.7% | 80.7% |
| 37 | 740.95 | 103.14 | 1338.76 | 186.35 | 80.7% | 80.7% |
| 38 | 740.95 | 103.14 | 1338.76 | 186.35 | 80.7% | 80.7% |
| 39 | 740.95 | 103.14 | 1338.76 | 186.35 | 80.7% | 80.7% |
| 40 | 740.95 | 103.14 | 1338.76 | 186.35 | 80.7% | 80.7% |
| 41 | 740.95 | 103.14 | 1338.76 | 186.35 | 80.7% | 80.7% |
| 42 | 740.95 | 103.14 | 1338.76 | 186.35 | 80.7% | 80.7% |
| 43 | 740.95 | 103.14 | 1338.76 | 186.35 | 80.7% | 80.7% |
| 44 | 740.95 | 103.14 | 1338.76 | 186.35 | 80.7% | 80.7% |
| 45 | 796.92 | 116.39 | 1439.89 | 210.30 | 80.7% | 80.7% |
| 46 | 796.92 | 116.39 | 1439.89 | 210.30 | 80.7% | 80.7% |
| 47 | 796.92 | 116.39 | 1439.89 | 210.30 | 80.7% | 80.7% |
| 48 | 796.92 | 116.39 | 1439.89 | 210.30 | 80.7% | 80.7% |
| 49 | 796.92 | 116.39 | 1439.89 | 210.30 | 80.7% | 80.7% |
| 50 | 819.32 | 121.70 | 1480.35 | 219.89 | 80.7% | 80.7% |
| 51 | 850.07 | 128.78 | 1535.91 | 232.68 | 80.7% | 80.7% |
| 52 | 883.76 | 136.53 | 1596.80 | 246.69 | 80.7% | 80.7% |
| 53 | 920.29 | 144.96 | 1662.79 | 261.92 | 80.7% | 80.7% |
| 54 | 959.49 | 154.03 | 1733.61 | 278.30 | 80.7% | 80.7% |
| 55 | 1001.19 | 163.69 | 1808.97 | 295.76 | 80.7% | 80.7% |
| 56 | 1045.26 | 173.96 | 1888.59 | 314.31 | 80.7% | 80.7% |
| 57 | 1091.57 | 184.76 | 1972.26 | 333.83 | 80.7% | 80.7% |
| 58 | 1142.69 | 196.64 | 2064.62 | 355.29 | 80.7% | 80.7% |
| 59 | 1201.39 | 210.15 | 2170.70 | 379.70 | 80.7% | 80.7% |
| 60 | 1267.77 | 225.30 | 2290.62 | 407.08 | 80.7% | 80.7% |
| 61 | 1341.92 | 242.13 | 2424.61 | 437.49 | 80.7% | 80.7% |
| 62 | 1423.93 | 260.70 | 2572.77 | 471.03 | 80.7% | 80.7% |
| 63 | 1513.91 | 281.00 | 2735.36 | 507.72 | 80.7% | 80.7% |
| 64 | 1611.94 | 303.08 | 2912.47 | 547.61 | 80.7% | 80.7% |
| 65 | 1718.11 | 326.96 | 3104.31 | 590.76 | 80.7% | 80.7% |
| 66 | 1832.53 | 352.69 | 3311.05 | 637.25 | 80.7% | 80.7% |
| 67 | 1955.30 | 380.29 | 3532.86 | 687.11 | 80.7% | 80.7% |
| 68 | 2100.88 | 412.68 | 3795.90 | 745.63 | 80.7% | 80.7% |
| 69 | 2272.80 | 450.43 | 4104.25 | 813.40 | 80.6% | 80.6% |
| 70 | 2390.00 | 477.13 | 4274.93 | 853.43 | 78.9% | 78.9% |
| 71 | 2579.55 | 517.85 | 4608.38 | 925.13 | 78.7% | 78.7% |
| 72 | 2691.42 | 542.36 | 4764.16 | 960.05 | 77.0% | 77.0% |
| 73 | 2785.60 | 560.12 | 4881.28 | 981.50 | 75.2% | 75.2% |
| 74 | 2884.61 | 576.42 | 5003.41 | 999.81 | 73.5% | 73.5% |
| 75 | 2996.74 | 597.33 | 5144.53 | 1025.43 | 71.7% | 71.7% |
| 76 | 3128.65 | 627.86 | 5315.28 | 1066.68 | 69.9% | 69.9% |
| 77 | 3285.31 | 672.08 | 5522.92 | 1129.84 | 68.1% | 68.1% |
| 78 | 3501.10 | 738.72 | 5860.75 | 1236.59 | 67.4% | 67.4% |
| 79 | 3780.77 | 824.93 | 6328.90 | 1380.91 | 67.4% | 67.4% |
| 80 | | | | | | |
| 81 | | | | | | |
| 82 | | | | | | |
| 83 | | | | | | |
| 84 | | | | | | |
| 85 | | | | | | |
| 86 | | | | | | |
| 87+ | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## NH-VA-91

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: Lifetime; Elimination Period: 100 Days
### 5% Compound Inflation**

| Age | Current Premium Rates | | Proposed Premium Rates | | Proposed Rate Increases | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 674.17 | 87.35 | 1218.10 | 157.83 | 80.7% | 80.7% |
| 30 | 674.17 | 87.35 | 1218.10 | 157.83 | 80.7% | 80.7% |
| 31 | 674.17 | 87.35 | 1218.10 | 157.83 | 80.7% | 80.7% |
| 32 | 674.17 | 87.35 | 1218.10 | 157.83 | 80.7% | 80.7% |
| 33 | 674.17 | 87.35 | 1218.10 | 157.83 | 80.7% | 80.7% |
| 34 | 674.17 | 87.35 | 1218.10 | 157.83 | 80.7% | 80.7% |
| 35 | 674.17 | 87.35 | 1218.10 | 157.83 | 80.7% | 80.7% |
| 36 | 674.17 | 87.35 | 1218.10 | 157.83 | 80.7% | 80.7% |
| 37 | 674.17 | 87.35 | 1218.10 | 157.83 | 80.7% | 80.7% |
| 38 | 674.17 | 87.35 | 1218.10 | 157.83 | 80.7% | 80.7% |
| 39 | 674.17 | 87.35 | 1218.10 | 157.83 | 80.7% | 80.7% |
| 40 | 674.17 | 87.35 | 1218.10 | 157.83 | 80.7% | 80.7% |
| 41 | 674.17 | 87.35 | 1218.10 | 157.83 | 80.7% | 80.7% |
| 42 | 674.17 | 87.35 | 1218.10 | 157.83 | 80.7% | 80.7% |
| 43 | 674.17 | 87.35 | 1218.10 | 157.83 | 80.7% | 80.7% |
| 44 | 674.17 | 87.35 | 1218.10 | 157.83 | 80.7% | 80.7% |
| 45 | 721.06 | 98.61 | 1302.83 | 178.17 | 80.7% | 80.7% |
| 46 | 721.06 | 98.61 | 1302.83 | 178.17 | 80.7% | 80.7% |
| 47 | 721.06 | 98.61 | 1302.83 | 178.17 | 80.7% | 80.7% |
| 48 | 721.06 | 98.61 | 1302.83 | 178.17 | 80.7% | 80.7% |
| 49 | 721.06 | 98.61 | 1302.83 | 178.17 | 80.7% | 80.7% |
| 50 | 739.82 | 103.12 | 1336.72 | 186.32 | 80.7% | 80.7% |
| 51 | 765.82 | 109.12 | 1383.70 | 197.16 | 80.7% | 80.7% |
| 52 | 794.40 | 115.70 | 1435.33 | 209.05 | 80.7% | 80.7% |
| 53 | 825.39 | 122.87 | 1491.32 | 222.00 | 80.7% | 80.7% |
| 54 | 858.72 | 130.58 | 1551.56 | 235.94 | 80.7% | 80.7% |
| 55 | 894.25 | 138.82 | 1615.75 | 250.82 | 80.7% | 80.7% |
| 56 | 931.88 | 147.56 | 1683.73 | 266.62 | 80.7% | 80.7% |
| 57 | 971.48 | 156.81 | 1755.28 | 283.32 | 80.7% | 80.7% |
| 58 | 1015.05 | 166.92 | 1834.01 | 301.60 | 80.7% | 80.7% |
| 59 | 1064.79 | 178.35 | 1923.87 | 322.24 | 80.7% | 80.7% |
| 60 | 1120.85 | 191.14 | 2025.16 | 345.35 | 80.7% | 80.7% |
| 61 | 1183.37 | 205.31 | 2138.14 | 370.96 | 80.7% | 80.7% |
| 62 | 1252.54 | 220.93 | 2263.11 | 399.17 | 80.7% | 80.7% |
| 63 | 1328.50 | 238.02 | 2400.36 | 430.05 | 80.7% | 80.7% |
| 64 | 1411.41 | 256.62 | 2550.15 | 463.67 | 80.7% | 80.7% |
| 65 | 1501.42 | 276.81 | 2712.79 | 500.14 | 80.7% | 80.7% |
| 66 | 1598.70 | 298.59 | 2888.55 | 539.49 | 80.7% | 80.7% |
| 67 | 1703.39 | 322.02 | 3077.72 | 581.83 | 80.7% | 80.7% |
| 68 | 1826.48 | 349.28 | 3300.10 | 631.09 | 80.7% | 80.7% |
| 69 | 1969.94 | 380.66 | 3557.34 | 687.40 | 80.6% | 80.6% |
| 70 | 2064.59 | 402.47 | 3692.88 | 719.88 | 78.9% | 78.9% |
| 71 | 2221.34 | 436.02 | 3968.44 | 778.95 | 78.7% | 78.7% |
| 72 | 2311.53 | 455.99 | 4091.71 | 807.17 | 77.0% | 77.0% |
| 73 | 2384.18 | 468.88 | 4177.86 | 821.63 | 75.2% | 75.2% |
| 74 | 2457.36 | 479.04 | 4262.34 | 830.90 | 73.5% | 73.5% |
| 75 | 2541.05 | 493.46 | 4362.25 | 847.13 | 71.7% | 71.7% |
| 76 | 2643.40 | 518.06 | 4490.87 | 880.14 | 69.9% | 69.9% |
| 77 | 2770.75 | 557.64 | 4657.90 | 937.44 | 68.1% | 68.1% |
| 78 | 2944.45 | 614.88 | 4928.92 | 1029.29 | 67.4% | 67.4% |
| 79 | 3161.85 | 683.40 | 5292.86 | 1144.00 | 67.4% | 67.4% |
| 80 | | | | | | |
| 81 | | | | | | |
| 82 | | | | | | |
| 83 | | | | | | |
| 84 | | | | | | |
| 85 | | | | | | |
| 86 | | | | | | |
| 87+ | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-94 VA

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 2 Years; Elimination Period: 20 Days
### Indexed Inflation

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 259.90 | 7.91 | 45.20 | 11.30 | 259.90 | 7.91 | 45.20 | 11.30 | | | | |
| 30 | 259.90 | 7.91 | 45.20 | 11.30 | 266.04 | 8.10 | 46.27 | 11.57 | 2.4% | 2.4% | 2.4% | 2.4% |
| 31 | 259.90 | 7.91 | 45.20 | 11.30 | 275.33 | 8.38 | 47.88 | 11.97 | 5.9% | 5.9% | 5.9% | 5.9% |
| 32 | 259.90 | 7.91 | 45.20 | 11.30 | 313.74 | 9.55 | 54.56 | 13.64 | 20.7% | 20.7% | 20.7% | 20.7% |
| 33 | 259.90 | 7.91 | 45.20 | 11.30 | 323.90 | 9.86 | 56.33 | 14.08 | 24.6% | 24.6% | 24.6% | 24.6% |
| 34 | 259.90 | 7.91 | 45.20 | 11.30 | 334.06 | 10.17 | 58.10 | 14.52 | 28.5% | 28.5% | 28.5% | 28.5% |
| 35 | 259.90 | 7.91 | 45.20 | 11.30 | 346.76 | 10.55 | 60.31 | 15.08 | 33.4% | 33.4% | 33.4% | 33.4% |
| 36 | 259.90 | 7.91 | 45.20 | 11.30 | 356.93 | 10.86 | 62.07 | 15.52 | 37.3% | 37.3% | 37.3% | 37.3% |
| 37 | 259.90 | 7.91 | 45.20 | 11.30 | 369.63 | 11.25 | 64.28 | 16.07 | 42.2% | 42.2% | 42.2% | 42.2% |
| 38 | 259.90 | 7.91 | 45.20 | 11.30 | 386.14 | 11.75 | 67.15 | 16.79 | 48.6% | 48.6% | 48.6% | 48.6% |
| 39 | 259.90 | 7.91 | 45.20 | 11.30 | 396.30 | 12.06 | 68.92 | 17.23 | 52.5% | 52.5% | 52.5% | 52.5% |
| 40 | 259.90 | 7.91 | 45.20 | 11.30 | 408.65 | 12.44 | 71.07 | 17.77 | 57.2% | 57.2% | 57.2% | 57.2% |
| 41 | 259.90 | 7.91 | 45.20 | 11.30 | 425.44 | 12.95 | 73.99 | 18.50 | 63.7% | 63.7% | 63.7% | 63.7% |
| 42 | 259.90 | 7.91 | 45.20 | 11.30 | 435.07 | 13.24 | 75.66 | 18.92 | 67.4% | 67.4% | 67.4% | 67.4% |
| 43 | 259.90 | 7.91 | 45.20 | 11.30 | 435.07 | 13.24 | 75.66 | 18.92 | 67.4% | 67.4% | 67.4% | 67.4% |
| 44 | 259.90 | 7.91 | 45.20 | 11.30 | 435.07 | 13.24 | 75.66 | 18.92 | 67.4% | 67.4% | 67.4% | 67.4% |
| 45 | 267.81 | 10.17 | 63.28 | 15.82 | 433.24 | 16.45 | 102.37 | 25.59 | 61.8% | 61.8% | 61.8% | 61.8% |
| 46 | 267.81 | 10.17 | 63.28 | 15.82 | 448.31 | 17.02 | 105.93 | 26.48 | 67.4% | 67.4% | 67.4% | 67.4% |
| 47 | 267.81 | 10.17 | 63.28 | 15.82 | 448.31 | 17.02 | 105.93 | 26.48 | 67.4% | 67.4% | 67.4% | 67.4% |
| 48 | 270.52 | 10.27 | 63.92 | 15.98 | 453.94 | 17.24 | 107.26 | 26.82 | 67.8% | 67.8% | 67.8% | 67.8% |
| 49 | 272.33 | 10.34 | 64.35 | 16.09 | 457.73 | 17.38 | 108.16 | 27.04 | 68.1% | 68.1% | 68.1% | 68.1% |
| 50 | 277.90 | 11.58 | 74.11 | 18.53 | 467.96 | 19.50 | 124.79 | 31.20 | 68.4% | 68.4% | 68.4% | 68.4% |
| 51 | 283.12 | 12.71 | 78.58 | 19.64 | 476.51 | 21.39 | 132.26 | 33.06 | 68.3% | 68.3% | 68.3% | 68.3% |
| 52 | 284.76 | 14.69 | 85.88 | 21.47 | 476.68 | 24.59 | 143.76 | 35.94 | 67.4% | 67.4% | 67.4% | 67.4% |
| 53 | 292.67 | 16.95 | 90.40 | 22.60 | 489.92 | 28.37 | 151.33 | 37.83 | 67.4% | 67.4% | 67.4% | 67.4% |
| 54 | 300.58 | 19.21 | 94.92 | 23.73 | 503.16 | 32.16 | 158.89 | 39.72 | 67.4% | 67.4% | 67.4% | 67.4% |
| 55 | 309.62 | 20.34 | 103.96 | 25.99 | 518.30 | 34.05 | 174.03 | 43.51 | 67.4% | 67.4% | 67.4% | 67.4% |
| 56 | 319.79 | 22.60 | 108.48 | 27.12 | 535.32 | 37.83 | 181.59 | 45.40 | 67.4% | 67.4% | 67.4% | 67.4% |
| 57 | 328.83 | 24.86 | 117.52 | 29.38 | 550.45 | 41.61 | 196.73 | 49.18 | 67.4% | 67.4% | 67.4% | 67.4% |
| 58 | 340.13 | 28.25 | 126.56 | 31.64 | 569.37 | 47.29 | 211.86 | 52.96 | 67.4% | 67.4% | 67.4% | 67.4% |
| 59 | 353.69 | 31.64 | 131.08 | 32.77 | 592.07 | 52.96 | 219.42 | 54.86 | 67.4% | 67.4% | 67.4% | 67.4% |
| 60 | 370.64 | 35.03 | 140.12 | 35.03 | 620.44 | 58.64 | 234.56 | 58.64 | 67.4% | 67.4% | 67.4% | 67.4% |
| 61 | 388.72 | 39.55 | 153.68 | 38.42 | 650.71 | 66.21 | 257.26 | 64.31 | 67.4% | 67.4% | 67.4% | 67.4% |
| 62 | 409.06 | 44.07 | 162.72 | 40.68 | 684.76 | 73.77 | 272.39 | 68.10 | 67.4% | 67.4% | 67.4% | 67.4% |
| 63 | 431.66 | 48.59 | 171.76 | 42.94 | 722.59 | 81.34 | 287.52 | 71.88 | 67.4% | 67.4% | 67.4% | 67.4% |
| 64 | 460.24 | 54.68 | 186.83 | 46.71 | 771.94 | 91.72 | 313.36 | 78.34 | 67.7% | 67.7% | 67.7% | 67.7% |
| 65 | 487.45 | 61.50 | 200.45 | 50.11 | 817.53 | 103.15 | 336.18 | 84.05 | 67.7% | 67.7% | 67.7% | 67.7% |
| 66 | 530.10 | 69.04 | 215.32 | 53.83 | 894.96 | 116.56 | 363.52 | 90.88 | 68.8% | 68.8% | 68.8% | 68.8% |
| 67 | 576.04 | 78.17 | 235.71 | 58.93 | 979.16 | 132.87 | 400.66 | 100.16 | 70.0% | 70.0% | 70.0% | 70.0% |
| 68 | 625.39 | 87.95 | 258.95 | 64.74 | 1067.25 | 150.08 | 441.91 | 110.48 | 70.7% | 70.7% | 70.7% | 70.7% |
| 69 | 675.61 | 99.82 | 272.68 | 68.17 | 1151.97 | 170.20 | 464.94 | 116.23 | 70.5% | 70.5% | 70.5% | 70.5% |
| 70 | 739.51 | 113.49 | 297.76 | 74.44 | 1261.71 | 193.63 | 508.02 | 127.00 | 70.6% | 70.6% | 70.6% | 70.6% |
| 71 | 817.69 | 129.69 | 321.15 | 80.29 | 1385.71 | 219.79 | 544.24 | 136.06 | 69.5% | 69.5% | 69.5% | 69.5% |
| 72 | 907.24 | 148.69 | 352.82 | 88.20 | 1507.97 | 247.14 | 586.43 | 146.61 | 66.2% | 66.2% | 66.2% | 66.2% |
| 73 | 1010.05 | 168.99 | 392.15 | 98.04 | 1650.94 | 276.21 | 640.98 | 160.24 | 63.5% | 63.5% | 63.5% | 63.5% |
| 74 | 1114.10 | 189.80 | 426.40 | 106.60 | 1795.96 | 305.96 | 687.37 | 171.84 | 61.2% | 61.2% | 61.2% | 61.2% |
| 75 | 1177.50 | 205.00 | 450.00 | 112.50 | 1929.60 | 335.94 | 737.43 | 184.36 | 63.9% | 63.9% | 63.9% | 63.9% |
| 76 | 1246.80 | 222.00 | 470.40 | 117.60 | 2118.19 | 377.16 | 799.16 | 199.79 | 69.9% | 69.9% | 69.9% | 69.9% |
| 77 | 1321.35 | 242.65 | 492.20 | 123.05 | 2221.32 | 407.92 | 827.44 | 206.86 | 68.1% | 68.1% | 68.1% | 68.1% |
| 78 | 1441.88 | 274.59 | 528.84 | 132.21 | 2413.67 | 459.66 | 885.26 | 221.32 | 67.4% | 67.4% | 67.4% | 67.4% |
| 79 | 1610.25 | 316.40 | 583.08 | 145.77 | 2695.51 | 529.64 | 976.06 | 244.01 | 67.4% | 67.4% | 67.4% | 67.4% |
| 80 | 1797.83 | 363.86 | 641.84 | 160.46 | 3009.52 | 609.09 | 1074.42 | 268.61 | 67.4% | 67.4% | 67.4% | 67.4% |
| 81 | 2001.23 | 414.71 | 705.12 | 176.28 | 3350.00 | 694.21 | 1180.35 | 295.09 | 67.4% | 67.4% | 67.4% | 67.4% |
| 82 | 2217.06 | 467.82 | 772.92 | 193.23 | 3711.30 | 783.12 | 1293.85 | 323.46 | 67.4% | 67.4% | 67.4% | 67.4% |
| 83 | 2441.93 | 523.19 | 845.24 | 211.31 | 4087.72 | 875.81 | 1414.91 | 353.73 | 67.4% | 67.4% | 67.4% | 67.4% |
| 84 | 2678.10 | 578.56 | 922.08 | 230.52 | 4483.07 | 968.49 | 1543.54 | 385.88 | 67.4% | 67.4% | 67.4% | 67.4% |
| 85+ | | 759.36 | 1179.72 | 294.93 | | 1271.15 | 1974.82 | 493.70 | | 67.4% | 67.4% | 67.4% |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-94 VA

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 2 Years; Elimination Period: 100 Days
### Indexed Inflation

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 253.12 | 5.65 | 31.64 | 7.91 | 253.12 | 5.65 | 31.64 | 7.91 | | | | |
| 30 | 253.12 | 5.65 | 31.64 | 7.91 | 259.10 | 5.78 | 32.39 | 8.10 | 2.4% | 2.4% | 2.4% | 2.4% |
| 31 | 253.12 | 5.65 | 31.64 | 7.91 | 268.15 | 5.99 | 33.52 | 8.38 | 5.9% | 5.9% | 5.9% | 5.9% |
| 32 | 253.12 | 5.65 | 31.64 | 7.91 | 305.56 | 6.82 | 38.19 | 9.55 | 20.7% | 20.7% | 20.7% | 20.7% |
| 33 | 253.12 | 5.65 | 31.64 | 7.91 | 315.45 | 7.04 | 39.43 | 9.86 | 24.6% | 24.6% | 24.6% | 24.6% |
| 34 | 253.12 | 5.65 | 31.64 | 7.91 | 325.35 | 7.26 | 40.67 | 10.17 | 28.5% | 28.5% | 28.5% | 28.5% |
| 35 | 253.12 | 5.65 | 31.64 | 7.91 | 337.72 | 7.54 | 42.21 | 10.55 | 33.4% | 33.4% | 33.4% | 33.4% |
| 36 | 253.12 | 5.65 | 31.64 | 7.91 | 347.62 | 7.76 | 43.45 | 10.86 | 37.3% | 37.3% | 37.3% | 37.3% |
| 37 | 253.12 | 5.65 | 31.64 | 7.91 | 359.99 | 8.04 | 45.00 | 11.25 | 42.2% | 42.2% | 42.2% | 42.2% |
| 38 | 253.12 | 5.65 | 31.64 | 7.91 | 376.07 | 8.39 | 47.01 | 11.75 | 48.6% | 48.6% | 48.6% | 48.6% |
| 39 | 253.12 | 5.65 | 31.64 | 7.91 | 385.96 | 8.62 | 48.25 | 12.06 | 52.5% | 52.5% | 52.5% | 52.5% |
| 40 | 253.12 | 5.65 | 31.64 | 7.91 | 397.99 | 8.88 | 49.75 | 12.44 | 57.2% | 57.2% | 57.2% | 57.2% |
| 41 | 253.12 | 5.65 | 31.64 | 7.91 | 414.34 | 9.25 | 51.79 | 12.95 | 63.7% | 63.7% | 63.7% | 63.7% |
| 42 | 253.12 | 5.65 | 31.64 | 7.91 | 423.72 | 9.46 | 52.96 | 13.24 | 67.4% | 67.4% | 67.4% | 67.4% |
| 43 | 253.12 | 5.65 | 31.64 | 7.91 | 423.72 | 9.46 | 52.96 | 13.24 | 67.4% | 67.4% | 67.4% | 67.4% |
| 44 | 253.12 | 5.65 | 31.64 | 7.91 | 423.72 | 9.46 | 52.96 | 13.24 | 67.4% | 67.4% | 67.4% | 67.4% |
| 45 | 258.77 | 7.91 | 45.20 | 11.30 | 418.62 | 12.80 | 73.12 | 18.28 | 61.8% | 61.8% | 61.8% | 61.8% |
| 46 | 258.77 | 7.91 | 45.20 | 11.30 | 433.17 | 13.24 | 75.66 | 18.92 | 67.4% | 67.4% | 67.4% | 67.4% |
| 47 | 258.77 | 7.91 | 45.20 | 11.30 | 433.17 | 13.24 | 75.66 | 18.92 | 67.4% | 67.4% | 67.4% | 67.4% |
| 48 | 261.39 | 7.99 | 45.66 | 11.41 | 438.62 | 13.41 | 76.61 | 19.15 | 67.8% | 67.8% | 67.8% | 67.8% |
| 49 | 263.14 | 8.04 | 45.96 | 11.49 | 442.28 | 13.52 | 77.25 | 19.31 | 68.1% | 68.1% | 68.1% | 68.1% |
| 50 | 266.32 | 9.26 | 50.95 | 12.74 | 448.46 | 15.60 | 85.79 | 21.45 | 68.4% | 68.4% | 68.4% | 68.4% |
| 51 | 271.56 | 10.40 | 55.47 | 13.87 | 457.06 | 17.50 | 93.36 | 23.34 | 68.3% | 68.3% | 68.3% | 68.3% |
| 52 | 271.20 | 11.30 | 58.76 | 14.69 | 453.98 | 18.92 | 98.36 | 24.59 | 67.4% | 67.4% | 67.4% | 67.4% |
| 53 | 277.98 | 13.56 | 63.28 | 15.82 | 465.33 | 22.70 | 105.93 | 26.48 | 67.4% | 67.4% | 67.4% | 67.4% |
| 54 | 284.76 | 14.69 | 67.80 | 16.95 | 476.68 | 24.59 | 113.50 | 28.37 | 67.4% | 67.4% | 67.4% | 67.4% |
| 55 | 291.54 | 16.95 | 72.32 | 18.08 | 488.03 | 28.37 | 121.06 | 30.27 | 67.4% | 67.4% | 67.4% | 67.4% |
| 56 | 299.45 | 18.08 | 76.84 | 19.21 | 501.27 | 30.27 | 128.63 | 32.16 | 67.4% | 67.4% | 67.4% | 67.4% |
| 57 | 307.36 | 20.34 | 81.36 | 20.34 | 514.51 | 34.05 | 136.19 | 34.05 | 67.4% | 67.4% | 67.4% | 67.4% |
| 58 | 316.40 | 22.60 | 85.88 | 21.47 | 529.64 | 37.83 | 143.76 | 35.94 | 67.4% | 67.4% | 67.4% | 67.4% |
| 59 | 327.70 | 24.86 | 94.92 | 23.73 | 548.56 | 41.61 | 158.89 | 39.72 | 67.4% | 67.4% | 67.4% | 67.4% |
| 60 | 341.26 | 28.25 | 99.44 | 24.86 | 571.26 | 47.29 | 166.46 | 41.61 | 67.4% | 67.4% | 67.4% | 67.4% |
| 61 | 355.95 | 31.64 | 108.48 | 27.12 | 595.85 | 52.96 | 181.59 | 45.40 | 67.4% | 67.4% | 67.4% | 67.4% |
| 62 | 372.90 | 35.03 | 113.00 | 28.25 | 624.22 | 58.64 | 189.16 | 47.29 | 67.4% | 67.4% | 67.4% | 67.4% |
| 63 | 392.11 | 39.55 | 122.04 | 30.51 | 656.38 | 66.21 | 204.29 | 51.07 | 67.4% | 67.4% | 67.4% | 67.4% |
| 64 | 415.81 | 44.43 | 132.15 | 33.04 | 697.42 | 74.52 | 221.65 | 55.41 | 67.7% | 67.7% | 67.7% | 67.7% |
| 65 | 437.34 | 48.97 | 141.22 | 35.31 | 733.48 | 82.13 | 236.85 | 59.21 | 67.7% | 67.7% | 67.7% | 67.7% |
| 66 | 472.76 | 56.17 | 154.47 | 38.62 | 798.16 | 94.83 | 260.78 | 65.20 | 68.8% | 68.8% | 68.8% | 68.8% |
| 67 | 512.30 | 62.53 | 168.36 | 42.09 | 870.82 | 106.30 | 286.19 | 71.55 | 70.0% | 70.0% | 70.0% | 70.0% |
| 68 | 553.32 | 70.84 | 185.66 | 46.42 | 944.27 | 120.90 | 316.84 | 79.21 | 70.7% | 70.7% | 70.7% | 70.7% |
| 69 | 595.27 | 80.34 | 199.64 | 49.91 | 1014.98 | 136.99 | 340.40 | 85.10 | 70.5% | 70.5% | 70.5% | 70.5% |
| 70 | 646.77 | 91.52 | 214.78 | 53.69 | 1103.48 | 156.15 | 366.44 | 91.61 | 70.6% | 70.6% | 70.6% | 70.6% |
| 71 | 711.47 | 104.99 | 237.16 | 59.29 | 1205.70 | 177.92 | 401.90 | 100.47 | 69.5% | 69.5% | 69.5% | 69.5% |
| 72 | 785.02 | 119.71 | 262.09 | 65.52 | 1304.81 | 198.97 | 435.63 | 108.91 | 66.2% | 66.2% | 66.2% | 66.2% |
| 73 | 870.74 | 135.45 | 288.96 | 72.24 | 1423.23 | 221.39 | 472.30 | 118.08 | 63.5% | 63.5% | 63.5% | 63.5% |
| 74 | 955.50 | 152.10 | 317.20 | 79.30 | 1540.30 | 245.19 | 511.34 | 127.83 | 61.2% | 61.2% | 61.2% | 61.2% |
| 75 | 1005.00 | 165.00 | 330.00 | 82.50 | 1646.92 | 270.39 | 540.78 | 135.19 | 63.9% | 63.9% | 63.9% | 63.9% |
| 76 | 1059.60 | 178.80 | 350.40 | 87.60 | 1800.16 | 303.76 | 595.30 | 148.82 | 69.9% | 69.9% | 69.9% | 69.9% |
| 77 | 1117.80 | 195.50 | 368.00 | 92.00 | 1879.13 | 328.65 | 618.64 | 154.66 | 68.1% | 68.1% | 68.1% | 68.1% |
| 78 | 1214.75 | 220.35 | 397.76 | 99.44 | 2033.46 | 368.86 | 665.84 | 166.46 | 67.4% | 67.4% | 67.4% | 67.4% |
| 79 | 1349.22 | 254.25 | 438.44 | 109.61 | 2258.56 | 425.61 | 733.94 | 183.48 | 67.4% | 67.4% | 67.4% | 67.4% |
| 80 | 1499.51 | 291.54 | 483.64 | 120.91 | 2510.14 | 488.03 | 809.60 | 202.40 | 67.4% | 67.4% | 67.4% | 67.4% |
| 81 | 1661.10 | 331.09 | 533.36 | 133.34 | 2780.64 | 554.24 | 892.83 | 223.21 | 67.4% | 67.4% | 67.4% | 67.4% |
| 82 | 1833.99 | 374.03 | 583.08 | 145.77 | 3070.05 | 626.12 | 976.06 | 244.01 | 67.4% | 67.4% | 67.4% | 67.4% |
| 83 | 2012.53 | 416.97 | 637.32 | 159.33 | 3368.92 | 698.00 | 1066.86 | 266.71 | 67.4% | 67.4% | 67.4% | 67.4% |
| 84 | 2198.98 | 459.91 | 696.08 | 174.02 | 3681.03 | 769.88 | 1165.22 | 291.30 | 67.4% | 67.4% | 67.4% | 67.4% |
| 85+ | | 601.16 | 894.96 | 223.74 | | 1006.33 | 1498.14 | 374.53 | | 67.4% | 67.4% | 67.4% |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-94 VA

### Standard rates per unit of Maximum Daily Benefit*

### Benefit Period: 3 Years; Elimination Period: 20 Days

### Indexed Inflation

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 267.81 | 9.04 | 49.72 | 12.43 | 342.92 | 11.58 | 63.66 | 15.92 | 28.0% | 28.0% | 28.0% | 28.0% |
| 30 | 267.81 | 9.04 | 49.72 | 12.43 | 359.01 | 12.12 | 66.65 | 16.66 | 34.1% | 34.1% | 34.1% | 34.1% |
| 31 | 267.81 | 9.04 | 49.72 | 12.43 | 368.92 | 12.45 | 68.49 | 17.12 | 37.8% | 37.8% | 37.8% | 37.8% |
| 32 | 267.81 | 9.04 | 49.72 | 12.43 | 385.01 | 13.00 | 71.48 | 17.87 | 43.8% | 43.8% | 43.8% | 43.8% |
| 33 | 267.81 | 9.04 | 49.72 | 12.43 | 397.39 | 13.41 | 73.78 | 18.44 | 48.4% | 48.4% | 48.4% | 48.4% |
| 34 | 267.81 | 9.04 | 49.72 | 12.43 | 411.01 | 13.87 | 76.31 | 19.08 | 53.5% | 53.5% | 53.5% | 53.5% |
| 35 | 267.81 | 9.04 | 49.72 | 12.43 | 426.73 | 14.40 | 79.22 | 19.81 | 59.3% | 59.3% | 59.3% | 59.3% |
| 36 | 267.81 | 9.04 | 49.72 | 12.43 | 442.81 | 14.95 | 82.21 | 20.55 | 65.3% | 65.3% | 65.3% | 65.3% |
| 37 | 267.81 | 9.04 | 49.72 | 12.43 | 448.31 | 15.13 | 83.23 | 20.81 | 67.4% | 67.4% | 67.4% | 67.4% |
| 38 | 267.81 | 9.04 | 49.72 | 12.43 | 448.31 | 15.13 | 83.23 | 20.81 | 67.4% | 67.4% | 67.4% | 67.4% |
| 39 | 267.81 | 9.04 | 49.72 | 12.43 | 448.31 | 15.13 | 83.23 | 20.81 | 67.4% | 67.4% | 67.4% | 67.4% |
| 40 | 267.81 | 9.04 | 49.72 | 12.43 | 448.31 | 15.13 | 83.23 | 20.81 | 67.4% | 67.4% | 67.4% | 67.4% |
| 41 | 267.81 | 9.04 | 49.72 | 12.43 | 448.31 | 15.13 | 83.23 | 20.81 | 67.4% | 67.4% | 67.4% | 67.4% |
| 42 | 267.81 | 9.04 | 49.72 | 12.43 | 448.31 | 15.13 | 83.23 | 20.81 | 67.4% | 67.4% | 67.4% | 67.4% |
| 43 | 267.81 | 9.04 | 49.72 | 12.43 | 448.31 | 15.13 | 83.23 | 20.81 | 67.4% | 67.4% | 67.4% | 67.4% |
| 44 | 267.81 | 9.04 | 49.72 | 12.43 | 448.31 | 15.13 | 83.23 | 20.81 | 67.4% | 67.4% | 67.4% | 67.4% |
| 45 | 277.98 | 12.43 | 72.32 | 18.08 | 465.33 | 20.81 | 121.06 | 30.27 | 67.4% | 67.4% | 67.4% | 67.4% |
| 46 | 277.98 | 12.43 | 72.32 | 18.08 | 465.33 | 20.81 | 121.06 | 30.27 | 67.4% | 67.4% | 67.4% | 67.4% |
| 47 | 292.84 | 13.09 | 76.19 | 19.05 | 496.51 | 22.20 | 129.17 | 32.29 | 69.5% | 69.5% | 69.5% | 69.5% |
| 48 | 294.81 | 13.18 | 76.70 | 19.17 | 500.68 | 22.39 | 130.26 | 32.56 | 69.8% | 69.8% | 69.8% | 69.8% |
| 49 | 310.27 | 13.87 | 80.72 | 20.18 | 533.90 | 23.87 | 138.90 | 34.72 | 72.1% | 72.1% | 72.1% | 72.1% |
| 50 | 314.20 | 15.14 | 85.81 | 21.45 | 540.72 | 26.06 | 147.67 | 36.92 | 72.1% | 72.1% | 72.1% | 72.1% |
| 51 | 322.44 | 17.56 | 95.35 | 23.84 | 554.06 | 30.18 | 163.85 | 40.96 | 71.8% | 71.8% | 71.8% | 71.8% |
| 52 | 326.25 | 19.70 | 98.49 | 24.62 | 553.63 | 33.43 | 167.13 | 41.78 | 69.7% | 69.7% | 69.7% | 69.7% |
| 53 | 317.76 | 20.95 | 102.43 | 25.61 | 535.77 | 35.33 | 172.70 | 43.18 | 68.6% | 68.6% | 68.6% | 68.6% |
| 54 | 328.12 | 23.19 | 106.67 | 26.67 | 552.70 | 39.06 | 179.68 | 44.92 | 68.4% | 68.4% | 68.4% | 68.4% |
| 55 | 333.49 | 26.27 | 114.21 | 28.55 | 559.69 | 44.09 | 191.67 | 47.92 | 67.8% | 67.8% | 67.8% | 67.8% |
| 56 | 346.12 | 28.56 | 118.80 | 29.70 | 580.91 | 47.93 | 199.39 | 49.85 | 67.8% | 67.8% | 67.8% | 67.8% |
| 57 | 360.49 | 32.25 | 128.99 | 32.25 | 606.24 | 54.23 | 216.93 | 54.23 | 68.2% | 68.2% | 68.2% | 68.2% |
| 58 | 391.76 | 37.25 | 144.21 | 36.05 | 665.80 | 63.31 | 245.08 | 61.27 | 70.0% | 70.0% | 70.0% | 70.0% |
| 59 | 404.01 | 40.28 | 151.65 | 37.91 | 684.18 | 68.22 | 256.82 | 64.20 | 69.3% | 69.3% | 69.3% | 69.3% |
| 60 | 435.33 | 46.08 | 164.92 | 41.23 | 741.55 | 78.49 | 280.92 | 70.23 | 70.3% | 70.3% | 70.3% | 70.3% |
| 61 | 459.10 | 52.09 | 174.43 | 43.61 | 781.81 | 88.70 | 297.05 | 74.26 | 70.3% | 70.3% | 70.3% | 70.3% |
| 62 | 484.08 | 57.94 | 188.32 | 47.08 | 823.65 | 98.59 | 320.42 | 80.11 | 70.1% | 70.1% | 70.1% | 70.1% |
| 63 | 508.54 | 64.46 | 195.78 | 48.94 | 862.83 | 109.37 | 332.17 | 83.04 | 69.7% | 69.7% | 69.7% | 69.7% |
| 64 | 535.38 | 70.91 | 208.01 | 52.00 | 906.10 | 120.01 | 352.04 | 88.01 | 69.2% | 69.2% | 69.2% | 69.2% |
| 65 | 574.30 | 79.83 | 224.00 | 56.00 | 973.95 | 135.38 | 379.88 | 94.97 | 69.6% | 69.6% | 69.6% | 69.6% |
| 66 | 623.02 | 90.05 | 243.37 | 60.84 | 1062.19 | 153.52 | 414.92 | 103.73 | 70.5% | 70.5% | 70.5% | 70.5% |
| 67 | 688.95 | 102.39 | 267.99 | 67.00 | 1186.19 | 176.30 | 461.42 | 115.35 | 72.2% | 72.2% | 72.2% | 72.2% |
| 68 | 748.46 | 115.15 | 291.71 | 72.93 | 1292.72 | 198.88 | 503.83 | 125.96 | 72.7% | 72.7% | 72.7% | 72.7% |
| 69 | 836.50 | 133.53 | 319.42 | 79.85 | 1453.63 | 232.03 | 555.06 | 138.77 | 73.8% | 73.8% | 73.8% | 73.8% |
| 70 | 914.67 | 151.36 | 344.47 | 86.12 | 1588.07 | 262.79 | 598.07 | 149.52 | 73.6% | 73.6% | 73.6% | 73.6% |
| 71 | 1019.06 | 173.37 | 375.86 | 93.97 | 1776.09 | 302.17 | 655.08 | 163.77 | 74.3% | 74.3% | 74.3% | 74.3% |
| 72 | 1132.56 | 197.73 | 408.91 | 102.23 | 1982.64 | 346.14 | 715.82 | 178.96 | 75.1% | 75.1% | 75.1% | 75.1% |
| 73 | 1242.00 | 220.05 | 442.80 | 110.70 | 2144.01 | 379.86 | 764.38 | 191.10 | 72.6% | 72.6% | 72.6% | 72.6% |
| 74 | 1314.30 | 236.60 | 462.80 | 115.70 | 2279.68 | 410.39 | 802.73 | 200.68 | 73.5% | 73.5% | 73.5% | 73.5% |
| 75 | 1395.00 | 255.00 | 485.00 | 121.25 | 2394.81 | 437.76 | 832.60 | 208.15 | 71.7% | 71.7% | 71.7% | 71.7% |
| 76 | 1484.40 | 277.20 | 508.80 | 127.20 | 2521.85 | 470.94 | 864.40 | 216.10 | 69.9% | 69.9% | 69.9% | 69.9% |
| 77 | 1580.10 | 302.45 | 529.00 | 132.25 | 2656.30 | 508.45 | 889.30 | 222.32 | 68.1% | 68.1% | 68.1% | 68.1% |
| 78 | 1734.55 | 342.39 | 569.52 | 142.38 | 2903.59 | 573.15 | 953.36 | 238.34 | 67.4% | 67.4% | 67.4% | 67.4% |
| 79 | 1945.86 | 396.63 | 628.28 | 157.07 | 3257.32 | 663.95 | 1051.72 | 262.93 | 67.4% | 67.4% | 67.4% | 67.4% |
| 80 | 2183.16 | 457.65 | 696.08 | 174.02 | 3654.55 | 766.09 | 1165.22 | 291.30 | 67.4% | 67.4% | 67.4% | 67.4% |
| 81 | 2441.93 | 522.06 | 763.88 | 190.97 | 4087.72 | 873.91 | 1278.71 | 319.68 | 67.4% | 67.4% | 67.4% | 67.4% |
| 82 | 2714.26 | 590.99 | 840.72 | 210.18 | 4543.60 | 989.30 | 1407.34 | 351.84 | 67.4% | 67.4% | 67.4% | 67.4% |
| 83 | 3000.15 | 659.92 | 917.56 | 229.39 | 5022.17 | 1104.69 | 1535.97 | 383.99 | 67.4% | 67.4% | 67.4% | 67.4% |
| 84 | 3297.34 | 731.11 | 1003.44 | 250.86 | 5519.66 | 1223.86 | 1679.73 | 419.93 | 67.4% | 67.4% | 67.4% | 67.4% |
| 85+ | | 960.50 | 1288.20 | 322.05 | | 1607.85 | 2156.41 | 539.10 | | 67.4% | 67.4% | 67.4% |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-94 VA

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 3 Years; Elimination Period: 100 Days
### Indexed Inflation

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 259.90 | 7.91 | 36.16 | 9.04 | 332.79 | 10.13 | 46.30 | 11.58 | 28.0% | 28.0% | 28.0% | 28.0% |
| 30 | 259.90 | 7.91 | 36.16 | 9.04 | 348.41 | 10.60 | 48.47 | 12.12 | 34.1% | 34.1% | 34.1% | 34.1% |
| 31 | 259.90 | 7.91 | 36.16 | 9.04 | 358.02 | 10.90 | 49.81 | 12.45 | 37.8% | 37.8% | 37.8% | 37.8% |
| 32 | 259.90 | 7.91 | 36.16 | 9.04 | 373.64 | 11.37 | 51.98 | 13.00 | 43.8% | 43.8% | 43.8% | 43.8% |
| 33 | 259.90 | 7.91 | 36.16 | 9.04 | 385.65 | 11.74 | 53.66 | 13.41 | 48.4% | 48.4% | 48.4% | 48.4% |
| 34 | 259.90 | 7.91 | 36.16 | 9.04 | 398.87 | 12.14 | 55.49 | 13.87 | 53.5% | 53.5% | 53.5% | 53.5% |
| 35 | 259.90 | 7.91 | 36.16 | 9.04 | 414.13 | 12.60 | 57.62 | 14.40 | 59.3% | 59.3% | 59.3% | 59.3% |
| 36 | 259.90 | 7.91 | 36.16 | 9.04 | 429.73 | 13.08 | 59.79 | 14.95 | 65.3% | 65.3% | 65.3% | 65.3% |
| 37 | 259.90 | 7.91 | 36.16 | 9.04 | 435.07 | 13.24 | 60.53 | 15.13 | 67.4% | 67.4% | 67.4% | 67.4% |
| 38 | 259.90 | 7.91 | 36.16 | 9.04 | 435.07 | 13.24 | 60.53 | 15.13 | 67.4% | 67.4% | 67.4% | 67.4% |
| 39 | 259.90 | 7.91 | 36.16 | 9.04 | 435.07 | 13.24 | 60.53 | 15.13 | 67.4% | 67.4% | 67.4% | 67.4% |
| 40 | 259.90 | 7.91 | 36.16 | 9.04 | 435.07 | 13.24 | 60.53 | 15.13 | 67.4% | 67.4% | 67.4% | 67.4% |
| 41 | 259.90 | 7.91 | 36.16 | 9.04 | 435.07 | 13.24 | 60.53 | 15.13 | 67.4% | 67.4% | 67.4% | 67.4% |
| 42 | 259.90 | 7.91 | 36.16 | 9.04 | 435.07 | 13.24 | 60.53 | 15.13 | 67.4% | 67.4% | 67.4% | 67.4% |
| 43 | 259.90 | 7.91 | 36.16 | 9.04 | 435.07 | 13.24 | 60.53 | 15.13 | 67.4% | 67.4% | 67.4% | 67.4% |
| 44 | 259.90 | 7.91 | 36.16 | 9.04 | 435.07 | 13.24 | 60.53 | 15.13 | 67.4% | 67.4% | 67.4% | 67.4% |
| 45 | 266.68 | 10.17 | 49.72 | 12.43 | 446.41 | 17.02 | 83.23 | 20.81 | 67.4% | 67.4% | 67.4% | 67.4% |
| 46 | 266.68 | 10.17 | 49.72 | 12.43 | 446.41 | 17.02 | 83.23 | 20.81 | 67.4% | 67.4% | 67.4% | 67.4% |
| 47 | 280.94 | 10.71 | 52.38 | 13.09 | 476.32 | 18.16 | 88.81 | 22.20 | 69.5% | 69.5% | 69.5% | 69.5% |
| 48 | 282.82 | 10.79 | 52.73 | 13.18 | 480.32 | 18.32 | 89.55 | 22.39 | 69.8% | 69.8% | 69.8% | 69.8% |
| 49 | 297.66 | 11.35 | 55.50 | 13.87 | 512.19 | 19.53 | 95.49 | 23.87 | 72.1% | 72.1% | 72.1% | 72.1% |
| 50 | 301.58 | 12.62 | 60.57 | 15.14 | 519.00 | 21.72 | 104.24 | 26.06 | 72.1% | 72.1% | 72.1% | 72.1% |
| 51 | 307.38 | 13.80 | 65.24 | 16.31 | 528.19 | 23.71 | 112.11 | 28.03 | 71.8% | 71.8% | 71.8% | 71.8% |
| 52 | 309.02 | 16.00 | 68.94 | 17.24 | 524.38 | 27.16 | 116.99 | 29.25 | 69.7% | 69.7% | 69.7% | 69.7% |
| 53 | 300.30 | 17.46 | 69.84 | 17.46 | 506.34 | 29.44 | 117.75 | 29.44 | 68.6% | 68.6% | 68.6% | 68.6% |
| 54 | 308.41 | 18.55 | 74.20 | 18.55 | 519.50 | 31.25 | 124.99 | 31.25 | 68.4% | 68.4% | 68.4% | 68.4% |
| 55 | 312.93 | 20.56 | 77.66 | 19.42 | 525.19 | 34.50 | 130.34 | 32.58 | 67.8% | 67.8% | 67.8% | 67.8% |
| 56 | 323.27 | 22.85 | 86.81 | 21.70 | 542.56 | 38.34 | 145.71 | 36.43 | 67.8% | 67.8% | 67.8% | 67.8% |
| 57 | 335.15 | 26.49 | 92.14 | 23.03 | 563.63 | 44.55 | 154.95 | 38.74 | 68.2% | 68.2% | 68.2% | 68.2% |
| 58 | 362.92 | 30.04 | 100.94 | 25.24 | 616.78 | 51.06 | 171.55 | 42.89 | 70.0% | 70.0% | 70.0% | 70.0% |
| 59 | 372.02 | 33.17 | 109.00 | 27.25 | 630.01 | 56.18 | 184.59 | 46.15 | 69.3% | 69.3% | 69.3% | 69.3% |
| 60 | 398.96 | 37.59 | 116.41 | 29.10 | 679.58 | 64.03 | 198.30 | 49.57 | 70.3% | 70.3% | 70.3% | 70.3% |
| 61 | 417.91 | 42.40 | 125.98 | 31.49 | 711.68 | 72.20 | 214.53 | 53.63 | 70.3% | 70.3% | 70.3% | 70.3% |
| 62 | 439.42 | 47.08 | 135.20 | 33.80 | 747.65 | 80.11 | 230.05 | 57.51 | 70.1% | 70.1% | 70.1% | 70.1% |
| 63 | 459.60 | 52.53 | 143.25 | 35.81 | 779.79 | 89.12 | 243.05 | 60.76 | 69.7% | 69.7% | 69.7% | 69.7% |
| 64 | 481.02 | 57.91 | 151.28 | 37.82 | 814.09 | 98.01 | 256.03 | 64.01 | 69.2% | 69.2% | 69.2% | 69.2% |
| 65 | 513.54 | 64.34 | 162.04 | 40.51 | 870.89 | 109.11 | 274.81 | 68.70 | 69.6% | 69.6% | 69.6% | 69.6% |
| 66 | 554.88 | 73.01 | 180.09 | 45.02 | 946.01 | 124.48 | 307.04 | 76.76 | 70.5% | 70.5% | 70.5% | 70.5% |
| 67 | 611.84 | 83.43 | 197.20 | 49.30 | 1053.42 | 143.65 | 339.53 | 84.88 | 72.2% | 72.2% | 72.2% | 72.2% |
| 68 | 661.46 | 94.68 | 214.94 | 53.74 | 1142.46 | 163.52 | 371.24 | 92.81 | 72.7% | 72.7% | 72.7% | 72.7% |
| 69 | 734.39 | 108.65 | 235.63 | 58.91 | 1276.19 | 188.81 | 409.47 | 102.37 | 73.8% | 73.8% | 73.8% | 73.8% |
| 70 | 799.84 | 123.96 | 255.74 | 63.94 | 1388.71 | 215.22 | 444.02 | 111.01 | 73.6% | 73.6% | 73.6% | 73.6% |
| 71 | 886.71 | 141.61 | 280.57 | 70.14 | 1545.43 | 246.81 | 489.00 | 122.25 | 74.3% | 74.3% | 74.3% | 74.3% |
| 72 | 980.57 | 161.41 | 306.68 | 76.67 | 1716.56 | 282.56 | 536.87 | 134.22 | 75.1% | 75.1% | 75.1% | 75.1% |
| 73 | 1070.55 | 179.55 | 334.80 | 83.70 | 1848.04 | 309.95 | 577.95 | 144.49 | 72.6% | 72.6% | 72.6% | 72.6% |
| 74 | 1127.10 | 192.40 | 348.40 | 87.10 | 1954.97 | 333.72 | 604.31 | 151.08 | 73.5% | 73.5% | 73.5% | 73.5% |
| 75 | 1191.25 | 207.50 | 370.00 | 92.50 | 2045.03 | 356.22 | 635.18 | 158.80 | 71.7% | 71.7% | 71.7% | 71.7% |
| 76 | 1262.40 | 225.60 | 388.80 | 97.20 | 2144.69 | 383.27 | 660.53 | 165.13 | 69.9% | 69.9% | 69.9% | 69.9% |
| 77 | 1338.60 | 246.10 | 404.80 | 101.20 | 2250.31 | 413.72 | 680.51 | 170.13 | 68.1% | 68.1% | 68.1% | 68.1% |
| 78 | 1463.35 | 279.11 | 438.44 | 109.61 | 2449.61 | 467.22 | 733.94 | 183.48 | 67.4% | 67.4% | 67.4% | 67.4% |
| 79 | 1635.11 | 322.05 | 483.64 | 120.91 | 2737.13 | 539.10 | 809.60 | 202.40 | 67.4% | 67.4% | 67.4% | 67.4% |
| 80 | 1824.95 | 370.64 | 537.88 | 134.47 | 3054.92 | 620.44 | 900.40 | 225.10 | 67.4% | 67.4% | 67.4% | 67.4% |
| 81 | 2031.74 | 421.49 | 592.12 | 148.03 | 3401.08 | 705.56 | 991.19 | 247.80 | 67.4% | 67.4% | 67.4% | 67.4% |
| 82 | 2248.70 | 475.73 | 650.88 | 162.72 | 3764.26 | 796.36 | 1089.56 | 272.39 | 67.4% | 67.4% | 67.4% | 67.4% |
| 83 | 2474.70 | 529.97 | 714.16 | 178.54 | 4142.58 | 887.16 | 1195.48 | 298.87 | 67.4% | 67.4% | 67.4% | 67.4% |
| 84 | 2709.74 | 585.34 | 777.44 | 194.36 | 4536.03 | 979.84 | 1301.41 | 325.35 | 67.4% | 67.4% | 67.4% | 67.4% |
| 85+ | | 762.75 | 998.92 | 249.73 | | 1276.82 | 1672.16 | 418.04 | | 67.4% | 67.4% | 67.4% |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-94 VA

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 5 Years; Elimination Period: 20 Days
### Indexed Inflation

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 277.98 | 12.43 | 54.24 | 13.56 | 417.86 | 18.68 | 81.53 | 20.38 | 50.3% | 50.3% | 50.3% | 50.3% |
| 30 | 277.98 | 12.43 | 54.24 | 13.56 | 465.33 | 20.81 | 90.80 | 22.70 | 67.4% | 67.4% | 67.4% | 67.4% |
| 31 | 277.98 | 12.43 | 54.24 | 13.56 | 465.33 | 20.81 | 90.80 | 22.70 | 67.4% | 67.4% | 67.4% | 67.4% |
| 32 | 277.98 | 12.43 | 54.24 | 13.56 | 465.33 | 20.81 | 90.80 | 22.70 | 67.4% | 67.4% | 67.4% | 67.4% |
| 33 | 277.98 | 12.43 | 54.24 | 13.56 | 465.33 | 20.81 | 90.80 | 22.70 | 67.4% | 67.4% | 67.4% | 67.4% |
| 34 | 277.98 | 12.43 | 54.24 | 13.56 | 465.33 | 20.81 | 90.80 | 22.70 | 67.4% | 67.4% | 67.4% | 67.4% |
| 35 | 277.98 | 12.43 | 54.24 | 13.56 | 465.33 | 20.81 | 90.80 | 22.70 | 67.4% | 67.4% | 67.4% | 67.4% |
| 36 | 277.98 | 12.43 | 54.24 | 13.56 | 465.33 | 20.81 | 90.80 | 22.70 | 67.4% | 67.4% | 67.4% | 67.4% |
| 37 | 277.98 | 12.43 | 54.24 | 13.56 | 465.33 | 20.81 | 90.80 | 22.70 | 67.4% | 67.4% | 67.4% | 67.4% |
| 38 | 277.98 | 12.43 | 54.24 | 13.56 | 465.33 | 20.81 | 90.80 | 22.70 | 67.4% | 67.4% | 67.4% | 67.4% |
| 39 | 279.25 | 12.49 | 54.49 | 13.62 | 467.96 | 20.93 | 91.31 | 22.83 | 67.6% | 67.6% | 67.6% | 67.6% |
| 40 | 294.76 | 13.18 | 57.51 | 14.38 | 500.58 | 22.38 | 97.67 | 24.42 | 69.8% | 69.8% | 69.8% | 69.8% |
| 41 | 312.14 | 13.96 | 60.91 | 15.23 | 537.96 | 24.06 | 104.97 | 26.24 | 72.3% | 72.3% | 72.3% | 72.3% |
| 42 | 329.73 | 14.74 | 64.34 | 16.08 | 576.66 | 25.79 | 112.52 | 28.13 | 74.9% | 74.9% | 74.9% | 74.9% |
| 43 | 339.69 | 15.19 | 66.28 | 16.57 | 598.97 | 26.78 | 116.87 | 29.22 | 76.3% | 76.3% | 76.3% | 76.3% |
| 44 | 339.69 | 15.19 | 66.28 | 16.57 | 598.97 | 26.78 | 116.87 | 29.22 | 76.3% | 76.3% | 76.3% | 76.3% |
| 45 | 343.28 | 18.63 | 85.15 | 21.29 | 599.15 | 32.51 | 148.63 | 37.16 | 74.5% | 74.5% | 74.5% | 74.5% |
| 46 | 359.73 | 19.52 | 89.24 | 22.31 | 636.05 | 34.51 | 157.78 | 39.44 | 76.8% | 76.8% | 76.8% | 76.8% |
| 47 | 376.38 | 20.42 | 93.37 | 23.34 | 674.12 | 36.58 | 167.22 | 41.81 | 79.1% | 79.1% | 79.1% | 79.1% |
| 48 | 387.77 | 21.04 | 96.19 | 24.05 | 700.64 | 38.02 | 173.80 | 43.45 | 80.7% | 80.7% | 80.7% | 80.7% |
| 49 | 387.77 | 21.04 | 96.19 | 24.05 | 700.64 | 38.02 | 173.80 | 43.45 | 80.7% | 80.7% | 80.7% | 80.7% |
| 50 | 395.29 | 24.05 | 108.22 | 27.05 | 714.21 | 43.45 | 195.53 | 48.88 | 80.7% | 80.7% | 80.7% | 80.7% |
| 51 | 408.82 | 27.05 | 120.24 | 30.06 | 738.66 | 48.88 | 217.25 | 54.31 | 80.7% | 80.7% | 80.7% | 80.7% |
| 52 | 423.85 | 30.06 | 126.25 | 31.56 | 765.81 | 54.31 | 228.11 | 57.03 | 80.7% | 80.7% | 80.7% | 80.7% |
| 53 | 440.38 | 34.57 | 132.26 | 33.07 | 795.68 | 62.46 | 238.98 | 59.74 | 80.7% | 80.7% | 80.7% | 80.7% |
| 54 | 458.42 | 39.08 | 144.29 | 36.07 | 828.27 | 70.61 | 260.70 | 65.18 | 80.7% | 80.7% | 80.7% | 80.7% |
| 55 | 476.45 | 43.59 | 156.31 | 39.08 | 860.86 | 78.75 | 282.43 | 70.61 | 80.7% | 80.7% | 80.7% | 80.7% |
| 56 | 495.99 | 48.10 | 162.32 | 40.58 | 896.16 | 86.90 | 293.29 | 73.32 | 80.7% | 80.7% | 80.7% | 80.7% |
| 57 | 517.03 | 52.61 | 174.35 | 43.59 | 934.18 | 95.05 | 315.01 | 78.75 | 80.7% | 80.7% | 80.7% | 80.7% |
| 58 | 541.08 | 58.62 | 186.37 | 46.59 | 977.63 | 105.91 | 336.74 | 84.18 | 80.7% | 80.7% | 80.7% | 80.7% |
| 59 | 569.64 | 64.63 | 198.40 | 49.60 | 1029.23 | 116.77 | 358.46 | 89.62 | 80.7% | 80.7% | 80.7% | 80.7% |
| 60 | 602.70 | 72.14 | 210.42 | 52.61 | 1088.97 | 130.35 | 380.19 | 95.05 | 80.7% | 80.7% | 80.7% | 80.7% |
| 61 | 640.28 | 81.16 | 228.46 | 57.11 | 1156.86 | 146.64 | 412.78 | 103.19 | 80.7% | 80.7% | 80.7% | 80.7% |
| 62 | 682.36 | 91.68 | 246.49 | 61.62 | 1232.90 | 165.65 | 445.37 | 111.34 | 80.7% | 80.7% | 80.7% | 80.7% |
| 63 | 728.96 | 102.20 | 258.52 | 64.63 | 1317.09 | 184.66 | 467.09 | 116.77 | 80.7% | 80.7% | 80.7% | 80.7% |
| 64 | 780.06 | 114.23 | 276.55 | 69.14 | 1409.42 | 206.39 | 499.68 | 124.92 | 80.7% | 80.7% | 80.7% | 80.7% |
| 65 | 834.17 | 126.25 | 294.59 | 73.65 | 1507.18 | 228.11 | 532.27 | 133.07 | 80.7% | 80.7% | 80.7% | 80.7% |
| 66 | 892.78 | 139.78 | 312.62 | 78.16 | 1613.09 | 252.55 | 564.85 | 141.21 | 80.7% | 80.7% | 80.7% | 80.7% |
| 67 | 952.90 | 153.31 | 336.67 | 84.17 | 1721.72 | 277.00 | 608.30 | 152.08 | 80.7% | 80.7% | 80.7% | 80.7% |
| 68 | 1029.56 | 171.34 | 354.71 | 88.68 | 1860.22 | 309.58 | 640.89 | 160.22 | 80.7% | 80.7% | 80.7% | 80.7% |
| 69 | 1130.26 | 193.89 | 384.77 | 96.19 | 2042.16 | 350.32 | 695.20 | 173.80 | 80.7% | 80.7% | 80.7% | 80.7% |
| 70 | 1245.00 | 220.50 | 414.00 | 103.50 | 2248.16 | 398.17 | 747.58 | 186.89 | 80.6% | 80.6% | 80.6% | 80.6% |
| 71 | 1328.20 | 240.70 | 429.20 | 107.30 | 2374.74 | 430.36 | 767.38 | 191.85 | 78.8% | 78.8% | 78.8% | 78.8% |
| 72 | 1407.00 | 259.00 | 448.00 | 112.00 | 2490.58 | 458.46 | 793.02 | 198.25 | 77.0% | 77.0% | 77.0% | 77.0% |
| 73 | 1487.70 | 276.75 | 464.40 | 116.10 | 2606.93 | 484.96 | 813.78 | 203.44 | 75.2% | 75.2% | 75.2% | 75.2% |
| 74 | 1578.20 | 297.70 | 483.60 | 120.90 | 2737.42 | 516.37 | 838.81 | 209.70 | 73.5% | 73.5% | 73.5% | 73.5% |
| 75 | 1681.25 | 320.00 | 505.00 | 126.25 | 2886.22 | 549.35 | 866.94 | 216.73 | 71.7% | 71.7% | 71.7% | 71.7% |
| 76 | 1795.20 | 348.00 | 532.80 | 133.20 | 3049.87 | 591.22 | 905.18 | 226.29 | 69.9% | 69.9% | 69.9% | 69.9% |
| 77 | 1920.50 | 381.80 | 556.60 | 139.15 | 3228.54 | 641.84 | 935.70 | 233.92 | 68.1% | 68.1% | 68.1% | 68.1% |
| 78 | 2118.75 | 433.92 | 596.64 | 149.16 | 3546.73 | 726.37 | 998.76 | 249.69 | 67.4% | 67.4% | 67.4% | 67.4% |
| 79 | 2388.82 | 502.85 | 659.92 | 164.98 | 3998.82 | 841.76 | 1104.69 | 276.17 | 67.4% | 67.4% | 67.4% | 67.4% |
| 80 | 2689.40 | 579.69 | 727.72 | 181.93 | 4501.98 | 970.39 | 1218.18 | 304.55 | 67.4% | 67.4% | 67.4% | 67.4% |
| 81 | 3015.97 | 663.31 | 804.56 | 201.14 | 5048.65 | 1110.36 | 1346.81 | 336.70 | 67.4% | 67.4% | 67.4% | 67.4% |
| 82 | 3359.49 | 749.19 | 881.40 | 220.35 | 5623.69 | 1254.12 | 1475.44 | 368.86 | 67.4% | 67.4% | 67.4% | 67.4% |
| 83 | 3716.57 | 836.20 | 967.28 | 241.82 | 6221.44 | 1399.78 | 1619.20 | 404.80 | 67.4% | 67.4% | 67.4% | 67.4% |
| 84 | 4086.08 | 925.47 | 1057.68 | 264.42 | 6839.99 | 1549.21 | 1770.53 | 442.63 | 67.4% | 67.4% | 67.4% | 67.4% |
| 85+ | | 1209.10 | 1356.00 | 339.00 | | 2024.00 | 2269.91 | 567.48 | | 67.4% | 67.4% | 67.4% |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-94 VA

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 5 Years; Elimination Period: 100 Days
### Indexed Inflation

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 268.94 | 10.17 | 36.16 | 9.04 | 404.27 | 15.29 | 54.36 | 13.59 | 50.3% | 50.3% | 50.3% | 50.3% |
| 30 | 268.94 | 10.17 | 36.16 | 9.04 | 450.20 | 17.02 | 60.53 | 15.13 | 67.4% | 67.4% | 67.4% | 67.4% |
| 31 | 268.94 | 10.17 | 36.16 | 9.04 | 450.20 | 17.02 | 60.53 | 15.13 | 67.4% | 67.4% | 67.4% | 67.4% |
| 32 | 268.94 | 10.17 | 36.16 | 9.04 | 450.20 | 17.02 | 60.53 | 15.13 | 67.4% | 67.4% | 67.4% | 67.4% |
| 33 | 268.94 | 10.17 | 36.16 | 9.04 | 450.20 | 17.02 | 60.53 | 15.13 | 67.4% | 67.4% | 67.4% | 67.4% |
| 34 | 268.94 | 10.17 | 36.16 | 9.04 | 450.20 | 17.02 | 60.53 | 15.13 | 67.4% | 67.4% | 67.4% | 67.4% |
| 35 | 268.94 | 10.17 | 36.16 | 9.04 | 450.20 | 17.02 | 60.53 | 15.13 | 67.4% | 67.4% | 67.4% | 67.4% |
| 36 | 268.94 | 10.17 | 36.16 | 9.04 | 450.20 | 17.02 | 60.53 | 15.13 | 67.4% | 67.4% | 67.4% | 67.4% |
| 37 | 268.94 | 10.17 | 36.16 | 9.04 | 450.20 | 17.02 | 60.53 | 15.13 | 67.4% | 67.4% | 67.4% | 67.4% |
| 38 | 268.94 | 10.17 | 36.16 | 9.04 | 450.20 | 17.02 | 60.53 | 15.13 | 67.4% | 67.4% | 67.4% | 67.4% |
| 39 | 270.17 | 10.22 | 36.32 | 9.08 | 452.75 | 17.12 | 60.87 | 15.22 | 67.6% | 67.6% | 67.6% | 67.6% |
| 40 | 285.18 | 10.78 | 38.34 | 9.59 | 484.30 | 18.31 | 65.12 | 16.28 | 69.8% | 69.8% | 69.8% | 69.8% |
| 41 | 301.99 | 11.42 | 40.60 | 10.15 | 520.47 | 19.68 | 69.98 | 17.49 | 72.3% | 72.3% | 72.3% | 72.3% |
| 42 | 319.00 | 12.06 | 42.89 | 10.72 | 557.90 | 21.10 | 75.01 | 18.75 | 74.9% | 74.9% | 74.9% | 74.9% |
| 43 | 328.64 | 12.43 | 44.19 | 11.05 | 579.49 | 21.91 | 77.92 | 19.48 | 76.3% | 76.3% | 76.3% | 76.3% |
| 44 | 328.64 | 12.43 | 44.19 | 11.05 | 579.49 | 21.91 | 77.92 | 19.48 | 76.3% | 76.3% | 76.3% | 76.3% |
| 45 | 328.64 | 14.64 | 63.87 | 15.97 | 573.61 | 25.55 | 111.47 | 27.87 | 74.5% | 74.5% | 74.5% | 74.5% |
| 46 | 344.40 | 15.34 | 66.93 | 16.73 | 608.93 | 27.12 | 118.33 | 29.58 | 76.8% | 76.8% | 76.8% | 76.8% |
| 47 | 360.33 | 16.05 | 70.02 | 17.51 | 645.38 | 28.74 | 125.42 | 31.35 | 79.1% | 79.1% | 79.1% | 79.1% |
| 48 | 371.24 | 16.53 | 72.14 | 18.04 | 670.76 | 29.87 | 130.35 | 32.59 | 80.7% | 80.7% | 80.7% | 80.7% |
| 49 | 371.24 | 16.53 | 72.14 | 18.04 | 670.76 | 29.87 | 130.35 | 32.59 | 80.7% | 80.7% | 80.7% | 80.7% |
| 50 | 377.25 | 19.54 | 78.16 | 19.54 | 681.63 | 35.30 | 141.21 | 35.30 | 80.7% | 80.7% | 80.7% | 80.7% |
| 51 | 387.77 | 21.04 | 84.17 | 21.04 | 700.64 | 38.02 | 152.08 | 38.02 | 80.7% | 80.7% | 80.7% | 80.7% |
| 52 | 401.30 | 25.55 | 90.18 | 22.55 | 725.08 | 46.17 | 162.94 | 40.73 | 80.7% | 80.7% | 80.7% | 80.7% |
| 53 | 414.83 | 28.56 | 96.19 | 24.05 | 749.52 | 51.60 | 173.80 | 43.45 | 80.7% | 80.7% | 80.7% | 80.7% |
| 54 | 429.86 | 31.56 | 102.20 | 25.55 | 776.67 | 57.03 | 184.66 | 46.17 | 80.7% | 80.7% | 80.7% | 80.7% |
| 55 | 444.89 | 36.07 | 114.23 | 28.56 | 803.83 | 65.18 | 206.39 | 51.60 | 80.7% | 80.7% | 80.7% | 80.7% |
| 56 | 461.42 | 39.08 | 120.24 | 30.06 | 833.70 | 70.61 | 217.25 | 54.31 | 80.7% | 80.7% | 80.7% | 80.7% |
| 57 | 477.95 | 43.59 | 126.25 | 31.56 | 863.57 | 78.75 | 228.11 | 57.03 | 80.7% | 80.7% | 80.7% | 80.7% |
| 58 | 497.49 | 48.10 | 138.28 | 34.57 | 898.88 | 86.90 | 249.84 | 62.46 | 80.7% | 80.7% | 80.7% | 80.7% |
| 59 | 521.54 | 54.11 | 144.29 | 36.07 | 942.33 | 97.76 | 260.70 | 65.18 | 80.7% | 80.7% | 80.7% | 80.7% |
| 60 | 550.10 | 60.12 | 156.31 | 39.08 | 993.93 | 108.63 | 282.43 | 70.61 | 80.7% | 80.7% | 80.7% | 80.7% |
| 61 | 581.66 | 67.64 | 168.34 | 42.08 | 1050.95 | 122.20 | 304.15 | 76.04 | 80.7% | 80.7% | 80.7% | 80.7% |
| 62 | 617.73 | 75.15 | 180.36 | 45.09 | 1116.13 | 135.78 | 325.88 | 81.47 | 80.7% | 80.7% | 80.7% | 80.7% |
| 63 | 656.81 | 84.17 | 192.38 | 48.10 | 1186.74 | 152.08 | 347.60 | 86.90 | 80.7% | 80.7% | 80.7% | 80.7% |
| 64 | 698.90 | 94.69 | 204.41 | 51.10 | 1262.77 | 171.09 | 369.33 | 92.33 | 80.7% | 80.7% | 80.7% | 80.7% |
| 65 | 743.99 | 105.21 | 222.44 | 55.61 | 1344.24 | 190.10 | 401.92 | 100.48 | 80.7% | 80.7% | 80.7% | 80.7% |
| 66 | 793.58 | 115.73 | 234.47 | 58.62 | 1433.86 | 209.10 | 423.64 | 105.91 | 80.7% | 80.7% | 80.7% | 80.7% |
| 67 | 844.69 | 127.76 | 252.50 | 63.13 | 1526.19 | 230.83 | 456.23 | 114.06 | 80.7% | 80.7% | 80.7% | 80.7% |
| 68 | 909.32 | 142.79 | 270.54 | 67.64 | 1642.96 | 257.99 | 488.82 | 122.20 | 80.7% | 80.7% | 80.7% | 80.7% |
| 69 | 991.98 | 160.82 | 288.58 | 72.14 | 1792.32 | 290.57 | 521.40 | 130.35 | 80.7% | 80.7% | 80.7% | 80.7% |
| 70 | 1087.50 | 183.00 | 312.00 | 78.00 | 1963.75 | 330.45 | 563.39 | 140.85 | 80.6% | 80.6% | 80.6% | 80.6% |
| 71 | 1154.20 | 198.65 | 324.80 | 81.20 | 2063.64 | 355.17 | 580.72 | 145.18 | 78.8% | 78.8% | 78.8% | 78.8% |
| 72 | 1219.40 | 214.20 | 341.60 | 85.40 | 2158.50 | 379.16 | 604.68 | 151.17 | 77.0% | 77.0% | 77.0% | 77.0% |
| 73 | 1283.85 | 229.50 | 356.40 | 89.10 | 2249.72 | 402.16 | 624.53 | 156.13 | 75.2% | 75.2% | 75.2% | 75.2% |
| 74 | 1355.90 | 244.40 | 374.40 | 93.60 | 2351.83 | 423.92 | 649.40 | 162.35 | 73.5% | 73.5% | 73.5% | 73.5% |
| 75 | 1436.25 | 263.75 | 390.00 | 97.50 | 2465.63 | 452.78 | 669.52 | 167.38 | 71.7% | 71.7% | 71.7% | 71.7% |
| 76 | 1527.60 | 285.60 | 412.80 | 103.20 | 2595.24 | 485.21 | 701.31 | 175.33 | 69.9% | 69.9% | 69.9% | 69.9% |
| 77 | 1629.55 | 313.95 | 432.40 | 108.10 | 2739.43 | 527.78 | 726.91 | 181.73 | 68.1% | 68.1% | 68.1% | 68.1% |
| 78 | 1792.18 | 357.08 | 470.08 | 117.52 | 3000.06 | 597.74 | 786.90 | 196.73 | 67.4% | 67.4% | 67.4% | 67.4% |
| 79 | 2010.27 | 412.45 | 519.80 | 129.95 | 3365.14 | 690.43 | 870.13 | 217.53 | 67.4% | 67.4% | 67.4% | 67.4% |
| 80 | 2252.09 | 473.47 | 574.04 | 143.51 | 3769.94 | 792.58 | 960.93 | 240.23 | 67.4% | 67.4% | 67.4% | 67.4% |
| 81 | 2510.86 | 539.01 | 632.80 | 158.20 | 4203.11 | 902.29 | 1059.29 | 264.82 | 67.4% | 67.4% | 67.4% | 67.4% |
| 82 | 2783.19 | 606.81 | 700.60 | 175.15 | 4658.98 | 1015.78 | 1172.79 | 293.20 | 67.4% | 67.4% | 67.4% | 67.4% |
| 83 | 3063.43 | 674.61 | 768.40 | 192.10 | 5128.10 | 1129.28 | 1286.28 | 321.57 | 67.4% | 67.4% | 67.4% | 67.4% |
| 84 | 3351.58 | 743.54 | 836.20 | 209.05 | 5610.45 | 1244.67 | 1399.78 | 349.94 | 67.4% | 67.4% | 67.4% | 67.4% |
| 85+ | | 960.50 | 1075.76 | 268.94 | | 1607.85 | 1800.79 | 450.20 | | 67.4% | 67.4% | 67.4% |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-94 VA

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: Lifetime; Elimination Period: 20 Days
### Indexed Inflation

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 300.58 | 16.95 | 54.24 | 13.56 | 482.35 | 27.20 | 87.04 | 21.76 | 60.5% | 60.5% | 60.5% | 60.5% |
| 30 | 300.58 | 16.95 | 54.24 | 13.56 | 503.16 | 28.37 | 90.80 | 22.70 | 67.4% | 67.4% | 67.4% | 67.4% |
| 31 | 300.58 | 16.95 | 54.24 | 13.56 | 503.16 | 28.37 | 90.80 | 22.70 | 67.4% | 67.4% | 67.4% | 67.4% |
| 32 | 300.58 | 16.95 | 54.24 | 13.56 | 503.16 | 28.37 | 90.80 | 22.70 | 67.4% | 67.4% | 67.4% | 67.4% |
| 33 | 300.58 | 16.95 | 54.24 | 13.56 | 503.16 | 28.37 | 90.80 | 22.70 | 67.4% | 67.4% | 67.4% | 67.4% |
| 34 | 300.58 | 16.95 | 54.24 | 13.56 | 503.16 | 28.37 | 90.80 | 22.70 | 67.4% | 67.4% | 67.4% | 67.4% |
| 35 | 300.58 | 16.95 | 54.24 | 13.56 | 503.16 | 28.37 | 90.80 | 22.70 | 67.4% | 67.4% | 67.4% | 67.4% |
| 36 | 300.58 | 16.95 | 54.24 | 13.56 | 503.16 | 28.37 | 90.80 | 22.70 | 67.4% | 67.4% | 67.4% | 67.4% |
| 37 | 300.58 | 16.95 | 54.24 | 13.56 | 503.16 | 28.37 | 90.80 | 22.70 | 67.4% | 67.4% | 67.4% | 67.4% |
| 38 | 300.58 | 16.95 | 54.24 | 13.56 | 503.16 | 28.37 | 90.80 | 22.70 | 67.4% | 67.4% | 67.4% | 67.4% |
| 39 | 312.17 | 17.60 | 56.33 | 14.08 | 527.41 | 29.74 | 95.17 | 23.79 | 68.9% | 68.9% | 68.9% | 68.9% |
| 40 | 328.60 | 18.53 | 59.30 | 14.82 | 562.40 | 31.71 | 101.48 | 25.37 | 71.1% | 71.1% | 71.1% | 71.1% |
| 41 | 345.93 | 19.51 | 62.42 | 15.61 | 600.08 | 33.84 | 108.29 | 27.07 | 73.5% | 73.5% | 73.5% | 73.5% |
| 42 | 363.35 | 20.49 | 65.57 | 16.39 | 638.77 | 36.02 | 115.27 | 28.82 | 75.8% | 75.8% | 75.8% | 75.8% |
| 43 | 376.38 | 21.22 | 67.92 | 16.98 | 668.24 | 37.68 | 120.58 | 30.15 | 77.5% | 77.5% | 77.5% | 77.5% |
| 44 | 376.38 | 21.22 | 67.92 | 16.98 | 668.24 | 37.68 | 120.58 | 30.15 | 77.5% | 77.5% | 77.5% | 77.5% |
| 45 | 382.28 | 28.07 | 90.89 | 22.72 | 668.05 | 49.05 | 158.84 | 39.71 | 74.8% | 74.8% | 74.8% | 74.8% |
| 46 | 398.60 | 29.27 | 94.77 | 23.69 | 704.69 | 51.74 | 167.55 | 41.89 | 76.8% | 76.8% | 76.8% | 76.8% |
| 47 | 415.01 | 30.47 | 98.67 | 24.67 | 742.18 | 54.50 | 176.46 | 44.12 | 78.8% | 78.8% | 78.8% | 78.8% |
| 48 | 429.86 | 31.56 | 102.20 | 25.55 | 776.67 | 57.03 | 184.66 | 46.17 | 80.7% | 80.7% | 80.7% | 80.7% |
| 49 | 429.86 | 31.56 | 102.20 | 25.55 | 776.67 | 57.03 | 184.66 | 46.17 | 80.7% | 80.7% | 80.7% | 80.7% |
| 50 | 441.88 | 34.57 | 114.23 | 28.56 | 798.40 | 62.46 | 206.39 | 51.60 | 80.7% | 80.7% | 80.7% | 80.7% |
| 51 | 461.42 | 39.08 | 120.24 | 30.06 | 833.70 | 70.61 | 217.25 | 54.31 | 80.7% | 80.7% | 80.7% | 80.7% |
| 52 | 482.46 | 43.59 | 126.25 | 31.56 | 871.72 | 78.75 | 228.11 | 57.03 | 80.7% | 80.7% | 80.7% | 80.7% |
| 53 | 505.01 | 49.60 | 138.28 | 34.57 | 912.46 | 89.62 | 249.84 | 62.46 | 80.7% | 80.7% | 80.7% | 80.7% |
| 54 | 529.93 | 55.55 | 150.12 | 37.53 | 957.15 | 100.32 | 271.15 | 67.79 | 80.6% | 80.6% | 80.6% | 80.6% |
| 55 | 545.70 | 60.47 | 153.39 | 38.35 | 980.51 | 108.65 | 275.60 | 68.90 | 79.7% | 79.7% | 79.7% | 79.7% |
| 56 | 581.29 | 68.92 | 167.80 | 41.95 | 1049.29 | 124.40 | 302.89 | 75.72 | 80.5% | 80.5% | 80.5% | 80.5% |
| 57 | 605.51 | 74.39 | 178.53 | 44.63 | 1090.76 | 134.00 | 321.60 | 80.40 | 80.1% | 80.1% | 80.1% | 80.1% |
| 58 | 635.21 | 81.44 | 189.53 | 47.38 | 1142.66 | 146.49 | 340.93 | 85.23 | 79.9% | 79.9% | 79.9% | 79.9% |
| 59 | 675.30 | 92.02 | 201.85 | 50.46 | 1215.61 | 165.64 | 363.35 | 90.84 | 80.0% | 80.0% | 80.0% | 80.0% |
| 60 | 713.95 | 101.57 | 211.98 | 52.99 | 1282.10 | 182.40 | 380.66 | 95.17 | 79.6% | 79.6% | 79.6% | 79.6% |
| 61 | 758.09 | 112.47 | 227.86 | 56.97 | 1358.30 | 201.52 | 408.27 | 102.07 | 79.2% | 79.2% | 79.2% | 79.2% |
| 62 | 811.01 | 125.22 | 238.79 | 59.70 | 1451.78 | 224.15 | 427.45 | 106.86 | 79.0% | 79.0% | 79.0% | 79.0% |
| 63 | 855.83 | 135.73 | 251.46 | 62.87 | 1523.70 | 241.66 | 447.70 | 111.92 | 78.0% | 78.0% | 78.0% | 78.0% |
| 64 | 917.35 | 150.99 | 267.80 | 66.95 | 1631.82 | 268.59 | 476.37 | 119.09 | 77.9% | 77.9% | 77.9% | 77.9% |
| 65 | 976.44 | 165.09 | 282.21 | 70.55 | 1732.27 | 292.88 | 500.66 | 125.16 | 77.4% | 77.4% | 77.4% | 77.4% |
| 66 | 1049.57 | 181.98 | 304.71 | 76.18 | 1861.88 | 322.83 | 540.55 | 135.14 | 77.4% | 77.4% | 77.4% | 77.4% |
| 67 | 1138.38 | 201.14 | 325.25 | 81.31 | 2025.85 | 357.95 | 578.81 | 144.70 | 78.0% | 78.0% | 78.0% | 78.0% |
| 68 | 1238.43 | 224.52 | 348.93 | 87.23 | 2205.45 | 399.83 | 621.40 | 155.35 | 78.1% | 78.1% | 78.1% | 78.1% |
| 69 | 1338.59 | 248.61 | 365.20 | 91.30 | 2371.67 | 440.49 | 647.05 | 161.76 | 77.2% | 77.2% | 77.2% | 77.2% |
| 70 | 1453.85 | 275.61 | 385.85 | 96.46 | 2562.13 | 485.71 | 680.00 | 170.00 | 76.2% | 76.2% | 76.2% | 76.2% |
| 71 | 1586.78 | 306.20 | 413.71 | 103.43 | 2786.71 | 537.74 | 726.55 | 181.64 | 75.6% | 75.6% | 75.6% | 75.6% |
| 72 | 1740.52 | 339.68 | 440.22 | 110.06 | 3055.36 | 596.28 | 772.78 | 193.20 | 75.5% | 75.5% | 75.5% | 75.5% |
| 73 | 1896.75 | 372.60 | 475.20 | 118.80 | 3258.80 | 640.16 | 816.44 | 204.11 | 71.8% | 71.8% | 71.8% | 71.8% |
| 74 | 2012.40 | 396.50 | 494.00 | 123.50 | 3437.81 | 677.35 | 843.91 | 210.98 | 70.8% | 70.8% | 70.8% | 70.8% |
| 75 | 2141.25 | 426.25 | 515.00 | 128.75 | 3636.48 | 723.90 | 874.62 | 218.66 | 69.8% | 69.8% | 69.8% | 69.8% |
| 76 | 2286.00 | 460.80 | 542.40 | 135.60 | 3883.69 | 782.85 | 921.48 | 230.37 | 69.9% | 69.9% | 69.9% | 69.9% |
| 77 | 2446.05 | 503.70 | 565.80 | 141.45 | 4112.04 | 846.77 | 951.16 | 237.79 | 68.1% | 68.1% | 68.1% | 68.1% |
| 78 | 2699.57 | 570.65 | 610.20 | 152.55 | 4519.01 | 955.25 | 1021.46 | 255.36 | 67.4% | 67.4% | 67.4% | 67.4% |
| 79 | 3041.96 | 658.79 | 678.00 | 169.50 | 5092.16 | 1102.80 | 1134.95 | 283.74 | 67.4% | 67.4% | 67.4% | 67.4% |
| 80 | 3422.77 | 757.10 | 750.32 | 187.58 | 5729.62 | 1267.36 | 1256.02 | 314.00 | 67.4% | 67.4% | 67.4% | 67.4% |
| 81 | 3832.96 | 862.19 | 827.16 | 206.79 | 6416.27 | 1443.28 | 1384.64 | 346.16 | 67.4% | 67.4% | 67.4% | 67.4% |
| 82 | 4264.62 | 970.67 | 913.04 | 228.26 | 7138.86 | 1624.87 | 1528.40 | 382.10 | 67.4% | 67.4% | 67.4% | 67.4% |
| 83 | 4709.84 | 1081.41 | 998.92 | 249.73 | 7884.14 | 1810.25 | 1672.16 | 418.04 | 67.4% | 67.4% | 67.4% | 67.4% |
| 84 | 5169.75 | 1192.15 | 1093.84 | 273.46 | 8654.02 | 1995.63 | 1831.06 | 457.76 | 67.4% | 67.4% | 67.4% | 67.4% |
| 85+ | | 1543.58 | 1405.72 | 351.43 | | 2583.91 | 2353.14 | 588.28 | | 67.4% | 67.4% | 67.4% |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-94 VA

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: Lifetime; Elimination Period: 100 Days
### Indexed Inflation

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 289.28 | 14.69 | 40.68 | 10.17 | 464.22 | 23.57 | 65.28 | 16.32 | 60.5% | 60.5% | 60.5% | 60.5% |
| 30 | 289.28 | 14.69 | 40.68 | 10.17 | 484.25 | 24.59 | 68.10 | 17.02 | 67.4% | 67.4% | 67.4% | 67.4% |
| 31 | 289.28 | 14.69 | 40.68 | 10.17 | 484.25 | 24.59 | 68.10 | 17.02 | 67.4% | 67.4% | 67.4% | 67.4% |
| 32 | 289.28 | 14.69 | 40.68 | 10.17 | 484.25 | 24.59 | 68.10 | 17.02 | 67.4% | 67.4% | 67.4% | 67.4% |
| 33 | 289.28 | 14.69 | 40.68 | 10.17 | 484.25 | 24.59 | 68.10 | 17.02 | 67.4% | 67.4% | 67.4% | 67.4% |
| 34 | 289.28 | 14.69 | 40.68 | 10.17 | 484.25 | 24.59 | 68.10 | 17.02 | 67.4% | 67.4% | 67.4% | 67.4% |
| 35 | 289.28 | 14.69 | 40.68 | 10.17 | 484.25 | 24.59 | 68.10 | 17.02 | 67.4% | 67.4% | 67.4% | 67.4% |
| 36 | 289.28 | 14.69 | 40.68 | 10.17 | 484.25 | 24.59 | 68.10 | 17.02 | 67.4% | 67.4% | 67.4% | 67.4% |
| 37 | 289.28 | 14.69 | 40.68 | 10.17 | 484.25 | 24.59 | 68.10 | 17.02 | 67.4% | 67.4% | 67.4% | 67.4% |
| 38 | 289.28 | 14.69 | 40.68 | 10.17 | 484.25 | 24.59 | 68.10 | 17.02 | 67.4% | 67.4% | 67.4% | 67.4% |
| 39 | 300.43 | 15.26 | 42.25 | 10.56 | 507.58 | 25.78 | 71.38 | 17.84 | 68.9% | 68.9% | 68.9% | 68.9% |
| 40 | 316.25 | 16.06 | 44.47 | 11.12 | 541.25 | 27.49 | 76.11 | 19.03 | 71.1% | 71.1% | 71.1% | 71.1% |
| 41 | 332.92 | 16.91 | 46.82 | 11.70 | 577.52 | 29.33 | 81.21 | 20.30 | 73.5% | 73.5% | 73.5% | 73.5% |
| 42 | 349.69 | 17.76 | 49.17 | 12.29 | 614.75 | 31.22 | 86.45 | 21.61 | 75.8% | 75.8% | 75.8% | 75.8% |
| 43 | 362.23 | 18.39 | 50.94 | 12.73 | 643.12 | 32.66 | 90.44 | 22.61 | 77.5% | 77.5% | 77.5% | 77.5% |
| 44 | 362.23 | 18.39 | 50.94 | 12.73 | 643.12 | 32.66 | 90.44 | 22.61 | 77.5% | 77.5% | 77.5% | 77.5% |
| 45 | 362.23 | 22.72 | 64.16 | 16.04 | 633.01 | 39.71 | 112.12 | 28.03 | 74.8% | 74.8% | 74.8% | 74.8% |
| 46 | 377.70 | 23.69 | 66.90 | 16.72 | 667.73 | 41.89 | 118.27 | 29.57 | 76.8% | 76.8% | 76.8% | 76.8% |
| 47 | 393.25 | 24.67 | 69.65 | 17.41 | 703.25 | 44.12 | 124.56 | 31.14 | 78.8% | 78.8% | 78.8% | 78.8% |
| 48 | 407.31 | 25.55 | 72.14 | 18.04 | 735.94 | 46.17 | 130.35 | 32.59 | 80.7% | 80.7% | 80.7% | 80.7% |
| 49 | 407.31 | 25.55 | 72.14 | 18.04 | 735.94 | 46.17 | 130.35 | 32.59 | 80.7% | 80.7% | 80.7% | 80.7% |
| 50 | 417.83 | 28.56 | 78.16 | 19.54 | 754.95 | 51.60 | 141.21 | 35.30 | 80.7% | 80.7% | 80.7% | 80.7% |
| 51 | 434.37 | 33.07 | 84.17 | 21.04 | 784.82 | 59.74 | 152.08 | 38.02 | 80.7% | 80.7% | 80.7% | 80.7% |
| 52 | 452.40 | 37.58 | 96.19 | 24.05 | 817.41 | 67.89 | 173.80 | 43.45 | 80.7% | 80.7% | 80.7% | 80.7% |
| 53 | 470.44 | 42.08 | 102.20 | 25.55 | 850.00 | 76.04 | 184.66 | 46.17 | 80.7% | 80.7% | 80.7% | 80.7% |
| 54 | 490.90 | 46.54 | 108.09 | 27.02 | 886.65 | 84.06 | 195.23 | 48.81 | 80.6% | 80.6% | 80.6% | 80.6% |
| 55 | 504.40 | 51.62 | 112.09 | 28.02 | 906.31 | 92.75 | 201.40 | 50.35 | 79.7% | 79.7% | 79.7% | 79.7% |
| 56 | 534.85 | 56.93 | 119.85 | 29.96 | 965.45 | 102.77 | 216.35 | 54.09 | 80.5% | 80.5% | 80.5% | 80.5% |
| 57 | 554.93 | 62.49 | 130.92 | 32.73 | 999.64 | 112.56 | 235.84 | 58.96 | 80.1% | 80.1% | 80.1% | 80.1% |
| 58 | 580.43 | 69.59 | 136.22 | 34.06 | 1044.11 | 125.19 | 245.05 | 61.26 | 79.9% | 79.9% | 79.9% | 79.9% |
| 59 | 612.96 | 77.18 | 148.42 | 37.10 | 1103.40 | 138.93 | 267.17 | 66.79 | 80.0% | 80.0% | 80.0% | 80.0% |
| 60 | 646.23 | 85.38 | 158.98 | 39.75 | 1160.50 | 153.32 | 285.50 | 71.37 | 79.6% | 79.6% | 79.6% | 79.6% |
| 61 | 683.59 | 93.48 | 169.44 | 42.36 | 1224.82 | 167.50 | 303.59 | 75.90 | 79.2% | 79.2% | 79.2% | 79.2% |
| 62 | 726.56 | 104.83 | 180.55 | 45.14 | 1300.61 | 187.66 | 323.20 | 80.80 | 79.0% | 79.0% | 79.0% | 79.0% |
| 63 | 762.96 | 114.30 | 188.60 | 47.15 | 1358.36 | 203.50 | 335.77 | 83.94 | 78.0% | 78.0% | 78.0% | 78.0% |
| 64 | 814.79 | 126.78 | 205.12 | 51.28 | 1449.38 | 225.52 | 364.88 | 91.22 | 77.9% | 77.9% | 77.9% | 77.9% |
| 65 | 864.97 | 138.28 | 214.48 | 53.62 | 1534.51 | 245.32 | 380.50 | 95.12 | 77.4% | 77.4% | 77.4% | 77.4% |
| 66 | 926.84 | 152.36 | 231.36 | 57.84 | 1644.16 | 270.27 | 410.42 | 102.60 | 77.4% | 77.4% | 77.4% | 77.4% |
| 67 | 1002.86 | 169.76 | 245.37 | 61.34 | 1784.68 | 302.10 | 436.65 | 109.16 | 78.0% | 78.0% | 78.0% | 78.0% |
| 68 | 1086.85 | 188.77 | 263.13 | 65.78 | 1935.50 | 336.17 | 468.59 | 117.15 | 78.1% | 78.1% | 78.1% | 78.1% |
| 69 | 1170.03 | 207.88 | 280.92 | 70.23 | 2073.03 | 368.32 | 497.73 | 124.43 | 77.2% | 77.2% | 77.2% | 77.2% |
| 70 | 1263.67 | 230.13 | 297.66 | 74.41 | 2226.99 | 405.57 | 524.57 | 131.14 | 76.2% | 76.2% | 76.2% | 76.2% |
| 71 | 1373.13 | 255.85 | 321.17 | 80.29 | 2411.48 | 449.31 | 564.03 | 141.01 | 75.6% | 75.6% | 75.6% | 75.6% |
| 72 | 1501.38 | 283.97 | 342.40 | 85.60 | 2635.57 | 498.49 | 601.05 | 150.26 | 75.5% | 75.5% | 75.5% | 75.5% |
| 73 | 1630.80 | 310.50 | 367.20 | 91.80 | 2801.87 | 533.47 | 630.89 | 157.72 | 71.8% | 71.8% | 71.8% | 71.8% |
| 74 | 1721.20 | 328.90 | 384.80 | 96.20 | 2940.35 | 561.86 | 657.36 | 164.34 | 70.8% | 70.8% | 70.8% | 70.8% |
| 75 | 1822.50 | 351.25 | 405.00 | 101.25 | 3095.15 | 596.53 | 687.81 | 171.95 | 69.8% | 69.8% | 69.8% | 69.8% |
| 76 | 1938.00 | 379.20 | 427.20 | 106.80 | 3292.47 | 644.22 | 725.77 | 181.44 | 69.9% | 69.9% | 69.9% | 69.9% |
| 77 | 2067.70 | 415.15 | 450.80 | 112.70 | 3476.00 | 697.91 | 757.84 | 189.46 | 68.1% | 68.1% | 68.1% | 68.1% |
| 78 | 2273.56 | 470.08 | 488.16 | 122.04 | 3805.88 | 786.90 | 817.17 | 204.29 | 67.4% | 67.4% | 67.4% | 67.4% |
| 79 | 2547.02 | 541.27 | 542.40 | 135.60 | 4263.64 | 906.07 | 907.96 | 226.99 | 67.4% | 67.4% | 67.4% | 67.4% |
| 80 | 2847.60 | 618.11 | 601.16 | 150.29 | 4766.80 | 1034.70 | 1006.33 | 251.58 | 67.4% | 67.4% | 67.4% | 67.4% |
| 81 | 3167.39 | 699.47 | 664.44 | 166.11 | 5302.12 | 1170.89 | 1112.25 | 278.06 | 67.4% | 67.4% | 67.4% | 67.4% |
| 82 | 3501.87 | 783.09 | 732.24 | 183.06 | 5862.03 | 1310.87 | 1225.75 | 306.44 | 67.4% | 67.4% | 67.4% | 67.4% |
| 83 | 3845.39 | 866.71 | 804.56 | 201.14 | 6437.08 | 1450.85 | 1346.81 | 336.70 | 67.4% | 67.4% | 67.4% | 67.4% |
| 84 | 4195.69 | 950.33 | 881.40 | 220.35 | 7023.47 | 1590.83 | 1475.44 | 368.86 | 67.4% | 67.4% | 67.4% | 67.4% |
| 85+ | | 1212.49 | 1130.00 | 282.50 | | 2029.67 | 1891.59 | 472.90 | | 67.4% | 67.4% | 67.4% |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-94 VA

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 2 Years; Elimination Period: 20 Days
### 5% Simple Inflation

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 301.71 | 18.08 | 81.36 | 20.34 | 505.05 | 30.27 | 136.19 | 34.05 | 67.4% | 67.4% | 67.4% | 67.4% |
| 30 | 301.71 | 18.08 | 81.36 | 20.34 | 505.05 | 30.27 | 136.19 | 34.05 | 67.4% | 67.4% | 67.4% | 67.4% |
| 31 | 301.71 | 18.08 | 81.36 | 20.34 | 505.05 | 30.27 | 136.19 | 34.05 | 67.4% | 67.4% | 67.4% | 67.4% |
| 32 | 301.71 | 18.08 | 81.36 | 20.34 | 505.05 | 30.27 | 136.19 | 34.05 | 67.4% | 67.4% | 67.4% | 67.4% |
| 33 | 301.71 | 18.08 | 81.36 | 20.34 | 505.05 | 30.27 | 136.19 | 34.05 | 67.4% | 67.4% | 67.4% | 67.4% |
| 34 | 301.71 | 18.08 | 81.36 | 20.34 | 505.05 | 30.27 | 136.19 | 34.05 | 67.4% | 67.4% | 67.4% | 67.4% |
| 35 | 301.71 | 18.08 | 81.36 | 20.34 | 505.05 | 30.27 | 136.19 | 34.05 | 67.4% | 67.4% | 67.4% | 67.4% |
| 36 | 302.35 | 18.12 | 81.53 | 20.38 | 506.38 | 30.35 | 136.55 | 34.14 | 67.5% | 67.5% | 67.5% | 67.5% |
| 37 | 327.55 | 19.63 | 88.33 | 22.08 | 559.59 | 33.53 | 150.90 | 37.73 | 70.8% | 70.8% | 70.8% | 70.8% |
| 38 | 340.14 | 20.38 | 91.72 | 22.93 | 586.83 | 35.17 | 158.25 | 39.56 | 72.5% | 72.5% | 72.5% | 72.5% |
| 39 | 352.74 | 21.14 | 95.12 | 23.78 | 614.49 | 36.82 | 165.71 | 41.43 | 74.2% | 74.2% | 74.2% | 74.2% |
| 40 | 365.34 | 21.89 | 98.52 | 24.63 | 642.58 | 38.51 | 173.28 | 43.32 | 75.9% | 75.9% | 75.9% | 75.9% |
| 41 | 379.51 | 22.74 | 102.34 | 25.58 | 674.67 | 40.43 | 181.93 | 45.48 | 77.8% | 77.8% | 77.8% | 77.8% |
| 42 | 393.79 | 23.60 | 106.19 | 26.55 | 707.56 | 42.40 | 190.80 | 47.70 | 79.7% | 79.7% | 79.7% | 79.7% |
| 43 | 401.30 | 24.05 | 108.22 | 27.05 | 725.08 | 43.45 | 195.53 | 48.88 | 80.7% | 80.7% | 80.7% | 80.7% |
| 44 | 401.30 | 24.05 | 108.22 | 27.05 | 725.08 | 43.45 | 195.53 | 48.88 | 80.7% | 80.7% | 80.7% | 80.7% |
| 45 | 411.39 | 29.18 | 140.05 | 35.01 | 736.83 | 52.26 | 250.84 | 62.71 | 79.1% | 79.1% | 79.1% | 79.1% |
| 46 | 423.85 | 30.06 | 144.29 | 36.07 | 765.81 | 54.31 | 260.70 | 65.18 | 80.7% | 80.7% | 80.7% | 80.7% |
| 47 | 423.85 | 30.06 | 144.29 | 36.07 | 765.81 | 54.31 | 260.70 | 65.18 | 80.7% | 80.7% | 80.7% | 80.7% |
| 48 | 423.85 | 30.06 | 144.29 | 36.07 | 765.81 | 54.31 | 260.70 | 65.18 | 80.7% | 80.7% | 80.7% | 80.7% |
| 49 | 423.85 | 30.06 | 144.29 | 36.07 | 765.81 | 54.31 | 260.70 | 65.18 | 80.7% | 80.7% | 80.7% | 80.7% |
| 50 | 432.86 | 31.56 | 156.31 | 39.08 | 782.11 | 57.03 | 282.43 | 70.61 | 80.7% | 80.7% | 80.7% | 80.7% |
| 51 | 446.39 | 36.07 | 168.34 | 42.08 | 806.55 | 65.18 | 304.15 | 76.04 | 80.7% | 80.7% | 80.7% | 80.7% |
| 52 | 461.42 | 39.08 | 180.36 | 45.09 | 833.70 | 70.61 | 325.88 | 81.47 | 80.7% | 80.7% | 80.7% | 80.7% |
| 53 | 476.45 | 42.08 | 192.38 | 48.10 | 860.86 | 76.04 | 347.60 | 86.90 | 80.7% | 80.7% | 80.7% | 80.7% |
| 54 | 492.98 | 46.59 | 198.40 | 49.60 | 890.73 | 84.18 | 358.46 | 89.62 | 80.7% | 80.7% | 80.7% | 80.7% |
| 55 | 511.02 | 51.10 | 210.42 | 52.61 | 923.32 | 92.33 | 380.19 | 95.05 | 80.7% | 80.7% | 80.7% | 80.7% |
| 56 | 529.06 | 55.61 | 222.44 | 55.61 | 955.91 | 100.48 | 401.92 | 100.48 | 80.7% | 80.7% | 80.7% | 80.7% |
| 57 | 548.60 | 60.12 | 234.47 | 58.62 | 991.21 | 108.63 | 423.64 | 105.91 | 80.7% | 80.7% | 80.7% | 80.7% |
| 58 | 571.14 | 64.63 | 252.50 | 63.13 | 1031.94 | 116.77 | 456.23 | 114.06 | 80.7% | 80.7% | 80.7% | 80.7% |
| 59 | 596.69 | 70.64 | 264.53 | 66.13 | 1078.11 | 127.64 | 477.95 | 119.49 | 80.7% | 80.7% | 80.7% | 80.7% |
| 60 | 626.75 | 78.16 | 276.55 | 69.14 | 1132.42 | 141.21 | 499.68 | 124.92 | 80.7% | 80.7% | 80.7% | 80.7% |
| 61 | 661.32 | 85.67 | 294.59 | 73.65 | 1194.88 | 154.79 | 532.27 | 133.07 | 80.7% | 80.7% | 80.7% | 80.7% |
| 62 | 697.39 | 94.69 | 312.62 | 78.16 | 1260.06 | 171.09 | 564.85 | 141.21 | 80.7% | 80.7% | 80.7% | 80.7% |
| 63 | 739.48 | 103.71 | 330.66 | 82.67 | 1336.10 | 187.38 | 597.44 | 149.36 | 80.7% | 80.7% | 80.7% | 80.7% |
| 64 | 783.06 | 114.23 | 348.70 | 87.17 | 1414.85 | 206.39 | 630.03 | 157.51 | 80.7% | 80.7% | 80.7% | 80.7% |
| 65 | 831.16 | 124.75 | 372.74 | 93.19 | 1501.75 | 225.40 | 673.48 | 168.37 | 80.7% | 80.7% | 80.7% | 80.7% |
| 66 | 880.76 | 135.27 | 390.78 | 97.70 | 1591.37 | 244.41 | 706.07 | 176.52 | 80.7% | 80.7% | 80.7% | 80.7% |
| 67 | 934.87 | 147.29 | 414.83 | 103.71 | 1689.13 | 266.13 | 749.52 | 187.38 | 80.7% | 80.7% | 80.7% | 80.7% |
| 68 | 999.50 | 162.32 | 438.88 | 109.72 | 1805.90 | 293.29 | 792.97 | 198.24 | 80.7% | 80.7% | 80.7% | 80.7% |
| 69 | 1082.16 | 180.36 | 468.94 | 117.23 | 1955.26 | 325.88 | 847.28 | 211.82 | 80.7% | 80.7% | 80.7% | 80.7% |
| 70 | 1174.50 | 201.00 | 498.00 | 124.50 | 2120.85 | 362.96 | 899.26 | 224.82 | 80.6% | 80.6% | 80.6% | 80.6% |
| 71 | 1235.40 | 216.05 | 516.20 | 129.05 | 2208.82 | 386.28 | 922.93 | 230.73 | 78.8% | 78.8% | 78.8% | 78.8% |
| 72 | 1292.20 | 229.60 | 532.00 | 133.00 | 2287.37 | 406.42 | 941.71 | 235.43 | 77.0% | 77.0% | 77.0% | 77.0% |
| 73 | 1348.65 | 243.00 | 545.40 | 136.35 | 2363.27 | 425.81 | 955.72 | 238.93 | 75.2% | 75.2% | 75.2% | 75.2% |
| 74 | 1411.80 | 256.10 | 561.60 | 140.40 | 2448.79 | 444.21 | 974.11 | 243.53 | 73.5% | 73.5% | 73.5% | 73.5% |
| 75 | 1482.50 | 271.25 | 585.00 | 146.25 | 2545.02 | 465.66 | 1004.28 | 251.07 | 71.7% | 71.7% | 71.7% | 71.7% |
| 76 | 1560.00 | 290.40 | 604.80 | 151.20 | 2650.29 | 493.36 | 1027.50 | 256.87 | 69.9% | 69.9% | 69.9% | 69.9% |
| 77 | 1645.65 | 315.10 | 625.60 | 156.40 | 2766.49 | 529.71 | 1051.69 | 262.92 | 68.1% | 68.1% | 68.1% | 68.1% |
| 78 | 1789.92 | 353.69 | 668.96 | 167.24 | 2996.28 | 592.07 | 1119.82 | 279.96 | 67.4% | 67.4% | 67.4% | 67.4% |
| 79 | 1987.67 | 405.67 | 732.24 | 183.06 | 3327.30 | 679.08 | 1225.75 | 306.44 | 67.4% | 67.4% | 67.4% | 67.4% |
| 80 | 2206.89 | 462.17 | 800.04 | 200.01 | 3694.27 | 773.66 | 1339.24 | 334.81 | 67.4% | 67.4% | 67.4% | 67.4% |
| 81 | 2441.93 | 523.19 | 872.36 | 218.09 | 4087.72 | 875.81 | 1460.31 | 365.08 | 67.4% | 67.4% | 67.4% | 67.4% |
| 82 | 2690.53 | 585.34 | 949.20 | 237.30 | 4503.87 | 979.84 | 1588.93 | 397.23 | 67.4% | 67.4% | 67.4% | 67.4% |
| 83 | 2945.91 | 647.49 | 1030.56 | 257.64 | 4931.37 | 1083.88 | 1725.13 | 431.28 | 67.4% | 67.4% | 67.4% | 67.4% |
| 84 | 3209.20 | 710.77 | 1116.44 | 279.11 | 5372.11 | 1189.81 | 1868.89 | 467.22 | 67.4% | 67.4% | 67.4% | 67.4% |
| 85+ | | | | | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-94 VA

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 2 Years; Elimination Period: 100 Days
### 5% Simple Inflation

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 287.02 | 14.69 | 58.76 | 14.69 | 480.46 | 24.59 | 98.36 | 24.59 | 67.4% | 67.4% | 67.4% | 67.4% |
| 30 | 287.02 | 14.69 | 58.76 | 14.69 | 480.46 | 24.59 | 98.36 | 24.59 | 67.4% | 67.4% | 67.4% | 67.4% |
| 31 | 287.02 | 14.69 | 58.76 | 14.69 | 480.46 | 24.59 | 98.36 | 24.59 | 67.4% | 67.4% | 67.4% | 67.4% |
| 32 | 287.02 | 14.69 | 58.76 | 14.69 | 480.46 | 24.59 | 98.36 | 24.59 | 67.4% | 67.4% | 67.4% | 67.4% |
| 33 | 287.02 | 14.69 | 58.76 | 14.69 | 480.46 | 24.59 | 98.36 | 24.59 | 67.4% | 67.4% | 67.4% | 67.4% |
| 34 | 287.02 | 14.69 | 58.76 | 14.69 | 480.46 | 24.59 | 98.36 | 24.59 | 67.4% | 67.4% | 67.4% | 67.4% |
| 35 | 287.02 | 14.69 | 58.76 | 14.69 | 480.46 | 24.59 | 98.36 | 24.59 | 67.4% | 67.4% | 67.4% | 67.4% |
| 36 | 287.63 | 14.72 | 58.88 | 14.72 | 481.73 | 24.66 | 98.62 | 24.66 | 67.5% | 67.5% | 67.5% | 67.5% |
| 37 | 311.60 | 15.95 | 63.79 | 15.95 | 532.34 | 27.25 | 108.98 | 27.25 | 70.8% | 70.8% | 70.8% | 70.8% |
| 38 | 323.58 | 16.56 | 66.25 | 16.56 | 558.26 | 28.57 | 114.29 | 28.57 | 72.5% | 72.5% | 72.5% | 72.5% |
| 39 | 335.57 | 17.17 | 68.70 | 17.17 | 584.57 | 29.92 | 119.68 | 29.92 | 74.2% | 74.2% | 74.2% | 74.2% |
| 40 | 347.55 | 17.79 | 71.15 | 17.79 | 611.29 | 31.29 | 125.15 | 31.29 | 75.9% | 75.9% | 75.9% | 75.9% |
| 41 | 361.03 | 18.48 | 73.91 | 18.48 | 641.82 | 32.85 | 131.40 | 32.85 | 77.8% | 77.8% | 77.8% | 77.8% |
| 42 | 374.62 | 19.17 | 76.69 | 19.17 | 673.11 | 34.45 | 137.80 | 34.45 | 79.7% | 79.7% | 79.7% | 79.7% |
| 43 | 381.76 | 19.54 | 78.16 | 19.54 | 689.77 | 35.30 | 141.21 | 35.30 | 80.7% | 80.7% | 80.7% | 80.7% |
| 44 | 381.76 | 19.54 | 78.16 | 19.54 | 689.77 | 35.30 | 141.21 | 35.30 | 80.7% | 80.7% | 80.7% | 80.7% |
| 45 | 386.59 | 23.34 | 99.20 | 24.80 | 692.41 | 41.81 | 177.68 | 44.42 | 79.1% | 79.1% | 79.1% | 79.1% |
| 46 | 398.30 | 24.05 | 102.20 | 25.55 | 719.65 | 43.45 | 184.66 | 46.17 | 80.7% | 80.7% | 80.7% | 80.7% |
| 47 | 398.30 | 24.05 | 102.20 | 25.55 | 719.65 | 43.45 | 184.66 | 46.17 | 80.7% | 80.7% | 80.7% | 80.7% |
| 48 | 398.30 | 24.05 | 102.20 | 25.55 | 719.65 | 43.45 | 184.66 | 46.17 | 80.7% | 80.7% | 80.7% | 80.7% |
| 49 | 398.30 | 24.05 | 102.20 | 25.55 | 719.65 | 43.45 | 184.66 | 46.17 | 80.7% | 80.7% | 80.7% | 80.7% |
| 50 | 405.81 | 25.55 | 114.23 | 28.56 | 733.22 | 46.17 | 206.39 | 51.60 | 80.7% | 80.7% | 80.7% | 80.7% |
| 51 | 416.33 | 28.56 | 120.24 | 30.06 | 752.23 | 51.60 | 217.25 | 54.31 | 80.7% | 80.7% | 80.7% | 80.7% |
| 52 | 428.36 | 31.56 | 126.25 | 31.56 | 773.96 | 57.03 | 228.11 | 57.03 | 80.7% | 80.7% | 80.7% | 80.7% |
| 53 | 440.38 | 34.57 | 132.26 | 33.07 | 795.68 | 62.46 | 238.98 | 59.74 | 80.7% | 80.7% | 80.7% | 80.7% |
| 54 | 453.91 | 37.58 | 144.29 | 36.07 | 820.12 | 67.89 | 260.70 | 65.18 | 80.7% | 80.7% | 80.7% | 80.7% |
| 55 | 468.94 | 40.58 | 150.30 | 37.58 | 847.28 | 73.32 | 271.56 | 67.89 | 80.7% | 80.7% | 80.7% | 80.7% |
| 56 | 483.97 | 45.09 | 156.31 | 39.08 | 874.44 | 81.47 | 282.43 | 70.61 | 80.7% | 80.7% | 80.7% | 80.7% |
| 57 | 500.50 | 48.10 | 168.34 | 42.08 | 904.31 | 86.90 | 304.15 | 76.04 | 80.7% | 80.7% | 80.7% | 80.7% |
| 58 | 518.54 | 52.61 | 180.36 | 45.09 | 936.90 | 95.05 | 325.88 | 81.47 | 80.7% | 80.7% | 80.7% | 80.7% |
| 59 | 539.58 | 57.11 | 186.37 | 46.59 | 974.92 | 103.19 | 336.74 | 84.18 | 80.7% | 80.7% | 80.7% | 80.7% |
| 60 | 563.63 | 63.13 | 198.40 | 49.60 | 1018.37 | 114.06 | 358.46 | 89.62 | 80.7% | 80.7% | 80.7% | 80.7% |
| 61 | 592.18 | 69.14 | 210.42 | 52.61 | 1069.96 | 124.92 | 380.19 | 95.05 | 80.7% | 80.7% | 80.7% | 80.7% |
| 62 | 622.24 | 76.65 | 222.44 | 55.61 | 1124.28 | 138.50 | 401.92 | 100.48 | 80.7% | 80.7% | 80.7% | 80.7% |
| 63 | 656.81 | 84.17 | 240.48 | 60.12 | 1186.74 | 152.08 | 434.50 | 108.63 | 80.7% | 80.7% | 80.7% | 80.7% |
| 64 | 692.88 | 91.68 | 252.50 | 63.13 | 1251.91 | 165.65 | 456.23 | 114.06 | 80.7% | 80.7% | 80.7% | 80.7% |
| 65 | 731.96 | 100.70 | 270.54 | 67.64 | 1322.52 | 181.95 | 488.82 | 122.20 | 80.7% | 80.7% | 80.7% | 80.7% |
| 66 | 774.05 | 109.72 | 282.56 | 70.64 | 1398.56 | 198.24 | 510.54 | 127.64 | 80.7% | 80.7% | 80.7% | 80.7% |
| 67 | 819.14 | 120.24 | 300.60 | 75.15 | 1480.03 | 217.25 | 543.13 | 135.78 | 80.7% | 80.7% | 80.7% | 80.7% |
| 68 | 871.74 | 132.26 | 318.64 | 79.66 | 1575.07 | 238.98 | 575.72 | 143.93 | 80.7% | 80.7% | 80.7% | 80.7% |
| 69 | 939.38 | 147.29 | 342.68 | 85.67 | 1697.28 | 266.13 | 619.17 | 154.79 | 80.7% | 80.7% | 80.7% | 80.7% |
| 70 | 1015.50 | 163.50 | 366.00 | 91.50 | 1833.74 | 295.24 | 660.90 | 165.23 | 80.6% | 80.6% | 80.6% | 80.6% |
| 71 | 1064.30 | 175.45 | 382.80 | 95.70 | 1902.90 | 313.69 | 684.42 | 171.11 | 78.8% | 78.8% | 78.8% | 78.8% |
| 72 | 1108.80 | 186.20 | 392.00 | 98.00 | 1962.72 | 329.60 | 693.89 | 173.47 | 77.0% | 77.0% | 77.0% | 77.0% |
| 73 | 1154.25 | 197.10 | 405.00 | 101.25 | 2022.62 | 345.38 | 709.69 | 177.42 | 75.2% | 75.2% | 75.2% | 75.2% |
| 74 | 1203.80 | 208.00 | 421.20 | 105.30 | 2088.01 | 360.78 | 730.58 | 182.64 | 73.5% | 73.5% | 73.5% | 73.5% |
| 75 | 1258.75 | 220.00 | 440.00 | 110.00 | 2160.91 | 377.68 | 755.35 | 188.84 | 71.7% | 71.7% | 71.7% | 71.7% |
| 76 | 1321.20 | 235.20 | 456.00 | 114.00 | 2244.59 | 399.58 | 774.70 | 193.67 | 69.9% | 69.9% | 69.9% | 69.9% |
| 77 | 1389.20 | 255.30 | 473.80 | 118.45 | 2335.38 | 429.18 | 796.50 | 199.13 | 68.1% | 68.1% | 68.1% | 68.1% |
| 78 | 1505.16 | 287.02 | 506.24 | 126.56 | 2519.60 | 480.46 | 847.43 | 211.86 | 67.4% | 67.4% | 67.4% | 67.4% |
| 79 | 1665.62 | 328.83 | 555.96 | 138.99 | 2788.20 | 550.45 | 930.66 | 232.67 | 67.4% | 67.4% | 67.4% | 67.4% |
| 80 | 1843.03 | 374.03 | 610.20 | 152.55 | 3085.18 | 626.12 | 1021.46 | 255.36 | 67.4% | 67.4% | 67.4% | 67.4% |
| 81 | 2031.74 | 422.62 | 668.96 | 167.24 | 3401.08 | 707.45 | 1119.82 | 279.96 | 67.4% | 67.4% | 67.4% | 67.4% |
| 82 | 2230.62 | 471.21 | 727.72 | 181.93 | 3734.00 | 788.79 | 1218.18 | 304.55 | 67.4% | 67.4% | 67.4% | 67.4% |
| 83 | 2435.15 | 520.93 | 791.00 | 197.75 | 4076.37 | 872.02 | 1324.11 | 331.03 | 67.4% | 67.4% | 67.4% | 67.4% |
| 84 | 2645.33 | 570.65 | 854.28 | 213.57 | 4428.21 | 955.25 | 1430.04 | 357.51 | 67.4% | 67.4% | 67.4% | 67.4% |
| 85+ | | | | | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-94 VA

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 3 Years; Elimination Period: 20 Days
### 5% Simple Inflation

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 320.92 | 22.60 | 90.40 | 22.60 | 537.21 | 37.83 | 151.33 | 37.83 | 67.4% | 67.4% | 67.4% | 67.4% |
| 30 | 320.92 | 22.60 | 90.40 | 22.60 | 537.21 | 37.83 | 151.33 | 37.83 | 67.4% | 67.4% | 67.4% | 67.4% |
| 31 | 320.92 | 22.60 | 90.40 | 22.60 | 537.21 | 37.83 | 151.33 | 37.83 | 67.4% | 67.4% | 67.4% | 67.4% |
| 32 | 320.92 | 22.60 | 90.40 | 22.60 | 537.21 | 37.83 | 151.33 | 37.83 | 67.4% | 67.4% | 67.4% | 67.4% |
| 33 | 320.92 | 22.60 | 90.40 | 22.60 | 537.21 | 37.83 | 151.33 | 37.83 | 67.4% | 67.4% | 67.4% | 67.4% |
| 34 | 320.92 | 22.60 | 90.40 | 22.60 | 537.21 | 37.83 | 151.33 | 37.83 | 67.4% | 67.4% | 67.4% | 67.4% |
| 35 | 328.69 | 23.15 | 92.59 | 23.15 | 553.42 | 38.97 | 155.89 | 38.97 | 68.4% | 68.4% | 68.4% | 68.4% |
| 36 | 353.97 | 24.93 | 99.71 | 24.93 | 607.21 | 42.76 | 171.05 | 42.76 | 71.5% | 71.5% | 71.5% | 71.5% |
| 37 | 366.61 | 25.82 | 103.27 | 25.82 | 634.71 | 44.70 | 178.79 | 44.70 | 73.1% | 73.1% | 73.1% | 73.1% |
| 38 | 379.26 | 26.71 | 106.83 | 26.71 | 662.61 | 46.66 | 186.65 | 46.66 | 74.7% | 74.7% | 74.7% | 74.7% |
| 39 | 404.54 | 28.49 | 113.95 | 28.49 | 719.61 | 50.68 | 202.71 | 50.68 | 77.9% | 77.9% | 77.9% | 77.9% |
| 40 | 417.18 | 29.38 | 117.52 | 29.38 | 748.71 | 52.73 | 210.90 | 52.73 | 79.5% | 79.5% | 79.5% | 79.5% |
| 41 | 426.85 | 30.06 | 120.24 | 30.06 | 771.24 | 54.31 | 217.25 | 54.31 | 80.7% | 80.7% | 80.7% | 80.7% |
| 42 | 426.85 | 30.06 | 120.24 | 30.06 | 771.24 | 54.31 | 217.25 | 54.31 | 80.7% | 80.7% | 80.7% | 80.7% |
| 43 | 426.85 | 30.06 | 120.24 | 30.06 | 771.24 | 54.31 | 217.25 | 54.31 | 80.7% | 80.7% | 80.7% | 80.7% |
| 44 | 426.85 | 30.06 | 120.24 | 30.06 | 771.24 | 54.31 | 217.25 | 54.31 | 80.7% | 80.7% | 80.7% | 80.7% |
| 45 | 455.41 | 37.58 | 156.31 | 39.08 | 822.84 | 67.89 | 282.43 | 70.61 | 80.7% | 80.7% | 80.7% | 80.7% |
| 46 | 455.41 | 37.58 | 156.31 | 39.08 | 822.84 | 67.89 | 282.43 | 70.61 | 80.7% | 80.7% | 80.7% | 80.7% |
| 47 | 455.41 | 37.58 | 156.31 | 39.08 | 822.84 | 67.89 | 282.43 | 70.61 | 80.7% | 80.7% | 80.7% | 80.7% |
| 48 | 455.41 | 37.58 | 156.31 | 39.08 | 822.84 | 67.89 | 282.43 | 70.61 | 80.7% | 80.7% | 80.7% | 80.7% |
| 49 | 455.41 | 37.58 | 156.31 | 39.08 | 822.84 | 67.89 | 282.43 | 70.61 | 80.7% | 80.7% | 80.7% | 80.7% |
| 50 | 465.93 | 40.58 | 174.35 | 43.59 | 841.85 | 73.32 | 315.01 | 78.75 | 80.7% | 80.7% | 80.7% | 80.7% |
| 51 | 483.97 | 43.59 | 186.37 | 46.59 | 874.44 | 78.75 | 336.74 | 84.18 | 80.7% | 80.7% | 80.7% | 80.7% |
| 52 | 502.00 | 48.10 | 198.40 | 49.60 | 907.03 | 86.90 | 358.46 | 89.62 | 80.7% | 80.7% | 80.7% | 80.7% |
| 53 | 521.54 | 52.61 | 204.41 | 51.10 | 942.33 | 95.05 | 369.33 | 92.33 | 80.7% | 80.7% | 80.7% | 80.7% |
| 54 | 542.58 | 58.62 | 216.43 | 54.11 | 980.35 | 105.91 | 391.05 | 97.76 | 80.7% | 80.7% | 80.7% | 80.7% |
| 55 | 565.13 | 63.13 | 234.47 | 58.62 | 1021.08 | 114.06 | 423.64 | 105.91 | 80.7% | 80.7% | 80.7% | 80.7% |
| 56 | 587.67 | 69.14 | 246.49 | 61.62 | 1061.82 | 124.92 | 445.37 | 111.34 | 80.7% | 80.7% | 80.7% | 80.7% |
| 57 | 613.22 | 75.15 | 258.52 | 64.63 | 1107.98 | 135.78 | 467.09 | 116.77 | 80.7% | 80.7% | 80.7% | 80.7% |
| 58 | 640.28 | 81.16 | 270.54 | 67.64 | 1156.86 | 146.64 | 488.82 | 122.20 | 80.7% | 80.7% | 80.7% | 80.7% |
| 59 | 673.34 | 88.68 | 288.58 | 72.14 | 1216.61 | 160.22 | 521.40 | 130.35 | 80.7% | 80.7% | 80.7% | 80.7% |
| 60 | 710.92 | 97.70 | 306.61 | 76.65 | 1284.50 | 176.52 | 553.99 | 138.50 | 80.7% | 80.7% | 80.7% | 80.7% |
| 61 | 753.00 | 108.22 | 324.65 | 81.16 | 1360.54 | 195.53 | 586.58 | 146.64 | 80.7% | 80.7% | 80.7% | 80.7% |
| 62 | 799.60 | 118.74 | 342.68 | 85.67 | 1444.72 | 214.54 | 619.17 | 154.79 | 80.7% | 80.7% | 80.7% | 80.7% |
| 63 | 850.70 | 130.76 | 360.72 | 90.18 | 1537.05 | 236.26 | 651.75 | 162.94 | 80.7% | 80.7% | 80.7% | 80.7% |
| 64 | 906.31 | 142.79 | 384.77 | 96.19 | 1637.53 | 257.99 | 695.20 | 173.80 | 80.7% | 80.7% | 80.7% | 80.7% |
| 65 | 964.93 | 156.31 | 408.82 | 102.20 | 1743.44 | 282.43 | 738.66 | 184.66 | 80.7% | 80.7% | 80.7% | 80.7% |
| 66 | 1028.05 | 171.34 | 426.85 | 106.71 | 1857.50 | 309.58 | 771.24 | 192.81 | 80.7% | 80.7% | 80.7% | 80.7% |
| 67 | 1095.69 | 186.37 | 450.90 | 112.73 | 1979.70 | 336.74 | 814.69 | 203.67 | 80.7% | 80.7% | 80.7% | 80.7% |
| 68 | 1176.85 | 204.41 | 480.96 | 120.24 | 2126.35 | 369.33 | 869.01 | 217.25 | 80.7% | 80.7% | 80.7% | 80.7% |
| 69 | 1280.56 | 226.95 | 511.02 | 127.76 | 2313.73 | 410.06 | 923.32 | 230.83 | 80.7% | 80.7% | 80.7% | 80.7% |
| 70 | 1396.50 | 253.50 | 546.00 | 136.50 | 2521.73 | 457.76 | 985.94 | 246.48 | 80.6% | 80.6% | 80.6% | 80.6% |
| 71 | 1476.10 | 272.60 | 562.60 | 140.65 | 2639.18 | 487.39 | 1005.89 | 251.47 | 78.8% | 78.8% | 78.8% | 78.8% |
| 72 | 1549.80 | 289.80 | 582.40 | 145.60 | 2743.35 | 512.98 | 1030.93 | 257.73 | 77.0% | 77.0% | 77.0% | 77.0% |
| 73 | 1624.05 | 306.45 | 599.40 | 149.85 | 2845.86 | 537.00 | 1050.34 | 262.59 | 75.2% | 75.2% | 75.2% | 75.2% |
| 74 | 1705.60 | 322.40 | 618.80 | 154.70 | 2958.39 | 559.21 | 1073.32 | 268.33 | 73.5% | 73.5% | 73.5% | 73.5% |
| 75 | 1797.50 | 342.50 | 640.00 | 160.00 | 3085.79 | 587.97 | 1098.69 | 274.67 | 71.7% | 71.7% | 71.7% | 71.7% |
| 76 | 1899.60 | 367.20 | 662.40 | 165.60 | 3227.24 | 623.84 | 1125.35 | 281.34 | 69.9% | 69.9% | 69.9% | 69.9% |
| 77 | 2013.65 | 399.05 | 685.40 | 171.35 | 3385.14 | 670.84 | 1152.22 | 288.06 | 68.1% | 68.1% | 68.1% | 68.1% |
| 78 | 2201.24 | 449.74 | 736.76 | 184.19 | 3684.82 | 752.85 | 1233.32 | 308.33 | 67.4% | 67.4% | 67.4% | 67.4% |
| 79 | 2458.88 | 517.54 | 804.56 | 201.14 | 4116.10 | 866.35 | 1346.81 | 336.70 | 67.4% | 67.4% | 67.4% | 67.4% |
| 80 | 2744.77 | 592.12 | 881.40 | 220.35 | 4594.67 | 991.19 | 1475.44 | 368.86 | 67.4% | 67.4% | 67.4% | 67.4% |
| 81 | 3052.13 | 671.22 | 962.76 | 240.69 | 5109.18 | 1123.60 | 1611.63 | 402.91 | 67.4% | 67.4% | 67.4% | 67.4% |
| 82 | 3375.31 | 753.71 | 1048.64 | 262.16 | 5650.18 | 1261.69 | 1755.39 | 438.85 | 67.4% | 67.4% | 67.4% | 67.4% |
| 83 | 3708.66 | 835.07 | 1139.04 | 284.76 | 6208.19 | 1397.88 | 1906.72 | 476.68 | 67.4% | 67.4% | 67.4% | 67.4% |
| 84 | 4051.05 | 917.56 | 1233.96 | 308.49 | 6781.35 | 1535.97 | 2065.62 | 516.40 | 67.4% | 67.4% | 67.4% | 67.4% |
| 85+ | | | | | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-94 VA

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 3 Years; Elimination Period: 100 Days
### 5% Simple Inflation

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 302.84 | 18.08 | 63.28 | 15.82 | 506.95 | 30.27 | 105.93 | 26.48 | 67.4% | 67.4% | 67.4% | 67.4% |
| 30 | 302.84 | 18.08 | 63.28 | 15.82 | 506.95 | 30.27 | 105.93 | 26.48 | 67.4% | 67.4% | 67.4% | 67.4% |
| 31 | 302.84 | 18.08 | 63.28 | 15.82 | 506.95 | 30.27 | 105.93 | 26.48 | 67.4% | 67.4% | 67.4% | 67.4% |
| 32 | 302.84 | 18.08 | 63.28 | 15.82 | 506.95 | 30.27 | 105.93 | 26.48 | 67.4% | 67.4% | 67.4% | 67.4% |
| 33 | 302.84 | 18.08 | 63.28 | 15.82 | 506.95 | 30.27 | 105.93 | 26.48 | 67.4% | 67.4% | 67.4% | 67.4% |
| 34 | 302.84 | 18.08 | 63.28 | 15.82 | 506.95 | 30.27 | 105.93 | 26.48 | 67.4% | 67.4% | 67.4% | 67.4% |
| 35 | 310.17 | 18.52 | 64.81 | 16.20 | 522.24 | 31.18 | 109.12 | 27.28 | 68.4% | 68.4% | 68.4% | 68.4% |
| 36 | 334.03 | 19.94 | 69.80 | 17.45 | 573.00 | 34.21 | 119.73 | 29.93 | 71.5% | 71.5% | 71.5% | 71.5% |
| 37 | 345.96 | 20.65 | 72.29 | 18.07 | 598.95 | 35.76 | 125.15 | 31.29 | 73.1% | 73.1% | 73.1% | 73.1% |
| 38 | 357.89 | 21.37 | 74.78 | 18.70 | 625.28 | 37.33 | 130.65 | 32.66 | 74.7% | 74.7% | 74.7% | 74.7% |
| 39 | 381.75 | 22.79 | 79.77 | 19.94 | 679.07 | 40.54 | 141.89 | 35.47 | 77.9% | 77.9% | 77.9% | 77.9% |
| 40 | 393.68 | 23.50 | 82.26 | 20.57 | 706.53 | 42.18 | 147.63 | 36.91 | 79.5% | 79.5% | 79.5% | 79.5% |
| 41 | 402.80 | 24.05 | 84.17 | 21.04 | 727.79 | 43.45 | 152.08 | 38.02 | 80.7% | 80.7% | 80.7% | 80.7% |
| 42 | 402.80 | 24.05 | 84.17 | 21.04 | 727.79 | 43.45 | 152.08 | 38.02 | 80.7% | 80.7% | 80.7% | 80.7% |
| 43 | 402.80 | 24.05 | 84.17 | 21.04 | 727.79 | 43.45 | 152.08 | 38.02 | 80.7% | 80.7% | 80.7% | 80.7% |
| 44 | 402.80 | 24.05 | 84.17 | 21.04 | 727.79 | 43.45 | 152.08 | 38.02 | 80.7% | 80.7% | 80.7% | 80.7% |
| 45 | 425.35 | 30.06 | 114.23 | 28.56 | 768.53 | 54.31 | 206.39 | 51.60 | 80.7% | 80.7% | 80.7% | 80.7% |
| 46 | 425.35 | 30.06 | 114.23 | 28.56 | 768.53 | 54.31 | 206.39 | 51.60 | 80.7% | 80.7% | 80.7% | 80.7% |
| 47 | 425.35 | 30.06 | 114.23 | 28.56 | 768.53 | 54.31 | 206.39 | 51.60 | 80.7% | 80.7% | 80.7% | 80.7% |
| 48 | 425.35 | 30.06 | 114.23 | 28.56 | 768.53 | 54.31 | 206.39 | 51.60 | 80.7% | 80.7% | 80.7% | 80.7% |
| 49 | 425.35 | 30.06 | 114.23 | 28.56 | 768.53 | 54.31 | 206.39 | 51.60 | 80.7% | 80.7% | 80.7% | 80.7% |
| 50 | 434.37 | 33.07 | 126.25 | 31.56 | 784.82 | 59.74 | 228.11 | 57.03 | 80.7% | 80.7% | 80.7% | 80.7% |
| 51 | 447.89 | 36.07 | 132.26 | 33.07 | 809.26 | 65.18 | 238.98 | 59.74 | 80.7% | 80.7% | 80.7% | 80.7% |
| 52 | 462.92 | 39.08 | 138.28 | 34.57 | 836.42 | 70.61 | 249.84 | 62.46 | 80.7% | 80.7% | 80.7% | 80.7% |
| 53 | 479.46 | 43.59 | 150.30 | 37.58 | 866.29 | 78.75 | 271.56 | 67.89 | 80.7% | 80.7% | 80.7% | 80.7% |
| 54 | 497.49 | 48.10 | 156.31 | 39.08 | 898.88 | 86.90 | 282.43 | 70.61 | 80.7% | 80.7% | 80.7% | 80.7% |
| 55 | 515.53 | 52.61 | 168.34 | 42.08 | 931.47 | 95.05 | 304.15 | 76.04 | 80.7% | 80.7% | 80.7% | 80.7% |
| 56 | 535.07 | 57.11 | 180.36 | 45.09 | 966.77 | 103.19 | 325.88 | 81.47 | 80.7% | 80.7% | 80.7% | 80.7% |
| 57 | 556.11 | 61.62 | 186.37 | 46.59 | 1004.79 | 111.34 | 336.74 | 84.18 | 80.7% | 80.7% | 80.7% | 80.7% |
| 58 | 578.66 | 67.64 | 198.40 | 49.60 | 1045.52 | 122.20 | 358.46 | 89.62 | 80.7% | 80.7% | 80.7% | 80.7% |
| 59 | 605.71 | 73.65 | 210.42 | 52.61 | 1094.40 | 133.07 | 380.19 | 95.05 | 80.7% | 80.7% | 80.7% | 80.7% |
| 60 | 637.27 | 81.16 | 222.44 | 55.61 | 1151.43 | 146.64 | 401.92 | 100.48 | 80.7% | 80.7% | 80.7% | 80.7% |
| 61 | 671.84 | 88.68 | 240.48 | 60.12 | 1213.89 | 160.22 | 434.50 | 108.63 | 80.7% | 80.7% | 80.7% | 80.7% |
| 62 | 710.92 | 97.70 | 252.50 | 63.13 | 1284.50 | 176.52 | 456.23 | 114.06 | 80.7% | 80.7% | 80.7% | 80.7% |
| 63 | 754.51 | 106.71 | 270.54 | 67.64 | 1363.25 | 192.81 | 488.82 | 122.20 | 80.7% | 80.7% | 80.7% | 80.7% |
| 64 | 801.10 | 117.23 | 282.56 | 70.64 | 1447.44 | 211.82 | 510.54 | 127.64 | 80.7% | 80.7% | 80.7% | 80.7% |
| 65 | 850.70 | 129.26 | 300.60 | 75.15 | 1537.05 | 233.55 | 543.13 | 135.78 | 80.7% | 80.7% | 80.7% | 80.7% |
| 66 | 903.30 | 141.28 | 318.64 | 79.66 | 1632.10 | 255.27 | 575.72 | 143.93 | 80.7% | 80.7% | 80.7% | 80.7% |
| 67 | 958.91 | 153.31 | 336.67 | 84.17 | 1732.58 | 277.00 | 608.30 | 152.08 | 80.7% | 80.7% | 80.7% | 80.7% |
| 68 | 1028.05 | 168.34 | 360.72 | 90.18 | 1857.50 | 304.15 | 651.75 | 162.94 | 80.7% | 80.7% | 80.7% | 80.7% |
| 69 | 1113.72 | 187.88 | 384.77 | 96.19 | 2012.29 | 339.46 | 695.20 | 173.80 | 80.7% | 80.7% | 80.7% | 80.7% |
| 70 | 1209.00 | 210.00 | 414.00 | 103.50 | 2183.15 | 379.21 | 747.58 | 186.89 | 80.6% | 80.6% | 80.6% | 80.6% |
| 71 | 1273.10 | 224.75 | 429.20 | 107.30 | 2276.23 | 401.84 | 767.38 | 191.85 | 78.8% | 78.8% | 78.8% | 78.8% |
| 72 | 1334.20 | 239.40 | 442.40 | 110.60 | 2361.71 | 423.77 | 783.11 | 195.78 | 77.0% | 77.0% | 77.0% | 77.0% |
| 73 | 1393.20 | 252.45 | 459.00 | 114.75 | 2441.34 | 442.37 | 804.32 | 201.08 | 75.2% | 75.2% | 75.2% | 75.2% |
| 74 | 1457.30 | 265.20 | 473.20 | 118.30 | 2527.71 | 459.99 | 820.77 | 205.19 | 73.5% | 73.5% | 73.5% | 73.5% |
| 75 | 1531.25 | 281.25 | 490.00 | 122.50 | 2628.71 | 482.82 | 841.19 | 210.30 | 71.7% | 71.7% | 71.7% | 71.7% |
| 76 | 1612.80 | 301.20 | 513.60 | 128.40 | 2739.99 | 511.71 | 872.56 | 218.14 | 69.9% | 69.9% | 69.9% | 69.9% |
| 77 | 1705.45 | 327.75 | 533.60 | 133.40 | 2867.02 | 550.98 | 897.03 | 224.26 | 68.1% | 68.1% | 68.1% | 68.1% |
| 78 | 1858.85 | 370.64 | 574.04 | 143.51 | 3111.66 | 620.44 | 960.93 | 240.23 | 67.4% | 67.4% | 67.4% | 67.4% |
| 79 | 2069.03 | 424.88 | 628.28 | 157.07 | 3463.50 | 711.24 | 1051.72 | 262.93 | 67.4% | 67.4% | 67.4% | 67.4% |
| 80 | 2299.55 | 484.77 | 687.04 | 171.76 | 3849.38 | 811.49 | 1150.09 | 287.52 | 67.4% | 67.4% | 67.4% | 67.4% |
| 81 | 2545.89 | 548.05 | 754.84 | 188.71 | 4261.75 | 917.42 | 1263.58 | 315.90 | 67.4% | 67.4% | 67.4% | 67.4% |
| 82 | 2804.66 | 612.46 | 822.64 | 205.66 | 4694.92 | 1025.24 | 1377.08 | 344.27 | 67.4% | 67.4% | 67.4% | 67.4% |
| 83 | 3070.21 | 676.87 | 894.96 | 223.74 | 5139.45 | 1133.06 | 1498.14 | 374.53 | 67.4% | 67.4% | 67.4% | 67.4% |
| 84 | 3342.54 | 742.41 | 971.80 | 242.95 | 5595.32 | 1242.77 | 1626.77 | 406.69 | 67.4% | 67.4% | 67.4% | 67.4% |
| 85+ | | | | | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-94 VA

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 5 Years; Elimination Period: 20 Days
### 5% Simple Inflation

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 387.03 | 31.62 | 106.24 | 26.56 | 666.45 | 54.45 | 182.95 | 45.74 | 72.2% | 72.2% | 72.2% | 72.2% |
| 30 | 400.37 | 32.71 | 109.91 | 27.48 | 695.65 | 56.83 | 190.96 | 47.74 | 73.8% | 73.8% | 73.8% | 73.8% |
| 31 | 413.72 | 33.80 | 113.57 | 28.39 | 725.27 | 59.25 | 199.09 | 49.77 | 75.3% | 75.3% | 75.3% | 75.3% |
| 32 | 440.41 | 35.98 | 120.90 | 30.22 | 785.74 | 64.19 | 215.69 | 53.92 | 78.4% | 78.4% | 78.4% | 78.4% |
| 33 | 453.76 | 37.07 | 124.56 | 31.14 | 816.60 | 66.72 | 224.16 | 56.04 | 80.0% | 80.0% | 80.0% | 80.0% |
| 34 | 459.92 | 37.58 | 126.25 | 31.56 | 830.99 | 67.89 | 228.11 | 57.03 | 80.7% | 80.7% | 80.7% | 80.7% |
| 35 | 459.92 | 37.58 | 126.25 | 31.56 | 830.99 | 67.89 | 228.11 | 57.03 | 80.7% | 80.7% | 80.7% | 80.7% |
| 36 | 459.92 | 37.58 | 126.25 | 31.56 | 830.99 | 67.89 | 228.11 | 57.03 | 80.7% | 80.7% | 80.7% | 80.7% |
| 37 | 459.92 | 37.58 | 126.25 | 31.56 | 830.99 | 67.89 | 228.11 | 57.03 | 80.7% | 80.7% | 80.7% | 80.7% |
| 38 | 459.92 | 37.58 | 126.25 | 31.56 | 830.99 | 67.89 | 228.11 | 57.03 | 80.7% | 80.7% | 80.7% | 80.7% |
| 39 | 459.92 | 37.58 | 126.25 | 31.56 | 830.99 | 67.89 | 228.11 | 57.03 | 80.7% | 80.7% | 80.7% | 80.7% |
| 40 | 459.92 | 37.58 | 126.25 | 31.56 | 830.99 | 67.89 | 228.11 | 57.03 | 80.7% | 80.7% | 80.7% | 80.7% |
| 41 | 459.92 | 37.58 | 126.25 | 31.56 | 830.99 | 67.89 | 228.11 | 57.03 | 80.7% | 80.7% | 80.7% | 80.7% |
| 42 | 459.92 | 37.58 | 126.25 | 31.56 | 830.99 | 67.89 | 228.11 | 57.03 | 80.7% | 80.7% | 80.7% | 80.7% |
| 43 | 459.92 | 37.58 | 126.25 | 31.56 | 830.99 | 67.89 | 228.11 | 57.03 | 80.7% | 80.7% | 80.7% | 80.7% |
| 44 | 459.92 | 37.58 | 126.25 | 31.56 | 830.99 | 67.89 | 228.11 | 57.03 | 80.7% | 80.7% | 80.7% | 80.7% |
| 45 | 497.49 | 48.10 | 168.34 | 42.08 | 898.88 | 86.90 | 304.15 | 76.04 | 80.7% | 80.7% | 80.7% | 80.7% |
| 46 | 497.49 | 48.10 | 168.34 | 42.08 | 898.88 | 86.90 | 304.15 | 76.04 | 80.7% | 80.7% | 80.7% | 80.7% |
| 47 | 497.49 | 48.10 | 168.34 | 42.08 | 898.88 | 86.90 | 304.15 | 76.04 | 80.7% | 80.7% | 80.7% | 80.7% |
| 48 | 497.49 | 48.10 | 168.34 | 42.08 | 898.88 | 86.90 | 304.15 | 76.04 | 80.7% | 80.7% | 80.7% | 80.7% |
| 49 | 497.49 | 48.10 | 168.34 | 42.08 | 898.88 | 86.90 | 304.15 | 76.04 | 80.7% | 80.7% | 80.7% | 80.7% |
| 50 | 514.03 | 51.10 | 186.37 | 46.59 | 928.75 | 92.33 | 336.74 | 84.18 | 80.7% | 80.7% | 80.7% | 80.7% |
| 51 | 535.07 | 57.11 | 198.40 | 49.60 | 966.77 | 103.19 | 358.46 | 89.62 | 80.7% | 80.7% | 80.7% | 80.7% |
| 52 | 559.12 | 61.62 | 210.42 | 52.61 | 1010.22 | 111.34 | 380.19 | 95.05 | 80.7% | 80.7% | 80.7% | 80.7% |
| 53 | 584.67 | 67.64 | 222.44 | 55.61 | 1056.39 | 122.20 | 401.92 | 100.48 | 80.7% | 80.7% | 80.7% | 80.7% |
| 54 | 611.72 | 75.15 | 234.47 | 58.62 | 1105.27 | 135.78 | 423.64 | 105.91 | 80.7% | 80.7% | 80.7% | 80.7% |
| 55 | 640.28 | 81.16 | 246.49 | 61.62 | 1156.86 | 146.64 | 445.37 | 111.34 | 80.7% | 80.7% | 80.7% | 80.7% |
| 56 | 670.34 | 88.68 | 258.52 | 64.63 | 1211.18 | 160.22 | 467.09 | 116.77 | 80.7% | 80.7% | 80.7% | 80.7% |
| 57 | 701.90 | 96.19 | 276.55 | 69.14 | 1268.21 | 173.80 | 499.68 | 124.92 | 80.7% | 80.7% | 80.7% | 80.7% |
| 58 | 737.97 | 105.21 | 288.58 | 72.14 | 1333.38 | 190.10 | 521.40 | 130.35 | 80.7% | 80.7% | 80.7% | 80.7% |
| 59 | 778.55 | 114.23 | 306.61 | 76.65 | 1406.70 | 206.39 | 553.99 | 138.50 | 80.7% | 80.7% | 80.7% | 80.7% |
| 60 | 828.15 | 126.25 | 324.65 | 81.16 | 1496.32 | 228.11 | 586.58 | 146.64 | 80.7% | 80.7% | 80.7% | 80.7% |
| 61 | 882.26 | 138.28 | 342.68 | 85.67 | 1594.08 | 249.84 | 619.17 | 154.79 | 80.7% | 80.7% | 80.7% | 80.7% |
| 62 | 942.38 | 151.80 | 366.73 | 91.68 | 1702.71 | 274.28 | 662.62 | 165.65 | 80.7% | 80.7% | 80.7% | 80.7% |
| 63 | 1008.51 | 166.83 | 384.77 | 96.19 | 1822.20 | 301.44 | 695.20 | 173.80 | 80.7% | 80.7% | 80.7% | 80.7% |
| 64 | 1079.15 | 183.37 | 408.82 | 102.20 | 1949.83 | 331.31 | 738.66 | 184.66 | 80.7% | 80.7% | 80.7% | 80.7% |
| 65 | 1155.81 | 201.40 | 432.86 | 108.22 | 2088.33 | 363.90 | 782.11 | 195.53 | 80.7% | 80.7% | 80.7% | 80.7% |
| 66 | 1236.97 | 219.44 | 456.91 | 114.23 | 2234.97 | 396.48 | 825.56 | 206.39 | 80.7% | 80.7% | 80.7% | 80.7% |
| 67 | 1322.64 | 238.98 | 486.97 | 121.74 | 2389.77 | 431.79 | 879.87 | 219.97 | 80.7% | 80.7% | 80.7% | 80.7% |
| 68 | 1427.85 | 263.03 | 511.02 | 127.76 | 2579.86 | 475.24 | 923.32 | 230.83 | 80.7% | 80.7% | 80.7% | 80.7% |
| 69 | 1560.11 | 293.09 | 547.09 | 136.77 | 2818.84 | 529.55 | 988.49 | 247.12 | 80.7% | 80.7% | 80.7% | 80.7% |
| 70 | 1710.00 | 327.00 | 582.00 | 145.50 | 3087.83 | 590.48 | 1050.94 | 262.74 | 80.6% | 80.6% | 80.6% | 80.6% |
| 71 | 1815.40 | 352.35 | 603.20 | 150.80 | 3245.83 | 629.98 | 1078.49 | 269.62 | 78.8% | 78.8% | 78.8% | 78.8% |
| 72 | 1912.40 | 373.80 | 621.60 | 155.40 | 3385.20 | 661.68 | 1100.31 | 275.08 | 77.0% | 77.0% | 77.0% | 77.0% |
| 73 | 2008.80 | 394.20 | 637.20 | 159.30 | 3520.07 | 690.77 | 1116.58 | 279.15 | 75.2% | 75.2% | 75.2% | 75.2% |
| 74 | 2116.40 | 414.70 | 660.40 | 165.10 | 3670.93 | 719.30 | 1145.48 | 286.37 | 73.5% | 73.5% | 73.5% | 73.5% |
| 75 | 2236.25 | 440.00 | 685.00 | 171.25 | 3838.99 | 755.35 | 1175.95 | 293.99 | 71.7% | 71.7% | 71.7% | 71.7% |
| 76 | 2373.60 | 474.00 | 710.40 | 177.60 | 4032.52 | 805.28 | 1206.90 | 301.73 | 69.9% | 69.9% | 69.9% | 69.9% |
| 77 | 2528.85 | 516.35 | 736.00 | 184.00 | 4251.24 | 868.03 | 1237.29 | 309.32 | 68.1% | 68.1% | 68.1% | 68.1% |
| 78 | 2780.93 | 585.34 | 786.48 | 196.62 | 4655.20 | 979.84 | 1316.55 | 329.14 | 67.4% | 67.4% | 67.4% | 67.4% |
| 79 | 3123.32 | 675.74 | 863.32 | 215.83 | 5228.35 | 1131.17 | 1445.17 | 361.29 | 67.4% | 67.4% | 67.4% | 67.4% |
| 80 | 3503.00 | 776.31 | 949.20 | 237.30 | 5863.93 | 1299.52 | 1588.93 | 397.23 | 67.4% | 67.4% | 67.4% | 67.4% |
| 81 | 3910.93 | 881.40 | 1039.60 | 259.90 | 6546.79 | 1475.44 | 1740.26 | 435.07 | 67.4% | 67.4% | 67.4% | 67.4% |
| 82 | 4338.07 | 989.88 | 1134.52 | 283.63 | 7261.81 | 1657.03 | 1899.16 | 474.79 | 67.4% | 67.4% | 67.4% | 67.4% |
| 83 | 4776.51 | 1098.36 | 1233.96 | 308.49 | 7995.75 | 1838.62 | 2065.62 | 516.40 | 67.4% | 67.4% | 67.4% | 67.4% |
| 84 | 5225.12 | 1206.84 | 1337.92 | 334.48 | 8746.71 | 2020.22 | 2239.64 | 559.91 | 67.4% | 67.4% | 67.4% | 67.4% |
| 85+ | | | | | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-94 VA

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 5 Years; Elimination Period: 100 Days
### 5% Simple Inflation

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 364.26 | 26.56 | 80.95 | 20.24 | 627.25 | 45.74 | 139.39 | 34.85 | 72.2% | 72.2% | 72.2% | 72.2% |
| 30 | 376.82 | 27.48 | 83.74 | 20.93 | 654.73 | 47.74 | 145.50 | 36.37 | 73.8% | 73.8% | 73.8% | 73.8% |
| 31 | 389.38 | 28.39 | 86.53 | 21.63 | 682.61 | 49.77 | 151.69 | 37.92 | 75.3% | 75.3% | 75.3% | 75.3% |
| 32 | 414.50 | 30.22 | 92.11 | 23.03 | 739.52 | 53.92 | 164.34 | 41.08 | 78.4% | 78.4% | 78.4% | 78.4% |
| 33 | 427.06 | 31.14 | 94.90 | 23.73 | 768.56 | 56.04 | 170.79 | 42.70 | 80.0% | 80.0% | 80.0% | 80.0% |
| 34 | 432.86 | 31.56 | 96.19 | 24.05 | 782.11 | 57.03 | 173.80 | 43.45 | 80.7% | 80.7% | 80.7% | 80.7% |
| 35 | 432.86 | 31.56 | 96.19 | 24.05 | 782.11 | 57.03 | 173.80 | 43.45 | 80.7% | 80.7% | 80.7% | 80.7% |
| 36 | 432.86 | 31.56 | 96.19 | 24.05 | 782.11 | 57.03 | 173.80 | 43.45 | 80.7% | 80.7% | 80.7% | 80.7% |
| 37 | 432.86 | 31.56 | 96.19 | 24.05 | 782.11 | 57.03 | 173.80 | 43.45 | 80.7% | 80.7% | 80.7% | 80.7% |
| 38 | 432.86 | 31.56 | 96.19 | 24.05 | 782.11 | 57.03 | 173.80 | 43.45 | 80.7% | 80.7% | 80.7% | 80.7% |
| 39 | 432.86 | 31.56 | 96.19 | 24.05 | 782.11 | 57.03 | 173.80 | 43.45 | 80.7% | 80.7% | 80.7% | 80.7% |
| 40 | 432.86 | 31.56 | 96.19 | 24.05 | 782.11 | 57.03 | 173.80 | 43.45 | 80.7% | 80.7% | 80.7% | 80.7% |
| 41 | 432.86 | 31.56 | 96.19 | 24.05 | 782.11 | 57.03 | 173.80 | 43.45 | 80.7% | 80.7% | 80.7% | 80.7% |
| 42 | 432.86 | 31.56 | 96.19 | 24.05 | 782.11 | 57.03 | 173.80 | 43.45 | 80.7% | 80.7% | 80.7% | 80.7% |
| 43 | 432.86 | 31.56 | 96.19 | 24.05 | 782.11 | 57.03 | 173.80 | 43.45 | 80.7% | 80.7% | 80.7% | 80.7% |
| 44 | 432.86 | 31.56 | 96.19 | 24.05 | 782.11 | 57.03 | 173.80 | 43.45 | 80.7% | 80.7% | 80.7% | 80.7% |
| 45 | 464.43 | 39.08 | 126.25 | 31.56 | 839.13 | 70.61 | 228.11 | 57.03 | 80.7% | 80.7% | 80.7% | 80.7% |
| 46 | 464.43 | 39.08 | 126.25 | 31.56 | 839.13 | 70.61 | 228.11 | 57.03 | 80.7% | 80.7% | 80.7% | 80.7% |
| 47 | 464.43 | 39.08 | 126.25 | 31.56 | 839.13 | 70.61 | 228.11 | 57.03 | 80.7% | 80.7% | 80.7% | 80.7% |
| 48 | 464.43 | 39.08 | 126.25 | 31.56 | 839.13 | 70.61 | 228.11 | 57.03 | 80.7% | 80.7% | 80.7% | 80.7% |
| 49 | 464.43 | 39.08 | 126.25 | 31.56 | 839.13 | 70.61 | 228.11 | 57.03 | 80.7% | 80.7% | 80.7% | 80.7% |
| 50 | 476.45 | 42.08 | 132.26 | 33.07 | 860.86 | 76.04 | 238.98 | 59.74 | 80.7% | 80.7% | 80.7% | 80.7% |
| 51 | 494.49 | 46.59 | 144.29 | 36.07 | 893.45 | 84.18 | 260.70 | 65.18 | 80.7% | 80.7% | 80.7% | 80.7% |
| 52 | 514.03 | 51.10 | 150.30 | 37.58 | 928.75 | 92.33 | 271.56 | 67.89 | 80.7% | 80.7% | 80.7% | 80.7% |
| 53 | 535.07 | 57.11 | 162.32 | 40.58 | 966.77 | 103.19 | 293.29 | 73.32 | 80.7% | 80.7% | 80.7% | 80.7% |
| 54 | 557.61 | 61.62 | 174.35 | 43.59 | 1007.50 | 111.34 | 315.01 | 78.75 | 80.7% | 80.7% | 80.7% | 80.7% |
| 55 | 583.16 | 67.64 | 180.36 | 45.09 | 1053.67 | 122.20 | 325.88 | 81.47 | 80.7% | 80.7% | 80.7% | 80.7% |
| 56 | 608.72 | 73.65 | 192.38 | 48.10 | 1099.84 | 133.07 | 347.60 | 86.90 | 80.7% | 80.7% | 80.7% | 80.7% |
| 57 | 634.27 | 79.66 | 204.41 | 51.10 | 1146.00 | 143.93 | 369.33 | 92.33 | 80.7% | 80.7% | 80.7% | 80.7% |
| 58 | 664.33 | 87.17 | 216.43 | 54.11 | 1200.31 | 157.51 | 391.05 | 97.76 | 80.7% | 80.7% | 80.7% | 80.7% |
| 59 | 700.40 | 96.19 | 228.46 | 57.11 | 1265.49 | 173.80 | 412.78 | 103.19 | 80.7% | 80.7% | 80.7% | 80.7% |
| 60 | 740.98 | 105.21 | 240.48 | 60.12 | 1338.81 | 190.10 | 434.50 | 108.63 | 80.7% | 80.7% | 80.7% | 80.7% |
| 61 | 786.07 | 115.73 | 258.52 | 64.63 | 1420.28 | 209.10 | 467.09 | 116.77 | 80.7% | 80.7% | 80.7% | 80.7% |
| 62 | 837.17 | 127.76 | 276.55 | 69.14 | 1512.61 | 230.83 | 499.68 | 124.92 | 80.7% | 80.7% | 80.7% | 80.7% |
| 63 | 892.78 | 139.78 | 294.59 | 73.65 | 1613.09 | 252.55 | 532.27 | 133.07 | 80.7% | 80.7% | 80.7% | 80.7% |
| 64 | 952.90 | 153.31 | 312.62 | 78.16 | 1721.72 | 277.00 | 564.85 | 141.21 | 80.7% | 80.7% | 80.7% | 80.7% |
| 65 | 1017.53 | 168.34 | 330.66 | 82.67 | 1838.49 | 304.15 | 597.44 | 149.36 | 80.7% | 80.7% | 80.7% | 80.7% |
| 66 | 1086.67 | 184.87 | 348.70 | 87.17 | 1963.41 | 334.02 | 630.03 | 157.51 | 80.7% | 80.7% | 80.7% | 80.7% |
| 67 | 1158.81 | 201.40 | 366.73 | 91.68 | 2093.76 | 363.90 | 662.62 | 165.65 | 80.7% | 80.7% | 80.7% | 80.7% |
| 68 | 1247.49 | 220.94 | 390.78 | 97.70 | 2253.98 | 399.20 | 706.07 | 176.52 | 80.7% | 80.7% | 80.7% | 80.7% |
| 69 | 1358.71 | 246.49 | 420.84 | 105.21 | 2454.94 | 445.37 | 760.38 | 190.10 | 80.7% | 80.7% | 80.7% | 80.7% |
| 70 | 1485.00 | 274.50 | 450.00 | 112.50 | 2681.53 | 495.68 | 812.59 | 203.15 | 80.6% | 80.6% | 80.6% | 80.6% |
| 71 | 1570.35 | 294.35 | 464.00 | 116.00 | 2807.69 | 526.28 | 829.60 | 207.40 | 78.8% | 78.8% | 78.8% | 78.8% |
| 72 | 1650.60 | 313.60 | 481.60 | 120.40 | 2921.78 | 555.11 | 852.50 | 213.12 | 77.0% | 77.0% | 77.0% | 77.0% |
| 73 | 1728.00 | 329.40 | 496.80 | 124.20 | 3028.02 | 577.22 | 870.56 | 217.64 | 75.2% | 75.2% | 75.2% | 75.2% |
| 74 | 1813.50 | 344.50 | 514.80 | 128.70 | 3145.55 | 597.54 | 892.93 | 223.23 | 73.5% | 73.5% | 73.5% | 73.5% |
| 75 | 1908.75 | 365.00 | 535.00 | 133.75 | 3276.77 | 626.60 | 918.44 | 229.61 | 71.7% | 71.7% | 71.7% | 71.7% |
| 76 | 2019.60 | 392.40 | 561.60 | 140.40 | 3431.10 | 666.65 | 954.10 | 238.53 | 69.9% | 69.9% | 69.9% | 69.9% |
| 77 | 2148.20 | 428.95 | 584.20 | 146.05 | 3611.33 | 721.11 | 982.10 | 245.52 | 68.1% | 68.1% | 68.1% | 68.1% |
| 78 | 2357.18 | 487.03 | 628.28 | 157.07 | 3945.85 | 815.27 | 1051.72 | 262.93 | 67.4% | 67.4% | 67.4% | 67.4% |
| 79 | 2635.16 | 561.61 | 687.04 | 171.76 | 4411.19 | 940.12 | 1150.09 | 287.52 | 67.4% | 67.4% | 67.4% | 67.4% |
| 80 | 2941.39 | 640.71 | 759.36 | 189.84 | 4923.81 | 1072.53 | 1271.15 | 317.79 | 67.4% | 67.4% | 67.4% | 67.4% |
| 81 | 3266.83 | 724.33 | 831.68 | 207.92 | 5468.58 | 1212.51 | 1392.21 | 348.05 | 67.4% | 67.4% | 67.4% | 67.4% |
| 82 | 3604.70 | 809.08 | 908.52 | 227.13 | 6034.17 | 1354.38 | 1520.84 | 380.21 | 67.4% | 67.4% | 67.4% | 67.4% |
| 83 | 3950.48 | 892.70 | 989.88 | 247.47 | 6612.99 | 1494.36 | 1657.03 | 414.26 | 67.4% | 67.4% | 67.4% | 67.4% |
| 84 | 4301.91 | 977.45 | 1075.76 | 268.94 | 7201.28 | 1636.22 | 1800.79 | 450.20 | 67.4% | 67.4% | 67.4% | 67.4% |
| 85+ | | | | | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-94 VA

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: Lifetime; Elimination Period: 20 Days
### 5% Simple Inflation

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 421.12 | 43.77 | 108.83 | 27.21 | 712.88 | 74.09 | 184.23 | 46.06 | 69.3% | 69.3% | 69.3% | 69.3% |
| 30 | 449.19 | 46.69 | 116.08 | 29.02 | 773.02 | 80.34 | 199.77 | 49.94 | 72.1% | 72.1% | 72.1% | 72.1% |
| 31 | 477.27 | 49.60 | 123.34 | 30.83 | 834.74 | 86.76 | 215.72 | 53.93 | 74.9% | 74.9% | 74.9% | 74.9% |
| 32 | 491.31 | 51.06 | 126.97 | 31.74 | 866.19 | 90.03 | 223.85 | 55.96 | 76.3% | 76.3% | 76.3% | 76.3% |
| 33 | 519.38 | 53.98 | 134.22 | 33.56 | 930.27 | 96.69 | 240.41 | 60.10 | 79.1% | 79.1% | 79.1% | 79.1% |
| 34 | 535.07 | 55.61 | 138.28 | 34.57 | 966.77 | 100.48 | 249.84 | 62.46 | 80.7% | 80.7% | 80.7% | 80.7% |
| 35 | 535.07 | 55.61 | 138.28 | 34.57 | 966.77 | 100.48 | 249.84 | 62.46 | 80.7% | 80.7% | 80.7% | 80.7% |
| 36 | 535.07 | 55.61 | 138.28 | 34.57 | 966.77 | 100.48 | 249.84 | 62.46 | 80.7% | 80.7% | 80.7% | 80.7% |
| 37 | 535.07 | 55.61 | 138.28 | 34.57 | 966.77 | 100.48 | 249.84 | 62.46 | 80.7% | 80.7% | 80.7% | 80.7% |
| 38 | 535.07 | 55.61 | 138.28 | 34.57 | 966.77 | 100.48 | 249.84 | 62.46 | 80.7% | 80.7% | 80.7% | 80.7% |
| 39 | 535.07 | 55.61 | 138.28 | 34.57 | 966.77 | 100.48 | 249.84 | 62.46 | 80.7% | 80.7% | 80.7% | 80.7% |
| 40 | 535.07 | 55.61 | 138.28 | 34.57 | 966.77 | 100.48 | 249.84 | 62.46 | 80.7% | 80.7% | 80.7% | 80.7% |
| 41 | 535.07 | 55.61 | 138.28 | 34.57 | 966.77 | 100.48 | 249.84 | 62.46 | 80.7% | 80.7% | 80.7% | 80.7% |
| 42 | 535.07 | 55.61 | 138.28 | 34.57 | 966.77 | 100.48 | 249.84 | 62.46 | 80.7% | 80.7% | 80.7% | 80.7% |
| 43 | 535.07 | 55.61 | 138.28 | 34.57 | 966.77 | 100.48 | 249.84 | 62.46 | 80.7% | 80.7% | 80.7% | 80.7% |
| 44 | 535.07 | 55.61 | 138.28 | 34.57 | 966.77 | 100.48 | 249.84 | 62.46 | 80.7% | 80.7% | 80.7% | 80.7% |
| 45 | 595.19 | 70.64 | 180.36 | 45.09 | 1075.39 | 127.64 | 325.88 | 81.47 | 80.7% | 80.7% | 80.7% | 80.7% |
| 46 | 595.19 | 70.64 | 180.36 | 45.09 | 1075.39 | 127.64 | 325.88 | 81.47 | 80.7% | 80.7% | 80.7% | 80.7% |
| 47 | 595.19 | 70.64 | 180.36 | 45.09 | 1075.39 | 127.64 | 325.88 | 81.47 | 80.7% | 80.7% | 80.7% | 80.7% |
| 48 | 595.19 | 70.64 | 180.36 | 45.09 | 1075.39 | 127.64 | 325.88 | 81.47 | 80.7% | 80.7% | 80.7% | 80.7% |
| 49 | 595.19 | 70.64 | 180.36 | 45.09 | 1075.39 | 127.64 | 325.88 | 81.47 | 80.7% | 80.7% | 80.7% | 80.7% |
| 50 | 619.24 | 76.65 | 198.40 | 49.60 | 1118.85 | 138.50 | 358.46 | 89.62 | 80.7% | 80.7% | 80.7% | 80.7% |
| 51 | 650.80 | 84.17 | 210.42 | 52.61 | 1175.87 | 152.08 | 380.19 | 95.05 | 80.7% | 80.7% | 80.7% | 80.7% |
| 52 | 686.87 | 91.68 | 228.46 | 57.11 | 1241.05 | 165.65 | 412.78 | 103.19 | 80.7% | 80.7% | 80.7% | 80.7% |
| 53 | 722.94 | 100.70 | 240.48 | 60.12 | 1306.22 | 181.95 | 434.50 | 108.63 | 80.7% | 80.7% | 80.7% | 80.7% |
| 54 | 763.52 | 111.22 | 252.50 | 63.13 | 1379.55 | 200.96 | 456.23 | 114.06 | 80.7% | 80.7% | 80.7% | 80.7% |
| 55 | 805.61 | 120.24 | 270.54 | 67.64 | 1455.59 | 217.25 | 488.82 | 122.20 | 80.7% | 80.7% | 80.7% | 80.7% |
| 56 | 849.20 | 130.76 | 282.56 | 70.64 | 1534.34 | 236.26 | 510.54 | 127.64 | 80.7% | 80.7% | 80.7% | 80.7% |
| 57 | 895.79 | 142.79 | 300.60 | 75.15 | 1618.52 | 257.99 | 543.13 | 135.78 | 80.7% | 80.7% | 80.7% | 80.7% |
| 58 | 946.89 | 154.81 | 312.62 | 78.16 | 1710.86 | 279.71 | 564.85 | 141.21 | 80.7% | 80.7% | 80.7% | 80.7% |
| 59 | 1007.01 | 168.34 | 336.67 | 84.17 | 1819.48 | 304.15 | 608.30 | 152.08 | 80.7% | 80.7% | 80.7% | 80.7% |
| 60 | 1077.65 | 184.87 | 354.71 | 88.68 | 1947.12 | 334.02 | 640.89 | 160.22 | 80.7% | 80.7% | 80.7% | 80.7% |
| 61 | 1154.30 | 202.91 | 372.74 | 93.19 | 2085.61 | 366.61 | 673.48 | 168.37 | 80.7% | 80.7% | 80.7% | 80.7% |
| 62 | 1241.48 | 222.44 | 396.79 | 99.20 | 2243.12 | 401.92 | 716.93 | 179.23 | 80.7% | 80.7% | 80.7% | 80.7% |
| 63 | 1334.66 | 244.99 | 420.84 | 105.21 | 2411.49 | 442.65 | 760.38 | 190.10 | 80.7% | 80.7% | 80.7% | 80.7% |
| 64 | 1436.87 | 267.53 | 444.89 | 111.22 | 2596.16 | 483.38 | 803.83 | 200.96 | 80.7% | 80.7% | 80.7% | 80.7% |
| 65 | 1545.08 | 293.09 | 474.95 | 118.74 | 2791.68 | 529.55 | 858.14 | 214.54 | 80.7% | 80.7% | 80.7% | 80.7% |
| 66 | 1660.82 | 320.14 | 499.00 | 124.75 | 3000.79 | 578.43 | 901.59 | 225.40 | 80.7% | 80.7% | 80.7% | 80.7% |
| 67 | 1782.56 | 348.70 | 529.06 | 132.26 | 3220.75 | 630.03 | 955.91 | 238.98 | 80.7% | 80.7% | 80.7% | 80.7% |
| 68 | 1931.36 | 381.76 | 559.12 | 139.78 | 3489.60 | 689.77 | 1010.22 | 252.55 | 80.7% | 80.7% | 80.7% | 80.7% |
| 69 | 2119.23 | 425.35 | 595.19 | 148.80 | 3829.06 | 768.53 | 1075.39 | 268.85 | 80.7% | 80.7% | 80.7% | 80.7% |
| 70 | 2331.00 | 472.50 | 636.00 | 159.00 | 4209.20 | 853.22 | 1148.46 | 287.11 | 80.6% | 80.6% | 80.6% | 80.6% |
| 71 | 2478.05 | 507.50 | 655.40 | 163.85 | 4430.60 | 907.38 | 1171.82 | 292.95 | 78.8% | 78.8% | 78.8% | 78.8% |
| 72 | 2618.00 | 537.60 | 677.60 | 169.40 | 4634.21 | 951.62 | 1199.44 | 299.86 | 77.0% | 77.0% | 77.0% | 77.0% |
| 73 | 2754.00 | 565.65 | 696.60 | 174.15 | 4825.90 | 991.20 | 1220.67 | 305.17 | 75.2% | 75.2% | 75.2% | 75.2% |
| 74 | 2904.20 | 594.10 | 717.60 | 179.40 | 5037.39 | 1030.48 | 1244.69 | 311.17 | 73.5% | 73.5% | 73.5% | 73.5% |
| 75 | 3073.75 | 628.75 | 745.00 | 186.25 | 5276.74 | 1079.38 | 1278.95 | 319.74 | 71.7% | 71.7% | 71.7% | 71.7% |
| 76 | 3266.40 | 674.40 | 772.80 | 193.20 | 5549.30 | 1145.74 | 1312.91 | 328.23 | 69.9% | 69.9% | 69.9% | 69.9% |
| 77 | 3485.65 | 734.85 | 805.00 | 201.25 | 5859.71 | 1235.35 | 1353.28 | 338.32 | 68.1% | 68.1% | 68.1% | 68.1% |
| 78 | 3843.13 | 831.68 | 863.32 | 215.83 | 6433.29 | 1392.21 | 1445.17 | 361.29 | 67.4% | 67.4% | 67.4% | 67.4% |
| 79 | 4331.29 | 961.63 | 949.20 | 237.30 | 7250.46 | 1609.74 | 1588.93 | 397.23 | 67.4% | 67.4% | 67.4% | 67.4% |
| 80 | 4875.95 | 1106.27 | 1044.12 | 261.03 | 8162.21 | 1851.87 | 1747.83 | 436.96 | 67.4% | 67.4% | 67.4% | 67.4% |
| 81 | 5462.42 | 1259.95 | 1148.08 | 287.02 | 9143.94 | 2109.12 | 1921.85 | 480.46 | 67.4% | 67.4% | 67.4% | 67.4% |
| 82 | 6077.14 | 1417.02 | 1256.56 | 314.14 | 10172.96 | 2372.05 | 2103.45 | 525.86 | 67.4% | 67.4% | 67.4% | 67.4% |
| 83 | 6707.68 | 1574.09 | 1369.56 | 342.39 | 11228.47 | 2634.98 | 2292.61 | 573.15 | 67.4% | 67.4% | 67.4% | 67.4% |
| 84 | 7354.04 | 1732.29 | 1487.08 | 371.77 | 12310.46 | 2899.81 | 2489.33 | 622.33 | 67.4% | 67.4% | 67.4% | 67.4% |
| 85+ | | | | | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-94 VA

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: Lifetime; Elimination Period: 100 Days
### 5% Simple Inflation

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 392.73 | 36.67 | 80.44 | 20.11 | 664.82 | 62.08 | 136.17 | 34.04 | 69.3% | 69.3% | 69.3% | 69.3% |
| 30 | 418.91 | 39.12 | 85.80 | 21.45 | 720.91 | 67.31 | 147.66 | 36.91 | 72.1% | 72.1% | 72.1% | 72.1% |
| 31 | 445.09 | 41.56 | 91.16 | 22.79 | 778.46 | 72.69 | 159.44 | 39.86 | 74.9% | 74.9% | 74.9% | 74.9% |
| 32 | 458.18 | 42.78 | 93.84 | 23.46 | 807.80 | 75.43 | 165.45 | 41.36 | 76.3% | 76.3% | 76.3% | 76.3% |
| 33 | 484.37 | 45.23 | 99.21 | 24.80 | 867.56 | 81.01 | 177.69 | 44.42 | 79.1% | 79.1% | 79.1% | 79.1% |
| 34 | 499.00 | 46.59 | 102.20 | 25.55 | 901.59 | 84.18 | 184.66 | 46.17 | 80.7% | 80.7% | 80.7% | 80.7% |
| 35 | 499.00 | 46.59 | 102.20 | 25.55 | 901.59 | 84.18 | 184.66 | 46.17 | 80.7% | 80.7% | 80.7% | 80.7% |
| 36 | 499.00 | 46.59 | 102.20 | 25.55 | 901.59 | 84.18 | 184.66 | 46.17 | 80.7% | 80.7% | 80.7% | 80.7% |
| 37 | 499.00 | 46.59 | 102.20 | 25.55 | 901.59 | 84.18 | 184.66 | 46.17 | 80.7% | 80.7% | 80.7% | 80.7% |
| 38 | 499.00 | 46.59 | 102.20 | 25.55 | 901.59 | 84.18 | 184.66 | 46.17 | 80.7% | 80.7% | 80.7% | 80.7% |
| 39 | 499.00 | 46.59 | 102.20 | 25.55 | 901.59 | 84.18 | 184.66 | 46.17 | 80.7% | 80.7% | 80.7% | 80.7% |
| 40 | 499.00 | 46.59 | 102.20 | 25.55 | 901.59 | 84.18 | 184.66 | 46.17 | 80.7% | 80.7% | 80.7% | 80.7% |
| 41 | 499.00 | 46.59 | 102.20 | 25.55 | 901.59 | 84.18 | 184.66 | 46.17 | 80.7% | 80.7% | 80.7% | 80.7% |
| 42 | 499.00 | 46.59 | 102.20 | 25.55 | 901.59 | 84.18 | 184.66 | 46.17 | 80.7% | 80.7% | 80.7% | 80.7% |
| 43 | 499.00 | 46.59 | 102.20 | 25.55 | 901.59 | 84.18 | 184.66 | 46.17 | 80.7% | 80.7% | 80.7% | 80.7% |
| 44 | 499.00 | 46.59 | 102.20 | 25.55 | 901.59 | 84.18 | 184.66 | 46.17 | 80.7% | 80.7% | 80.7% | 80.7% |
| 45 | 548.60 | 60.12 | 132.26 | 33.07 | 991.21 | 108.63 | 238.98 | 59.74 | 80.7% | 80.7% | 80.7% | 80.7% |
| 46 | 548.60 | 60.12 | 132.26 | 33.07 | 991.21 | 108.63 | 238.98 | 59.74 | 80.7% | 80.7% | 80.7% | 80.7% |
| 47 | 548.60 | 60.12 | 132.26 | 33.07 | 991.21 | 108.63 | 238.98 | 59.74 | 80.7% | 80.7% | 80.7% | 80.7% |
| 48 | 548.60 | 60.12 | 132.26 | 33.07 | 991.21 | 108.63 | 238.98 | 59.74 | 80.7% | 80.7% | 80.7% | 80.7% |
| 49 | 548.60 | 60.12 | 132.26 | 33.07 | 991.21 | 108.63 | 238.98 | 59.74 | 80.7% | 80.7% | 80.7% | 80.7% |
| 50 | 569.64 | 64.63 | 150.30 | 37.58 | 1029.23 | 116.77 | 271.56 | 67.89 | 80.7% | 80.7% | 80.7% | 80.7% |
| 51 | 596.69 | 70.64 | 156.31 | 39.08 | 1078.11 | 127.64 | 282.43 | 70.61 | 80.7% | 80.7% | 80.7% | 80.7% |
| 52 | 625.25 | 78.16 | 168.34 | 42.08 | 1129.71 | 141.21 | 304.15 | 76.04 | 80.7% | 80.7% | 80.7% | 80.7% |
| 53 | 656.81 | 85.67 | 180.36 | 45.09 | 1186.74 | 154.79 | 325.88 | 81.47 | 80.7% | 80.7% | 80.7% | 80.7% |
| 54 | 691.38 | 93.19 | 186.37 | 46.59 | 1249.20 | 168.37 | 336.74 | 84.18 | 80.7% | 80.7% | 80.7% | 80.7% |
| 55 | 727.45 | 102.20 | 198.40 | 49.60 | 1314.37 | 184.66 | 358.46 | 89.62 | 80.7% | 80.7% | 80.7% | 80.7% |
| 56 | 765.03 | 111.22 | 210.42 | 52.61 | 1382.26 | 200.96 | 380.19 | 95.05 | 80.7% | 80.7% | 80.7% | 80.7% |
| 57 | 804.11 | 120.24 | 222.44 | 55.61 | 1452.87 | 217.25 | 401.92 | 100.48 | 80.7% | 80.7% | 80.7% | 80.7% |
| 58 | 847.69 | 130.76 | 234.47 | 58.62 | 1531.62 | 236.26 | 423.64 | 105.91 | 80.7% | 80.7% | 80.7% | 80.7% |
| 59 | 898.79 | 142.79 | 252.50 | 63.13 | 1623.96 | 257.99 | 456.23 | 114.06 | 80.7% | 80.7% | 80.7% | 80.7% |
| 60 | 957.41 | 156.31 | 270.54 | 67.64 | 1729.87 | 282.43 | 488.82 | 122.20 | 80.7% | 80.7% | 80.7% | 80.7% |
| 61 | 1023.54 | 171.34 | 282.56 | 70.64 | 1849.35 | 309.58 | 510.54 | 127.64 | 80.7% | 80.7% | 80.7% | 80.7% |
| 62 | 1097.19 | 189.38 | 300.60 | 75.15 | 1982.42 | 342.17 | 543.13 | 135.78 | 80.7% | 80.7% | 80.7% | 80.7% |
| 63 | 1176.85 | 207.41 | 324.65 | 81.16 | 2126.35 | 374.76 | 586.58 | 146.64 | 80.7% | 80.7% | 80.7% | 80.7% |
| 64 | 1262.52 | 226.95 | 342.68 | 85.67 | 2281.14 | 410.06 | 619.17 | 154.79 | 80.7% | 80.7% | 80.7% | 80.7% |
| 65 | 1354.20 | 248.00 | 360.72 | 90.18 | 2446.80 | 448.08 | 651.75 | 162.94 | 80.7% | 80.7% | 80.7% | 80.7% |
| 66 | 1453.40 | 270.54 | 384.77 | 96.19 | 2626.03 | 488.82 | 695.20 | 173.80 | 80.7% | 80.7% | 80.7% | 80.7% |
| 67 | 1557.11 | 294.59 | 408.82 | 102.20 | 2813.41 | 532.27 | 738.66 | 184.66 | 80.7% | 80.7% | 80.7% | 80.7% |
| 68 | 1681.86 | 323.15 | 432.86 | 108.22 | 3038.81 | 583.86 | 782.11 | 195.53 | 80.7% | 80.7% | 80.7% | 80.7% |
| 69 | 1839.67 | 359.22 | 462.92 | 115.73 | 3323.95 | 649.04 | 836.42 | 209.10 | 80.7% | 80.7% | 80.7% | 80.7% |
| 70 | 2016.00 | 399.00 | 498.00 | 124.50 | 3640.39 | 720.49 | 899.26 | 224.82 | 80.6% | 80.6% | 80.6% | 80.6% |
| 71 | 2137.30 | 426.30 | 516.20 | 129.05 | 3821.36 | 762.20 | 922.93 | 230.73 | 78.8% | 78.8% | 78.8% | 78.8% |
| 72 | 2252.60 | 452.20 | 537.60 | 134.40 | 3987.40 | 800.45 | 951.62 | 237.91 | 77.0% | 77.0% | 77.0% | 77.0% |
| 73 | 2361.15 | 473.85 | 550.80 | 137.70 | 4137.50 | 830.34 | 965.18 | 241.30 | 75.2% | 75.2% | 75.2% | 75.2% |
| 74 | 2479.10 | 495.30 | 572.00 | 143.00 | 4300.04 | 859.11 | 992.14 | 248.04 | 73.5% | 73.5% | 73.5% | 73.5% |
| 75 | 2612.50 | 521.25 | 595.00 | 148.75 | 4484.91 | 894.84 | 1021.44 | 255.36 | 71.7% | 71.7% | 71.7% | 71.7% |
| 76 | 2767.20 | 559.20 | 619.20 | 154.80 | 4701.20 | 950.03 | 1051.96 | 262.99 | 69.9% | 69.9% | 69.9% | 69.9% |
| 77 | 2947.45 | 611.80 | 648.60 | 162.15 | 4954.94 | 1028.49 | 1090.36 | 272.59 | 68.1% | 68.1% | 68.1% | 68.1% |
| 78 | 3240.84 | 693.82 | 700.60 | 175.15 | 5425.08 | 1161.44 | 1172.79 | 293.20 | 67.4% | 67.4% | 67.4% | 67.4% |
| 79 | 3631.82 | 798.91 | 772.92 | 193.23 | 6079.57 | 1337.35 | 1293.85 | 323.46 | 67.4% | 67.4% | 67.4% | 67.4% |
| 80 | 4060.09 | 911.91 | 849.76 | 212.44 | 6796.48 | 1526.51 | 1422.47 | 355.62 | 67.4% | 67.4% | 67.4% | 67.4% |
| 81 | 4515.48 | 1029.43 | 935.64 | 233.91 | 7558.79 | 1723.24 | 1566.24 | 391.56 | 67.4% | 67.4% | 67.4% | 67.4% |
| 82 | 4988.95 | 1149.21 | 1026.04 | 256.51 | 8351.36 | 1923.75 | 1717.56 | 429.39 | 67.4% | 67.4% | 67.4% | 67.4% |
| 83 | 5470.33 | 1267.86 | 1120.96 | 280.24 | 9157.18 | 2122.36 | 1876.46 | 469.11 | 67.4% | 67.4% | 67.4% | 67.4% |
| 84 | 5959.62 | 1386.51 | 1215.88 | 303.97 | 9976.24 | 2320.98 | 2035.35 | 508.84 | 67.4% | 67.4% | 67.4% | 67.4% |
| 85+ | | | | | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-94 VA

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 2 Years; Elimination Period: 20 Days
### 5% Compound Inflation

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 499.00 | 46.59 | 168.34 | 42.08 | 901.59 | 84.18 | 304.15 | 76.04 | 80.7% | 80.7% | 80.7% | 80.7% |
| 30 | 499.00 | 46.59 | 168.34 | 42.08 | 901.59 | 84.18 | 304.15 | 76.04 | 80.7% | 80.7% | 80.7% | 80.7% |
| 31 | 499.00 | 46.59 | 168.34 | 42.08 | 901.59 | 84.18 | 304.15 | 76.04 | 80.7% | 80.7% | 80.7% | 80.7% |
| 32 | 499.00 | 46.59 | 168.34 | 42.08 | 901.59 | 84.18 | 304.15 | 76.04 | 80.7% | 80.7% | 80.7% | 80.7% |
| 33 | 499.00 | 46.59 | 168.34 | 42.08 | 901.59 | 84.18 | 304.15 | 76.04 | 80.7% | 80.7% | 80.7% | 80.7% |
| 34 | 499.00 | 46.59 | 168.34 | 42.08 | 901.59 | 84.18 | 304.15 | 76.04 | 80.7% | 80.7% | 80.7% | 80.7% |
| 35 | 499.00 | 46.59 | 168.34 | 42.08 | 901.59 | 84.18 | 304.15 | 76.04 | 80.7% | 80.7% | 80.7% | 80.7% |
| 36 | 499.00 | 46.59 | 168.34 | 42.08 | 901.59 | 84.18 | 304.15 | 76.04 | 80.7% | 80.7% | 80.7% | 80.7% |
| 37 | 499.00 | 46.59 | 168.34 | 42.08 | 901.59 | 84.18 | 304.15 | 76.04 | 80.7% | 80.7% | 80.7% | 80.7% |
| 38 | 499.00 | 46.59 | 168.34 | 42.08 | 901.59 | 84.18 | 304.15 | 76.04 | 80.7% | 80.7% | 80.7% | 80.7% |
| 39 | 499.00 | 46.59 | 168.34 | 42.08 | 901.59 | 84.18 | 304.15 | 76.04 | 80.7% | 80.7% | 80.7% | 80.7% |
| 40 | 499.00 | 46.59 | 168.34 | 42.08 | 901.59 | 84.18 | 304.15 | 76.04 | 80.7% | 80.7% | 80.7% | 80.7% |
| 41 | 499.00 | 46.59 | 168.34 | 42.08 | 901.59 | 84.18 | 304.15 | 76.04 | 80.7% | 80.7% | 80.7% | 80.7% |
| 42 | 499.00 | 46.59 | 168.34 | 42.08 | 901.59 | 84.18 | 304.15 | 76.04 | 80.7% | 80.7% | 80.7% | 80.7% |
| 43 | 499.00 | 46.59 | 168.34 | 42.08 | 901.59 | 84.18 | 304.15 | 76.04 | 80.7% | 80.7% | 80.7% | 80.7% |
| 44 | 499.00 | 46.59 | 168.34 | 42.08 | 901.59 | 84.18 | 304.15 | 76.04 | 80.7% | 80.7% | 80.7% | 80.7% |
| 45 | 520.04 | 51.10 | 198.40 | 49.60 | 939.61 | 92.33 | 358.46 | 89.62 | 80.7% | 80.7% | 80.7% | 80.7% |
| 46 | 520.04 | 51.10 | 198.40 | 49.60 | 939.61 | 92.33 | 358.46 | 89.62 | 80.7% | 80.7% | 80.7% | 80.7% |
| 47 | 520.04 | 51.10 | 198.40 | 49.60 | 939.61 | 92.33 | 358.46 | 89.62 | 80.7% | 80.7% | 80.7% | 80.7% |
| 48 | 520.04 | 51.10 | 198.40 | 49.60 | 939.61 | 92.33 | 358.46 | 89.62 | 80.7% | 80.7% | 80.7% | 80.7% |
| 49 | 520.04 | 51.10 | 198.40 | 49.60 | 939.61 | 92.33 | 358.46 | 89.62 | 80.7% | 80.7% | 80.7% | 80.7% |
| 50 | 527.55 | 54.11 | 216.43 | 54.11 | 953.19 | 97.76 | 391.05 | 97.76 | 80.7% | 80.7% | 80.7% | 80.7% |
| 51 | 541.08 | 57.11 | 222.44 | 55.61 | 977.63 | 103.19 | 401.92 | 100.48 | 80.7% | 80.7% | 80.7% | 80.7% |
| 52 | 556.11 | 60.12 | 234.47 | 58.62 | 1004.79 | 108.63 | 423.64 | 105.91 | 80.7% | 80.7% | 80.7% | 80.7% |
| 53 | 571.14 | 64.63 | 246.49 | 61.62 | 1031.94 | 116.77 | 445.37 | 111.34 | 80.7% | 80.7% | 80.7% | 80.7% |
| 54 | 589.18 | 67.64 | 252.50 | 63.13 | 1064.53 | 122.20 | 456.23 | 114.06 | 80.7% | 80.7% | 80.7% | 80.7% |
| 55 | 607.21 | 72.14 | 264.53 | 66.13 | 1097.12 | 130.35 | 477.95 | 119.49 | 80.7% | 80.7% | 80.7% | 80.7% |
| 56 | 626.75 | 76.65 | 276.55 | 69.14 | 1132.42 | 138.50 | 499.68 | 124.92 | 80.7% | 80.7% | 80.7% | 80.7% |
| 57 | 646.29 | 81.16 | 288.58 | 72.14 | 1167.73 | 146.64 | 521.40 | 130.35 | 80.7% | 80.7% | 80.7% | 80.7% |
| 58 | 668.84 | 87.17 | 300.60 | 75.15 | 1208.46 | 157.51 | 543.13 | 135.78 | 80.7% | 80.7% | 80.7% | 80.7% |
| 59 | 695.89 | 93.19 | 318.64 | 79.66 | 1257.34 | 168.37 | 575.72 | 143.93 | 80.7% | 80.7% | 80.7% | 80.7% |
| 60 | 725.95 | 99.20 | 330.66 | 82.67 | 1311.66 | 179.23 | 597.44 | 149.36 | 80.7% | 80.7% | 80.7% | 80.7% |
| 61 | 760.52 | 106.71 | 348.70 | 87.17 | 1374.12 | 192.81 | 630.03 | 157.51 | 80.7% | 80.7% | 80.7% | 80.7% |
| 62 | 799.60 | 115.73 | 366.73 | 91.68 | 1444.72 | 209.10 | 662.62 | 165.65 | 80.7% | 80.7% | 80.7% | 80.7% |
| 63 | 840.18 | 124.75 | 384.77 | 96.19 | 1518.04 | 225.40 | 695.20 | 173.80 | 80.7% | 80.7% | 80.7% | 80.7% |
| 64 | 886.77 | 135.27 | 402.80 | 100.70 | 1602.23 | 244.41 | 727.79 | 181.95 | 80.7% | 80.7% | 80.7% | 80.7% |
| 65 | 934.87 | 145.79 | 420.84 | 105.21 | 1689.13 | 263.42 | 760.38 | 190.10 | 80.7% | 80.7% | 80.7% | 80.7% |
| 66 | 987.47 | 157.82 | 444.89 | 111.22 | 1784.18 | 285.14 | 803.83 | 200.96 | 80.7% | 80.7% | 80.7% | 80.7% |
| 67 | 1043.08 | 169.84 | 462.92 | 115.73 | 1884.66 | 306.87 | 836.42 | 209.10 | 80.7% | 80.7% | 80.7% | 80.7% |
| 68 | 1109.21 | 184.87 | 486.97 | 121.74 | 2004.15 | 334.02 | 879.87 | 219.97 | 80.7% | 80.7% | 80.7% | 80.7% |
| 69 | 1191.88 | 202.91 | 517.03 | 129.26 | 2153.51 | 366.61 | 934.18 | 233.55 | 80.7% | 80.7% | 80.7% | 80.7% |
| 70 | 1285.50 | 223.50 | 546.00 | 136.50 | 2321.29 | 403.58 | 985.94 | 246.48 | 80.6% | 80.6% | 80.6% | 80.6% |
| 71 | 1344.15 | 236.35 | 562.60 | 140.65 | 2403.26 | 422.58 | 1005.89 | 251.47 | 78.8% | 78.8% | 78.8% | 78.8% |
| 72 | 1398.60 | 249.20 | 576.80 | 144.20 | 2475.71 | 441.12 | 1021.01 | 255.25 | 77.0% | 77.0% | 77.0% | 77.0% |
| 73 | 1451.25 | 259.20 | 588.60 | 147.15 | 2543.06 | 454.20 | 1031.42 | 257.85 | 75.2% | 75.2% | 75.2% | 75.2% |
| 74 | 1510.60 | 270.40 | 603.20 | 150.80 | 2620.16 | 469.01 | 1046.26 | 261.57 | 73.5% | 73.5% | 73.5% | 73.5% |
| 75 | 1576.25 | 283.75 | 625.00 | 156.25 | 2705.96 | 487.12 | 1072.94 | 268.24 | 71.7% | 71.7% | 71.7% | 71.7% |
| 76 | 1651.20 | 302.40 | 643.20 | 160.80 | 2805.23 | 513.75 | 1092.73 | 273.18 | 69.9% | 69.9% | 69.9% | 69.9% |
| 77 | 1734.20 | 327.75 | 662.40 | 165.60 | 2915.36 | 550.98 | 1113.56 | 278.39 | 68.1% | 68.1% | 68.1% | 68.1% |
| 78 | 1879.19 | 369.51 | 705.12 | 176.28 | 3145.71 | 618.55 | 1180.35 | 295.09 | 67.4% | 67.4% | 67.4% | 67.4% |
| 79 | 2080.33 | 423.75 | 768.40 | 192.10 | 3482.42 | 709.35 | 1286.28 | 321.57 | 67.4% | 67.4% | 67.4% | 67.4% |
| 80 | 2301.81 | 483.64 | 836.20 | 209.05 | 3853.17 | 809.60 | 1399.78 | 349.94 | 67.4% | 67.4% | 67.4% | 67.4% |
| 81 | 2539.11 | 545.79 | 908.52 | 227.13 | 4250.40 | 913.64 | 1520.84 | 380.21 | 67.4% | 67.4% | 67.4% | 67.4% |
| 82 | 2787.71 | 609.07 | 985.36 | 246.34 | 4666.55 | 1019.57 | 1649.47 | 412.37 | 67.4% | 67.4% | 67.4% | 67.4% |
| 83 | 3043.09 | 672.35 | 1066.72 | 266.68 | 5094.05 | 1125.50 | 1785.66 | 446.41 | 67.4% | 67.4% | 67.4% | 67.4% |
| 84 | 3305.25 | 735.63 | 1152.60 | 288.15 | 5532.90 | 1231.42 | 1929.42 | 482.36 | 67.4% | 67.4% | 67.4% | 67.4% |
| 85+ | | | | | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-94 VA

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 2 Years; Elimination Period: 100 Days
### 5% Compound Inflation

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 461.42 | 37.58 | 120.24 | 30.06 | 833.70 | 67.89 | 217.25 | 54.31 | 80.7% | 80.7% | 80.7% | 80.7% |
| 30 | 461.42 | 37.58 | 120.24 | 30.06 | 833.70 | 67.89 | 217.25 | 54.31 | 80.7% | 80.7% | 80.7% | 80.7% |
| 31 | 461.42 | 37.58 | 120.24 | 30.06 | 833.70 | 67.89 | 217.25 | 54.31 | 80.7% | 80.7% | 80.7% | 80.7% |
| 32 | 461.42 | 37.58 | 120.24 | 30.06 | 833.70 | 67.89 | 217.25 | 54.31 | 80.7% | 80.7% | 80.7% | 80.7% |
| 33 | 461.42 | 37.58 | 120.24 | 30.06 | 833.70 | 67.89 | 217.25 | 54.31 | 80.7% | 80.7% | 80.7% | 80.7% |
| 34 | 461.42 | 37.58 | 120.24 | 30.06 | 833.70 | 67.89 | 217.25 | 54.31 | 80.7% | 80.7% | 80.7% | 80.7% |
| 35 | 461.42 | 37.58 | 120.24 | 30.06 | 833.70 | 67.89 | 217.25 | 54.31 | 80.7% | 80.7% | 80.7% | 80.7% |
| 36 | 461.42 | 37.58 | 120.24 | 30.06 | 833.70 | 67.89 | 217.25 | 54.31 | 80.7% | 80.7% | 80.7% | 80.7% |
| 37 | 461.42 | 37.58 | 120.24 | 30.06 | 833.70 | 67.89 | 217.25 | 54.31 | 80.7% | 80.7% | 80.7% | 80.7% |
| 38 | 461.42 | 37.58 | 120.24 | 30.06 | 833.70 | 67.89 | 217.25 | 54.31 | 80.7% | 80.7% | 80.7% | 80.7% |
| 39 | 461.42 | 37.58 | 120.24 | 30.06 | 833.70 | 67.89 | 217.25 | 54.31 | 80.7% | 80.7% | 80.7% | 80.7% |
| 40 | 461.42 | 37.58 | 120.24 | 30.06 | 833.70 | 67.89 | 217.25 | 54.31 | 80.7% | 80.7% | 80.7% | 80.7% |
| 41 | 461.42 | 37.58 | 120.24 | 30.06 | 833.70 | 67.89 | 217.25 | 54.31 | 80.7% | 80.7% | 80.7% | 80.7% |
| 42 | 461.42 | 37.58 | 120.24 | 30.06 | 833.70 | 67.89 | 217.25 | 54.31 | 80.7% | 80.7% | 80.7% | 80.7% |
| 43 | 461.42 | 37.58 | 120.24 | 30.06 | 833.70 | 67.89 | 217.25 | 54.31 | 80.7% | 80.7% | 80.7% | 80.7% |
| 44 | 461.42 | 37.58 | 120.24 | 30.06 | 833.70 | 67.89 | 217.25 | 54.31 | 80.7% | 80.7% | 80.7% | 80.7% |
| 45 | 477.95 | 42.08 | 144.29 | 36.07 | 863.57 | 76.04 | 260.70 | 65.18 | 80.7% | 80.7% | 80.7% | 80.7% |
| 46 | 477.95 | 42.08 | 144.29 | 36.07 | 863.57 | 76.04 | 260.70 | 65.18 | 80.7% | 80.7% | 80.7% | 80.7% |
| 47 | 477.95 | 42.08 | 144.29 | 36.07 | 863.57 | 76.04 | 260.70 | 65.18 | 80.7% | 80.7% | 80.7% | 80.7% |
| 48 | 477.95 | 42.08 | 144.29 | 36.07 | 863.57 | 76.04 | 260.70 | 65.18 | 80.7% | 80.7% | 80.7% | 80.7% |
| 49 | 477.95 | 42.08 | 144.29 | 36.07 | 863.57 | 76.04 | 260.70 | 65.18 | 80.7% | 80.7% | 80.7% | 80.7% |
| 50 | 483.97 | 43.59 | 150.30 | 37.58 | 874.44 | 78.75 | 271.56 | 67.89 | 80.7% | 80.7% | 80.7% | 80.7% |
| 51 | 494.49 | 46.59 | 162.32 | 40.58 | 893.45 | 84.18 | 293.29 | 73.32 | 80.7% | 80.7% | 80.7% | 80.7% |
| 52 | 506.51 | 49.60 | 168.34 | 42.08 | 915.17 | 89.62 | 304.15 | 76.04 | 80.7% | 80.7% | 80.7% | 80.7% |
| 53 | 520.04 | 52.61 | 174.35 | 43.59 | 939.61 | 95.05 | 315.01 | 78.75 | 80.7% | 80.7% | 80.7% | 80.7% |
| 54 | 533.57 | 55.61 | 180.36 | 45.09 | 964.05 | 100.48 | 325.88 | 81.47 | 80.7% | 80.7% | 80.7% | 80.7% |
| 55 | 548.60 | 58.62 | 192.38 | 48.10 | 991.21 | 105.91 | 347.60 | 86.90 | 80.7% | 80.7% | 80.7% | 80.7% |
| 56 | 563.63 | 61.62 | 198.40 | 49.60 | 1018.37 | 111.34 | 358.46 | 89.62 | 80.7% | 80.7% | 80.7% | 80.7% |
| 57 | 580.16 | 66.13 | 210.42 | 52.61 | 1048.24 | 119.49 | 380.19 | 95.05 | 80.7% | 80.7% | 80.7% | 80.7% |
| 58 | 599.70 | 70.64 | 216.43 | 54.11 | 1083.54 | 127.64 | 391.05 | 97.76 | 80.7% | 80.7% | 80.7% | 80.7% |
| 59 | 620.74 | 75.15 | 228.46 | 57.11 | 1121.56 | 135.78 | 412.78 | 103.19 | 80.7% | 80.7% | 80.7% | 80.7% |
| 60 | 646.29 | 81.16 | 240.48 | 60.12 | 1167.73 | 146.64 | 434.50 | 108.63 | 80.7% | 80.7% | 80.7% | 80.7% |
| 61 | 674.85 | 87.17 | 252.50 | 63.13 | 1219.32 | 157.51 | 456.23 | 114.06 | 80.7% | 80.7% | 80.7% | 80.7% |
| 62 | 706.41 | 94.69 | 264.53 | 66.13 | 1276.35 | 171.09 | 477.95 | 119.49 | 80.7% | 80.7% | 80.7% | 80.7% |
| 63 | 740.98 | 102.20 | 276.55 | 69.14 | 1338.81 | 184.66 | 499.68 | 124.92 | 80.7% | 80.7% | 80.7% | 80.7% |
| 64 | 778.55 | 109.72 | 294.59 | 73.65 | 1406.70 | 198.24 | 532.27 | 133.07 | 80.7% | 80.7% | 80.7% | 80.7% |
| 65 | 819.14 | 118.74 | 306.61 | 76.65 | 1480.03 | 214.54 | 553.99 | 138.50 | 80.7% | 80.7% | 80.7% | 80.7% |
| 66 | 862.72 | 129.26 | 324.65 | 81.16 | 1558.78 | 233.55 | 586.58 | 146.64 | 80.7% | 80.7% | 80.7% | 80.7% |
| 67 | 909.32 | 138.28 | 342.68 | 85.67 | 1642.96 | 249.84 | 619.17 | 154.79 | 80.7% | 80.7% | 80.7% | 80.7% |
| 68 | 963.42 | 150.30 | 360.72 | 90.18 | 1740.73 | 271.56 | 651.75 | 162.94 | 80.7% | 80.7% | 80.7% | 80.7% |
| 69 | 1032.56 | 165.33 | 384.77 | 96.19 | 1865.65 | 298.72 | 695.20 | 173.80 | 80.7% | 80.7% | 80.7% | 80.7% |
| 70 | 1110.00 | 181.50 | 408.00 | 102.00 | 2004.38 | 327.74 | 736.74 | 184.19 | 80.6% | 80.6% | 80.6% | 80.6% |
| 71 | 1155.65 | 192.85 | 417.60 | 104.40 | 2066.23 | 344.80 | 746.64 | 186.66 | 78.8% | 78.8% | 78.8% | 78.8% |
| 72 | 1198.40 | 203.00 | 431.20 | 107.80 | 2121.33 | 359.34 | 763.28 | 190.82 | 77.0% | 77.0% | 77.0% | 77.0% |
| 73 | 1240.65 | 211.95 | 442.80 | 110.70 | 2174.02 | 371.41 | 775.93 | 193.98 | 75.2% | 75.2% | 75.2% | 75.2% |
| 74 | 1287.00 | 219.70 | 457.60 | 114.40 | 2232.32 | 381.07 | 793.72 | 198.43 | 73.5% | 73.5% | 73.5% | 73.5% |
| 75 | 1338.75 | 230.00 | 470.00 | 117.50 | 2298.25 | 394.84 | 806.85 | 201.71 | 71.7% | 71.7% | 71.7% | 71.7% |
| 76 | 1398.00 | 246.00 | 484.80 | 121.20 | 2375.07 | 417.93 | 823.63 | 205.91 | 69.9% | 69.9% | 69.9% | 69.9% |
| 77 | 1465.10 | 266.80 | 501.40 | 125.35 | 2462.97 | 448.52 | 842.90 | 210.73 | 68.1% | 68.1% | 68.1% | 68.1% |
| 78 | 1582.00 | 301.71 | 537.88 | 134.47 | 2648.22 | 505.05 | 900.40 | 225.10 | 67.4% | 67.4% | 67.4% | 67.4% |
| 79 | 1744.72 | 344.65 | 587.60 | 146.90 | 2920.61 | 576.93 | 983.63 | 245.91 | 67.4% | 67.4% | 67.4% | 67.4% |
| 80 | 1923.26 | 392.11 | 637.32 | 159.33 | 3219.48 | 656.38 | 1066.86 | 266.71 | 67.4% | 67.4% | 67.4% | 67.4% |
| 81 | 2114.23 | 441.83 | 696.08 | 174.02 | 3539.16 | 739.61 | 1165.22 | 291.30 | 67.4% | 67.4% | 67.4% | 67.4% |
| 82 | 2314.24 | 491.55 | 759.36 | 189.84 | 3873.97 | 822.84 | 1271.15 | 317.79 | 67.4% | 67.4% | 67.4% | 67.4% |
| 83 | 2518.77 | 541.27 | 818.12 | 204.53 | 4216.35 | 906.07 | 1369.51 | 342.38 | 67.4% | 67.4% | 67.4% | 67.4% |
| 84 | 2727.82 | 590.99 | 885.92 | 221.48 | 4566.30 | 989.30 | 1483.01 | 370.75 | 67.4% | 67.4% | 67.4% | 67.4% |
| 85+ | | | | | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-94 VA

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 3 Years; Elimination Period: 20 Days
### 5% Compound Inflation

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 550.10 | 58.62 | 186.37 | 46.59 | 993.93 | 105.91 | 336.74 | 84.18 | 80.7% | 80.7% | 80.7% | 80.7% |
| 30 | 550.10 | 58.62 | 186.37 | 46.59 | 993.93 | 105.91 | 336.74 | 84.18 | 80.7% | 80.7% | 80.7% | 80.7% |
| 31 | 550.10 | 58.62 | 186.37 | 46.59 | 993.93 | 105.91 | 336.74 | 84.18 | 80.7% | 80.7% | 80.7% | 80.7% |
| 32 | 550.10 | 58.62 | 186.37 | 46.59 | 993.93 | 105.91 | 336.74 | 84.18 | 80.7% | 80.7% | 80.7% | 80.7% |
| 33 | 550.10 | 58.62 | 186.37 | 46.59 | 993.93 | 105.91 | 336.74 | 84.18 | 80.7% | 80.7% | 80.7% | 80.7% |
| 34 | 550.10 | 58.62 | 186.37 | 46.59 | 993.93 | 105.91 | 336.74 | 84.18 | 80.7% | 80.7% | 80.7% | 80.7% |
| 35 | 550.10 | 58.62 | 186.37 | 46.59 | 993.93 | 105.91 | 336.74 | 84.18 | 80.7% | 80.7% | 80.7% | 80.7% |
| 36 | 550.10 | 58.62 | 186.37 | 46.59 | 993.93 | 105.91 | 336.74 | 84.18 | 80.7% | 80.7% | 80.7% | 80.7% |
| 37 | 550.10 | 58.62 | 186.37 | 46.59 | 993.93 | 105.91 | 336.74 | 84.18 | 80.7% | 80.7% | 80.7% | 80.7% |
| 38 | 550.10 | 58.62 | 186.37 | 46.59 | 993.93 | 105.91 | 336.74 | 84.18 | 80.7% | 80.7% | 80.7% | 80.7% |
| 39 | 550.10 | 58.62 | 186.37 | 46.59 | 993.93 | 105.91 | 336.74 | 84.18 | 80.7% | 80.7% | 80.7% | 80.7% |
| 40 | 550.10 | 58.62 | 186.37 | 46.59 | 993.93 | 105.91 | 336.74 | 84.18 | 80.7% | 80.7% | 80.7% | 80.7% |
| 41 | 550.10 | 58.62 | 186.37 | 46.59 | 993.93 | 105.91 | 336.74 | 84.18 | 80.7% | 80.7% | 80.7% | 80.7% |
| 42 | 550.10 | 58.62 | 186.37 | 46.59 | 993.93 | 105.91 | 336.74 | 84.18 | 80.7% | 80.7% | 80.7% | 80.7% |
| 43 | 550.10 | 58.62 | 186.37 | 46.59 | 993.93 | 105.91 | 336.74 | 84.18 | 80.7% | 80.7% | 80.7% | 80.7% |
| 44 | 550.10 | 58.62 | 186.37 | 46.59 | 993.93 | 105.91 | 336.74 | 84.18 | 80.7% | 80.7% | 80.7% | 80.7% |
| 45 | 577.15 | 64.63 | 222.44 | 55.61 | 1042.81 | 116.77 | 401.92 | 100.48 | 80.7% | 80.7% | 80.7% | 80.7% |
| 46 | 577.15 | 64.63 | 222.44 | 55.61 | 1042.81 | 116.77 | 401.92 | 100.48 | 80.7% | 80.7% | 80.7% | 80.7% |
| 47 | 577.15 | 64.63 | 222.44 | 55.61 | 1042.81 | 116.77 | 401.92 | 100.48 | 80.7% | 80.7% | 80.7% | 80.7% |
| 48 | 577.15 | 64.63 | 222.44 | 55.61 | 1042.81 | 116.77 | 401.92 | 100.48 | 80.7% | 80.7% | 80.7% | 80.7% |
| 49 | 577.15 | 64.63 | 222.44 | 55.61 | 1042.81 | 116.77 | 401.92 | 100.48 | 80.7% | 80.7% | 80.7% | 80.7% |
| 50 | 587.67 | 67.64 | 234.47 | 58.62 | 1061.82 | 122.20 | 423.64 | 105.91 | 80.7% | 80.7% | 80.7% | 80.7% |
| 51 | 605.71 | 72.14 | 246.49 | 61.62 | 1094.40 | 130.35 | 445.37 | 111.34 | 80.7% | 80.7% | 80.7% | 80.7% |
| 52 | 623.75 | 76.65 | 258.52 | 64.63 | 1126.99 | 138.50 | 467.09 | 116.77 | 80.7% | 80.7% | 80.7% | 80.7% |
| 53 | 643.28 | 81.16 | 270.54 | 67.64 | 1162.30 | 146.64 | 488.82 | 122.20 | 80.7% | 80.7% | 80.7% | 80.7% |
| 54 | 665.83 | 85.67 | 282.56 | 70.64 | 1203.03 | 154.79 | 510.54 | 127.64 | 80.7% | 80.7% | 80.7% | 80.7% |
| 55 | 688.37 | 91.68 | 294.59 | 73.65 | 1243.76 | 165.65 | 532.27 | 133.07 | 80.7% | 80.7% | 80.7% | 80.7% |
| 56 | 712.42 | 96.19 | 306.61 | 76.65 | 1287.22 | 173.80 | 553.99 | 138.50 | 80.7% | 80.7% | 80.7% | 80.7% |
| 57 | 737.97 | 102.20 | 318.64 | 79.66 | 1333.38 | 184.66 | 575.72 | 143.93 | 80.7% | 80.7% | 80.7% | 80.7% |
| 58 | 766.53 | 109.72 | 330.66 | 82.67 | 1384.98 | 198.24 | 597.44 | 149.36 | 80.7% | 80.7% | 80.7% | 80.7% |
| 59 | 799.60 | 117.23 | 348.70 | 87.17 | 1444.72 | 211.82 | 630.03 | 157.51 | 80.7% | 80.7% | 80.7% | 80.7% |
| 60 | 838.67 | 126.25 | 366.73 | 91.68 | 1515.33 | 228.11 | 662.62 | 165.65 | 80.7% | 80.7% | 80.7% | 80.7% |
| 61 | 882.26 | 135.27 | 384.77 | 96.19 | 1594.08 | 244.41 | 695.20 | 173.80 | 80.7% | 80.7% | 80.7% | 80.7% |
| 62 | 930.36 | 145.79 | 402.80 | 100.70 | 1680.98 | 263.42 | 727.79 | 181.95 | 80.7% | 80.7% | 80.7% | 80.7% |
| 63 | 982.96 | 157.82 | 420.84 | 105.21 | 1776.03 | 285.14 | 760.38 | 190.10 | 80.7% | 80.7% | 80.7% | 80.7% |
| 64 | 1040.08 | 171.34 | 444.89 | 111.22 | 1879.23 | 309.58 | 803.83 | 200.96 | 80.7% | 80.7% | 80.7% | 80.7% |
| 65 | 1101.70 | 184.87 | 462.92 | 115.73 | 1990.57 | 334.02 | 836.42 | 209.10 | 80.7% | 80.7% | 80.7% | 80.7% |
| 66 | 1167.83 | 199.90 | 486.97 | 121.74 | 2110.06 | 361.18 | 879.87 | 219.97 | 80.7% | 80.7% | 80.7% | 80.7% |
| 67 | 1236.97 | 214.93 | 511.02 | 127.76 | 2234.97 | 388.34 | 923.32 | 230.83 | 80.7% | 80.7% | 80.7% | 80.7% |
| 68 | 1321.14 | 232.97 | 535.07 | 133.77 | 2387.05 | 420.92 | 966.77 | 241.69 | 80.7% | 80.7% | 80.7% | 80.7% |
| 69 | 1426.35 | 257.01 | 571.14 | 142.79 | 2577.15 | 464.38 | 1031.94 | 257.99 | 80.7% | 80.7% | 80.7% | 80.7% |
| 70 | 1545.00 | 282.00 | 606.00 | 151.50 | 2789.88 | 509.22 | 1094.28 | 273.57 | 80.6% | 80.6% | 80.6% | 80.6% |
| 71 | 1621.10 | 300.15 | 620.60 | 155.15 | 2898.43 | 536.65 | 1109.60 | 277.40 | 78.8% | 78.8% | 78.8% | 78.8% |
| 72 | 1691.20 | 316.40 | 632.80 | 158.20 | 2993.65 | 560.07 | 1120.14 | 280.03 | 77.0% | 77.0% | 77.0% | 77.0% |
| 73 | 1761.75 | 329.40 | 648.00 | 162.00 | 3087.16 | 577.22 | 1135.51 | 283.88 | 75.2% | 75.2% | 75.2% | 75.2% |
| 74 | 1838.20 | 341.90 | 665.60 | 166.40 | 3188.39 | 593.03 | 1154.49 | 288.62 | 73.5% | 73.5% | 73.5% | 73.5% |
| 75 | 1925.00 | 360.00 | 685.00 | 171.25 | 3304.67 | 618.02 | 1175.95 | 293.99 | 71.7% | 71.7% | 71.7% | 71.7% |
| 76 | 2024.40 | 384.00 | 705.60 | 176.40 | 3439.26 | 652.38 | 1198.75 | 299.69 | 69.9% | 69.9% | 69.9% | 69.9% |
| 77 | 2136.70 | 417.45 | 731.40 | 182.85 | 3592.00 | 701.77 | 1229.55 | 307.39 | 68.1% | 68.1% | 68.1% | 68.1% |
| 78 | 2326.67 | 472.34 | 777.44 | 194.36 | 3894.78 | 790.68 | 1301.41 | 325.35 | 67.4% | 67.4% | 67.4% | 67.4% |
| 79 | 2588.83 | 544.66 | 845.24 | 211.31 | 4333.63 | 911.75 | 1414.91 | 353.73 | 67.4% | 67.4% | 67.4% | 67.4% |
| 80 | 2879.24 | 622.63 | 922.08 | 230.52 | 4819.77 | 1042.27 | 1543.54 | 385.88 | 67.4% | 67.4% | 67.4% | 67.4% |
| 81 | 3191.12 | 705.12 | 1007.96 | 251.99 | 5341.85 | 1180.35 | 1687.30 | 421.82 | 67.4% | 67.4% | 67.4% | 67.4% |
| 82 | 3517.69 | 788.74 | 1093.84 | 273.46 | 5888.52 | 1320.33 | 1831.06 | 457.76 | 67.4% | 67.4% | 67.4% | 67.4% |
| 83 | 3852.17 | 871.23 | 1184.24 | 296.06 | 6448.43 | 1458.42 | 1982.39 | 495.60 | 67.4% | 67.4% | 67.4% | 67.4% |
| 84 | 4195.69 | 954.85 | 1279.16 | 319.79 | 7023.47 | 1598.39 | 2141.28 | 535.32 | 67.4% | 67.4% | 67.4% | 67.4% |
| 85+ | | | | | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-94 VA

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 3 Years; Elimination Period: 100 Days
### 5% Compound Inflation

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 508.01 | 48.10 | 138.28 | 34.57 | 917.89 | 86.90 | 249.84 | 62.46 | 80.7% | 80.7% | 80.7% | 80.7% |
| 30 | 508.01 | 48.10 | 138.28 | 34.57 | 917.89 | 86.90 | 249.84 | 62.46 | 80.7% | 80.7% | 80.7% | 80.7% |
| 31 | 508.01 | 48.10 | 138.28 | 34.57 | 917.89 | 86.90 | 249.84 | 62.46 | 80.7% | 80.7% | 80.7% | 80.7% |
| 32 | 508.01 | 48.10 | 138.28 | 34.57 | 917.89 | 86.90 | 249.84 | 62.46 | 80.7% | 80.7% | 80.7% | 80.7% |
| 33 | 508.01 | 48.10 | 138.28 | 34.57 | 917.89 | 86.90 | 249.84 | 62.46 | 80.7% | 80.7% | 80.7% | 80.7% |
| 34 | 508.01 | 48.10 | 138.28 | 34.57 | 917.89 | 86.90 | 249.84 | 62.46 | 80.7% | 80.7% | 80.7% | 80.7% |
| 35 | 508.01 | 48.10 | 138.28 | 34.57 | 917.89 | 86.90 | 249.84 | 62.46 | 80.7% | 80.7% | 80.7% | 80.7% |
| 36 | 508.01 | 48.10 | 138.28 | 34.57 | 917.89 | 86.90 | 249.84 | 62.46 | 80.7% | 80.7% | 80.7% | 80.7% |
| 37 | 508.01 | 48.10 | 138.28 | 34.57 | 917.89 | 86.90 | 249.84 | 62.46 | 80.7% | 80.7% | 80.7% | 80.7% |
| 38 | 508.01 | 48.10 | 138.28 | 34.57 | 917.89 | 86.90 | 249.84 | 62.46 | 80.7% | 80.7% | 80.7% | 80.7% |
| 39 | 508.01 | 48.10 | 138.28 | 34.57 | 917.89 | 86.90 | 249.84 | 62.46 | 80.7% | 80.7% | 80.7% | 80.7% |
| 40 | 508.01 | 48.10 | 138.28 | 34.57 | 917.89 | 86.90 | 249.84 | 62.46 | 80.7% | 80.7% | 80.7% | 80.7% |
| 41 | 508.01 | 48.10 | 138.28 | 34.57 | 917.89 | 86.90 | 249.84 | 62.46 | 80.7% | 80.7% | 80.7% | 80.7% |
| 42 | 508.01 | 48.10 | 138.28 | 34.57 | 917.89 | 86.90 | 249.84 | 62.46 | 80.7% | 80.7% | 80.7% | 80.7% |
| 43 | 508.01 | 48.10 | 138.28 | 34.57 | 917.89 | 86.90 | 249.84 | 62.46 | 80.7% | 80.7% | 80.7% | 80.7% |
| 44 | 508.01 | 48.10 | 138.28 | 34.57 | 917.89 | 86.90 | 249.84 | 62.46 | 80.7% | 80.7% | 80.7% | 80.7% |
| 45 | 529.06 | 54.11 | 162.32 | 40.58 | 955.91 | 97.76 | 293.29 | 73.32 | 80.7% | 80.7% | 80.7% | 80.7% |
| 46 | 529.06 | 54.11 | 162.32 | 40.58 | 955.91 | 97.76 | 293.29 | 73.32 | 80.7% | 80.7% | 80.7% | 80.7% |
| 47 | 529.06 | 54.11 | 162.32 | 40.58 | 955.91 | 97.76 | 293.29 | 73.32 | 80.7% | 80.7% | 80.7% | 80.7% |
| 48 | 529.06 | 54.11 | 162.32 | 40.58 | 955.91 | 97.76 | 293.29 | 73.32 | 80.7% | 80.7% | 80.7% | 80.7% |
| 49 | 529.06 | 54.11 | 162.32 | 40.58 | 955.91 | 97.76 | 293.29 | 73.32 | 80.7% | 80.7% | 80.7% | 80.7% |
| 50 | 536.57 | 55.61 | 174.35 | 43.59 | 969.48 | 100.48 | 315.01 | 78.75 | 80.7% | 80.7% | 80.7% | 80.7% |
| 51 | 550.10 | 58.62 | 180.36 | 45.09 | 993.93 | 105.91 | 325.88 | 81.47 | 80.7% | 80.7% | 80.7% | 80.7% |
| 52 | 566.63 | 63.13 | 186.37 | 46.59 | 1023.80 | 114.06 | 336.74 | 84.18 | 80.7% | 80.7% | 80.7% | 80.7% |
| 53 | 583.16 | 66.13 | 198.40 | 49.60 | 1053.67 | 119.49 | 358.46 | 89.62 | 80.7% | 80.7% | 80.7% | 80.7% |
| 54 | 601.20 | 70.64 | 204.41 | 51.10 | 1086.26 | 127.64 | 369.33 | 92.33 | 80.7% | 80.7% | 80.7% | 80.7% |
| 55 | 619.24 | 75.15 | 216.43 | 54.11 | 1118.85 | 135.78 | 391.05 | 97.76 | 80.7% | 80.7% | 80.7% | 80.7% |
| 56 | 640.28 | 79.66 | 222.44 | 55.61 | 1156.86 | 143.93 | 401.92 | 100.48 | 80.7% | 80.7% | 80.7% | 80.7% |
| 57 | 661.32 | 84.17 | 234.47 | 58.62 | 1194.88 | 152.08 | 423.64 | 105.91 | 80.7% | 80.7% | 80.7% | 80.7% |
| 58 | 685.37 | 90.18 | 246.49 | 61.62 | 1238.33 | 162.94 | 445.37 | 111.34 | 80.7% | 80.7% | 80.7% | 80.7% |
| 59 | 712.42 | 96.19 | 258.52 | 64.63 | 1287.22 | 173.80 | 467.09 | 116.77 | 80.7% | 80.7% | 80.7% | 80.7% |
| 60 | 745.49 | 103.71 | 270.54 | 67.64 | 1346.96 | 187.38 | 488.82 | 122.20 | 80.7% | 80.7% | 80.7% | 80.7% |
| 61 | 781.56 | 112.73 | 282.56 | 70.64 | 1412.13 | 203.67 | 510.54 | 127.64 | 80.7% | 80.7% | 80.7% | 80.7% |
| 62 | 822.14 | 121.74 | 300.60 | 75.15 | 1485.46 | 219.97 | 543.13 | 135.78 | 80.7% | 80.7% | 80.7% | 80.7% |
| 63 | 867.23 | 130.76 | 312.62 | 78.16 | 1566.93 | 236.26 | 564.85 | 141.21 | 80.7% | 80.7% | 80.7% | 80.7% |
| 64 | 915.33 | 141.28 | 330.66 | 82.67 | 1653.83 | 255.27 | 597.44 | 149.36 | 80.7% | 80.7% | 80.7% | 80.7% |
| 65 | 966.43 | 153.31 | 348.70 | 87.17 | 1746.16 | 277.00 | 630.03 | 157.51 | 80.7% | 80.7% | 80.7% | 80.7% |
| 66 | 1020.54 | 165.33 | 366.73 | 91.68 | 1843.92 | 298.72 | 662.62 | 165.65 | 80.7% | 80.7% | 80.7% | 80.7% |
| 67 | 1079.15 | 177.35 | 384.77 | 96.19 | 1949.83 | 320.45 | 695.20 | 173.80 | 80.7% | 80.7% | 80.7% | 80.7% |
| 68 | 1149.80 | 193.89 | 408.82 | 102.20 | 2077.47 | 350.32 | 738.66 | 184.66 | 80.7% | 80.7% | 80.7% | 80.7% |
| 69 | 1236.97 | 213.43 | 432.86 | 108.22 | 2234.97 | 385.62 | 782.11 | 195.53 | 80.7% | 80.7% | 80.7% | 80.7% |
| 70 | 1336.50 | 234.00 | 462.00 | 115.50 | 2413.38 | 422.54 | 834.26 | 208.56 | 80.6% | 80.6% | 80.6% | 80.6% |
| 71 | 1396.35 | 247.95 | 475.60 | 118.90 | 2496.59 | 443.32 | 850.34 | 212.59 | 78.8% | 78.8% | 78.8% | 78.8% |
| 72 | 1454.60 | 261.80 | 487.20 | 121.80 | 2574.83 | 463.42 | 862.41 | 215.60 | 77.0% | 77.0% | 77.0% | 77.0% |
| 73 | 1510.65 | 272.70 | 496.80 | 124.20 | 2647.15 | 477.86 | 870.56 | 217.64 | 75.2% | 75.2% | 75.2% | 75.2% |
| 74 | 1571.70 | 282.10 | 514.80 | 128.70 | 2726.14 | 489.31 | 892.93 | 223.23 | 73.5% | 73.5% | 73.5% | 73.5% |
| 75 | 1640.00 | 295.00 | 530.00 | 132.50 | 2815.40 | 506.43 | 909.86 | 227.46 | 71.7% | 71.7% | 71.7% | 71.7% |
| 76 | 1719.60 | 315.60 | 547.20 | 136.80 | 2921.43 | 536.17 | 929.64 | 232.41 | 69.9% | 69.9% | 69.9% | 69.9% |
| 77 | 1811.25 | 343.85 | 570.40 | 142.60 | 3044.88 | 578.04 | 958.90 | 239.72 | 68.1% | 68.1% | 68.1% | 68.1% |
| 78 | 1967.33 | 389.85 | 605.68 | 151.42 | 3293.26 | 652.60 | 1013.89 | 253.47 | 67.4% | 67.4% | 67.4% | 67.4% |
| 79 | 2180.90 | 448.61 | 664.44 | 166.11 | 3650.77 | 750.96 | 1112.25 | 278.06 | 67.4% | 67.4% | 67.4% | 67.4% |
| 80 | 2414.81 | 510.76 | 723.20 | 180.80 | 4042.33 | 855.00 | 1210.62 | 302.65 | 67.4% | 67.4% | 67.4% | 67.4% |
| 81 | 2665.67 | 576.30 | 791.00 | 197.75 | 4462.26 | 964.71 | 1324.11 | 331.03 | 67.4% | 67.4% | 67.4% | 67.4% |
| 82 | 2926.70 | 641.84 | 863.32 | 215.83 | 4899.22 | 1074.42 | 1445.17 | 361.29 | 67.4% | 67.4% | 67.4% | 67.4% |
| 83 | 3193.38 | 707.38 | 935.64 | 233.91 | 5345.63 | 1184.13 | 1566.24 | 391.56 | 67.4% | 67.4% | 67.4% | 67.4% |
| 84 | 3465.71 | 772.92 | 1007.96 | 251.99 | 5801.50 | 1293.85 | 1687.30 | 421.82 | 67.4% | 67.4% | 67.4% | 67.4% |
| 85+ | | | | | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-94 VA

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 5 Years; Elimination Period: 20 Days
### 5% Compound Inflation

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 623.75 | 75.15 | 204.41 | 51.10 | 1126.99 | 135.78 | 369.33 | 92.33 | 80.7% | 80.7% | 80.7% | 80.7% |
| 30 | 623.75 | 75.15 | 204.41 | 51.10 | 1126.99 | 135.78 | 369.33 | 92.33 | 80.7% | 80.7% | 80.7% | 80.7% |
| 31 | 623.75 | 75.15 | 204.41 | 51.10 | 1126.99 | 135.78 | 369.33 | 92.33 | 80.7% | 80.7% | 80.7% | 80.7% |
| 32 | 623.75 | 75.15 | 204.41 | 51.10 | 1126.99 | 135.78 | 369.33 | 92.33 | 80.7% | 80.7% | 80.7% | 80.7% |
| 33 | 623.75 | 75.15 | 204.41 | 51.10 | 1126.99 | 135.78 | 369.33 | 92.33 | 80.7% | 80.7% | 80.7% | 80.7% |
| 34 | 623.75 | 75.15 | 204.41 | 51.10 | 1126.99 | 135.78 | 369.33 | 92.33 | 80.7% | 80.7% | 80.7% | 80.7% |
| 35 | 623.75 | 75.15 | 204.41 | 51.10 | 1126.99 | 135.78 | 369.33 | 92.33 | 80.7% | 80.7% | 80.7% | 80.7% |
| 36 | 623.75 | 75.15 | 204.41 | 51.10 | 1126.99 | 135.78 | 369.33 | 92.33 | 80.7% | 80.7% | 80.7% | 80.7% |
| 37 | 623.75 | 75.15 | 204.41 | 51.10 | 1126.99 | 135.78 | 369.33 | 92.33 | 80.7% | 80.7% | 80.7% | 80.7% |
| 38 | 623.75 | 75.15 | 204.41 | 51.10 | 1126.99 | 135.78 | 369.33 | 92.33 | 80.7% | 80.7% | 80.7% | 80.7% |
| 39 | 623.75 | 75.15 | 204.41 | 51.10 | 1126.99 | 135.78 | 369.33 | 92.33 | 80.7% | 80.7% | 80.7% | 80.7% |
| 40 | 623.75 | 75.15 | 204.41 | 51.10 | 1126.99 | 135.78 | 369.33 | 92.33 | 80.7% | 80.7% | 80.7% | 80.7% |
| 41 | 623.75 | 75.15 | 204.41 | 51.10 | 1126.99 | 135.78 | 369.33 | 92.33 | 80.7% | 80.7% | 80.7% | 80.7% |
| 42 | 623.75 | 75.15 | 204.41 | 51.10 | 1126.99 | 135.78 | 369.33 | 92.33 | 80.7% | 80.7% | 80.7% | 80.7% |
| 43 | 623.75 | 75.15 | 204.41 | 51.10 | 1126.99 | 135.78 | 369.33 | 92.33 | 80.7% | 80.7% | 80.7% | 80.7% |
| 44 | 623.75 | 75.15 | 204.41 | 51.10 | 1126.99 | 135.78 | 369.33 | 92.33 | 80.7% | 80.7% | 80.7% | 80.7% |
| 45 | 659.82 | 84.17 | 240.48 | 60.12 | 1192.17 | 152.08 | 434.50 | 108.63 | 80.7% | 80.7% | 80.7% | 80.7% |
| 46 | 659.82 | 84.17 | 240.48 | 60.12 | 1192.17 | 152.08 | 434.50 | 108.63 | 80.7% | 80.7% | 80.7% | 80.7% |
| 47 | 659.82 | 84.17 | 240.48 | 60.12 | 1192.17 | 152.08 | 434.50 | 108.63 | 80.7% | 80.7% | 80.7% | 80.7% |
| 48 | 659.82 | 84.17 | 240.48 | 60.12 | 1192.17 | 152.08 | 434.50 | 108.63 | 80.7% | 80.7% | 80.7% | 80.7% |
| 49 | 659.82 | 84.17 | 240.48 | 60.12 | 1192.17 | 152.08 | 434.50 | 108.63 | 80.7% | 80.7% | 80.7% | 80.7% |
| 50 | 674.85 | 88.68 | 258.52 | 64.63 | 1219.32 | 160.22 | 467.09 | 116.77 | 80.7% | 80.7% | 80.7% | 80.7% |
| 51 | 695.89 | 93.19 | 264.53 | 66.13 | 1257.34 | 168.37 | 477.95 | 119.49 | 80.7% | 80.7% | 80.7% | 80.7% |
| 52 | 719.94 | 99.20 | 276.55 | 69.14 | 1300.79 | 179.23 | 499.68 | 124.92 | 80.7% | 80.7% | 80.7% | 80.7% |
| 53 | 746.99 | 105.21 | 288.58 | 72.14 | 1349.68 | 190.10 | 521.40 | 130.35 | 80.7% | 80.7% | 80.7% | 80.7% |
| 54 | 775.55 | 111.22 | 300.60 | 75.15 | 1401.27 | 200.96 | 543.13 | 135.78 | 80.7% | 80.7% | 80.7% | 80.7% |
| 55 | 805.61 | 118.74 | 318.64 | 79.66 | 1455.59 | 214.54 | 575.72 | 143.93 | 80.7% | 80.7% | 80.7% | 80.7% |
| 56 | 835.67 | 126.25 | 330.66 | 82.67 | 1509.90 | 228.11 | 597.44 | 149.36 | 80.7% | 80.7% | 80.7% | 80.7% |
| 57 | 868.73 | 133.77 | 342.68 | 85.67 | 1569.64 | 241.69 | 619.17 | 154.79 | 80.7% | 80.7% | 80.7% | 80.7% |
| 58 | 906.31 | 141.28 | 360.72 | 90.18 | 1637.53 | 255.27 | 651.75 | 162.94 | 80.7% | 80.7% | 80.7% | 80.7% |
| 59 | 949.90 | 151.80 | 378.76 | 94.69 | 1716.29 | 274.28 | 684.34 | 171.09 | 80.7% | 80.7% | 80.7% | 80.7% |
| 60 | 1001.00 | 163.83 | 396.79 | 99.20 | 1808.62 | 296.01 | 716.93 | 179.23 | 80.7% | 80.7% | 80.7% | 80.7% |
| 61 | 1056.61 | 175.85 | 414.83 | 103.71 | 1909.10 | 317.73 | 749.52 | 187.38 | 80.7% | 80.7% | 80.7% | 80.7% |
| 62 | 1119.74 | 190.88 | 432.86 | 108.22 | 2023.15 | 344.89 | 782.11 | 195.53 | 80.7% | 80.7% | 80.7% | 80.7% |
| 63 | 1188.87 | 205.91 | 456.91 | 114.23 | 2148.07 | 372.04 | 825.56 | 206.39 | 80.7% | 80.7% | 80.7% | 80.7% |
| 64 | 1262.52 | 222.44 | 480.96 | 120.24 | 2281.14 | 401.92 | 869.01 | 217.25 | 80.7% | 80.7% | 80.7% | 80.7% |
| 65 | 1342.18 | 240.48 | 505.01 | 126.25 | 2425.07 | 434.50 | 912.46 | 228.11 | 80.7% | 80.7% | 80.7% | 80.7% |
| 66 | 1427.85 | 260.02 | 529.06 | 132.26 | 2579.86 | 469.81 | 955.91 | 238.98 | 80.7% | 80.7% | 80.7% | 80.7% |
| 67 | 1518.03 | 279.56 | 553.10 | 138.28 | 2742.80 | 505.11 | 999.36 | 249.84 | 80.7% | 80.7% | 80.7% | 80.7% |
| 68 | 1626.25 | 303.61 | 583.16 | 145.79 | 2938.33 | 548.56 | 1053.67 | 263.42 | 80.7% | 80.7% | 80.7% | 80.7% |
| 69 | 1764.52 | 333.67 | 613.22 | 153.31 | 3188.17 | 602.87 | 1107.98 | 277.00 | 80.7% | 80.7% | 80.7% | 80.7% |
| 70 | 1918.50 | 367.50 | 654.00 | 163.50 | 3464.33 | 663.61 | 1180.96 | 295.24 | 80.6% | 80.6% | 80.6% | 80.6% |
| 71 | 2019.85 | 391.50 | 667.00 | 166.75 | 3611.37 | 699.98 | 1192.56 | 298.14 | 78.8% | 78.8% | 78.8% | 78.8% |
| 72 | 2114.00 | 411.60 | 683.20 | 170.80 | 3742.06 | 728.59 | 1209.35 | 302.34 | 77.0% | 77.0% | 77.0% | 77.0% |
| 73 | 2205.90 | 427.95 | 702.00 | 175.50 | 3865.45 | 749.91 | 1230.13 | 307.53 | 75.2% | 75.2% | 75.2% | 75.2% |
| 74 | 2307.50 | 444.60 | 717.60 | 179.40 | 4002.40 | 771.17 | 1244.69 | 311.17 | 73.5% | 73.5% | 73.5% | 73.5% |
| 75 | 2422.50 | 466.25 | 740.00 | 185.00 | 4158.73 | 800.42 | 1270.37 | 317.59 | 71.7% | 71.7% | 71.7% | 71.7% |
| 76 | 2556.00 | 498.00 | 763.20 | 190.80 | 4342.40 | 846.05 | 1296.60 | 324.15 | 69.9% | 69.9% | 69.9% | 69.9% |
| 77 | 2711.70 | 545.10 | 791.20 | 197.80 | 4558.63 | 916.37 | 1330.08 | 332.52 | 68.1% | 68.1% | 68.1% | 68.1% |
| 78 | 2970.77 | 621.50 | 840.72 | 210.18 | 4972.99 | 1040.37 | 1407.34 | 351.84 | 67.4% | 67.4% | 67.4% | 67.4% |
| 79 | 3324.46 | 718.68 | 917.56 | 229.39 | 5565.05 | 1203.05 | 1535.97 | 383.99 | 67.4% | 67.4% | 67.4% | 67.4% |
| 80 | 3714.31 | 824.90 | 1003.44 | 250.86 | 6217.65 | 1380.86 | 1679.73 | 419.93 | 67.4% | 67.4% | 67.4% | 67.4% |
| 81 | 4132.41 | 934.51 | 1093.84 | 273.46 | 6917.54 | 1564.34 | 1831.06 | 457.76 | 67.4% | 67.4% | 67.4% | 67.4% |
| 82 | 4568.59 | 1046.38 | 1193.28 | 298.32 | 7647.69 | 1751.61 | 1997.52 | 499.38 | 67.4% | 67.4% | 67.4% | 67.4% |
| 83 | 5013.81 | 1157.12 | 1292.72 | 323.18 | 8392.98 | 1936.99 | 2163.98 | 540.99 | 67.4% | 67.4% | 67.4% | 67.4% |
| 84 | 5468.07 | 1267.86 | 1396.68 | 349.17 | 9153.40 | 2122.36 | 2338.00 | 584.50 | 67.4% | 67.4% | 67.4% | 67.4% |
| 85+ | | | | | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-94 VA

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 5 Years; Elimination Period: 100 Days
### 5% Compound Inflation

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 572.64 | 63.13 | 150.30 | 37.58 | 1034.66 | 114.06 | 271.56 | 67.89 | 80.7% | 80.7% | 80.7% | 80.7% |
| 30 | 572.64 | 63.13 | 150.30 | 37.58 | 1034.66 | 114.06 | 271.56 | 67.89 | 80.7% | 80.7% | 80.7% | 80.7% |
| 31 | 572.64 | 63.13 | 150.30 | 37.58 | 1034.66 | 114.06 | 271.56 | 67.89 | 80.7% | 80.7% | 80.7% | 80.7% |
| 32 | 572.64 | 63.13 | 150.30 | 37.58 | 1034.66 | 114.06 | 271.56 | 67.89 | 80.7% | 80.7% | 80.7% | 80.7% |
| 33 | 572.64 | 63.13 | 150.30 | 37.58 | 1034.66 | 114.06 | 271.56 | 67.89 | 80.7% | 80.7% | 80.7% | 80.7% |
| 34 | 572.64 | 63.13 | 150.30 | 37.58 | 1034.66 | 114.06 | 271.56 | 67.89 | 80.7% | 80.7% | 80.7% | 80.7% |
| 35 | 572.64 | 63.13 | 150.30 | 37.58 | 1034.66 | 114.06 | 271.56 | 67.89 | 80.7% | 80.7% | 80.7% | 80.7% |
| 36 | 572.64 | 63.13 | 150.30 | 37.58 | 1034.66 | 114.06 | 271.56 | 67.89 | 80.7% | 80.7% | 80.7% | 80.7% |
| 37 | 572.64 | 63.13 | 150.30 | 37.58 | 1034.66 | 114.06 | 271.56 | 67.89 | 80.7% | 80.7% | 80.7% | 80.7% |
| 38 | 572.64 | 63.13 | 150.30 | 37.58 | 1034.66 | 114.06 | 271.56 | 67.89 | 80.7% | 80.7% | 80.7% | 80.7% |
| 39 | 572.64 | 63.13 | 150.30 | 37.58 | 1034.66 | 114.06 | 271.56 | 67.89 | 80.7% | 80.7% | 80.7% | 80.7% |
| 40 | 572.64 | 63.13 | 150.30 | 37.58 | 1034.66 | 114.06 | 271.56 | 67.89 | 80.7% | 80.7% | 80.7% | 80.7% |
| 41 | 572.64 | 63.13 | 150.30 | 37.58 | 1034.66 | 114.06 | 271.56 | 67.89 | 80.7% | 80.7% | 80.7% | 80.7% |
| 42 | 572.64 | 63.13 | 150.30 | 37.58 | 1034.66 | 114.06 | 271.56 | 67.89 | 80.7% | 80.7% | 80.7% | 80.7% |
| 43 | 572.64 | 63.13 | 150.30 | 37.58 | 1034.66 | 114.06 | 271.56 | 67.89 | 80.7% | 80.7% | 80.7% | 80.7% |
| 44 | 572.64 | 63.13 | 150.30 | 37.58 | 1034.66 | 114.06 | 271.56 | 67.89 | 80.7% | 80.7% | 80.7% | 80.7% |
| 45 | 601.20 | 70.64 | 180.36 | 45.09 | 1086.26 | 127.64 | 325.88 | 81.47 | 80.7% | 80.7% | 80.7% | 80.7% |
| 46 | 601.20 | 70.64 | 180.36 | 45.09 | 1086.26 | 127.64 | 325.88 | 81.47 | 80.7% | 80.7% | 80.7% | 80.7% |
| 47 | 601.20 | 70.64 | 180.36 | 45.09 | 1086.26 | 127.64 | 325.88 | 81.47 | 80.7% | 80.7% | 80.7% | 80.7% |
| 48 | 601.20 | 70.64 | 180.36 | 45.09 | 1086.26 | 127.64 | 325.88 | 81.47 | 80.7% | 80.7% | 80.7% | 80.7% |
| 49 | 601.20 | 70.64 | 180.36 | 45.09 | 1086.26 | 127.64 | 325.88 | 81.47 | 80.7% | 80.7% | 80.7% | 80.7% |
| 50 | 613.22 | 73.65 | 192.38 | 48.10 | 1107.98 | 133.07 | 347.60 | 86.90 | 80.7% | 80.7% | 80.7% | 80.7% |
| 51 | 631.26 | 78.16 | 198.40 | 49.60 | 1140.57 | 141.21 | 358.46 | 89.62 | 80.7% | 80.7% | 80.7% | 80.7% |
| 52 | 652.30 | 82.67 | 210.42 | 52.61 | 1178.59 | 149.36 | 380.19 | 95.05 | 80.7% | 80.7% | 80.7% | 80.7% |
| 53 | 674.85 | 88.68 | 216.43 | 54.11 | 1219.32 | 160.22 | 391.05 | 97.76 | 80.7% | 80.7% | 80.7% | 80.7% |
| 54 | 698.90 | 93.19 | 228.46 | 57.11 | 1262.77 | 168.37 | 412.78 | 103.19 | 80.7% | 80.7% | 80.7% | 80.7% |
| 55 | 722.94 | 99.20 | 240.48 | 60.12 | 1306.22 | 179.23 | 434.50 | 108.63 | 80.7% | 80.7% | 80.7% | 80.7% |
| 56 | 750.00 | 105.21 | 246.49 | 61.62 | 1355.11 | 190.10 | 445.37 | 111.34 | 80.7% | 80.7% | 80.7% | 80.7% |
| 57 | 778.55 | 112.73 | 258.52 | 64.63 | 1406.70 | 203.67 | 467.09 | 116.77 | 80.7% | 80.7% | 80.7% | 80.7% |
| 58 | 810.12 | 118.74 | 270.54 | 67.64 | 1463.73 | 214.54 | 488.82 | 122.20 | 80.7% | 80.7% | 80.7% | 80.7% |
| 59 | 846.19 | 127.76 | 282.56 | 70.64 | 1528.91 | 230.83 | 510.54 | 127.64 | 80.7% | 80.7% | 80.7% | 80.7% |
| 60 | 889.78 | 136.77 | 300.60 | 75.15 | 1607.66 | 247.12 | 543.13 | 135.78 | 80.7% | 80.7% | 80.7% | 80.7% |
| 61 | 937.87 | 148.80 | 312.62 | 78.16 | 1694.56 | 268.85 | 564.85 | 141.21 | 80.7% | 80.7% | 80.7% | 80.7% |
| 62 | 990.48 | 160.82 | 330.66 | 82.67 | 1789.61 | 290.57 | 597.44 | 149.36 | 80.7% | 80.7% | 80.7% | 80.7% |
| 63 | 1049.09 | 172.85 | 348.70 | 87.17 | 1895.52 | 312.30 | 630.03 | 157.51 | 80.7% | 80.7% | 80.7% | 80.7% |
| 64 | 1110.72 | 187.88 | 366.73 | 91.68 | 2006.86 | 339.46 | 662.62 | 165.65 | 80.7% | 80.7% | 80.7% | 80.7% |
| 65 | 1178.35 | 202.91 | 384.77 | 96.19 | 2129.06 | 366.61 | 695.20 | 173.80 | 80.7% | 80.7% | 80.7% | 80.7% |
| 66 | 1250.50 | 217.94 | 402.80 | 100.70 | 2259.42 | 393.77 | 727.79 | 181.95 | 80.7% | 80.7% | 80.7% | 80.7% |
| 67 | 1327.15 | 235.97 | 426.85 | 106.71 | 2397.91 | 426.36 | 771.24 | 192.81 | 80.7% | 80.7% | 80.7% | 80.7% |
| 68 | 1420.34 | 255.51 | 450.90 | 112.73 | 2566.28 | 461.66 | 814.69 | 203.67 | 80.7% | 80.7% | 80.7% | 80.7% |
| 69 | 1534.56 | 281.06 | 474.95 | 118.74 | 2772.67 | 507.83 | 858.14 | 214.54 | 80.7% | 80.7% | 80.7% | 80.7% |
| 70 | 1663.50 | 309.00 | 504.00 | 126.00 | 3003.86 | 557.98 | 910.10 | 227.52 | 80.6% | 80.6% | 80.6% | 80.6% |
| 71 | 1747.25 | 327.70 | 522.00 | 130.50 | 3123.98 | 585.91 | 933.30 | 233.33 | 78.8% | 78.8% | 78.8% | 78.8% |
| 72 | 1825.60 | 345.80 | 537.60 | 134.40 | 3231.55 | 612.11 | 951.62 | 237.91 | 77.0% | 77.0% | 77.0% | 77.0% |
| 73 | 1898.10 | 359.10 | 550.80 | 137.70 | 3326.09 | 629.26 | 965.18 | 241.30 | 75.2% | 75.2% | 75.2% | 75.2% |
| 74 | 1978.60 | 369.20 | 566.80 | 141.70 | 3431.92 | 640.38 | 983.12 | 245.78 | 73.5% | 73.5% | 73.5% | 73.5% |
| 75 | 2070.00 | 386.25 | 585.00 | 146.25 | 3553.59 | 663.08 | 1004.28 | 251.07 | 71.7% | 71.7% | 71.7% | 71.7% |
| 76 | 2178.00 | 412.80 | 604.80 | 151.20 | 3700.21 | 701.31 | 1027.50 | 256.87 | 69.9% | 69.9% | 69.9% | 69.9% |
| 77 | 2306.90 | 455.40 | 630.20 | 157.55 | 3878.12 | 765.57 | 1059.43 | 264.86 | 68.1% | 68.1% | 68.1% | 68.1% |
| 78 | 2521.03 | 520.93 | 673.48 | 168.37 | 4220.13 | 872.02 | 1127.39 | 281.85 | 67.4% | 67.4% | 67.4% | 67.4% |
| 79 | 2809.18 | 600.03 | 736.76 | 184.19 | 4702.49 | 1004.43 | 1233.32 | 308.33 | 67.4% | 67.4% | 67.4% | 67.4% |
| 80 | 3123.32 | 684.78 | 804.56 | 201.14 | 5228.35 | 1146.30 | 1346.81 | 336.70 | 67.4% | 67.4% | 67.4% | 67.4% |
| 81 | 3456.67 | 770.66 | 881.40 | 220.35 | 5786.37 | 1290.06 | 1475.44 | 368.86 | 67.4% | 67.4% | 67.4% | 67.4% |
| 82 | 3802.45 | 857.67 | 958.24 | 239.56 | 6365.20 | 1435.72 | 1604.07 | 401.02 | 67.4% | 67.4% | 67.4% | 67.4% |
| 83 | 4152.75 | 943.55 | 1039.60 | 259.90 | 6951.59 | 1579.48 | 1740.26 | 435.07 | 67.4% | 67.4% | 67.4% | 67.4% |
| 84 | 4507.57 | 1029.43 | 1125.48 | 281.37 | 7545.55 | 1723.24 | 1884.02 | 471.01 | 67.4% | 67.4% | 67.4% | 67.4% |
| 85+ | | | | | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-94 VA

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: Lifetime; Elimination Period: 20 Days
### 5% Compound Inflation

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 795.09 | 115.73 | 234.47 | 58.62 | 1436.58 | 209.10 | 423.64 | 105.91 | 80.7% | 80.7% | 80.7% | 80.7% |
| 30 | 795.09 | 115.73 | 234.47 | 58.62 | 1436.58 | 209.10 | 423.64 | 105.91 | 80.7% | 80.7% | 80.7% | 80.7% |
| 31 | 795.09 | 115.73 | 234.47 | 58.62 | 1436.58 | 209.10 | 423.64 | 105.91 | 80.7% | 80.7% | 80.7% | 80.7% |
| 32 | 795.09 | 115.73 | 234.47 | 58.62 | 1436.58 | 209.10 | 423.64 | 105.91 | 80.7% | 80.7% | 80.7% | 80.7% |
| 33 | 795.09 | 115.73 | 234.47 | 58.62 | 1436.58 | 209.10 | 423.64 | 105.91 | 80.7% | 80.7% | 80.7% | 80.7% |
| 34 | 795.09 | 115.73 | 234.47 | 58.62 | 1436.58 | 209.10 | 423.64 | 105.91 | 80.7% | 80.7% | 80.7% | 80.7% |
| 35 | 795.09 | 115.73 | 234.47 | 58.62 | 1436.58 | 209.10 | 423.64 | 105.91 | 80.7% | 80.7% | 80.7% | 80.7% |
| 36 | 795.09 | 115.73 | 234.47 | 58.62 | 1436.58 | 209.10 | 423.64 | 105.91 | 80.7% | 80.7% | 80.7% | 80.7% |
| 37 | 795.09 | 115.73 | 234.47 | 58.62 | 1436.58 | 209.10 | 423.64 | 105.91 | 80.7% | 80.7% | 80.7% | 80.7% |
| 38 | 795.09 | 115.73 | 234.47 | 58.62 | 1436.58 | 209.10 | 423.64 | 105.91 | 80.7% | 80.7% | 80.7% | 80.7% |
| 39 | 795.09 | 115.73 | 234.47 | 58.62 | 1436.58 | 209.10 | 423.64 | 105.91 | 80.7% | 80.7% | 80.7% | 80.7% |
| 40 | 795.09 | 115.73 | 234.47 | 58.62 | 1436.58 | 209.10 | 423.64 | 105.91 | 80.7% | 80.7% | 80.7% | 80.7% |
| 41 | 795.09 | 115.73 | 234.47 | 58.62 | 1436.58 | 209.10 | 423.64 | 105.91 | 80.7% | 80.7% | 80.7% | 80.7% |
| 42 | 795.09 | 115.73 | 234.47 | 58.62 | 1436.58 | 209.10 | 423.64 | 105.91 | 80.7% | 80.7% | 80.7% | 80.7% |
| 43 | 795.09 | 115.73 | 234.47 | 58.62 | 1436.58 | 209.10 | 423.64 | 105.91 | 80.7% | 80.7% | 80.7% | 80.7% |
| 44 | 795.09 | 115.73 | 234.47 | 58.62 | 1436.58 | 209.10 | 423.64 | 105.91 | 80.7% | 80.7% | 80.7% | 80.7% |
| 45 | 855.21 | 130.76 | 276.55 | 69.14 | 1545.20 | 236.26 | 499.68 | 124.92 | 80.7% | 80.7% | 80.7% | 80.7% |
| 46 | 855.21 | 130.76 | 276.55 | 69.14 | 1545.20 | 236.26 | 499.68 | 124.92 | 80.7% | 80.7% | 80.7% | 80.7% |
| 47 | 855.21 | 130.76 | 276.55 | 69.14 | 1545.20 | 236.26 | 499.68 | 124.92 | 80.7% | 80.7% | 80.7% | 80.7% |
| 48 | 855.21 | 130.76 | 276.55 | 69.14 | 1545.20 | 236.26 | 499.68 | 124.92 | 80.7% | 80.7% | 80.7% | 80.7% |
| 49 | 855.21 | 130.76 | 276.55 | 69.14 | 1545.20 | 236.26 | 499.68 | 124.92 | 80.7% | 80.7% | 80.7% | 80.7% |
| 50 | 879.26 | 135.27 | 294.59 | 73.65 | 1588.65 | 244.41 | 532.27 | 133.07 | 80.7% | 80.7% | 80.7% | 80.7% |
| 51 | 913.82 | 144.29 | 306.61 | 76.65 | 1651.11 | 260.70 | 553.99 | 138.50 | 80.7% | 80.7% | 80.7% | 80.7% |
| 52 | 949.90 | 151.80 | 318.64 | 79.66 | 1716.29 | 274.28 | 575.72 | 143.93 | 80.7% | 80.7% | 80.7% | 80.7% |
| 53 | 990.48 | 160.82 | 330.66 | 82.67 | 1789.61 | 290.57 | 597.44 | 149.36 | 80.7% | 80.7% | 80.7% | 80.7% |
| 54 | 1034.06 | 171.34 | 348.70 | 87.17 | 1868.36 | 309.58 | 630.03 | 157.51 | 80.7% | 80.7% | 80.7% | 80.7% |
| 55 | 1079.15 | 181.86 | 360.72 | 90.18 | 1949.83 | 328.59 | 651.75 | 162.94 | 80.7% | 80.7% | 80.7% | 80.7% |
| 56 | 1127.25 | 192.38 | 378.76 | 94.69 | 2036.73 | 347.60 | 684.34 | 171.09 | 80.7% | 80.7% | 80.7% | 80.7% |
| 57 | 1176.85 | 204.41 | 390.78 | 97.70 | 2126.35 | 369.33 | 706.07 | 176.52 | 80.7% | 80.7% | 80.7% | 80.7% |
| 58 | 1232.46 | 217.94 | 408.82 | 102.20 | 2226.83 | 393.77 | 738.66 | 184.66 | 80.7% | 80.7% | 80.7% | 80.7% |
| 59 | 1298.59 | 232.97 | 426.85 | 106.71 | 2346.32 | 420.92 | 771.24 | 192.81 | 80.7% | 80.7% | 80.7% | 80.7% |
| 60 | 1375.25 | 249.50 | 450.90 | 112.73 | 2484.81 | 450.80 | 814.69 | 203.67 | 80.7% | 80.7% | 80.7% | 80.7% |
| 61 | 1459.41 | 269.04 | 468.94 | 117.23 | 2636.89 | 486.10 | 847.28 | 211.82 | 80.7% | 80.7% | 80.7% | 80.7% |
| 62 | 1552.60 | 290.08 | 492.98 | 123.25 | 2805.26 | 524.12 | 890.73 | 222.68 | 80.7% | 80.7% | 80.7% | 80.7% |
| 63 | 1654.80 | 314.13 | 517.03 | 129.26 | 2989.92 | 567.57 | 934.18 | 233.55 | 80.7% | 80.7% | 80.7% | 80.7% |
| 64 | 1766.03 | 338.18 | 547.09 | 136.77 | 3190.88 | 611.02 | 988.49 | 247.12 | 80.7% | 80.7% | 80.7% | 80.7% |
| 65 | 1884.76 | 365.23 | 571.14 | 142.79 | 3405.42 | 659.90 | 1031.94 | 257.99 | 80.7% | 80.7% | 80.7% | 80.7% |
| 66 | 2009.51 | 393.79 | 601.20 | 150.30 | 3630.82 | 711.50 | 1086.26 | 271.56 | 80.7% | 80.7% | 80.7% | 80.7% |
| 67 | 2143.28 | 423.85 | 625.25 | 156.31 | 3872.51 | 765.81 | 1129.71 | 282.43 | 80.7% | 80.7% | 80.7% | 80.7% |
| 68 | 2304.10 | 459.92 | 661.32 | 165.33 | 4163.08 | 830.99 | 1194.88 | 298.72 | 80.7% | 80.7% | 80.7% | 80.7% |
| 69 | 2507.00 | 505.01 | 697.39 | 174.35 | 4529.69 | 912.46 | 1260.06 | 315.01 | 80.7% | 80.7% | 80.7% | 80.7% |
| 70 | 2733.00 | 553.50 | 738.00 | 184.50 | 4935.11 | 999.48 | 1332.64 | 333.16 | 80.6% | 80.6% | 80.6% | 80.6% |
| 71 | 2882.60 | 587.25 | 759.80 | 189.95 | 5153.92 | 1049.97 | 1358.48 | 339.62 | 78.8% | 78.8% | 78.8% | 78.8% |
| 72 | 3022.60 | 617.40 | 778.40 | 194.60 | 5350.40 | 1092.88 | 1377.87 | 344.47 | 77.0% | 77.0% | 77.0% | 77.0% |
| 73 | 3157.65 | 641.25 | 793.80 | 198.45 | 5533.23 | 1123.68 | 1391.00 | 347.75 | 75.2% | 75.2% | 75.2% | 75.2% |
| 74 | 3305.90 | 663.00 | 816.40 | 204.10 | 5734.14 | 1149.99 | 1416.06 | 354.02 | 73.5% | 73.5% | 73.5% | 73.5% |
| 75 | 3476.25 | 693.75 | 840.00 | 210.00 | 5967.71 | 1190.97 | 1442.04 | 360.51 | 71.7% | 71.7% | 71.7% | 71.7% |
| 76 | 3673.20 | 739.20 | 864.00 | 216.00 | 6240.41 | 1255.83 | 1467.85 | 366.96 | 69.9% | 69.9% | 69.9% | 69.9% |
| 77 | 3904.25 | 808.45 | 897.00 | 224.25 | 6563.42 | 1359.08 | 1507.94 | 376.99 | 68.1% | 68.1% | 68.1% | 68.1% |
| 78 | 4290.61 | 922.08 | 958.24 | 239.56 | 7182.36 | 1543.54 | 1604.07 | 401.02 | 67.4% | 67.4% | 67.4% | 67.4% |
| 79 | 4821.71 | 1070.11 | 1048.64 | 262.16 | 8071.41 | 1791.33 | 1755.39 | 438.85 | 67.4% | 67.4% | 67.4% | 67.4% |
| 80 | 5413.83 | 1231.70 | 1148.08 | 287.02 | 9062.60 | 2061.83 | 1921.85 | 480.46 | 67.4% | 67.4% | 67.4% | 67.4% |
| 81 | 6051.15 | 1402.33 | 1256.56 | 314.14 | 10129.46 | 2347.46 | 2103.45 | 525.86 | 67.4% | 67.4% | 67.4% | 67.4% |
| 82 | 6715.59 | 1574.09 | 1374.08 | 343.52 | 11241.71 | 2634.98 | 2300.17 | 575.04 | 67.4% | 67.4% | 67.4% | 67.4% |
| 83 | 7393.59 | 1744.72 | 1491.60 | 372.90 | 12376.67 | 2920.61 | 2496.90 | 624.22 | 67.4% | 67.4% | 67.4% | 67.4% |
| 84 | 8087.41 | 1914.22 | 1613.64 | 403.41 | 13538.10 | 3204.35 | 2701.19 | 675.30 | 67.4% | 67.4% | 67.4% | 67.4% |
| 85+ | | | | | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-94 VA

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: Lifetime; Elimination Period: 100 Days
### 5% Compound Inflation

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 722.94 | 99.20 | 180.36 | 45.09 | 1306.22 | 179.23 | 325.88 | 81.47 | 80.7% | 80.7% | 80.7% | 80.7% |
| 30 | 722.94 | 99.20 | 180.36 | 45.09 | 1306.22 | 179.23 | 325.88 | 81.47 | 80.7% | 80.7% | 80.7% | 80.7% |
| 31 | 722.94 | 99.20 | 180.36 | 45.09 | 1306.22 | 179.23 | 325.88 | 81.47 | 80.7% | 80.7% | 80.7% | 80.7% |
| 32 | 722.94 | 99.20 | 180.36 | 45.09 | 1306.22 | 179.23 | 325.88 | 81.47 | 80.7% | 80.7% | 80.7% | 80.7% |
| 33 | 722.94 | 99.20 | 180.36 | 45.09 | 1306.22 | 179.23 | 325.88 | 81.47 | 80.7% | 80.7% | 80.7% | 80.7% |
| 34 | 722.94 | 99.20 | 180.36 | 45.09 | 1306.22 | 179.23 | 325.88 | 81.47 | 80.7% | 80.7% | 80.7% | 80.7% |
| 35 | 722.94 | 99.20 | 180.36 | 45.09 | 1306.22 | 179.23 | 325.88 | 81.47 | 80.7% | 80.7% | 80.7% | 80.7% |
| 36 | 722.94 | 99.20 | 180.36 | 45.09 | 1306.22 | 179.23 | 325.88 | 81.47 | 80.7% | 80.7% | 80.7% | 80.7% |
| 37 | 722.94 | 99.20 | 180.36 | 45.09 | 1306.22 | 179.23 | 325.88 | 81.47 | 80.7% | 80.7% | 80.7% | 80.7% |
| 38 | 722.94 | 99.20 | 180.36 | 45.09 | 1306.22 | 179.23 | 325.88 | 81.47 | 80.7% | 80.7% | 80.7% | 80.7% |
| 39 | 722.94 | 99.20 | 180.36 | 45.09 | 1306.22 | 179.23 | 325.88 | 81.47 | 80.7% | 80.7% | 80.7% | 80.7% |
| 40 | 722.94 | 99.20 | 180.36 | 45.09 | 1306.22 | 179.23 | 325.88 | 81.47 | 80.7% | 80.7% | 80.7% | 80.7% |
| 41 | 722.94 | 99.20 | 180.36 | 45.09 | 1306.22 | 179.23 | 325.88 | 81.47 | 80.7% | 80.7% | 80.7% | 80.7% |
| 42 | 722.94 | 99.20 | 180.36 | 45.09 | 1306.22 | 179.23 | 325.88 | 81.47 | 80.7% | 80.7% | 80.7% | 80.7% |
| 43 | 722.94 | 99.20 | 180.36 | 45.09 | 1306.22 | 179.23 | 325.88 | 81.47 | 80.7% | 80.7% | 80.7% | 80.7% |
| 44 | 722.94 | 99.20 | 180.36 | 45.09 | 1306.22 | 179.23 | 325.88 | 81.47 | 80.7% | 80.7% | 80.7% | 80.7% |
| 45 | 774.05 | 111.22 | 210.42 | 52.61 | 1398.56 | 200.96 | 380.19 | 95.05 | 80.7% | 80.7% | 80.7% | 80.7% |
| 46 | 774.05 | 111.22 | 210.42 | 52.61 | 1398.56 | 200.96 | 380.19 | 95.05 | 80.7% | 80.7% | 80.7% | 80.7% |
| 47 | 774.05 | 111.22 | 210.42 | 52.61 | 1398.56 | 200.96 | 380.19 | 95.05 | 80.7% | 80.7% | 80.7% | 80.7% |
| 48 | 774.05 | 111.22 | 210.42 | 52.61 | 1398.56 | 200.96 | 380.19 | 95.05 | 80.7% | 80.7% | 80.7% | 80.7% |
| 49 | 774.05 | 111.22 | 210.42 | 52.61 | 1398.56 | 200.96 | 380.19 | 95.05 | 80.7% | 80.7% | 80.7% | 80.7% |
| 50 | 793.58 | 115.73 | 222.44 | 55.61 | 1433.86 | 209.10 | 401.92 | 100.48 | 80.7% | 80.7% | 80.7% | 80.7% |
| 51 | 822.14 | 121.74 | 234.47 | 58.62 | 1485.46 | 219.97 | 423.64 | 105.91 | 80.7% | 80.7% | 80.7% | 80.7% |
| 52 | 853.70 | 129.26 | 240.48 | 60.12 | 1542.49 | 233.55 | 434.50 | 108.63 | 80.7% | 80.7% | 80.7% | 80.7% |
| 53 | 888.27 | 138.28 | 252.50 | 63.13 | 1604.95 | 249.84 | 456.23 | 114.06 | 80.7% | 80.7% | 80.7% | 80.7% |
| 54 | 924.35 | 145.79 | 264.53 | 66.13 | 1670.12 | 263.42 | 477.95 | 119.49 | 80.7% | 80.7% | 80.7% | 80.7% |
| 55 | 963.42 | 154.81 | 276.55 | 69.14 | 1740.73 | 279.71 | 499.68 | 124.92 | 80.7% | 80.7% | 80.7% | 80.7% |
| 56 | 1004.00 | 163.83 | 288.58 | 72.14 | 1814.05 | 296.01 | 521.40 | 130.35 | 80.7% | 80.7% | 80.7% | 80.7% |
| 57 | 1047.59 | 174.35 | 300.60 | 75.15 | 1892.80 | 315.01 | 543.13 | 135.78 | 80.7% | 80.7% | 80.7% | 80.7% |
| 58 | 1095.69 | 186.37 | 312.62 | 78.16 | 1979.70 | 336.74 | 564.85 | 141.21 | 80.7% | 80.7% | 80.7% | 80.7% |
| 59 | 1151.30 | 198.40 | 330.66 | 82.67 | 2080.18 | 358.46 | 597.44 | 149.36 | 80.7% | 80.7% | 80.7% | 80.7% |
| 60 | 1215.93 | 213.43 | 342.68 | 85.67 | 2196.96 | 385.62 | 619.17 | 154.79 | 80.7% | 80.7% | 80.7% | 80.7% |
| 61 | 1288.07 | 229.96 | 360.72 | 90.18 | 2327.31 | 415.49 | 651.75 | 162.94 | 80.7% | 80.7% | 80.7% | 80.7% |
| 62 | 1367.73 | 248.00 | 384.77 | 96.19 | 2471.24 | 448.08 | 695.20 | 173.80 | 80.7% | 80.7% | 80.7% | 80.7% |
| 63 | 1453.40 | 267.53 | 402.80 | 100.70 | 2626.03 | 483.38 | 727.79 | 181.95 | 80.7% | 80.7% | 80.7% | 80.7% |
| 64 | 1548.09 | 288.58 | 420.84 | 105.21 | 2797.11 | 521.40 | 760.38 | 190.10 | 80.7% | 80.7% | 80.7% | 80.7% |
| 65 | 1648.79 | 311.12 | 444.89 | 111.22 | 2979.06 | 562.14 | 803.83 | 200.96 | 80.7% | 80.7% | 80.7% | 80.7% |
| 66 | 1755.50 | 335.17 | 468.94 | 117.23 | 3171.87 | 605.59 | 847.28 | 211.82 | 80.7% | 80.7% | 80.7% | 80.7% |
| 67 | 1869.73 | 360.72 | 492.98 | 123.25 | 3378.26 | 651.75 | 890.73 | 222.68 | 80.7% | 80.7% | 80.7% | 80.7% |
| 68 | 2006.51 | 390.78 | 517.03 | 129.26 | 3625.38 | 706.07 | 934.18 | 233.55 | 80.7% | 80.7% | 80.7% | 80.7% |
| 69 | 2176.34 | 428.36 | 553.10 | 138.28 | 3932.25 | 773.96 | 999.36 | 249.84 | 80.7% | 80.7% | 80.7% | 80.7% |
| 70 | 2365.50 | 469.50 | 588.00 | 147.00 | 4271.50 | 847.80 | 1061.78 | 265.44 | 80.6% | 80.6% | 80.6% | 80.6% |
| 71 | 2488.20 | 497.35 | 603.20 | 150.80 | 4448.75 | 889.23 | 1078.49 | 269.62 | 78.8% | 78.8% | 78.8% | 78.8% |
| 72 | 2602.60 | 522.20 | 621.60 | 155.40 | 4606.95 | 924.36 | 1100.31 | 275.08 | 77.0% | 77.0% | 77.0% | 77.0% |
| 73 | 2710.80 | 538.65 | 637.20 | 159.30 | 4750.20 | 943.89 | 1116.58 | 279.15 | 75.2% | 75.2% | 75.2% | 75.2% |
| 74 | 2824.90 | 552.50 | 655.20 | 163.80 | 4899.84 | 958.32 | 1136.46 | 284.11 | 73.5% | 73.5% | 73.5% | 73.5% |
| 75 | 2956.25 | 572.50 | 675.00 | 168.75 | 5075.02 | 982.82 | 1158.78 | 289.69 | 71.7% | 71.7% | 71.7% | 71.7% |
| 76 | 3114.00 | 612.00 | 700.80 | 175.20 | 5290.38 | 1039.73 | 1190.59 | 297.65 | 69.9% | 69.9% | 69.9% | 69.9% |
| 77 | 3306.25 | 676.20 | 726.80 | 181.70 | 5558.12 | 1136.76 | 1221.82 | 305.46 | 68.1% | 68.1% | 68.1% | 68.1% |
| 78 | 3623.91 | 776.31 | 781.96 | 195.49 | 6066.33 | 1299.52 | 1308.98 | 327.24 | 67.4% | 67.4% | 67.4% | 67.4% |
| 79 | 4049.92 | 896.09 | 858.80 | 214.70 | 6779.45 | 1500.03 | 1437.61 | 359.40 | 67.4% | 67.4% | 67.4% | 67.4% |
| 80 | 4515.48 | 1021.52 | 940.16 | 235.04 | 7558.79 | 1710.00 | 1573.80 | 393.45 | 67.4% | 67.4% | 67.4% | 67.4% |
| 81 | 5008.16 | 1150.34 | 1030.56 | 257.64 | 8383.52 | 1925.64 | 1725.13 | 431.28 | 67.4% | 67.4% | 67.4% | 67.4% |
| 82 | 5517.79 | 1279.16 | 1130.00 | 282.50 | 9236.63 | 2141.28 | 1891.59 | 472.90 | 67.4% | 67.4% | 67.4% | 67.4% |
| 83 | 6033.07 | 1406.85 | 1224.92 | 306.23 | 10099.19 | 2355.03 | 2050.48 | 512.62 | 67.4% | 67.4% | 67.4% | 67.4% |
| 84 | 6554.00 | 1533.41 | 1324.36 | 331.09 | 10971.22 | 2566.89 | 2216.94 | 554.24 | 67.4% | 67.4% | 67.4% | 67.4% |
| 85+ | | | | | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## NH-94 VA

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 2 Years; Elimination Period: 20 Days
### Indexed Inflation

| Age | Current Premium Rates | | Proposed Premium Rates | | Proposed Rate Increases | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 230.00 | 7.00 | 230.00 | 7.00 | | |
| 30 | 230.00 | 7.00 | 235.43 | 7.17 | 2.4% | 2.4% |
| 31 | 230.00 | 7.00 | 243.66 | 7.42 | 5.9% | 5.9% |
| 32 | 230.00 | 7.00 | 277.65 | 8.45 | 20.7% | 20.7% |
| 33 | 230.00 | 7.00 | 286.64 | 8.72 | 24.6% | 24.6% |
| 34 | 230.00 | 7.00 | 295.63 | 9.00 | 28.5% | 28.5% |
| 35 | 230.00 | 7.00 | 306.87 | 9.34 | 33.4% | 33.4% |
| 36 | 230.00 | 7.00 | 315.86 | 9.61 | 37.3% | 37.3% |
| 37 | 230.00 | 7.00 | 327.10 | 9.96 | 42.2% | 42.2% |
| 38 | 230.00 | 7.00 | 341.72 | 10.40 | 48.6% | 48.6% |
| 39 | 230.00 | 7.00 | 350.71 | 10.67 | 52.5% | 52.5% |
| 40 | 230.00 | 7.00 | 361.64 | 11.01 | 57.2% | 57.2% |
| 41 | 231.45 | 7.04 | 378.87 | 11.53 | 63.7% | 63.7% |
| 42 | 233.00 | 7.09 | 390.03 | 11.87 | 67.4% | 67.4% |
| 43 | 236.76 | 7.21 | 396.33 | 12.06 | 67.4% | 67.4% |
| 44 | 236.76 | 7.21 | 396.33 | 12.06 | 67.4% | 67.4% |
| 45 | 238.64 | 9.06 | 386.05 | 14.66 | 61.8% | 61.8% |
| 46 | 240.24 | 9.12 | 402.15 | 15.27 | 67.4% | 67.4% |
| 47 | 255.28 | 9.69 | 427.34 | 16.23 | 67.4% | 67.4% |
| 48 | 270.52 | 10.27 | 453.94 | 17.24 | 67.8% | 67.8% |
| 49 | 272.33 | 10.34 | 457.73 | 17.38 | 68.1% | 68.1% |
| 50 | 277.90 | 11.58 | 467.96 | 19.50 | 68.4% | 68.4% |
| 51 | 283.12 | 12.71 | 476.51 | 21.39 | 68.3% | 68.3% |
| 52 | 278.21 | 14.35 | 465.71 | 24.02 | 67.4% | 67.4% |
| 53 | 281.59 | 16.31 | 471.38 | 27.30 | 67.4% | 67.4% |
| 54 | 277.32 | 17.72 | 464.22 | 29.67 | 67.4% | 67.4% |
| 55 | 282.75 | 18.57 | 473.31 | 31.09 | 67.4% | 67.4% |
| 56 | 303.87 | 21.47 | 508.67 | 35.95 | 67.4% | 67.4% |
| 57 | 308.60 | 23.33 | 516.59 | 39.06 | 67.4% | 67.4% |
| 58 | 326.50 | 27.12 | 546.55 | 45.39 | 67.4% | 67.4% |
| 59 | 339.90 | 30.41 | 568.98 | 50.90 | 67.4% | 67.4% |
| 60 | 357.76 | 33.81 | 598.88 | 56.60 | 67.4% | 67.4% |
| 61 | 381.58 | 38.82 | 638.75 | 64.99 | 67.4% | 67.4% |
| 62 | 401.55 | 43.26 | 672.18 | 72.42 | 67.4% | 67.4% |
| 63 | 424.77 | 47.81 | 711.05 | 80.04 | 67.4% | 67.4% |
| 64 | 460.24 | 54.68 | 771.94 | 91.72 | 67.7% | 67.7% |
| 65 | 487.45 | 61.50 | 817.53 | 103.15 | 67.7% | 67.7% |
| 66 | 530.10 | 69.04 | 894.96 | 116.56 | 68.8% | 68.8% |
| 67 | 576.04 | 78.17 | 979.16 | 132.87 | 70.0% | 70.0% |
| 68 | 625.39 | 87.95 | 1067.25 | 150.08 | 70.7% | 70.7% |
| 69 | 675.61 | 99.82 | 1151.97 | 170.20 | 70.5% | 70.5% |
| 70 | 739.51 | 113.49 | 1261.71 | 193.63 | 70.6% | 70.6% |
| 71 | 817.69 | 129.69 | 1385.71 | 219.79 | 69.5% | 69.5% |
| 72 | 907.24 | 148.69 | 1507.97 | 247.14 | 66.2% | 66.2% |
| 73 | 1010.05 | 168.99 | 1650.94 | 276.21 | 63.5% | 63.5% |
| 74 | 1114.10 | 189.80 | 1795.96 | 305.96 | 61.2% | 61.2% |
| 75 | 1177.50 | 205.00 | 1929.60 | 335.94 | 63.9% | 63.9% |
| 76 | 1246.80 | 222.00 | 2118.19 | 377.16 | 69.9% | 69.9% |
| 77 | 1321.35 | 242.65 | 2221.32 | 407.92 | 68.1% | 68.1% |
| 78 | 1403.60 | 267.30 | 2349.59 | 447.45 | 67.4% | 67.4% |
| 79 | 1496.25 | 294.00 | 2504.68 | 492.15 | 67.4% | 67.4% |
| 80 | 1591.00 | 322.00 | 2663.29 | 539.02 | 67.4% | 67.4% |
| 81 | 1771.00 | 367.00 | 2964.61 | 614.35 | 67.4% | 67.4% |
| 82 | 1962.00 | 414.00 | 3284.33 | 693.02 | 67.4% | 67.4% |
| 83 | 2161.00 | 463.00 | 3617.45 | 775.05 | 67.4% | 67.4% |
| 84 | 2370.00 | 512.00 | 3967.31 | 857.07 | 67.4% | 67.4% |
| 85+ | | 672.00 | | 1124.91 | | 67.4% |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## NH-94 VA

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 2 Years; Elimination Period: 100 Days
### Indexed Inflation

| Age | Current Premium Rates | | Proposed Premium Rates | | Proposed Rate Increases | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 224.00 | 5.00 | 224.00 | 5.00 | | |
| 30 | 224.00 | 5.00 | 229.29 | 5.12 | 2.4% | 2.4% |
| 31 | 224.00 | 5.00 | 237.30 | 5.30 | 5.9% | 5.9% |
| 32 | 224.00 | 5.00 | 270.40 | 6.04 | 20.7% | 20.7% |
| 33 | 224.00 | 5.00 | 279.16 | 6.23 | 24.6% | 24.6% |
| 34 | 224.00 | 5.00 | 287.92 | 6.43 | 28.5% | 28.5% |
| 35 | 224.00 | 5.00 | 298.87 | 6.67 | 33.4% | 33.4% |
| 36 | 224.00 | 5.00 | 307.62 | 6.87 | 37.3% | 37.3% |
| 37 | 224.00 | 5.00 | 318.57 | 7.11 | 42.2% | 42.2% |
| 38 | 224.00 | 5.00 | 332.80 | 7.43 | 48.6% | 48.6% |
| 39 | 224.00 | 5.00 | 341.56 | 7.62 | 52.5% | 52.5% |
| 40 | 224.00 | 5.00 | 352.20 | 7.86 | 57.2% | 57.2% |
| 41 | 225.41 | 5.03 | 368.98 | 8.24 | 63.7% | 63.7% |
| 42 | 226.92 | 5.07 | 379.86 | 8.48 | 67.4% | 67.4% |
| 43 | 230.58 | 5.15 | 385.99 | 8.62 | 67.4% | 67.4% |
| 44 | 230.58 | 5.15 | 385.99 | 8.62 | 67.4% | 67.4% |
| 45 | 230.58 | 7.05 | 373.02 | 11.40 | 61.8% | 61.8% |
| 46 | 232.13 | 7.10 | 388.57 | 11.88 | 67.4% | 67.4% |
| 47 | 246.66 | 7.54 | 412.91 | 12.62 | 67.4% | 67.4% |
| 48 | 261.39 | 7.99 | 438.62 | 13.41 | 67.8% | 67.8% |
| 49 | 263.14 | 8.04 | 442.28 | 13.52 | 68.1% | 68.1% |
| 50 | 266.32 | 9.26 | 448.46 | 15.60 | 68.4% | 68.4% |
| 51 | 271.56 | 10.40 | 457.06 | 17.50 | 68.3% | 68.3% |
| 52 | 264.96 | 11.04 | 443.53 | 18.48 | 67.4% | 67.4% |
| 53 | 267.46 | 13.05 | 447.72 | 21.84 | 67.4% | 67.4% |
| 54 | 262.72 | 13.55 | 439.79 | 22.69 | 67.4% | 67.4% |
| 55 | 266.24 | 15.48 | 445.68 | 25.91 | 67.4% | 67.4% |
| 56 | 284.54 | 17.18 | 476.32 | 28.76 | 67.4% | 67.4% |
| 57 | 288.45 | 19.09 | 482.86 | 31.95 | 67.4% | 67.4% |
| 58 | 303.72 | 21.69 | 508.42 | 36.32 | 67.4% | 67.4% |
| 59 | 314.92 | 23.89 | 527.17 | 39.99 | 67.4% | 67.4% |
| 60 | 329.40 | 27.27 | 551.40 | 45.65 | 67.4% | 67.4% |
| 61 | 349.41 | 31.06 | 584.90 | 51.99 | 67.4% | 67.4% |
| 62 | 366.05 | 34.39 | 612.76 | 57.56 | 67.4% | 67.4% |
| 63 | 385.85 | 38.92 | 645.91 | 65.15 | 67.4% | 67.4% |
| 64 | 415.81 | 44.43 | 697.42 | 74.52 | 67.7% | 67.7% |
| 65 | 437.34 | 48.97 | 733.48 | 82.13 | 67.7% | 67.7% |
| 66 | 472.76 | 56.17 | 798.16 | 94.83 | 68.8% | 68.8% |
| 67 | 512.30 | 62.53 | 870.82 | 106.30 | 70.0% | 70.0% |
| 68 | 553.32 | 70.84 | 944.27 | 120.90 | 70.7% | 70.7% |
| 69 | 595.27 | 80.34 | 1014.98 | 136.99 | 70.5% | 70.5% |
| 70 | 646.77 | 91.52 | 1103.48 | 156.15 | 70.6% | 70.6% |
| 71 | 711.47 | 104.99 | 1205.70 | 177.92 | 69.5% | 69.5% |
| 72 | 785.02 | 119.71 | 1304.81 | 198.97 | 66.2% | 66.2% |
| 73 | 870.74 | 135.45 | 1423.23 | 221.39 | 63.5% | 63.5% |
| 74 | 955.50 | 152.10 | 1540.30 | 245.19 | 61.2% | 61.2% |
| 75 | 1005.00 | 165.00 | 1646.92 | 270.39 | 63.9% | 63.9% |
| 76 | 1059.60 | 178.80 | 1800.16 | 303.76 | 69.9% | 69.9% |
| 77 | 1117.80 | 195.50 | 1879.13 | 328.65 | 68.1% | 68.1% |
| 78 | 1182.50 | 214.50 | 1979.47 | 359.07 | 67.4% | 67.4% |
| 79 | 1253.70 | 236.25 | 2098.66 | 395.48 | 67.4% | 67.4% |
| 80 | 1327.00 | 258.00 | 2221.36 | 431.88 | 67.4% | 67.4% |
| 81 | 1470.00 | 293.00 | 2460.74 | 490.47 | 67.4% | 67.4% |
| 82 | 1623.00 | 331.00 | 2716.86 | 554.08 | 67.4% | 67.4% |
| 83 | 1781.00 | 369.00 | 2981.34 | 617.70 | 67.4% | 67.4% |
| 84 | 1946.00 | 407.00 | 3257.55 | 681.31 | 67.4% | 67.4% |
| 85+ | | 532.00 | | 890.55 | | 67.4% |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## NH-94 VA

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 3 Years; Elimination Period: 20 Days
### Indexed Inflation

| Age | Current Premium Rates | | Proposed Premium Rates | | Proposed Rate Increases | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 237.00 | 8.00 | 303.47 | 10.24 | 28.0% | 28.0% |
| 30 | 237.00 | 8.00 | 317.71 | 10.72 | 34.1% | 34.1% |
| 31 | 237.00 | 8.00 | 326.47 | 11.02 | 37.8% | 37.8% |
| 32 | 237.00 | 8.00 | 340.72 | 11.50 | 43.8% | 43.8% |
| 33 | 237.00 | 8.00 | 351.67 | 11.87 | 48.4% | 48.4% |
| 34 | 237.00 | 8.00 | 363.72 | 12.28 | 53.5% | 53.5% |
| 35 | 237.00 | 8.00 | 377.64 | 12.75 | 59.3% | 59.3% |
| 36 | 237.00 | 8.00 | 391.87 | 13.23 | 65.3% | 65.3% |
| 37 | 237.00 | 8.00 | 396.73 | 13.39 | 67.4% | 67.4% |
| 38 | 237.00 | 8.00 | 396.73 | 13.39 | 67.4% | 67.4% |
| 39 | 237.00 | 8.00 | 396.73 | 13.39 | 67.4% | 67.4% |
| 40 | 238.08 | 8.04 | 398.54 | 13.45 | 67.4% | 67.4% |
| 41 | 253.77 | 8.57 | 424.81 | 14.34 | 67.4% | 67.4% |
| 42 | 255.48 | 8.62 | 427.66 | 14.44 | 67.4% | 67.4% |
| 43 | 259.67 | 8.77 | 434.68 | 14.67 | 67.4% | 67.4% |
| 44 | 259.67 | 8.77 | 434.68 | 14.67 | 67.4% | 67.4% |
| 45 | 262.68 | 11.75 | 439.72 | 19.66 | 67.4% | 67.4% |
| 46 | 277.67 | 12.42 | 464.80 | 20.78 | 67.4% | 67.4% |
| 47 | 292.84 | 13.09 | 496.51 | 22.20 | 69.5% | 69.5% |
| 48 | 294.81 | 13.18 | 500.68 | 22.39 | 69.8% | 69.8% |
| 49 | 310.27 | 13.87 | 533.90 | 23.87 | 72.1% | 72.1% |
| 50 | 314.20 | 15.14 | 540.72 | 26.06 | 72.1% | 72.1% |
| 51 | 322.44 | 17.56 | 554.06 | 30.18 | 71.8% | 71.8% |
| 52 | 326.25 | 19.70 | 553.63 | 33.43 | 69.7% | 69.7% |
| 53 | 317.76 | 20.95 | 535.77 | 35.33 | 68.6% | 68.6% |
| 54 | 328.12 | 23.19 | 552.70 | 39.06 | 68.4% | 68.4% |
| 55 | 333.49 | 26.27 | 559.69 | 44.09 | 67.8% | 67.8% |
| 56 | 346.12 | 28.56 | 580.91 | 47.93 | 67.8% | 67.8% |
| 57 | 360.49 | 32.25 | 606.24 | 54.23 | 68.2% | 68.2% |
| 58 | 391.76 | 37.25 | 665.80 | 63.31 | 70.0% | 70.0% |
| 59 | 404.01 | 40.28 | 684.18 | 68.22 | 69.3% | 69.3% |
| 60 | 435.33 | 46.08 | 741.55 | 78.49 | 70.3% | 70.3% |
| 61 | 459.10 | 52.09 | 781.81 | 88.70 | 70.3% | 70.3% |
| 62 | 484.08 | 57.94 | 823.65 | 98.59 | 70.1% | 70.1% |
| 63 | 508.54 | 64.46 | 862.83 | 109.37 | 69.7% | 69.7% |
| 64 | 535.38 | 70.91 | 906.10 | 120.01 | 69.2% | 69.2% |
| 65 | 574.30 | 79.83 | 973.95 | 135.38 | 69.6% | 69.6% |
| 66 | 623.02 | 90.05 | 1062.19 | 153.52 | 70.5% | 70.5% |
| 67 | 688.95 | 102.39 | 1186.19 | 176.30 | 72.2% | 72.2% |
| 68 | 748.46 | 115.15 | 1292.72 | 198.88 | 72.7% | 72.7% |
| 69 | 836.50 | 133.53 | 1453.63 | 232.03 | 73.8% | 73.8% |
| 70 | 914.67 | 151.36 | 1588.07 | 262.79 | 73.6% | 73.6% |
| 71 | 1019.06 | 173.37 | 1776.09 | 302.17 | 74.3% | 74.3% |
| 72 | 1132.56 | 197.73 | 1982.64 | 346.14 | 75.1% | 75.1% |
| 73 | 1242.00 | 220.05 | 2144.01 | 379.86 | 72.6% | 72.6% |
| 74 | 1314.30 | 236.60 | 2279.68 | 410.39 | 73.5% | 73.5% |
| 75 | 1395.00 | 255.00 | 2394.81 | 437.76 | 71.7% | 71.7% |
| 76 | 1484.40 | 277.20 | 2521.85 | 470.94 | 69.9% | 69.9% |
| 77 | 1580.10 | 302.45 | 2656.30 | 508.45 | 68.1% | 68.1% |
| 78 | 1688.50 | 333.30 | 2826.50 | 557.94 | 67.4% | 67.4% |
| 79 | 1808.10 | 368.55 | 3026.71 | 616.94 | 67.4% | 67.4% |
| 80 | 1932.00 | 405.00 | 3234.11 | 677.96 | 67.4% | 67.4% |
| 81 | 2161.00 | 462.00 | 3617.45 | 773.38 | 67.4% | 67.4% |
| 82 | 2402.00 | 523.00 | 4020.88 | 875.49 | 67.4% | 67.4% |
| 83 | 2655.00 | 584.00 | 4444.40 | 977.60 | 67.4% | 67.4% |
| 84 | 2918.00 | 647.00 | 4884.65 | 1083.06 | 67.4% | 67.4% |
| 85+ | | 850.00 | | 1422.88 | | 67.4% |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## NH-94 VA

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 3 Years; Elimination Period: 100 Days
### Indexed Inflation

| Age | Current Premium Rates | | Proposed Premium Rates | | Proposed Rate Increases | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 230.00 | 7.00 | 294.50 | 8.96 | 28.0% | 28.0% |
| 30 | 230.00 | 7.00 | 308.33 | 9.38 | 34.1% | 34.1% |
| 31 | 230.00 | 7.00 | 316.83 | 9.64 | 37.8% | 37.8% |
| 32 | 230.00 | 7.00 | 330.65 | 10.06 | 43.8% | 43.8% |
| 33 | 230.00 | 7.00 | 341.29 | 10.39 | 48.4% | 48.4% |
| 34 | 230.00 | 7.00 | 352.98 | 10.74 | 53.5% | 53.5% |
| 35 | 230.00 | 7.00 | 366.48 | 11.15 | 59.3% | 59.3% |
| 36 | 230.00 | 7.00 | 380.29 | 11.57 | 65.3% | 65.3% |
| 37 | 230.00 | 7.00 | 385.01 | 11.72 | 67.4% | 67.4% |
| 38 | 230.00 | 7.00 | 385.01 | 11.72 | 67.4% | 67.4% |
| 39 | 230.00 | 7.00 | 385.01 | 11.72 | 67.4% | 67.4% |
| 40 | 231.05 | 7.03 | 386.76 | 11.77 | 67.4% | 67.4% |
| 41 | 246.28 | 7.50 | 412.26 | 12.55 | 67.4% | 67.4% |
| 42 | 247.93 | 7.55 | 415.03 | 12.63 | 67.4% | 67.4% |
| 43 | 252.00 | 7.67 | 421.84 | 12.84 | 67.4% | 67.4% |
| 44 | 252.00 | 7.67 | 421.84 | 12.84 | 67.4% | 67.4% |
| 45 | 252.00 | 9.61 | 421.84 | 16.09 | 67.4% | 67.4% |
| 46 | 266.38 | 10.16 | 445.91 | 17.01 | 67.4% | 67.4% |
| 47 | 280.94 | 10.71 | 476.32 | 18.16 | 69.5% | 69.5% |
| 48 | 282.82 | 10.79 | 480.32 | 18.32 | 69.8% | 69.8% |
| 49 | 297.66 | 11.35 | 512.19 | 19.53 | 72.1% | 72.1% |
| 50 | 301.58 | 12.62 | 519.00 | 21.72 | 72.1% | 72.1% |
| 51 | 307.38 | 13.80 | 528.19 | 23.71 | 71.8% | 71.8% |
| 52 | 309.02 | 16.00 | 524.38 | 27.16 | 69.7% | 69.7% |
| 53 | 300.30 | 17.46 | 506.34 | 29.44 | 68.6% | 68.6% |
| 54 | 308.41 | 18.55 | 519.50 | 31.25 | 68.4% | 68.4% |
| 55 | 312.93 | 20.56 | 525.19 | 34.50 | 67.8% | 67.8% |
| 56 | 323.27 | 22.85 | 542.56 | 38.34 | 67.8% | 67.8% |
| 57 | 335.15 | 26.49 | 563.63 | 44.55 | 68.2% | 68.2% |
| 58 | 362.92 | 30.04 | 616.78 | 51.06 | 70.0% | 70.0% |
| 59 | 372.02 | 33.17 | 630.01 | 56.18 | 69.3% | 69.3% |
| 60 | 398.96 | 37.59 | 679.58 | 64.03 | 70.3% | 70.3% |
| 61 | 417.91 | 42.40 | 711.68 | 72.20 | 70.3% | 70.3% |
| 62 | 439.42 | 47.08 | 747.65 | 80.11 | 70.1% | 70.1% |
| 63 | 459.60 | 52.53 | 779.79 | 89.12 | 69.7% | 69.7% |
| 64 | 481.02 | 57.91 | 814.09 | 98.01 | 69.2% | 69.2% |
| 65 | 513.54 | 64.34 | 870.89 | 109.11 | 69.6% | 69.6% |
| 66 | 554.88 | 73.01 | 946.01 | 124.48 | 70.5% | 70.5% |
| 67 | 611.84 | 83.43 | 1053.42 | 143.65 | 72.2% | 72.2% |
| 68 | 661.46 | 94.68 | 1142.46 | 163.52 | 72.7% | 72.7% |
| 69 | 734.39 | 108.65 | 1276.19 | 188.81 | 73.8% | 73.8% |
| 70 | 799.84 | 123.96 | 1388.71 | 215.22 | 73.6% | 73.6% |
| 71 | 886.71 | 141.61 | 1545.43 | 246.81 | 74.3% | 74.3% |
| 72 | 980.57 | 161.41 | 1716.56 | 282.56 | 75.1% | 75.1% |
| 73 | 1070.55 | 179.55 | 1848.04 | 309.95 | 72.6% | 72.6% |
| 74 | 1127.10 | 192.40 | 1954.97 | 333.72 | 73.5% | 73.5% |
| 75 | 1191.25 | 207.50 | 2045.03 | 356.22 | 71.7% | 71.7% |
| 76 | 1262.40 | 225.60 | 2144.69 | 383.27 | 69.9% | 69.9% |
| 77 | 1338.60 | 246.10 | 2250.31 | 413.72 | 68.1% | 68.1% |
| 78 | 1424.50 | 271.70 | 2384.57 | 454.82 | 67.4% | 67.4% |
| 79 | 1519.35 | 299.25 | 2543.35 | 500.94 | 67.4% | 67.4% |
| 80 | 1615.00 | 328.00 | 2703.47 | 549.06 | 67.4% | 67.4% |
| 81 | 1798.00 | 373.00 | 3009.80 | 624.39 | 67.4% | 67.4% |
| 82 | 1990.00 | 421.00 | 3331.21 | 704.74 | 67.4% | 67.4% |
| 83 | 2190.00 | 469.00 | 3666.00 | 785.09 | 67.4% | 67.4% |
| 84 | 2398.00 | 518.00 | 4014.19 | 867.12 | 67.4% | 67.4% |
| 85+ | | 675.00 | | 1129.93 | | 67.4% |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## NH-94 VA

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 5 Years; Elimination Period: 20 Days
### Indexed Inflation

| Age | Current Premium Rates | | Proposed Premium Rates | | Proposed Rate Increases | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 246.00 | 11.00 | 369.79 | 16.54 | 50.3% | 50.3% |
| 30 | 246.00 | 11.00 | 411.80 | 18.41 | 67.4% | 67.4% |
| 31 | 246.00 | 11.00 | 411.80 | 18.41 | 67.4% | 67.4% |
| 32 | 246.00 | 11.00 | 411.80 | 18.41 | 67.4% | 67.4% |
| 33 | 246.00 | 11.00 | 411.80 | 18.41 | 67.4% | 67.4% |
| 34 | 246.00 | 11.00 | 411.80 | 18.41 | 67.4% | 67.4% |
| 35 | 246.00 | 11.00 | 411.80 | 18.41 | 67.4% | 67.4% |
| 36 | 248.22 | 11.10 | 415.51 | 18.58 | 67.4% | 67.4% |
| 37 | 263.73 | 11.79 | 441.48 | 19.74 | 67.4% | 67.4% |
| 38 | 263.73 | 11.79 | 441.48 | 19.74 | 67.4% | 67.4% |
| 39 | 279.25 | 12.49 | 467.96 | 20.93 | 67.6% | 67.6% |
| 40 | 294.76 | 13.18 | 500.58 | 22.38 | 69.8% | 69.8% |
| 41 | 312.14 | 13.96 | 537.96 | 24.06 | 72.3% | 72.3% |
| 42 | 329.73 | 14.74 | 576.66 | 25.79 | 74.9% | 74.9% |
| 43 | 339.69 | 15.19 | 598.97 | 26.78 | 76.3% | 76.3% |
| 44 | 339.69 | 15.19 | 598.97 | 26.78 | 76.3% | 76.3% |
| 45 | 343.28 | 18.63 | 599.15 | 32.51 | 74.5% | 74.5% |
| 46 | 359.73 | 19.52 | 636.05 | 34.51 | 76.8% | 76.8% |
| 47 | 376.38 | 20.42 | 674.12 | 36.58 | 79.1% | 79.1% |
| 48 | 387.77 | 21.04 | 700.64 | 38.02 | 80.7% | 80.7% |
| 49 | 387.77 | 21.04 | 700.64 | 38.02 | 80.7% | 80.7% |
| 50 | 395.29 | 24.05 | 714.21 | 43.45 | 80.7% | 80.7% |
| 51 | 408.82 | 27.05 | 738.66 | 48.88 | 80.7% | 80.7% |
| 52 | 423.85 | 30.06 | 765.81 | 54.31 | 80.7% | 80.7% |
| 53 | 440.38 | 34.57 | 795.68 | 62.46 | 80.7% | 80.7% |
| 54 | 458.42 | 39.08 | 828.27 | 70.61 | 80.7% | 80.7% |
| 55 | 476.45 | 43.59 | 860.86 | 78.75 | 80.7% | 80.7% |
| 56 | 495.99 | 48.10 | 896.16 | 86.90 | 80.7% | 80.7% |
| 57 | 517.03 | 52.61 | 934.18 | 95.05 | 80.7% | 80.7% |
| 58 | 541.08 | 58.62 | 977.63 | 105.91 | 80.7% | 80.7% |
| 59 | 569.64 | 64.63 | 1029.23 | 116.77 | 80.7% | 80.7% |
| 60 | 602.70 | 72.14 | 1088.97 | 130.35 | 80.7% | 80.7% |
| 61 | 640.28 | 81.16 | 1156.86 | 146.64 | 80.7% | 80.7% |
| 62 | 682.36 | 91.68 | 1232.90 | 165.65 | 80.7% | 80.7% |
| 63 | 728.96 | 102.20 | 1317.09 | 184.66 | 80.7% | 80.7% |
| 64 | 780.06 | 114.23 | 1409.42 | 206.39 | 80.7% | 80.7% |
| 65 | 834.17 | 126.25 | 1507.18 | 228.11 | 80.7% | 80.7% |
| 66 | 892.78 | 139.78 | 1613.09 | 252.55 | 80.7% | 80.7% |
| 67 | 952.90 | 153.31 | 1721.72 | 277.00 | 80.7% | 80.7% |
| 68 | 1029.56 | 171.34 | 1860.22 | 309.58 | 80.7% | 80.7% |
| 69 | 1130.26 | 193.89 | 2042.16 | 350.32 | 80.7% | 80.7% |
| 70 | 1245.00 | 220.50 | 2248.16 | 398.17 | 80.6% | 80.6% |
| 71 | 1328.20 | 240.70 | 2374.74 | 430.36 | 78.8% | 78.8% |
| 72 | 1407.00 | 259.00 | 2490.58 | 458.46 | 77.0% | 77.0% |
| 73 | 1487.70 | 276.75 | 2606.93 | 484.96 | 75.2% | 75.2% |
| 74 | 1578.20 | 297.70 | 2737.42 | 516.37 | 73.5% | 73.5% |
| 75 | 1681.25 | 320.00 | 2886.22 | 549.35 | 71.7% | 71.7% |
| 76 | 1795.20 | 348.00 | 3049.87 | 591.22 | 69.9% | 69.9% |
| 77 | 1920.50 | 381.80 | 3228.54 | 641.84 | 68.1% | 68.1% |
| 78 | 2062.50 | 422.40 | 3452.57 | 707.09 | 67.4% | 67.4% |
| 79 | 2219.70 | 467.25 | 3715.72 | 782.16 | 67.4% | 67.4% |
| 80 | 2380.00 | 513.00 | 3984.05 | 858.75 | 67.4% | 67.4% |
| 81 | 2669.00 | 587.00 | 4467.83 | 982.62 | 67.4% | 67.4% |
| 82 | 2973.00 | 663.00 | 4976.72 | 1109.84 | 67.4% | 67.4% |
| 83 | 3289.00 | 740.00 | 5505.70 | 1238.74 | 67.4% | 67.4% |
| 84 | 3616.00 | 819.00 | 6053.08 | 1370.98 | 67.4% | 67.4% |
| 85+ | | 1070.00 | | 1791.15 | | 67.4% |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## NH-94 VA

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 5 Years; Elimination Period: 100 Days
### Indexed Inflation

| Age | Current Premium Rates | | Proposed Premium Rates | | Proposed Rate Increases | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 238.00 | 9.00 | 357.76 | 13.53 | 50.3% | 50.3% |
| 30 | 238.00 | 9.00 | 398.41 | 15.07 | 67.4% | 67.4% |
| 31 | 238.00 | 9.00 | 398.41 | 15.07 | 67.4% | 67.4% |
| 32 | 238.00 | 9.00 | 398.41 | 15.07 | 67.4% | 67.4% |
| 33 | 238.00 | 9.00 | 398.41 | 15.07 | 67.4% | 67.4% |
| 34 | 238.00 | 9.00 | 398.41 | 15.07 | 67.4% | 67.4% |
| 35 | 238.00 | 9.00 | 398.41 | 15.07 | 67.4% | 67.4% |
| 36 | 240.15 | 9.08 | 402.00 | 15.20 | 67.4% | 67.4% |
| 37 | 255.16 | 9.65 | 427.13 | 16.15 | 67.4% | 67.4% |
| 38 | 255.16 | 9.65 | 427.13 | 16.15 | 67.4% | 67.4% |
| 39 | 270.17 | 10.22 | 452.75 | 17.12 | 67.6% | 67.6% |
| 40 | 285.18 | 10.78 | 484.30 | 18.31 | 69.8% | 69.8% |
| 41 | 301.99 | 11.42 | 520.47 | 19.68 | 72.3% | 72.3% |
| 42 | 319.00 | 12.06 | 557.90 | 21.10 | 74.9% | 74.9% |
| 43 | 328.64 | 12.43 | 579.49 | 21.91 | 76.3% | 76.3% |
| 44 | 328.64 | 12.43 | 579.49 | 21.91 | 76.3% | 76.3% |
| 45 | 328.64 | 14.64 | 573.61 | 25.55 | 74.5% | 74.5% |
| 46 | 344.40 | 15.34 | 608.93 | 27.12 | 76.8% | 76.8% |
| 47 | 360.33 | 16.05 | 645.38 | 28.74 | 79.1% | 79.1% |
| 48 | 371.24 | 16.53 | 670.76 | 29.87 | 80.7% | 80.7% |
| 49 | 371.24 | 16.53 | 670.76 | 29.87 | 80.7% | 80.7% |
| 50 | 377.25 | 19.54 | 681.63 | 35.30 | 80.7% | 80.7% |
| 51 | 387.77 | 21.04 | 700.64 | 38.02 | 80.7% | 80.7% |
| 52 | 401.30 | 25.55 | 725.08 | 46.17 | 80.7% | 80.7% |
| 53 | 414.83 | 28.56 | 749.52 | 51.60 | 80.7% | 80.7% |
| 54 | 429.86 | 31.56 | 776.67 | 57.03 | 80.7% | 80.7% |
| 55 | 444.89 | 36.07 | 803.83 | 65.18 | 80.7% | 80.7% |
| 56 | 461.42 | 39.08 | 833.70 | 70.61 | 80.7% | 80.7% |
| 57 | 477.95 | 43.59 | 863.57 | 78.75 | 80.7% | 80.7% |
| 58 | 497.49 | 48.10 | 898.88 | 86.90 | 80.7% | 80.7% |
| 59 | 521.54 | 54.11 | 942.33 | 97.76 | 80.7% | 80.7% |
| 60 | 550.10 | 60.12 | 993.93 | 108.63 | 80.7% | 80.7% |
| 61 | 581.66 | 67.64 | 1050.95 | 122.20 | 80.7% | 80.7% |
| 62 | 617.73 | 75.15 | 1116.13 | 135.78 | 80.7% | 80.7% |
| 63 | 656.81 | 84.17 | 1186.74 | 152.08 | 80.7% | 80.7% |
| 64 | 698.90 | 94.69 | 1262.77 | 171.09 | 80.7% | 80.7% |
| 65 | 743.99 | 105.21 | 1344.24 | 190.10 | 80.7% | 80.7% |
| 66 | 793.58 | 115.73 | 1433.86 | 209.10 | 80.7% | 80.7% |
| 67 | 844.69 | 127.76 | 1526.19 | 230.83 | 80.7% | 80.7% |
| 68 | 909.32 | 142.79 | 1642.96 | 257.99 | 80.7% | 80.7% |
| 69 | 991.98 | 160.82 | 1792.32 | 290.57 | 80.7% | 80.7% |
| 70 | 1087.50 | 183.00 | 1963.75 | 330.45 | 80.6% | 80.6% |
| 71 | 1154.20 | 198.65 | 2063.64 | 355.17 | 78.8% | 78.8% |
| 72 | 1219.40 | 214.20 | 2158.50 | 379.16 | 77.0% | 77.0% |
| 73 | 1283.85 | 229.50 | 2249.72 | 402.16 | 75.2% | 75.2% |
| 74 | 1355.90 | 244.40 | 2351.83 | 423.92 | 73.5% | 73.5% |
| 75 | 1436.25 | 263.75 | 2465.63 | 452.78 | 71.7% | 71.7% |
| 76 | 1527.60 | 285.60 | 2595.24 | 485.21 | 69.9% | 69.9% |
| 77 | 1629.55 | 313.95 | 2739.43 | 527.78 | 68.1% | 68.1% |
| 78 | 1744.60 | 347.60 | 2920.41 | 581.87 | 67.4% | 67.4% |
| 79 | 1867.95 | 383.25 | 3126.90 | 641.55 | 67.4% | 67.4% |
| 80 | 1993.00 | 419.00 | 3336.23 | 701.39 | 67.4% | 67.4% |
| 81 | 2222.00 | 477.00 | 3719.57 | 798.48 | 67.4% | 67.4% |
| 82 | 2463.00 | 537.00 | 4122.99 | 898.92 | 67.4% | 67.4% |
| 83 | 2711.00 | 597.00 | 4538.14 | 999.36 | 67.4% | 67.4% |
| 84 | 2966.00 | 658.00 | 4965.00 | 1101.47 | 67.4% | 67.4% |
| 85+ | | 850.00 | | 1422.88 | | 67.4% |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## NH-94 VA

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: Lifetime; Elimination Period: 20 Days
### Indexed Inflation

| Age | Current Premium Rates | | Proposed Premium Rates | | Proposed Rate Increases | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 266.00 | 15.00 | 426.86 | 24.07 | 60.5% | 60.5% |
| 30 | 266.00 | 15.00 | 445.28 | 25.11 | 67.4% | 67.4% |
| 31 | 266.00 | 15.00 | 445.28 | 25.11 | 67.4% | 67.4% |
| 32 | 266.00 | 15.00 | 445.28 | 25.11 | 67.4% | 67.4% |
| 33 | 266.00 | 15.00 | 445.28 | 25.11 | 67.4% | 67.4% |
| 34 | 266.00 | 15.00 | 445.28 | 25.11 | 67.4% | 67.4% |
| 35 | 266.00 | 15.00 | 445.28 | 25.11 | 67.4% | 67.4% |
| 36 | 279.31 | 15.75 | 467.56 | 26.37 | 67.4% | 67.4% |
| 37 | 295.74 | 16.68 | 495.06 | 27.92 | 67.4% | 67.4% |
| 38 | 295.74 | 16.68 | 495.06 | 27.92 | 67.4% | 67.4% |
| 39 | 312.17 | 17.60 | 527.41 | 29.74 | 68.9% | 68.9% |
| 40 | 328.60 | 18.53 | 562.40 | 31.71 | 71.1% | 71.1% |
| 41 | 345.93 | 19.51 | 600.08 | 33.84 | 73.5% | 73.5% |
| 42 | 363.35 | 20.49 | 638.77 | 36.02 | 75.8% | 75.8% |
| 43 | 376.38 | 21.22 | 668.24 | 37.68 | 77.5% | 77.5% |
| 44 | 376.38 | 21.22 | 668.24 | 37.68 | 77.5% | 77.5% |
| 45 | 382.28 | 28.07 | 668.05 | 49.05 | 74.8% | 74.8% |
| 46 | 398.60 | 29.27 | 704.69 | 51.74 | 76.8% | 76.8% |
| 47 | 415.01 | 30.47 | 742.18 | 54.50 | 78.8% | 78.8% |
| 48 | 429.86 | 31.56 | 776.67 | 57.03 | 80.7% | 80.7% |
| 49 | 429.86 | 31.56 | 776.67 | 57.03 | 80.7% | 80.7% |
| 50 | 441.88 | 34.57 | 798.40 | 62.46 | 80.7% | 80.7% |
| 51 | 461.42 | 39.08 | 833.70 | 70.61 | 80.7% | 80.7% |
| 52 | 482.46 | 43.59 | 871.72 | 78.75 | 80.7% | 80.7% |
| 53 | 505.01 | 49.60 | 912.46 | 89.62 | 80.7% | 80.7% |
| 54 | 529.93 | 55.55 | 957.15 | 100.32 | 80.6% | 80.6% |
| 55 | 545.70 | 60.47 | 980.51 | 108.65 | 79.7% | 79.7% |
| 56 | 581.29 | 68.92 | 1049.29 | 124.40 | 80.5% | 80.5% |
| 57 | 605.51 | 74.39 | 1090.76 | 134.00 | 80.1% | 80.1% |
| 58 | 635.21 | 81.44 | 1142.66 | 146.49 | 79.9% | 79.9% |
| 59 | 675.30 | 92.02 | 1215.61 | 165.64 | 80.0% | 80.0% |
| 60 | 713.95 | 101.57 | 1282.10 | 182.40 | 79.6% | 79.6% |
| 61 | 758.09 | 112.47 | 1358.30 | 201.52 | 79.2% | 79.2% |
| 62 | 811.01 | 125.22 | 1451.78 | 224.15 | 79.0% | 79.0% |
| 63 | 855.83 | 135.73 | 1523.70 | 241.66 | 78.0% | 78.0% |
| 64 | 917.35 | 150.99 | 1631.82 | 268.59 | 77.9% | 77.9% |
| 65 | 976.44 | 165.09 | 1732.27 | 292.88 | 77.4% | 77.4% |
| 66 | 1049.57 | 181.98 | 1861.88 | 322.83 | 77.4% | 77.4% |
| 67 | 1138.38 | 201.14 | 2025.85 | 357.95 | 78.0% | 78.0% |
| 68 | 1238.43 | 224.52 | 2205.45 | 399.83 | 78.1% | 78.1% |
| 69 | 1338.59 | 248.61 | 2371.67 | 440.49 | 77.2% | 77.2% |
| 70 | 1453.85 | 275.61 | 2562.13 | 485.71 | 76.2% | 76.2% |
| 71 | 1586.78 | 306.20 | 2786.71 | 537.74 | 75.6% | 75.6% |
| 72 | 1740.52 | 339.68 | 3055.36 | 596.28 | 75.5% | 75.5% |
| 73 | 1896.75 | 372.60 | 3258.80 | 640.16 | 71.8% | 71.8% |
| 74 | 2012.40 | 396.50 | 3437.81 | 677.35 | 70.8% | 70.8% |
| 75 | 2141.25 | 426.25 | 3636.48 | 723.90 | 69.8% | 69.8% |
| 76 | 2286.00 | 460.80 | 3883.69 | 782.85 | 69.9% | 69.9% |
| 77 | 2446.05 | 503.70 | 4112.04 | 846.77 | 68.1% | 68.1% |
| 78 | 2627.90 | 555.50 | 4399.03 | 929.89 | 67.4% | 67.4% |
| 79 | 2826.60 | 612.15 | 4731.65 | 1024.72 | 67.4% | 67.4% |
| 80 | 3029.00 | 670.00 | 5070.46 | 1121.56 | 67.4% | 67.4% |
| 81 | 3392.00 | 763.00 | 5678.11 | 1277.24 | 67.4% | 67.4% |
| 82 | 3774.00 | 859.00 | 6317.57 | 1437.94 | 67.4% | 67.4% |
| 83 | 4168.00 | 957.00 | 6977.12 | 1601.99 | 67.4% | 67.4% |
| 84 | 4575.00 | 1055.00 | 7658.42 | 1766.04 | 67.4% | 67.4% |
| 85+ | | 1366.00 | | 2286.65 | | 67.4% |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## NH-94 VA

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: Lifetime; Elimination Period: 100 Days
### Indexed Inflation

| Age | Current Premium Rates | | Proposed Premium Rates | | Proposed Rate Increases | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 256.00 | 13.00 | 410.81 | 20.86 | 60.5% | 60.5% |
| 30 | 256.00 | 13.00 | 428.54 | 21.76 | 67.4% | 67.4% |
| 31 | 256.00 | 13.00 | 428.54 | 21.76 | 67.4% | 67.4% |
| 32 | 256.00 | 13.00 | 428.54 | 21.76 | 67.4% | 67.4% |
| 33 | 256.00 | 13.00 | 428.54 | 21.76 | 67.4% | 67.4% |
| 34 | 256.00 | 13.00 | 428.54 | 21.76 | 67.4% | 67.4% |
| 35 | 256.00 | 13.00 | 428.54 | 21.76 | 67.4% | 67.4% |
| 36 | 268.81 | 13.65 | 449.98 | 22.85 | 67.4% | 67.4% |
| 37 | 284.62 | 14.45 | 476.45 | 24.19 | 67.4% | 67.4% |
| 38 | 284.62 | 14.45 | 476.45 | 24.19 | 67.4% | 67.4% |
| 39 | 300.43 | 15.26 | 507.58 | 25.78 | 68.9% | 68.9% |
| 40 | 316.25 | 16.06 | 541.25 | 27.49 | 71.1% | 71.1% |
| 41 | 332.92 | 16.91 | 577.52 | 29.33 | 73.5% | 73.5% |
| 42 | 349.69 | 17.76 | 614.75 | 31.22 | 75.8% | 75.8% |
| 43 | 362.23 | 18.39 | 643.12 | 32.66 | 77.5% | 77.5% |
| 44 | 362.23 | 18.39 | 643.12 | 32.66 | 77.5% | 77.5% |
| 45 | 362.23 | 22.72 | 633.01 | 39.71 | 74.8% | 74.8% |
| 46 | 377.70 | 23.69 | 667.73 | 41.89 | 76.8% | 76.8% |
| 47 | 393.25 | 24.67 | 703.25 | 44.12 | 78.8% | 78.8% |
| 48 | 407.31 | 25.55 | 735.94 | 46.17 | 80.7% | 80.7% |
| 49 | 407.31 | 25.55 | 735.94 | 46.17 | 80.7% | 80.7% |
| 50 | 417.83 | 28.56 | 754.95 | 51.60 | 80.7% | 80.7% |
| 51 | 434.37 | 33.07 | 784.82 | 59.74 | 80.7% | 80.7% |
| 52 | 452.40 | 37.58 | 817.41 | 67.89 | 80.7% | 80.7% |
| 53 | 470.44 | 42.08 | 850.00 | 76.04 | 80.7% | 80.7% |
| 54 | 490.90 | 46.54 | 886.65 | 84.06 | 80.6% | 80.6% |
| 55 | 504.40 | 51.62 | 906.31 | 92.75 | 79.7% | 79.7% |
| 56 | 534.85 | 56.93 | 965.45 | 102.77 | 80.5% | 80.5% |
| 57 | 554.93 | 62.49 | 999.64 | 112.56 | 80.1% | 80.1% |
| 58 | 580.43 | 69.59 | 1044.11 | 125.19 | 79.9% | 79.9% |
| 59 | 612.96 | 77.18 | 1103.40 | 138.93 | 80.0% | 80.0% |
| 60 | 646.23 | 85.38 | 1160.50 | 153.32 | 79.6% | 79.6% |
| 61 | 683.59 | 93.48 | 1224.82 | 167.50 | 79.2% | 79.2% |
| 62 | 726.56 | 104.83 | 1300.61 | 187.66 | 79.0% | 79.0% |
| 63 | 762.96 | 114.30 | 1358.36 | 203.50 | 78.0% | 78.0% |
| 64 | 814.79 | 126.78 | 1449.38 | 225.52 | 77.9% | 77.9% |
| 65 | 864.97 | 138.28 | 1534.51 | 245.32 | 77.4% | 77.4% |
| 66 | 926.84 | 152.36 | 1644.16 | 270.27 | 77.4% | 77.4% |
| 67 | 1002.86 | 169.76 | 1784.68 | 302.10 | 78.0% | 78.0% |
| 68 | 1086.85 | 188.77 | 1935.50 | 336.17 | 78.1% | 78.1% |
| 69 | 1170.03 | 207.88 | 2073.03 | 368.32 | 77.2% | 77.2% |
| 70 | 1263.67 | 230.13 | 2226.99 | 405.57 | 76.2% | 76.2% |
| 71 | 1373.13 | 255.85 | 2411.48 | 449.31 | 75.6% | 75.6% |
| 72 | 1501.38 | 283.97 | 2635.57 | 498.49 | 75.5% | 75.5% |
| 73 | 1630.80 | 310.50 | 2801.87 | 533.47 | 71.8% | 71.8% |
| 74 | 1721.20 | 328.90 | 2940.35 | 561.86 | 70.8% | 70.8% |
| 75 | 1822.50 | 351.25 | 3095.15 | 596.53 | 69.8% | 69.8% |
| 76 | 1938.00 | 379.20 | 3292.47 | 644.22 | 69.9% | 69.9% |
| 77 | 2067.70 | 415.15 | 3476.00 | 697.91 | 68.1% | 68.1% |
| 78 | 2213.20 | 457.60 | 3704.84 | 766.01 | 67.4% | 67.4% |
| 79 | 2366.70 | 502.95 | 3961.79 | 841.92 | 67.4% | 67.4% |
| 80 | 2520.00 | 547.00 | 4218.41 | 915.66 | 67.4% | 67.4% |
| 81 | 2803.00 | 619.00 | 4692.14 | 1036.19 | 67.4% | 67.4% |
| 82 | 3099.00 | 693.00 | 5187.64 | 1160.06 | 67.4% | 67.4% |
| 83 | 3403.00 | 767.00 | 5696.53 | 1283.94 | 67.4% | 67.4% |
| 84 | 3713.00 | 841.00 | 6215.46 | 1407.81 | 67.4% | 67.4% |
| 85+ | | 1073.00 | | 1796.17 | | 67.4% |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## NH-94 VA

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 2 Years; Elimination Period: 20 Days
### 5% Simple Inflation

| Age | Current Premium Rates | | Proposed Premium Rates | | Proposed Rate Increases | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 267.00 | 16.00 | 446.95 | 26.78 | 67.4% | 67.4% |
| 30 | 267.00 | 16.00 | 446.95 | 26.78 | 67.4% | 67.4% |
| 31 | 267.00 | 16.00 | 446.95 | 26.78 | 67.4% | 67.4% |
| 32 | 267.00 | 16.00 | 446.95 | 26.78 | 67.4% | 67.4% |
| 33 | 277.15 | 16.61 | 463.95 | 27.80 | 67.4% | 67.4% |
| 34 | 289.75 | 17.36 | 485.04 | 29.07 | 67.4% | 67.4% |
| 35 | 289.75 | 17.36 | 485.04 | 29.07 | 67.4% | 67.4% |
| 36 | 302.35 | 18.12 | 506.38 | 30.35 | 67.5% | 67.5% |
| 37 | 327.55 | 19.63 | 559.59 | 33.53 | 70.8% | 70.8% |
| 38 | 340.14 | 20.38 | 586.83 | 35.17 | 72.5% | 72.5% |
| 39 | 352.74 | 21.14 | 614.49 | 36.82 | 74.2% | 74.2% |
| 40 | 365.34 | 21.89 | 642.58 | 38.51 | 75.9% | 75.9% |
| 41 | 379.51 | 22.74 | 674.67 | 40.43 | 77.8% | 77.8% |
| 42 | 393.79 | 23.60 | 707.56 | 42.40 | 79.7% | 79.7% |
| 43 | 401.30 | 24.05 | 725.08 | 43.45 | 80.7% | 80.7% |
| 44 | 401.30 | 24.05 | 725.08 | 43.45 | 80.7% | 80.7% |
| 45 | 411.39 | 29.18 | 736.83 | 52.26 | 79.1% | 79.1% |
| 46 | 423.85 | 30.06 | 765.81 | 54.31 | 80.7% | 80.7% |
| 47 | 423.85 | 30.06 | 765.81 | 54.31 | 80.7% | 80.7% |
| 48 | 423.85 | 30.06 | 765.81 | 54.31 | 80.7% | 80.7% |
| 49 | 423.85 | 30.06 | 765.81 | 54.31 | 80.7% | 80.7% |
| 50 | 432.86 | 31.56 | 782.11 | 57.03 | 80.7% | 80.7% |
| 51 | 446.39 | 36.07 | 806.55 | 65.18 | 80.7% | 80.7% |
| 52 | 461.42 | 39.08 | 833.70 | 70.61 | 80.7% | 80.7% |
| 53 | 476.45 | 42.08 | 860.86 | 76.04 | 80.7% | 80.7% |
| 54 | 492.98 | 46.59 | 890.73 | 84.18 | 80.7% | 80.7% |
| 55 | 511.02 | 51.10 | 923.32 | 92.33 | 80.7% | 80.7% |
| 56 | 529.06 | 55.61 | 955.91 | 100.48 | 80.7% | 80.7% |
| 57 | 548.60 | 60.12 | 991.21 | 108.63 | 80.7% | 80.7% |
| 58 | 571.14 | 64.63 | 1031.94 | 116.77 | 80.7% | 80.7% |
| 59 | 596.69 | 70.64 | 1078.11 | 127.64 | 80.7% | 80.7% |
| 60 | 626.75 | 78.16 | 1132.42 | 141.21 | 80.7% | 80.7% |
| 61 | 661.32 | 85.67 | 1194.88 | 154.79 | 80.7% | 80.7% |
| 62 | 697.39 | 94.69 | 1260.06 | 171.09 | 80.7% | 80.7% |
| 63 | 739.48 | 103.71 | 1336.10 | 187.38 | 80.7% | 80.7% |
| 64 | 783.06 | 114.23 | 1414.85 | 206.39 | 80.7% | 80.7% |
| 65 | 831.16 | 124.75 | 1501.75 | 225.40 | 80.7% | 80.7% |
| 66 | 880.76 | 135.27 | 1591.37 | 244.41 | 80.7% | 80.7% |
| 67 | 934.87 | 147.29 | 1689.13 | 266.13 | 80.7% | 80.7% |
| 68 | 999.50 | 162.32 | 1805.90 | 293.29 | 80.7% | 80.7% |
| 69 | 1082.16 | 180.36 | 1955.26 | 325.88 | 80.7% | 80.7% |
| 70 | 1174.50 | 201.00 | 2120.85 | 362.96 | 80.6% | 80.6% |
| 71 | 1235.40 | 216.05 | 2208.82 | 386.28 | 78.8% | 78.8% |
| 72 | 1292.20 | 229.60 | 2287.37 | 406.42 | 77.0% | 77.0% |
| 73 | 1348.65 | 243.00 | 2363.27 | 425.81 | 75.2% | 75.2% |
| 74 | 1411.80 | 256.10 | 2448.79 | 444.21 | 73.5% | 73.5% |
| 75 | 1482.50 | 271.25 | 2545.02 | 465.66 | 71.7% | 71.7% |
| 76 | 1560.00 | 290.40 | 2650.29 | 493.36 | 69.9% | 69.9% |
| 77 | 1645.65 | 315.10 | 2766.49 | 529.71 | 68.1% | 68.1% |
| 78 | 1742.40 | 344.30 | 2916.73 | 576.35 | 67.4% | 67.4% |
| 79 | 1846.95 | 376.95 | 3091.74 | 631.00 | 67.4% | 67.4% |
| 80 | 1953.00 | 409.00 | 3269.27 | 684.65 | 67.4% | 67.4% |
| 81 | 2161.00 | 463.00 | 3617.45 | 775.05 | 67.4% | 67.4% |
| 82 | 2381.00 | 518.00 | 3985.73 | 867.12 | 67.4% | 67.4% |
| 83 | 2607.00 | 573.00 | 4364.05 | 959.19 | 67.4% | 67.4% |
| 84 | 2840.00 | 629.00 | 4754.08 | 1052.93 | 67.4% | 67.4% |
| 85+ | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## NH-94 VA

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 2 Years; Elimination Period: 100 Days
### 5% Simple Inflation

| Age | Current Premium Rates | | Proposed Premium Rates | | Proposed Rate Increases | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 254.00 | 13.00 | 425.19 | 21.76 | 67.4% | 67.4% |
| 30 | 254.00 | 13.00 | 425.19 | 21.76 | 67.4% | 67.4% |
| 31 | 254.00 | 13.00 | 425.19 | 21.76 | 67.4% | 67.4% |
| 32 | 254.00 | 13.00 | 425.19 | 21.76 | 67.4% | 67.4% |
| 33 | 263.66 | 13.49 | 441.36 | 22.59 | 67.4% | 67.4% |
| 34 | 275.64 | 14.11 | 461.42 | 23.62 | 67.4% | 67.4% |
| 35 | 275.64 | 14.11 | 461.42 | 23.62 | 67.4% | 67.4% |
| 36 | 287.63 | 14.72 | 481.73 | 24.66 | 67.5% | 67.5% |
| 37 | 311.60 | 15.95 | 532.34 | 27.25 | 70.8% | 70.8% |
| 38 | 323.58 | 16.56 | 558.26 | 28.57 | 72.5% | 72.5% |
| 39 | 335.57 | 17.17 | 584.57 | 29.92 | 74.2% | 74.2% |
| 40 | 347.55 | 17.79 | 611.29 | 31.29 | 75.9% | 75.9% |
| 41 | 361.03 | 18.48 | 641.82 | 32.85 | 77.8% | 77.8% |
| 42 | 374.62 | 19.17 | 673.11 | 34.45 | 79.7% | 79.7% |
| 43 | 381.76 | 19.54 | 689.77 | 35.30 | 80.7% | 80.7% |
| 44 | 381.76 | 19.54 | 689.77 | 35.30 | 80.7% | 80.7% |
| 45 | 386.59 | 23.34 | 692.41 | 41.81 | 79.1% | 79.1% |
| 46 | 398.30 | 24.05 | 719.65 | 43.45 | 80.7% | 80.7% |
| 47 | 398.30 | 24.05 | 719.65 | 43.45 | 80.7% | 80.7% |
| 48 | 398.30 | 24.05 | 719.65 | 43.45 | 80.7% | 80.7% |
| 49 | 398.30 | 24.05 | 719.65 | 43.45 | 80.7% | 80.7% |
| 50 | 405.81 | 25.55 | 733.22 | 46.17 | 80.7% | 80.7% |
| 51 | 416.33 | 28.56 | 752.23 | 51.60 | 80.7% | 80.7% |
| 52 | 428.36 | 31.56 | 773.96 | 57.03 | 80.7% | 80.7% |
| 53 | 440.38 | 34.57 | 795.68 | 62.46 | 80.7% | 80.7% |
| 54 | 453.91 | 37.58 | 820.12 | 67.89 | 80.7% | 80.7% |
| 55 | 468.94 | 40.58 | 847.28 | 73.32 | 80.7% | 80.7% |
| 56 | 483.97 | 45.09 | 874.44 | 81.47 | 80.7% | 80.7% |
| 57 | 500.50 | 48.10 | 904.31 | 86.90 | 80.7% | 80.7% |
| 58 | 518.54 | 52.61 | 936.90 | 95.05 | 80.7% | 80.7% |
| 59 | 539.58 | 57.11 | 974.92 | 103.19 | 80.7% | 80.7% |
| 60 | 563.63 | 63.13 | 1018.37 | 114.06 | 80.7% | 80.7% |
| 61 | 592.18 | 69.14 | 1069.96 | 124.92 | 80.7% | 80.7% |
| 62 | 622.24 | 76.65 | 1124.28 | 138.50 | 80.7% | 80.7% |
| 63 | 656.81 | 84.17 | 1186.74 | 152.08 | 80.7% | 80.7% |
| 64 | 692.88 | 91.68 | 1251.91 | 165.65 | 80.7% | 80.7% |
| 65 | 731.96 | 100.70 | 1322.52 | 181.95 | 80.7% | 80.7% |
| 66 | 774.05 | 109.72 | 1398.56 | 198.24 | 80.7% | 80.7% |
| 67 | 819.14 | 120.24 | 1480.03 | 217.25 | 80.7% | 80.7% |
| 68 | 871.74 | 132.26 | 1575.07 | 238.98 | 80.7% | 80.7% |
| 69 | 939.38 | 147.29 | 1697.28 | 266.13 | 80.7% | 80.7% |
| 70 | 1015.50 | 163.50 | 1833.74 | 295.24 | 80.6% | 80.6% |
| 71 | 1064.30 | 175.45 | 1902.90 | 313.69 | 78.8% | 78.8% |
| 72 | 1108.80 | 186.20 | 1962.72 | 329.60 | 77.0% | 77.0% |
| 73 | 1154.25 | 197.10 | 2022.62 | 345.38 | 75.2% | 75.2% |
| 74 | 1203.80 | 208.00 | 2088.01 | 360.78 | 73.5% | 73.5% |
| 75 | 1258.75 | 220.00 | 2160.91 | 377.68 | 71.7% | 71.7% |
| 76 | 1321.20 | 235.20 | 2244.59 | 399.58 | 69.9% | 69.9% |
| 77 | 1389.20 | 255.30 | 2335.38 | 429.18 | 68.1% | 68.1% |
| 78 | 1465.20 | 279.40 | 2452.70 | 467.71 | 67.4% | 67.4% |
| 79 | 1547.70 | 305.55 | 2590.81 | 511.48 | 67.4% | 67.4% |
| 80 | 1631.00 | 331.00 | 2730.25 | 554.08 | 67.4% | 67.4% |
| 81 | 1798.00 | 374.00 | 3009.80 | 626.07 | 67.4% | 67.4% |
| 82 | 1974.00 | 417.00 | 3304.42 | 698.05 | 67.4% | 67.4% |
| 83 | 2155.00 | 461.00 | 3607.41 | 771.70 | 67.4% | 67.4% |
| 84 | 2341.00 | 505.00 | 3918.77 | 845.36 | 67.4% | 67.4% |
| 85+ | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## NH-94 VA

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 3 Years; Elimination Period: 20 Days
### 5% Simple Inflation

| Age | Current Premium Rates | | Proposed Premium Rates | | Proposed Rate Increases | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 284.00 | 20.00 | 475.41 | 33.48 | 67.4% | 67.4% |
| 30 | 284.00 | 20.00 | 475.41 | 33.48 | 67.4% | 67.4% |
| 31 | 284.00 | 20.00 | 475.41 | 33.48 | 67.4% | 67.4% |
| 32 | 290.76 | 20.48 | 486.73 | 34.28 | 67.4% | 67.4% |
| 33 | 303.40 | 21.37 | 507.89 | 35.77 | 67.4% | 67.4% |
| 34 | 316.05 | 22.26 | 529.05 | 37.26 | 67.4% | 67.4% |
| 35 | 328.69 | 23.15 | 553.42 | 38.97 | 68.4% | 68.4% |
| 36 | 353.97 | 24.93 | 607.21 | 42.76 | 71.5% | 71.5% |
| 37 | 366.61 | 25.82 | 634.71 | 44.70 | 73.1% | 73.1% |
| 38 | 379.26 | 26.71 | 662.61 | 46.66 | 74.7% | 74.7% |
| 39 | 404.54 | 28.49 | 719.61 | 50.68 | 77.9% | 77.9% |
| 40 | 417.18 | 29.38 | 748.71 | 52.73 | 79.5% | 79.5% |
| 41 | 426.85 | 30.06 | 771.24 | 54.31 | 80.7% | 80.7% |
| 42 | 426.85 | 30.06 | 771.24 | 54.31 | 80.7% | 80.7% |
| 43 | 426.85 | 30.06 | 771.24 | 54.31 | 80.7% | 80.7% |
| 44 | 426.85 | 30.06 | 771.24 | 54.31 | 80.7% | 80.7% |
| 45 | 455.41 | 37.58 | 822.84 | 67.89 | 80.7% | 80.7% |
| 46 | 455.41 | 37.58 | 822.84 | 67.89 | 80.7% | 80.7% |
| 47 | 455.41 | 37.58 | 822.84 | 67.89 | 80.7% | 80.7% |
| 48 | 455.41 | 37.58 | 822.84 | 67.89 | 80.7% | 80.7% |
| 49 | 455.41 | 37.58 | 822.84 | 67.89 | 80.7% | 80.7% |
| 50 | 465.93 | 40.58 | 841.85 | 73.32 | 80.7% | 80.7% |
| 51 | 483.97 | 43.59 | 874.44 | 78.75 | 80.7% | 80.7% |
| 52 | 502.00 | 48.10 | 907.03 | 86.90 | 80.7% | 80.7% |
| 53 | 521.54 | 52.61 | 942.33 | 95.05 | 80.7% | 80.7% |
| 54 | 542.58 | 58.62 | 980.35 | 105.91 | 80.7% | 80.7% |
| 55 | 565.13 | 63.13 | 1021.08 | 114.06 | 80.7% | 80.7% |
| 56 | 587.67 | 69.14 | 1061.82 | 124.92 | 80.7% | 80.7% |
| 57 | 613.22 | 75.15 | 1107.98 | 135.78 | 80.7% | 80.7% |
| 58 | 640.28 | 81.16 | 1156.86 | 146.64 | 80.7% | 80.7% |
| 59 | 673.34 | 88.68 | 1216.61 | 160.22 | 80.7% | 80.7% |
| 60 | 710.92 | 97.70 | 1284.50 | 176.52 | 80.7% | 80.7% |
| 61 | 753.00 | 108.22 | 1360.54 | 195.53 | 80.7% | 80.7% |
| 62 | 799.60 | 118.74 | 1444.72 | 214.54 | 80.7% | 80.7% |
| 63 | 850.70 | 130.76 | 1537.05 | 236.26 | 80.7% | 80.7% |
| 64 | 906.31 | 142.79 | 1637.53 | 257.99 | 80.7% | 80.7% |
| 65 | 964.93 | 156.31 | 1743.44 | 282.43 | 80.7% | 80.7% |
| 66 | 1028.05 | 171.34 | 1857.50 | 309.58 | 80.7% | 80.7% |
| 67 | 1095.69 | 186.37 | 1979.70 | 336.74 | 80.7% | 80.7% |
| 68 | 1176.85 | 204.41 | 2126.35 | 369.33 | 80.7% | 80.7% |
| 69 | 1280.56 | 226.95 | 2313.73 | 410.06 | 80.7% | 80.7% |
| 70 | 1396.50 | 253.50 | 2521.73 | 457.76 | 80.6% | 80.6% |
| 71 | 1476.10 | 272.60 | 2639.18 | 487.39 | 78.8% | 78.8% |
| 72 | 1549.80 | 289.80 | 2743.35 | 512.98 | 77.0% | 77.0% |
| 73 | 1624.05 | 306.45 | 2845.86 | 537.00 | 75.2% | 75.2% |
| 74 | 1705.60 | 322.40 | 2958.39 | 559.21 | 73.5% | 73.5% |
| 75 | 1797.50 | 342.50 | 3085.79 | 587.97 | 71.7% | 71.7% |
| 76 | 1899.60 | 367.20 | 3227.24 | 623.84 | 69.9% | 69.9% |
| 77 | 2013.65 | 399.05 | 3385.14 | 670.84 | 68.1% | 68.1% |
| 78 | 2142.80 | 437.80 | 3586.99 | 732.87 | 67.4% | 67.4% |
| 79 | 2284.80 | 480.90 | 3824.69 | 805.01 | 67.4% | 67.4% |
| 80 | 2429.00 | 524.00 | 4066.08 | 877.16 | 67.4% | 67.4% |
| 81 | 2701.00 | 594.00 | 4521.40 | 994.34 | 67.4% | 67.4% |
| 82 | 2987.00 | 667.00 | 5000.16 | 1116.54 | 67.4% | 67.4% |
| 83 | 3282.00 | 739.00 | 5493.98 | 1237.07 | 67.4% | 67.4% |
| 84 | 3585.00 | 812.00 | 6001.19 | 1359.27 | 67.4% | 67.4% |
| 85+ | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## NH-94 VA

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 3 Years; Elimination Period: 100 Days
### 5% Simple Inflation

| Age | Current Premium Rates | | Proposed Premium Rates | | Proposed Rate Increases | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 268.00 | 16.00 | 448.62 | 26.78 | 67.4% | 67.4% |
| 30 | 268.00 | 16.00 | 448.62 | 26.78 | 67.4% | 67.4% |
| 31 | 268.00 | 16.00 | 448.62 | 26.78 | 67.4% | 67.4% |
| 32 | 274.38 | 16.38 | 459.31 | 27.42 | 67.4% | 67.4% |
| 33 | 286.31 | 17.09 | 479.28 | 28.61 | 67.4% | 67.4% |
| 34 | 298.24 | 17.81 | 499.25 | 29.81 | 67.4% | 67.4% |
| 35 | 310.17 | 18.52 | 522.24 | 31.18 | 68.4% | 68.4% |
| 36 | 334.03 | 19.94 | 573.00 | 34.21 | 71.5% | 71.5% |
| 37 | 345.96 | 20.65 | 598.95 | 35.76 | 73.1% | 73.1% |
| 38 | 357.89 | 21.37 | 625.28 | 37.33 | 74.7% | 74.7% |
| 39 | 381.75 | 22.79 | 679.07 | 40.54 | 77.9% | 77.9% |
| 40 | 393.68 | 23.50 | 706.53 | 42.18 | 79.5% | 79.5% |
| 41 | 402.80 | 24.05 | 727.79 | 43.45 | 80.7% | 80.7% |
| 42 | 402.80 | 24.05 | 727.79 | 43.45 | 80.7% | 80.7% |
| 43 | 402.80 | 24.05 | 727.79 | 43.45 | 80.7% | 80.7% |
| 44 | 402.80 | 24.05 | 727.79 | 43.45 | 80.7% | 80.7% |
| 45 | 425.35 | 30.06 | 768.53 | 54.31 | 80.7% | 80.7% |
| 46 | 425.35 | 30.06 | 768.53 | 54.31 | 80.7% | 80.7% |
| 47 | 425.35 | 30.06 | 768.53 | 54.31 | 80.7% | 80.7% |
| 48 | 425.35 | 30.06 | 768.53 | 54.31 | 80.7% | 80.7% |
| 49 | 425.35 | 30.06 | 768.53 | 54.31 | 80.7% | 80.7% |
| 50 | 434.37 | 33.07 | 784.82 | 59.74 | 80.7% | 80.7% |
| 51 | 447.89 | 36.07 | 809.26 | 65.18 | 80.7% | 80.7% |
| 52 | 462.92 | 39.08 | 836.42 | 70.61 | 80.7% | 80.7% |
| 53 | 479.46 | 43.59 | 866.29 | 78.75 | 80.7% | 80.7% |
| 54 | 497.49 | 48.10 | 898.88 | 86.90 | 80.7% | 80.7% |
| 55 | 515.53 | 52.61 | 931.47 | 95.05 | 80.7% | 80.7% |
| 56 | 535.07 | 57.11 | 966.77 | 103.19 | 80.7% | 80.7% |
| 57 | 556.11 | 61.62 | 1004.79 | 111.34 | 80.7% | 80.7% |
| 58 | 578.66 | 67.64 | 1045.52 | 122.20 | 80.7% | 80.7% |
| 59 | 605.71 | 73.65 | 1094.40 | 133.07 | 80.7% | 80.7% |
| 60 | 637.27 | 81.16 | 1151.43 | 146.64 | 80.7% | 80.7% |
| 61 | 671.84 | 88.68 | 1213.89 | 160.22 | 80.7% | 80.7% |
| 62 | 710.92 | 97.70 | 1284.50 | 176.52 | 80.7% | 80.7% |
| 63 | 754.51 | 106.71 | 1363.25 | 192.81 | 80.7% | 80.7% |
| 64 | 801.10 | 117.23 | 1447.44 | 211.82 | 80.7% | 80.7% |
| 65 | 850.70 | 129.26 | 1537.05 | 233.55 | 80.7% | 80.7% |
| 66 | 903.30 | 141.28 | 1632.10 | 255.27 | 80.7% | 80.7% |
| 67 | 958.91 | 153.31 | 1732.58 | 277.00 | 80.7% | 80.7% |
| 68 | 1028.05 | 168.34 | 1857.50 | 304.15 | 80.7% | 80.7% |
| 69 | 1113.72 | 187.88 | 2012.29 | 339.46 | 80.7% | 80.7% |
| 70 | 1209.00 | 210.00 | 2183.15 | 379.21 | 80.6% | 80.6% |
| 71 | 1273.10 | 224.75 | 2276.23 | 401.84 | 78.8% | 78.8% |
| 72 | 1334.20 | 239.40 | 2361.71 | 423.77 | 77.0% | 77.0% |
| 73 | 1393.20 | 252.45 | 2441.34 | 442.37 | 75.2% | 75.2% |
| 74 | 1457.30 | 265.20 | 2527.71 | 459.99 | 73.5% | 73.5% |
| 75 | 1531.25 | 281.25 | 2628.71 | 482.82 | 71.7% | 71.7% |
| 76 | 1612.80 | 301.20 | 2739.99 | 511.71 | 69.9% | 69.9% |
| 77 | 1705.45 | 327.75 | 2867.02 | 550.98 | 68.1% | 68.1% |
| 78 | 1809.50 | 360.80 | 3029.05 | 603.97 | 67.4% | 67.4% |
| 79 | 1922.55 | 394.80 | 3218.30 | 660.88 | 67.4% | 67.4% |
| 80 | 2035.00 | 429.00 | 3406.53 | 718.13 | 67.4% | 67.4% |
| 81 | 2253.00 | 485.00 | 3771.46 | 811.88 | 67.4% | 67.4% |
| 82 | 2482.00 | 542.00 | 4154.80 | 907.29 | 67.4% | 67.4% |
| 83 | 2717.00 | 599.00 | 4548.18 | 1002.71 | 67.4% | 67.4% |
| 84 | 2958.00 | 657.00 | 4951.61 | 1099.80 | 67.4% | 67.4% |
| 85+ | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## NH-94 VA

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 5 Years; Elimination Period: 20 Days
### 5% Simple Inflation

| Age | Current Premium Rates | | Proposed Premium Rates | | Proposed Rate Increases | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 387.03 | 31.62 | 666.45 | 54.45 | 72.2% | 72.2% |
| 30 | 400.37 | 32.71 | 695.65 | 56.83 | 73.8% | 73.8% |
| 31 | 413.72 | 33.80 | 725.27 | 59.25 | 75.3% | 75.3% |
| 32 | 440.41 | 35.98 | 785.74 | 64.19 | 78.4% | 78.4% |
| 33 | 453.76 | 37.07 | 816.60 | 66.72 | 80.0% | 80.0% |
| 34 | 459.92 | 37.58 | 830.99 | 67.89 | 80.7% | 80.7% |
| 35 | 459.92 | 37.58 | 830.99 | 67.89 | 80.7% | 80.7% |
| 36 | 459.92 | 37.58 | 830.99 | 67.89 | 80.7% | 80.7% |
| 37 | 459.92 | 37.58 | 830.99 | 67.89 | 80.7% | 80.7% |
| 38 | 459.92 | 37.58 | 830.99 | 67.89 | 80.7% | 80.7% |
| 39 | 459.92 | 37.58 | 830.99 | 67.89 | 80.7% | 80.7% |
| 40 | 459.92 | 37.58 | 830.99 | 67.89 | 80.7% | 80.7% |
| 41 | 459.92 | 37.58 | 830.99 | 67.89 | 80.7% | 80.7% |
| 42 | 459.92 | 37.58 | 830.99 | 67.89 | 80.7% | 80.7% |
| 43 | 459.92 | 37.58 | 830.99 | 67.89 | 80.7% | 80.7% |
| 44 | 459.92 | 37.58 | 830.99 | 67.89 | 80.7% | 80.7% |
| 45 | 497.49 | 48.10 | 898.88 | 86.90 | 80.7% | 80.7% |
| 46 | 497.49 | 48.10 | 898.88 | 86.90 | 80.7% | 80.7% |
| 47 | 497.49 | 48.10 | 898.88 | 86.90 | 80.7% | 80.7% |
| 48 | 497.49 | 48.10 | 898.88 | 86.90 | 80.7% | 80.7% |
| 49 | 497.49 | 48.10 | 898.88 | 86.90 | 80.7% | 80.7% |
| 50 | 514.03 | 51.10 | 928.75 | 92.33 | 80.7% | 80.7% |
| 51 | 535.07 | 57.11 | 966.77 | 103.19 | 80.7% | 80.7% |
| 52 | 559.12 | 61.62 | 1010.22 | 111.34 | 80.7% | 80.7% |
| 53 | 584.67 | 67.64 | 1056.39 | 122.20 | 80.7% | 80.7% |
| 54 | 611.72 | 75.15 | 1105.27 | 135.78 | 80.7% | 80.7% |
| 55 | 640.28 | 81.16 | 1156.86 | 146.64 | 80.7% | 80.7% |
| 56 | 670.34 | 88.68 | 1211.18 | 160.22 | 80.7% | 80.7% |
| 57 | 701.90 | 96.19 | 1268.21 | 173.80 | 80.7% | 80.7% |
| 58 | 737.97 | 105.21 | 1333.38 | 190.10 | 80.7% | 80.7% |
| 59 | 778.55 | 114.23 | 1406.70 | 206.39 | 80.7% | 80.7% |
| 60 | 828.15 | 126.25 | 1496.32 | 228.11 | 80.7% | 80.7% |
| 61 | 882.26 | 138.28 | 1594.08 | 249.84 | 80.7% | 80.7% |
| 62 | 942.38 | 151.80 | 1702.71 | 274.28 | 80.7% | 80.7% |
| 63 | 1008.51 | 166.83 | 1822.20 | 301.44 | 80.7% | 80.7% |
| 64 | 1079.15 | 183.37 | 1949.83 | 331.31 | 80.7% | 80.7% |
| 65 | 1155.81 | 201.40 | 2088.33 | 363.90 | 80.7% | 80.7% |
| 66 | 1236.97 | 219.44 | 2234.97 | 396.48 | 80.7% | 80.7% |
| 67 | 1322.64 | 238.98 | 2389.77 | 431.79 | 80.7% | 80.7% |
| 68 | 1427.85 | 263.03 | 2579.86 | 475.24 | 80.7% | 80.7% |
| 69 | 1560.11 | 293.09 | 2818.84 | 529.55 | 80.7% | 80.7% |
| 70 | 1710.00 | 327.00 | 3087.83 | 590.48 | 80.6% | 80.6% |
| 71 | 1815.40 | 352.35 | 3245.83 | 629.98 | 78.8% | 78.8% |
| 72 | 1912.40 | 373.80 | 3385.20 | 661.68 | 77.0% | 77.0% |
| 73 | 2008.80 | 394.20 | 3520.07 | 690.77 | 75.2% | 75.2% |
| 74 | 2116.40 | 414.70 | 3670.93 | 719.30 | 73.5% | 73.5% |
| 75 | 2236.25 | 440.00 | 3838.99 | 755.35 | 71.7% | 71.7% |
| 76 | 2373.60 | 474.00 | 4032.52 | 805.28 | 69.9% | 69.9% |
| 77 | 2528.85 | 516.35 | 4251.24 | 868.03 | 68.1% | 68.1% |
| 78 | 2707.10 | 569.80 | 4531.61 | 953.83 | 67.4% | 67.4% |
| 79 | 2902.20 | 627.90 | 4858.20 | 1051.09 | 67.4% | 67.4% |
| 80 | 3100.00 | 687.00 | 5189.31 | 1150.02 | 67.4% | 67.4% |
| 81 | 3461.00 | 780.00 | 5793.62 | 1305.70 | 67.4% | 67.4% |
| 82 | 3839.00 | 876.00 | 6426.38 | 1466.40 | 67.4% | 67.4% |
| 83 | 4227.00 | 972.00 | 7075.88 | 1627.10 | 67.4% | 67.4% |
| 84 | 4624.00 | 1068.00 | 7740.45 | 1787.80 | 67.4% | 67.4% |
| 85+ | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## NH-94 VA

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 5 Years; Elimination Period: 100 Days
### 5% Simple Inflation

| Age | Current Premium Rates | | Proposed Premium Rates | | Proposed Rate Increases | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 364.26 | 26.56 | 627.25 | 45.74 | 72.2% | 72.2% |
| 30 | 376.82 | 27.48 | 654.73 | 47.74 | 73.8% | 73.8% |
| 31 | 389.38 | 28.39 | 682.61 | 49.77 | 75.3% | 75.3% |
| 32 | 414.50 | 30.22 | 739.52 | 53.92 | 78.4% | 78.4% |
| 33 | 427.06 | 31.14 | 768.56 | 56.04 | 80.0% | 80.0% |
| 34 | 432.86 | 31.56 | 782.11 | 57.03 | 80.7% | 80.7% |
| 35 | 432.86 | 31.56 | 782.11 | 57.03 | 80.7% | 80.7% |
| 36 | 432.86 | 31.56 | 782.11 | 57.03 | 80.7% | 80.7% |
| 37 | 432.86 | 31.56 | 782.11 | 57.03 | 80.7% | 80.7% |
| 38 | 432.86 | 31.56 | 782.11 | 57.03 | 80.7% | 80.7% |
| 39 | 432.86 | 31.56 | 782.11 | 57.03 | 80.7% | 80.7% |
| 40 | 432.86 | 31.56 | 782.11 | 57.03 | 80.7% | 80.7% |
| 41 | 432.86 | 31.56 | 782.11 | 57.03 | 80.7% | 80.7% |
| 42 | 432.86 | 31.56 | 782.11 | 57.03 | 80.7% | 80.7% |
| 43 | 432.86 | 31.56 | 782.11 | 57.03 | 80.7% | 80.7% |
| 44 | 432.86 | 31.56 | 782.11 | 57.03 | 80.7% | 80.7% |
| 45 | 464.43 | 39.08 | 839.13 | 70.61 | 80.7% | 80.7% |
| 46 | 464.43 | 39.08 | 839.13 | 70.61 | 80.7% | 80.7% |
| 47 | 464.43 | 39.08 | 839.13 | 70.61 | 80.7% | 80.7% |
| 48 | 464.43 | 39.08 | 839.13 | 70.61 | 80.7% | 80.7% |
| 49 | 464.43 | 39.08 | 839.13 | 70.61 | 80.7% | 80.7% |
| 50 | 476.45 | 42.08 | 860.86 | 76.04 | 80.7% | 80.7% |
| 51 | 494.49 | 46.59 | 893.45 | 84.18 | 80.7% | 80.7% |
| 52 | 514.03 | 51.10 | 928.75 | 92.33 | 80.7% | 80.7% |
| 53 | 535.07 | 57.11 | 966.77 | 103.19 | 80.7% | 80.7% |
| 54 | 557.61 | 61.62 | 1007.50 | 111.34 | 80.7% | 80.7% |
| 55 | 583.16 | 67.64 | 1053.67 | 122.20 | 80.7% | 80.7% |
| 56 | 608.72 | 73.65 | 1099.84 | 133.07 | 80.7% | 80.7% |
| 57 | 634.27 | 79.66 | 1146.00 | 143.93 | 80.7% | 80.7% |
| 58 | 664.33 | 87.17 | 1200.31 | 157.51 | 80.7% | 80.7% |
| 59 | 700.40 | 96.19 | 1265.49 | 173.80 | 80.7% | 80.7% |
| 60 | 740.98 | 105.21 | 1338.81 | 190.10 | 80.7% | 80.7% |
| 61 | 786.07 | 115.73 | 1420.28 | 209.10 | 80.7% | 80.7% |
| 62 | 837.17 | 127.76 | 1512.61 | 230.83 | 80.7% | 80.7% |
| 63 | 892.78 | 139.78 | 1613.09 | 252.55 | 80.7% | 80.7% |
| 64 | 952.90 | 153.31 | 1721.72 | 277.00 | 80.7% | 80.7% |
| 65 | 1017.53 | 168.34 | 1838.49 | 304.15 | 80.7% | 80.7% |
| 66 | 1086.67 | 184.87 | 1963.41 | 334.02 | 80.7% | 80.7% |
| 67 | 1158.81 | 201.40 | 2093.76 | 363.90 | 80.7% | 80.7% |
| 68 | 1247.49 | 220.94 | 2253.98 | 399.20 | 80.7% | 80.7% |
| 69 | 1358.71 | 246.49 | 2454.94 | 445.37 | 80.7% | 80.7% |
| 70 | 1485.00 | 274.50 | 2681.53 | 495.68 | 80.6% | 80.6% |
| 71 | 1570.35 | 294.35 | 2807.69 | 526.28 | 78.8% | 78.8% |
| 72 | 1650.60 | 313.60 | 2921.78 | 555.11 | 77.0% | 77.0% |
| 73 | 1728.00 | 329.40 | 3028.02 | 577.22 | 75.2% | 75.2% |
| 74 | 1813.50 | 344.50 | 3145.55 | 597.54 | 73.5% | 73.5% |
| 75 | 1908.75 | 365.00 | 3276.77 | 626.60 | 71.7% | 71.7% |
| 76 | 2019.60 | 392.40 | 3431.10 | 666.65 | 69.9% | 69.9% |
| 77 | 2148.20 | 428.95 | 3611.33 | 721.11 | 68.1% | 68.1% |
| 78 | 2294.60 | 474.10 | 3841.10 | 793.63 | 67.4% | 67.4% |
| 79 | 2448.60 | 521.85 | 4098.89 | 873.56 | 67.4% | 67.4% |
| 80 | 2603.00 | 567.00 | 4357.35 | 949.14 | 67.4% | 67.4% |
| 81 | 2891.00 | 641.00 | 4839.45 | 1073.02 | 67.4% | 67.4% |
| 82 | 3190.00 | 716.00 | 5339.97 | 1198.56 | 67.4% | 67.4% |
| 83 | 3496.00 | 790.00 | 5852.21 | 1322.44 | 67.4% | 67.4% |
| 84 | 3807.00 | 865.00 | 6372.81 | 1447.99 | 67.4% | 67.4% |
| 85+ | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## NH-94 VA

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: Lifetime; Elimination Period: 20 Days
### 5% Simple Inflation

| Age | Current Premium Rates | | Proposed Premium Rates | | Proposed Rate Increases | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 421.12 | 43.77 | 712.88 | 74.09 | 69.3% | 69.3% |
| 30 | 449.19 | 46.69 | 773.02 | 80.34 | 72.1% | 72.1% |
| 31 | 477.27 | 49.60 | 834.74 | 86.76 | 74.9% | 74.9% |
| 32 | 491.31 | 51.06 | 866.19 | 90.03 | 76.3% | 76.3% |
| 33 | 519.38 | 53.98 | 930.27 | 96.69 | 79.1% | 79.1% |
| 34 | 535.07 | 55.61 | 966.77 | 100.48 | 80.7% | 80.7% |
| 35 | 535.07 | 55.61 | 966.77 | 100.48 | 80.7% | 80.7% |
| 36 | 535.07 | 55.61 | 966.77 | 100.48 | 80.7% | 80.7% |
| 37 | 535.07 | 55.61 | 966.77 | 100.48 | 80.7% | 80.7% |
| 38 | 535.07 | 55.61 | 966.77 | 100.48 | 80.7% | 80.7% |
| 39 | 535.07 | 55.61 | 966.77 | 100.48 | 80.7% | 80.7% |
| 40 | 535.07 | 55.61 | 966.77 | 100.48 | 80.7% | 80.7% |
| 41 | 535.07 | 55.61 | 966.77 | 100.48 | 80.7% | 80.7% |
| 42 | 535.07 | 55.61 | 966.77 | 100.48 | 80.7% | 80.7% |
| 43 | 535.07 | 55.61 | 966.77 | 100.48 | 80.7% | 80.7% |
| 44 | 535.07 | 55.61 | 966.77 | 100.48 | 80.7% | 80.7% |
| 45 | 595.19 | 70.64 | 1075.39 | 127.64 | 80.7% | 80.7% |
| 46 | 595.19 | 70.64 | 1075.39 | 127.64 | 80.7% | 80.7% |
| 47 | 595.19 | 70.64 | 1075.39 | 127.64 | 80.7% | 80.7% |
| 48 | 595.19 | 70.64 | 1075.39 | 127.64 | 80.7% | 80.7% |
| 49 | 595.19 | 70.64 | 1075.39 | 127.64 | 80.7% | 80.7% |
| 50 | 619.24 | 76.65 | 1118.85 | 138.50 | 80.7% | 80.7% |
| 51 | 650.80 | 84.17 | 1175.87 | 152.08 | 80.7% | 80.7% |
| 52 | 686.87 | 91.68 | 1241.05 | 165.65 | 80.7% | 80.7% |
| 53 | 722.94 | 100.70 | 1306.22 | 181.95 | 80.7% | 80.7% |
| 54 | 763.52 | 111.22 | 1379.55 | 200.96 | 80.7% | 80.7% |
| 55 | 805.61 | 120.24 | 1455.59 | 217.25 | 80.7% | 80.7% |
| 56 | 849.20 | 130.76 | 1534.34 | 236.26 | 80.7% | 80.7% |
| 57 | 895.79 | 142.79 | 1618.52 | 257.99 | 80.7% | 80.7% |
| 58 | 946.89 | 154.81 | 1710.86 | 279.71 | 80.7% | 80.7% |
| 59 | 1007.01 | 168.34 | 1819.48 | 304.15 | 80.7% | 80.7% |
| 60 | 1077.65 | 184.87 | 1947.12 | 334.02 | 80.7% | 80.7% |
| 61 | 1154.30 | 202.91 | 2085.61 | 366.61 | 80.7% | 80.7% |
| 62 | 1241.48 | 222.44 | 2243.12 | 401.92 | 80.7% | 80.7% |
| 63 | 1334.66 | 244.99 | 2411.49 | 442.65 | 80.7% | 80.7% |
| 64 | 1436.87 | 267.53 | 2596.16 | 483.38 | 80.7% | 80.7% |
| 65 | 1545.08 | 293.09 | 2791.68 | 529.55 | 80.7% | 80.7% |
| 66 | 1660.82 | 320.14 | 3000.79 | 578.43 | 80.7% | 80.7% |
| 67 | 1782.56 | 348.70 | 3220.75 | 630.03 | 80.7% | 80.7% |
| 68 | 1931.36 | 381.76 | 3489.60 | 689.77 | 80.7% | 80.7% |
| 69 | 2119.23 | 425.35 | 3829.06 | 768.53 | 80.7% | 80.7% |
| 70 | 2331.00 | 472.50 | 4209.20 | 853.22 | 80.6% | 80.6% |
| 71 | 2478.05 | 507.50 | 4430.60 | 907.38 | 78.8% | 78.8% |
| 72 | 2618.00 | 537.60 | 4634.21 | 951.62 | 77.0% | 77.0% |
| 73 | 2754.00 | 565.65 | 4825.90 | 991.20 | 75.2% | 75.2% |
| 74 | 2904.20 | 594.10 | 5037.39 | 1030.48 | 73.5% | 73.5% |
| 75 | 3073.75 | 628.75 | 5276.74 | 1079.38 | 71.7% | 71.7% |
| 76 | 3266.40 | 674.40 | 5549.30 | 1145.74 | 69.9% | 69.9% |
| 77 | 3485.65 | 734.85 | 5859.71 | 1235.35 | 68.1% | 68.1% |
| 78 | 3741.10 | 809.60 | 6262.50 | 1355.25 | 67.4% | 67.4% |
| 79 | 4024.65 | 893.55 | 6737.15 | 1495.78 | 67.4% | 67.4% |
| 80 | 4315.00 | 979.00 | 7223.19 | 1638.82 | 67.4% | 67.4% |
| 81 | 4834.00 | 1115.00 | 8091.98 | 1866.48 | 67.4% | 67.4% |
| 82 | 5378.00 | 1254.00 | 9002.62 | 2099.16 | 67.4% | 67.4% |
| 83 | 5936.00 | 1393.00 | 9936.70 | 2331.84 | 67.4% | 67.4% |
| 84 | 6508.00 | 1533.00 | 10894.21 | 2566.20 | 67.4% | 67.4% |
| 85+ | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## NH-94 VA

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: Lifetime; Elimination Period: 100 Days
### 5% Simple Inflation

| Age | Current Premium Rates | | Proposed Premium Rates | | Proposed Rate Increases | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 392.73 | 36.67 | 664.82 | 62.08 | 69.3% | 69.3% |
| 30 | 418.91 | 39.12 | 720.91 | 67.31 | 72.1% | 72.1% |
| 31 | 445.09 | 41.56 | 778.46 | 72.69 | 74.9% | 74.9% |
| 32 | 458.18 | 42.78 | 807.80 | 75.43 | 76.3% | 76.3% |
| 33 | 484.37 | 45.23 | 867.56 | 81.01 | 79.1% | 79.1% |
| 34 | 499.00 | 46.59 | 901.59 | 84.18 | 80.7% | 80.7% |
| 35 | 499.00 | 46.59 | 901.59 | 84.18 | 80.7% | 80.7% |
| 36 | 499.00 | 46.59 | 901.59 | 84.18 | 80.7% | 80.7% |
| 37 | 499.00 | 46.59 | 901.59 | 84.18 | 80.7% | 80.7% |
| 38 | 499.00 | 46.59 | 901.59 | 84.18 | 80.7% | 80.7% |
| 39 | 499.00 | 46.59 | 901.59 | 84.18 | 80.7% | 80.7% |
| 40 | 499.00 | 46.59 | 901.59 | 84.18 | 80.7% | 80.7% |
| 41 | 499.00 | 46.59 | 901.59 | 84.18 | 80.7% | 80.7% |
| 42 | 499.00 | 46.59 | 901.59 | 84.18 | 80.7% | 80.7% |
| 43 | 499.00 | 46.59 | 901.59 | 84.18 | 80.7% | 80.7% |
| 44 | 499.00 | 46.59 | 901.59 | 84.18 | 80.7% | 80.7% |
| 45 | 548.60 | 60.12 | 991.21 | 108.63 | 80.7% | 80.7% |
| 46 | 548.60 | 60.12 | 991.21 | 108.63 | 80.7% | 80.7% |
| 47 | 548.60 | 60.12 | 991.21 | 108.63 | 80.7% | 80.7% |
| 48 | 548.60 | 60.12 | 991.21 | 108.63 | 80.7% | 80.7% |
| 49 | 548.60 | 60.12 | 991.21 | 108.63 | 80.7% | 80.7% |
| 50 | 569.64 | 64.63 | 1029.23 | 116.77 | 80.7% | 80.7% |
| 51 | 596.69 | 70.64 | 1078.11 | 127.64 | 80.7% | 80.7% |
| 52 | 625.25 | 78.16 | 1129.71 | 141.21 | 80.7% | 80.7% |
| 53 | 656.81 | 85.67 | 1186.74 | 154.79 | 80.7% | 80.7% |
| 54 | 691.38 | 93.19 | 1249.20 | 168.37 | 80.7% | 80.7% |
| 55 | 727.45 | 102.20 | 1314.37 | 184.66 | 80.7% | 80.7% |
| 56 | 765.03 | 111.22 | 1382.26 | 200.96 | 80.7% | 80.7% |
| 57 | 804.11 | 120.24 | 1452.87 | 217.25 | 80.7% | 80.7% |
| 58 | 847.69 | 130.76 | 1531.62 | 236.26 | 80.7% | 80.7% |
| 59 | 898.79 | 142.79 | 1623.96 | 257.99 | 80.7% | 80.7% |
| 60 | 957.41 | 156.31 | 1729.87 | 282.43 | 80.7% | 80.7% |
| 61 | 1023.54 | 171.34 | 1849.35 | 309.58 | 80.7% | 80.7% |
| 62 | 1097.19 | 189.38 | 1982.42 | 342.17 | 80.7% | 80.7% |
| 63 | 1176.85 | 207.41 | 2126.35 | 374.76 | 80.7% | 80.7% |
| 64 | 1262.52 | 226.95 | 2281.14 | 410.06 | 80.7% | 80.7% |
| 65 | 1354.20 | 248.00 | 2446.80 | 448.08 | 80.7% | 80.7% |
| 66 | 1453.40 | 270.54 | 2626.03 | 488.82 | 80.7% | 80.7% |
| 67 | 1557.11 | 294.59 | 2813.41 | 532.27 | 80.7% | 80.7% |
| 68 | 1681.86 | 323.15 | 3038.81 | 583.86 | 80.7% | 80.7% |
| 69 | 1839.67 | 359.22 | 3323.95 | 649.04 | 80.7% | 80.7% |
| 70 | 2016.00 | 399.00 | 3640.39 | 720.49 | 80.6% | 80.6% |
| 71 | 2137.30 | 426.30 | 3821.36 | 762.20 | 78.8% | 78.8% |
| 72 | 2252.60 | 452.20 | 3987.40 | 800.45 | 77.0% | 77.0% |
| 73 | 2361.15 | 473.85 | 4137.50 | 830.34 | 75.2% | 75.2% |
| 74 | 2479.10 | 495.30 | 4300.04 | 859.11 | 73.5% | 73.5% |
| 75 | 2612.50 | 521.25 | 4484.91 | 894.84 | 71.7% | 71.7% |
| 76 | 2767.20 | 559.20 | 4701.20 | 950.03 | 69.9% | 69.9% |
| 77 | 2947.45 | 611.80 | 4954.94 | 1028.49 | 68.1% | 68.1% |
| 78 | 3154.80 | 675.40 | 5281.05 | 1130.60 | 67.4% | 67.4% |
| 79 | 3374.70 | 742.35 | 5649.15 | 1242.67 | 67.4% | 67.4% |
| 80 | 3593.00 | 807.00 | 6014.58 | 1350.90 | 67.4% | 67.4% |
| 81 | 3996.00 | 911.00 | 6689.19 | 1524.99 | 67.4% | 67.4% |
| 82 | 4415.00 | 1017.00 | 7390.59 | 1702.43 | 67.4% | 67.4% |
| 83 | 4841.00 | 1122.00 | 8103.70 | 1878.20 | 67.4% | 67.4% |
| 84 | 5274.00 | 1227.00 | 8828.53 | 2053.96 | 67.4% | 67.4% |
| 85+ | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## NH-94 VA

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 2 Years; Elimination Period: 20 Days
### 5% Compound Inflation

| Age | Current Premium Rates | | Proposed Premium Rates | | Proposed Rate Increases | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 499.00 | 46.59 | 901.59 | 84.18 | 80.7% | 80.7% |
| 30 | 499.00 | 46.59 | 901.59 | 84.18 | 80.7% | 80.7% |
| 31 | 499.00 | 46.59 | 901.59 | 84.18 | 80.7% | 80.7% |
| 32 | 499.00 | 46.59 | 901.59 | 84.18 | 80.7% | 80.7% |
| 33 | 499.00 | 46.59 | 901.59 | 84.18 | 80.7% | 80.7% |
| 34 | 499.00 | 46.59 | 901.59 | 84.18 | 80.7% | 80.7% |
| 35 | 499.00 | 46.59 | 901.59 | 84.18 | 80.7% | 80.7% |
| 36 | 499.00 | 46.59 | 901.59 | 84.18 | 80.7% | 80.7% |
| 37 | 499.00 | 46.59 | 901.59 | 84.18 | 80.7% | 80.7% |
| 38 | 499.00 | 46.59 | 901.59 | 84.18 | 80.7% | 80.7% |
| 39 | 499.00 | 46.59 | 901.59 | 84.18 | 80.7% | 80.7% |
| 40 | 499.00 | 46.59 | 901.59 | 84.18 | 80.7% | 80.7% |
| 41 | 499.00 | 46.59 | 901.59 | 84.18 | 80.7% | 80.7% |
| 42 | 499.00 | 46.59 | 901.59 | 84.18 | 80.7% | 80.7% |
| 43 | 499.00 | 46.59 | 901.59 | 84.18 | 80.7% | 80.7% |
| 44 | 499.00 | 46.59 | 901.59 | 84.18 | 80.7% | 80.7% |
| 45 | 520.04 | 51.10 | 939.61 | 92.33 | 80.7% | 80.7% |
| 46 | 520.04 | 51.10 | 939.61 | 92.33 | 80.7% | 80.7% |
| 47 | 520.04 | 51.10 | 939.61 | 92.33 | 80.7% | 80.7% |
| 48 | 520.04 | 51.10 | 939.61 | 92.33 | 80.7% | 80.7% |
| 49 | 520.04 | 51.10 | 939.61 | 92.33 | 80.7% | 80.7% |
| 50 | 527.55 | 54.11 | 953.19 | 97.76 | 80.7% | 80.7% |
| 51 | 541.08 | 57.11 | 977.63 | 103.19 | 80.7% | 80.7% |
| 52 | 556.11 | 60.12 | 1004.79 | 108.63 | 80.7% | 80.7% |
| 53 | 571.14 | 64.63 | 1031.94 | 116.77 | 80.7% | 80.7% |
| 54 | 589.18 | 67.64 | 1064.53 | 122.20 | 80.7% | 80.7% |
| 55 | 607.21 | 72.14 | 1097.12 | 130.35 | 80.7% | 80.7% |
| 56 | 626.75 | 76.65 | 1132.42 | 138.50 | 80.7% | 80.7% |
| 57 | 646.29 | 81.16 | 1167.73 | 146.64 | 80.7% | 80.7% |
| 58 | 668.84 | 87.17 | 1208.46 | 157.51 | 80.7% | 80.7% |
| 59 | 695.89 | 93.19 | 1257.34 | 168.37 | 80.7% | 80.7% |
| 60 | 725.95 | 99.20 | 1311.66 | 179.23 | 80.7% | 80.7% |
| 61 | 760.52 | 106.71 | 1374.12 | 192.81 | 80.7% | 80.7% |
| 62 | 799.60 | 115.73 | 1444.72 | 209.10 | 80.7% | 80.7% |
| 63 | 840.18 | 124.75 | 1518.04 | 225.40 | 80.7% | 80.7% |
| 64 | 886.77 | 135.27 | 1602.23 | 244.41 | 80.7% | 80.7% |
| 65 | 934.87 | 145.79 | 1689.13 | 263.42 | 80.7% | 80.7% |
| 66 | 987.47 | 157.82 | 1784.18 | 285.14 | 80.7% | 80.7% |
| 67 | 1043.08 | 169.84 | 1884.66 | 306.87 | 80.7% | 80.7% |
| 68 | 1109.21 | 184.87 | 2004.15 | 334.02 | 80.7% | 80.7% |
| 69 | 1191.88 | 202.91 | 2153.51 | 366.61 | 80.7% | 80.7% |
| 70 | 1285.50 | 223.50 | 2321.29 | 403.58 | 80.6% | 80.6% |
| 71 | 1344.15 | 236.35 | 2403.26 | 422.58 | 78.8% | 78.8% |
| 72 | 1398.60 | 249.20 | 2475.71 | 441.12 | 77.0% | 77.0% |
| 73 | 1451.25 | 259.20 | 2543.06 | 454.20 | 75.2% | 75.2% |
| 74 | 1510.60 | 270.40 | 2620.16 | 469.01 | 73.5% | 73.5% |
| 75 | 1576.25 | 283.75 | 2705.96 | 487.12 | 71.7% | 71.7% |
| 76 | 1651.20 | 302.40 | 2805.23 | 513.75 | 69.9% | 69.9% |
| 77 | 1734.20 | 327.75 | 2915.36 | 550.98 | 68.1% | 68.1% |
| 78 | 1829.30 | 359.70 | 3062.20 | 602.13 | 67.4% | 67.4% |
| 79 | 1933.05 | 393.75 | 3235.87 | 659.13 | 67.4% | 67.4% |
| 80 | 2037.00 | 428.00 | 3409.88 | 716.46 | 67.4% | 67.4% |
| 81 | 2247.00 | 483.00 | 3761.42 | 808.53 | 67.4% | 67.4% |
| 82 | 2467.00 | 539.00 | 4129.69 | 902.27 | 67.4% | 67.4% |
| 83 | 2693.00 | 595.00 | 4508.01 | 996.01 | 67.4% | 67.4% |
| 84 | 2925.00 | 651.00 | 4896.37 | 1089.76 | 67.4% | 67.4% |
| 85+ | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## NH-94 VA

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 2 Years; Elimination Period: 100 Days
### 5% Compound Inflation

| Age | Current Premium Rates | | Proposed Premium Rates | | Proposed Rate Increases | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 461.42 | 37.58 | 833.70 | 67.89 | 80.7% | 80.7% |
| 30 | 461.42 | 37.58 | 833.70 | 67.89 | 80.7% | 80.7% |
| 31 | 461.42 | 37.58 | 833.70 | 67.89 | 80.7% | 80.7% |
| 32 | 461.42 | 37.58 | 833.70 | 67.89 | 80.7% | 80.7% |
| 33 | 461.42 | 37.58 | 833.70 | 67.89 | 80.7% | 80.7% |
| 34 | 461.42 | 37.58 | 833.70 | 67.89 | 80.7% | 80.7% |
| 35 | 461.42 | 37.58 | 833.70 | 67.89 | 80.7% | 80.7% |
| 36 | 461.42 | 37.58 | 833.70 | 67.89 | 80.7% | 80.7% |
| 37 | 461.42 | 37.58 | 833.70 | 67.89 | 80.7% | 80.7% |
| 38 | 461.42 | 37.58 | 833.70 | 67.89 | 80.7% | 80.7% |
| 39 | 461.42 | 37.58 | 833.70 | 67.89 | 80.7% | 80.7% |
| 40 | 461.42 | 37.58 | 833.70 | 67.89 | 80.7% | 80.7% |
| 41 | 461.42 | 37.58 | 833.70 | 67.89 | 80.7% | 80.7% |
| 42 | 461.42 | 37.58 | 833.70 | 67.89 | 80.7% | 80.7% |
| 43 | 461.42 | 37.58 | 833.70 | 67.89 | 80.7% | 80.7% |
| 44 | 461.42 | 37.58 | 833.70 | 67.89 | 80.7% | 80.7% |
| 45 | 477.95 | 42.08 | 863.57 | 76.04 | 80.7% | 80.7% |
| 46 | 477.95 | 42.08 | 863.57 | 76.04 | 80.7% | 80.7% |
| 47 | 477.95 | 42.08 | 863.57 | 76.04 | 80.7% | 80.7% |
| 48 | 477.95 | 42.08 | 863.57 | 76.04 | 80.7% | 80.7% |
| 49 | 477.95 | 42.08 | 863.57 | 76.04 | 80.7% | 80.7% |
| 50 | 483.97 | 43.59 | 874.44 | 78.75 | 80.7% | 80.7% |
| 51 | 494.49 | 46.59 | 893.45 | 84.18 | 80.7% | 80.7% |
| 52 | 506.51 | 49.60 | 915.17 | 89.62 | 80.7% | 80.7% |
| 53 | 520.04 | 52.61 | 939.61 | 95.05 | 80.7% | 80.7% |
| 54 | 533.57 | 55.61 | 964.05 | 100.48 | 80.7% | 80.7% |
| 55 | 548.60 | 58.62 | 991.21 | 105.91 | 80.7% | 80.7% |
| 56 | 563.63 | 61.62 | 1018.37 | 111.34 | 80.7% | 80.7% |
| 57 | 580.16 | 66.13 | 1048.24 | 119.49 | 80.7% | 80.7% |
| 58 | 599.70 | 70.64 | 1083.54 | 127.64 | 80.7% | 80.7% |
| 59 | 620.74 | 75.15 | 1121.56 | 135.78 | 80.7% | 80.7% |
| 60 | 646.29 | 81.16 | 1167.73 | 146.64 | 80.7% | 80.7% |
| 61 | 674.85 | 87.17 | 1219.32 | 157.51 | 80.7% | 80.7% |
| 62 | 706.41 | 94.69 | 1276.35 | 171.09 | 80.7% | 80.7% |
| 63 | 740.98 | 102.20 | 1338.81 | 184.66 | 80.7% | 80.7% |
| 64 | 778.55 | 109.72 | 1406.70 | 198.24 | 80.7% | 80.7% |
| 65 | 819.14 | 118.74 | 1480.03 | 214.54 | 80.7% | 80.7% |
| 66 | 862.72 | 129.26 | 1558.78 | 233.55 | 80.7% | 80.7% |
| 67 | 909.32 | 138.28 | 1642.96 | 249.84 | 80.7% | 80.7% |
| 68 | 963.42 | 150.30 | 1740.73 | 271.56 | 80.7% | 80.7% |
| 69 | 1032.56 | 165.33 | 1865.65 | 298.72 | 80.7% | 80.7% |
| 70 | 1110.00 | 181.50 | 2004.38 | 327.74 | 80.6% | 80.6% |
| 71 | 1155.65 | 192.85 | 2066.23 | 344.80 | 78.8% | 78.8% |
| 72 | 1198.40 | 203.00 | 2121.33 | 359.34 | 77.0% | 77.0% |
| 73 | 1240.65 | 211.95 | 2174.02 | 371.41 | 75.2% | 75.2% |
| 74 | 1287.00 | 219.70 | 2232.32 | 381.07 | 73.5% | 73.5% |
| 75 | 1338.75 | 230.00 | 2298.25 | 394.84 | 71.7% | 71.7% |
| 76 | 1398.00 | 246.00 | 2375.07 | 417.93 | 69.9% | 69.9% |
| 77 | 1465.10 | 266.80 | 2462.97 | 448.52 | 68.1% | 68.1% |
| 78 | 1540.00 | 293.70 | 2577.92 | 491.65 | 67.4% | 67.4% |
| 79 | 1621.20 | 320.25 | 2713.84 | 536.09 | 67.4% | 67.4% |
| 80 | 1702.00 | 347.00 | 2849.10 | 580.87 | 67.4% | 67.4% |
| 81 | 1871.00 | 391.00 | 3132.00 | 654.52 | 67.4% | 67.4% |
| 82 | 2048.00 | 435.00 | 3428.30 | 728.18 | 67.4% | 67.4% |
| 83 | 2229.00 | 479.00 | 3731.28 | 801.83 | 67.4% | 67.4% |
| 84 | 2414.00 | 523.00 | 4040.97 | 875.49 | 67.4% | 67.4% |
| 85+ | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## NH-94 VA

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 3 Years; Elimination Period: 20 Days
### 5% Compound Inflation

| Age | Current Premium Rates | | Proposed Premium Rates | | Proposed Rate Increases | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 550.10 | 58.62 | 993.93 | 105.91 | 80.7% | 80.7% |
| 30 | 550.10 | 58.62 | 993.93 | 105.91 | 80.7% | 80.7% |
| 31 | 550.10 | 58.62 | 993.93 | 105.91 | 80.7% | 80.7% |
| 32 | 550.10 | 58.62 | 993.93 | 105.91 | 80.7% | 80.7% |
| 33 | 550.10 | 58.62 | 993.93 | 105.91 | 80.7% | 80.7% |
| 34 | 550.10 | 58.62 | 993.93 | 105.91 | 80.7% | 80.7% |
| 35 | 550.10 | 58.62 | 993.93 | 105.91 | 80.7% | 80.7% |
| 36 | 550.10 | 58.62 | 993.93 | 105.91 | 80.7% | 80.7% |
| 37 | 550.10 | 58.62 | 993.93 | 105.91 | 80.7% | 80.7% |
| 38 | 550.10 | 58.62 | 993.93 | 105.91 | 80.7% | 80.7% |
| 39 | 550.10 | 58.62 | 993.93 | 105.91 | 80.7% | 80.7% |
| 40 | 550.10 | 58.62 | 993.93 | 105.91 | 80.7% | 80.7% |
| 41 | 550.10 | 58.62 | 993.93 | 105.91 | 80.7% | 80.7% |
| 42 | 550.10 | 58.62 | 993.93 | 105.91 | 80.7% | 80.7% |
| 43 | 550.10 | 58.62 | 993.93 | 105.91 | 80.7% | 80.7% |
| 44 | 550.10 | 58.62 | 993.93 | 105.91 | 80.7% | 80.7% |
| 45 | 577.15 | 64.63 | 1042.81 | 116.77 | 80.7% | 80.7% |
| 46 | 577.15 | 64.63 | 1042.81 | 116.77 | 80.7% | 80.7% |
| 47 | 577.15 | 64.63 | 1042.81 | 116.77 | 80.7% | 80.7% |
| 48 | 577.15 | 64.63 | 1042.81 | 116.77 | 80.7% | 80.7% |
| 49 | 577.15 | 64.63 | 1042.81 | 116.77 | 80.7% | 80.7% |
| 50 | 587.67 | 67.64 | 1061.82 | 122.20 | 80.7% | 80.7% |
| 51 | 605.71 | 72.14 | 1094.40 | 130.35 | 80.7% | 80.7% |
| 52 | 623.75 | 76.65 | 1126.99 | 138.50 | 80.7% | 80.7% |
| 53 | 643.28 | 81.16 | 1162.30 | 146.64 | 80.7% | 80.7% |
| 54 | 665.83 | 85.67 | 1203.03 | 154.79 | 80.7% | 80.7% |
| 55 | 688.37 | 91.68 | 1243.76 | 165.65 | 80.7% | 80.7% |
| 56 | 712.42 | 96.19 | 1287.22 | 173.80 | 80.7% | 80.7% |
| 57 | 737.97 | 102.20 | 1333.38 | 184.66 | 80.7% | 80.7% |
| 58 | 766.53 | 109.72 | 1384.98 | 198.24 | 80.7% | 80.7% |
| 59 | 799.60 | 117.23 | 1444.72 | 211.82 | 80.7% | 80.7% |
| 60 | 838.67 | 126.25 | 1515.33 | 228.11 | 80.7% | 80.7% |
| 61 | 882.26 | 135.27 | 1594.08 | 244.41 | 80.7% | 80.7% |
| 62 | 930.36 | 145.79 | 1680.98 | 263.42 | 80.7% | 80.7% |
| 63 | 982.96 | 157.82 | 1776.03 | 285.14 | 80.7% | 80.7% |
| 64 | 1040.08 | 171.34 | 1879.23 | 309.58 | 80.7% | 80.7% |
| 65 | 1101.70 | 184.87 | 1990.57 | 334.02 | 80.7% | 80.7% |
| 66 | 1167.83 | 199.90 | 2110.06 | 361.18 | 80.7% | 80.7% |
| 67 | 1236.97 | 214.93 | 2234.97 | 388.34 | 80.7% | 80.7% |
| 68 | 1321.14 | 232.97 | 2387.05 | 420.92 | 80.7% | 80.7% |
| 69 | 1426.35 | 257.01 | 2577.15 | 464.38 | 80.7% | 80.7% |
| 70 | 1545.00 | 282.00 | 2789.88 | 509.22 | 80.6% | 80.6% |
| 71 | 1621.10 | 300.15 | 2898.43 | 536.65 | 78.8% | 78.8% |
| 72 | 1691.20 | 316.40 | 2993.65 | 560.07 | 77.0% | 77.0% |
| 73 | 1761.75 | 329.40 | 3087.16 | 577.22 | 75.2% | 75.2% |
| 74 | 1838.20 | 341.90 | 3188.39 | 593.03 | 73.5% | 73.5% |
| 75 | 1925.00 | 360.00 | 3304.67 | 618.02 | 71.7% | 71.7% |
| 76 | 2024.40 | 384.00 | 3439.26 | 652.38 | 69.9% | 69.9% |
| 77 | 2136.70 | 417.45 | 3592.00 | 701.77 | 68.1% | 68.1% |
| 78 | 2264.90 | 459.80 | 3791.38 | 769.69 | 67.4% | 67.4% |
| 79 | 2405.55 | 506.10 | 4026.82 | 847.20 | 67.4% | 67.4% |
| 80 | 2548.00 | 551.00 | 4265.28 | 922.36 | 67.4% | 67.4% |
| 81 | 2824.00 | 624.00 | 4727.30 | 1044.56 | 67.4% | 67.4% |
| 82 | 3113.00 | 698.00 | 5211.08 | 1168.43 | 67.4% | 67.4% |
| 83 | 3409.00 | 771.00 | 5706.57 | 1290.63 | 67.4% | 67.4% |
| 84 | 3713.00 | 845.00 | 6215.46 | 1414.51 | 67.4% | 67.4% |
| 85+ | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## NH-94 VA

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 3 Years; Elimination Period: 100 Days
### 5% Compound Inflation

| Age | Current Premium Rates | | Proposed Premium Rates | | Proposed Rate Increases | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 508.01 | 48.10 | 917.89 | 86.90 | 80.7% | 80.7% |
| 30 | 508.01 | 48.10 | 917.89 | 86.90 | 80.7% | 80.7% |
| 31 | 508.01 | 48.10 | 917.89 | 86.90 | 80.7% | 80.7% |
| 32 | 508.01 | 48.10 | 917.89 | 86.90 | 80.7% | 80.7% |
| 33 | 508.01 | 48.10 | 917.89 | 86.90 | 80.7% | 80.7% |
| 34 | 508.01 | 48.10 | 917.89 | 86.90 | 80.7% | 80.7% |
| 35 | 508.01 | 48.10 | 917.89 | 86.90 | 80.7% | 80.7% |
| 36 | 508.01 | 48.10 | 917.89 | 86.90 | 80.7% | 80.7% |
| 37 | 508.01 | 48.10 | 917.89 | 86.90 | 80.7% | 80.7% |
| 38 | 508.01 | 48.10 | 917.89 | 86.90 | 80.7% | 80.7% |
| 39 | 508.01 | 48.10 | 917.89 | 86.90 | 80.7% | 80.7% |
| 40 | 508.01 | 48.10 | 917.89 | 86.90 | 80.7% | 80.7% |
| 41 | 508.01 | 48.10 | 917.89 | 86.90 | 80.7% | 80.7% |
| 42 | 508.01 | 48.10 | 917.89 | 86.90 | 80.7% | 80.7% |
| 43 | 508.01 | 48.10 | 917.89 | 86.90 | 80.7% | 80.7% |
| 44 | 508.01 | 48.10 | 917.89 | 86.90 | 80.7% | 80.7% |
| 45 | 529.06 | 54.11 | 955.91 | 97.76 | 80.7% | 80.7% |
| 46 | 529.06 | 54.11 | 955.91 | 97.76 | 80.7% | 80.7% |
| 47 | 529.06 | 54.11 | 955.91 | 97.76 | 80.7% | 80.7% |
| 48 | 529.06 | 54.11 | 955.91 | 97.76 | 80.7% | 80.7% |
| 49 | 529.06 | 54.11 | 955.91 | 97.76 | 80.7% | 80.7% |
| 50 | 536.57 | 55.61 | 969.48 | 100.48 | 80.7% | 80.7% |
| 51 | 550.10 | 58.62 | 993.93 | 105.91 | 80.7% | 80.7% |
| 52 | 566.63 | 63.13 | 1023.80 | 114.06 | 80.7% | 80.7% |
| 53 | 583.16 | 66.13 | 1053.67 | 119.49 | 80.7% | 80.7% |
| 54 | 601.20 | 70.64 | 1086.26 | 127.64 | 80.7% | 80.7% |
| 55 | 619.24 | 75.15 | 1118.85 | 135.78 | 80.7% | 80.7% |
| 56 | 640.28 | 79.66 | 1156.86 | 143.93 | 80.7% | 80.7% |
| 57 | 661.32 | 84.17 | 1194.88 | 152.08 | 80.7% | 80.7% |
| 58 | 685.37 | 90.18 | 1238.33 | 162.94 | 80.7% | 80.7% |
| 59 | 712.42 | 96.19 | 1287.22 | 173.80 | 80.7% | 80.7% |
| 60 | 745.49 | 103.71 | 1346.96 | 187.38 | 80.7% | 80.7% |
| 61 | 781.56 | 112.73 | 1412.13 | 203.67 | 80.7% | 80.7% |
| 62 | 822.14 | 121.74 | 1485.46 | 219.97 | 80.7% | 80.7% |
| 63 | 867.23 | 130.76 | 1566.93 | 236.26 | 80.7% | 80.7% |
| 64 | 915.33 | 141.28 | 1653.83 | 255.27 | 80.7% | 80.7% |
| 65 | 966.43 | 153.31 | 1746.16 | 277.00 | 80.7% | 80.7% |
| 66 | 1020.54 | 165.33 | 1843.92 | 298.72 | 80.7% | 80.7% |
| 67 | 1079.15 | 177.35 | 1949.83 | 320.45 | 80.7% | 80.7% |
| 68 | 1149.80 | 193.89 | 2077.47 | 350.32 | 80.7% | 80.7% |
| 69 | 1236.97 | 213.43 | 2234.97 | 385.62 | 80.7% | 80.7% |
| 70 | 1336.50 | 234.00 | 2413.38 | 422.54 | 80.6% | 80.6% |
| 71 | 1396.35 | 247.95 | 2496.59 | 443.32 | 78.8% | 78.8% |
| 72 | 1454.60 | 261.80 | 2574.83 | 463.42 | 77.0% | 77.0% |
| 73 | 1510.65 | 272.70 | 2647.15 | 477.86 | 75.2% | 75.2% |
| 74 | 1571.70 | 282.10 | 2726.14 | 489.31 | 73.5% | 73.5% |
| 75 | 1640.00 | 295.00 | 2815.40 | 506.43 | 71.7% | 71.7% |
| 76 | 1719.60 | 315.60 | 2921.43 | 536.17 | 69.9% | 69.9% |
| 77 | 1811.25 | 343.85 | 3044.88 | 578.04 | 68.1% | 68.1% |
| 78 | 1915.10 | 379.50 | 3205.82 | 635.27 | 67.4% | 67.4% |
| 79 | 2026.50 | 416.85 | 3392.31 | 697.80 | 67.4% | 67.4% |
| 80 | 2137.00 | 452.00 | 3577.28 | 756.64 | 67.4% | 67.4% |
| 81 | 2359.00 | 510.00 | 3948.90 | 853.73 | 67.4% | 67.4% |
| 82 | 2590.00 | 568.00 | 4335.59 | 950.82 | 67.4% | 67.4% |
| 83 | 2826.00 | 626.00 | 4730.65 | 1047.91 | 67.4% | 67.4% |
| 84 | 3067.00 | 684.00 | 5134.07 | 1145.00 | 67.4% | 67.4% |
| 85+ | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## NH-94 VA

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 5 Years; Elimination Period: 20 Days
### 5% Compound Inflation

| Age | Current Premium Rates | | Proposed Premium Rates | | Proposed Rate Increases | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 623.75 | 75.15 | 1126.99 | 135.78 | 80.7% | 80.7% |
| 30 | 623.75 | 75.15 | 1126.99 | 135.78 | 80.7% | 80.7% |
| 31 | 623.75 | 75.15 | 1126.99 | 135.78 | 80.7% | 80.7% |
| 32 | 623.75 | 75.15 | 1126.99 | 135.78 | 80.7% | 80.7% |
| 33 | 623.75 | 75.15 | 1126.99 | 135.78 | 80.7% | 80.7% |
| 34 | 623.75 | 75.15 | 1126.99 | 135.78 | 80.7% | 80.7% |
| 35 | 623.75 | 75.15 | 1126.99 | 135.78 | 80.7% | 80.7% |
| 36 | 623.75 | 75.15 | 1126.99 | 135.78 | 80.7% | 80.7% |
| 37 | 623.75 | 75.15 | 1126.99 | 135.78 | 80.7% | 80.7% |
| 38 | 623.75 | 75.15 | 1126.99 | 135.78 | 80.7% | 80.7% |
| 39 | 623.75 | 75.15 | 1126.99 | 135.78 | 80.7% | 80.7% |
| 40 | 623.75 | 75.15 | 1126.99 | 135.78 | 80.7% | 80.7% |
| 41 | 623.75 | 75.15 | 1126.99 | 135.78 | 80.7% | 80.7% |
| 42 | 623.75 | 75.15 | 1126.99 | 135.78 | 80.7% | 80.7% |
| 43 | 623.75 | 75.15 | 1126.99 | 135.78 | 80.7% | 80.7% |
| 44 | 623.75 | 75.15 | 1126.99 | 135.78 | 80.7% | 80.7% |
| 45 | 659.82 | 84.17 | 1192.17 | 152.08 | 80.7% | 80.7% |
| 46 | 659.82 | 84.17 | 1192.17 | 152.08 | 80.7% | 80.7% |
| 47 | 659.82 | 84.17 | 1192.17 | 152.08 | 80.7% | 80.7% |
| 48 | 659.82 | 84.17 | 1192.17 | 152.08 | 80.7% | 80.7% |
| 49 | 659.82 | 84.17 | 1192.17 | 152.08 | 80.7% | 80.7% |
| 50 | 674.85 | 88.68 | 1219.32 | 160.22 | 80.7% | 80.7% |
| 51 | 695.89 | 93.19 | 1257.34 | 168.37 | 80.7% | 80.7% |
| 52 | 719.94 | 99.20 | 1300.79 | 179.23 | 80.7% | 80.7% |
| 53 | 746.99 | 105.21 | 1349.68 | 190.10 | 80.7% | 80.7% |
| 54 | 775.55 | 111.22 | 1401.27 | 200.96 | 80.7% | 80.7% |
| 55 | 805.61 | 118.74 | 1455.59 | 214.54 | 80.7% | 80.7% |
| 56 | 835.67 | 126.25 | 1509.90 | 228.11 | 80.7% | 80.7% |
| 57 | 868.73 | 133.77 | 1569.64 | 241.69 | 80.7% | 80.7% |
| 58 | 906.31 | 141.28 | 1637.53 | 255.27 | 80.7% | 80.7% |
| 59 | 949.90 | 151.80 | 1716.29 | 274.28 | 80.7% | 80.7% |
| 60 | 1001.00 | 163.83 | 1808.62 | 296.01 | 80.7% | 80.7% |
| 61 | 1056.61 | 175.85 | 1909.10 | 317.73 | 80.7% | 80.7% |
| 62 | 1119.74 | 190.88 | 2023.15 | 344.89 | 80.7% | 80.7% |
| 63 | 1188.87 | 205.91 | 2148.07 | 372.04 | 80.7% | 80.7% |
| 64 | 1262.52 | 222.44 | 2281.14 | 401.92 | 80.7% | 80.7% |
| 65 | 1342.18 | 240.48 | 2425.07 | 434.50 | 80.7% | 80.7% |
| 66 | 1427.85 | 260.02 | 2579.86 | 469.81 | 80.7% | 80.7% |
| 67 | 1518.03 | 279.56 | 2742.80 | 505.11 | 80.7% | 80.7% |
| 68 | 1626.25 | 303.61 | 2938.33 | 548.56 | 80.7% | 80.7% |
| 69 | 1764.52 | 333.67 | 3188.17 | 602.87 | 80.7% | 80.7% |
| 70 | 1918.50 | 367.50 | 3464.33 | 663.61 | 80.6% | 80.6% |
| 71 | 2019.85 | 391.50 | 3611.37 | 699.98 | 78.8% | 78.8% |
| 72 | 2114.00 | 411.60 | 3742.06 | 728.59 | 77.0% | 77.0% |
| 73 | 2205.90 | 427.95 | 3865.45 | 749.91 | 75.2% | 75.2% |
| 74 | 2307.50 | 444.60 | 4002.40 | 771.17 | 73.5% | 73.5% |
| 75 | 2422.50 | 466.25 | 4158.73 | 800.42 | 71.7% | 71.7% |
| 76 | 2556.00 | 498.00 | 4342.40 | 846.05 | 69.9% | 69.9% |
| 77 | 2711.70 | 545.10 | 4558.63 | 916.37 | 68.1% | 68.1% |
| 78 | 2891.90 | 605.00 | 4840.96 | 1012.75 | 67.4% | 67.4% |
| 79 | 3089.10 | 667.80 | 5171.07 | 1117.88 | 67.4% | 67.4% |
| 80 | 3287.00 | 730.00 | 5502.35 | 1222.00 | 67.4% | 67.4% |
| 81 | 3657.00 | 827.00 | 6121.72 | 1384.38 | 67.4% | 67.4% |
| 82 | 4043.00 | 926.00 | 6767.87 | 1550.10 | 67.4% | 67.4% |
| 83 | 4437.00 | 1024.00 | 7427.42 | 1714.15 | 67.4% | 67.4% |
| 84 | 4839.00 | 1122.00 | 8100.35 | 1878.20 | 67.4% | 67.4% |
| 85+ | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## NH-94 VA

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 5 Years; Elimination Period: 100 Days
### 5% Compound Inflation

| Age | Current Premium Rates | | Proposed Premium Rates | | Proposed Rate Increases | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 572.64 | 63.13 | 1034.66 | 114.06 | 80.7% | 80.7% |
| 30 | 572.64 | 63.13 | 1034.66 | 114.06 | 80.7% | 80.7% |
| 31 | 572.64 | 63.13 | 1034.66 | 114.06 | 80.7% | 80.7% |
| 32 | 572.64 | 63.13 | 1034.66 | 114.06 | 80.7% | 80.7% |
| 33 | 572.64 | 63.13 | 1034.66 | 114.06 | 80.7% | 80.7% |
| 34 | 572.64 | 63.13 | 1034.66 | 114.06 | 80.7% | 80.7% |
| 35 | 572.64 | 63.13 | 1034.66 | 114.06 | 80.7% | 80.7% |
| 36 | 572.64 | 63.13 | 1034.66 | 114.06 | 80.7% | 80.7% |
| 37 | 572.64 | 63.13 | 1034.66 | 114.06 | 80.7% | 80.7% |
| 38 | 572.64 | 63.13 | 1034.66 | 114.06 | 80.7% | 80.7% |
| 39 | 572.64 | 63.13 | 1034.66 | 114.06 | 80.7% | 80.7% |
| 40 | 572.64 | 63.13 | 1034.66 | 114.06 | 80.7% | 80.7% |
| 41 | 572.64 | 63.13 | 1034.66 | 114.06 | 80.7% | 80.7% |
| 42 | 572.64 | 63.13 | 1034.66 | 114.06 | 80.7% | 80.7% |
| 43 | 572.64 | 63.13 | 1034.66 | 114.06 | 80.7% | 80.7% |
| 44 | 572.64 | 63.13 | 1034.66 | 114.06 | 80.7% | 80.7% |
| 45 | 601.20 | 70.64 | 1086.26 | 127.64 | 80.7% | 80.7% |
| 46 | 601.20 | 70.64 | 1086.26 | 127.64 | 80.7% | 80.7% |
| 47 | 601.20 | 70.64 | 1086.26 | 127.64 | 80.7% | 80.7% |
| 48 | 601.20 | 70.64 | 1086.26 | 127.64 | 80.7% | 80.7% |
| 49 | 601.20 | 70.64 | 1086.26 | 127.64 | 80.7% | 80.7% |
| 50 | 613.22 | 73.65 | 1107.98 | 133.07 | 80.7% | 80.7% |
| 51 | 631.26 | 78.16 | 1140.57 | 141.21 | 80.7% | 80.7% |
| 52 | 652.30 | 82.67 | 1178.59 | 149.36 | 80.7% | 80.7% |
| 53 | 674.85 | 88.68 | 1219.32 | 160.22 | 80.7% | 80.7% |
| 54 | 698.90 | 93.19 | 1262.77 | 168.37 | 80.7% | 80.7% |
| 55 | 722.94 | 99.20 | 1306.22 | 179.23 | 80.7% | 80.7% |
| 56 | 750.00 | 105.21 | 1355.11 | 190.10 | 80.7% | 80.7% |
| 57 | 778.55 | 112.73 | 1406.70 | 203.67 | 80.7% | 80.7% |
| 58 | 810.12 | 118.74 | 1463.73 | 214.54 | 80.7% | 80.7% |
| 59 | 846.19 | 127.76 | 1528.91 | 230.83 | 80.7% | 80.7% |
| 60 | 889.78 | 136.77 | 1607.66 | 247.12 | 80.7% | 80.7% |
| 61 | 937.87 | 148.80 | 1694.56 | 268.85 | 80.7% | 80.7% |
| 62 | 990.48 | 160.82 | 1789.61 | 290.57 | 80.7% | 80.7% |
| 63 | 1049.09 | 172.85 | 1895.52 | 312.30 | 80.7% | 80.7% |
| 64 | 1110.72 | 187.88 | 2006.86 | 339.46 | 80.7% | 80.7% |
| 65 | 1178.35 | 202.91 | 2129.06 | 366.61 | 80.7% | 80.7% |
| 66 | 1250.50 | 217.94 | 2259.42 | 393.77 | 80.7% | 80.7% |
| 67 | 1327.15 | 235.97 | 2397.91 | 426.36 | 80.7% | 80.7% |
| 68 | 1420.34 | 255.51 | 2566.28 | 461.66 | 80.7% | 80.7% |
| 69 | 1534.56 | 281.06 | 2772.67 | 507.83 | 80.7% | 80.7% |
| 70 | 1663.50 | 309.00 | 3003.86 | 557.98 | 80.6% | 80.6% |
| 71 | 1747.25 | 327.70 | 3123.98 | 585.91 | 78.8% | 78.8% |
| 72 | 1825.60 | 345.80 | 3231.55 | 612.11 | 77.0% | 77.0% |
| 73 | 1898.10 | 359.10 | 3326.09 | 629.26 | 75.2% | 75.2% |
| 74 | 1978.60 | 369.20 | 3431.92 | 640.38 | 73.5% | 73.5% |
| 75 | 2070.00 | 386.25 | 3553.59 | 663.08 | 71.7% | 71.7% |
| 76 | 2178.00 | 412.80 | 3700.21 | 701.31 | 69.9% | 69.9% |
| 77 | 2306.90 | 455.40 | 3878.12 | 765.57 | 68.1% | 68.1% |
| 78 | 2454.10 | 507.10 | 4108.10 | 848.87 | 67.4% | 67.4% |
| 79 | 2610.30 | 557.55 | 4369.57 | 933.32 | 67.4% | 67.4% |
| 80 | 2764.00 | 606.00 | 4626.86 | 1014.43 | 67.4% | 67.4% |
| 81 | 3059.00 | 682.00 | 5120.68 | 1141.65 | 67.4% | 67.4% |
| 82 | 3365.00 | 759.00 | 5632.92 | 1270.55 | 67.4% | 67.4% |
| 83 | 3675.00 | 835.00 | 6151.85 | 1397.77 | 67.4% | 67.4% |
| 84 | 3989.00 | 911.00 | 6677.48 | 1524.99 | 67.4% | 67.4% |
| 85+ | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## NH-94 VA

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: Lifetime; Elimination Period: 20 Days
### 5% Compound Inflation

| Age | Current Premium Rates | | Proposed Premium Rates | | Proposed Rate Increases | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 795.09 | 115.73 | 1436.58 | 209.10 | 80.7% | 80.7% |
| 30 | 795.09 | 115.73 | 1436.58 | 209.10 | 80.7% | 80.7% |
| 31 | 795.09 | 115.73 | 1436.58 | 209.10 | 80.7% | 80.7% |
| 32 | 795.09 | 115.73 | 1436.58 | 209.10 | 80.7% | 80.7% |
| 33 | 795.09 | 115.73 | 1436.58 | 209.10 | 80.7% | 80.7% |
| 34 | 795.09 | 115.73 | 1436.58 | 209.10 | 80.7% | 80.7% |
| 35 | 795.09 | 115.73 | 1436.58 | 209.10 | 80.7% | 80.7% |
| 36 | 795.09 | 115.73 | 1436.58 | 209.10 | 80.7% | 80.7% |
| 37 | 795.09 | 115.73 | 1436.58 | 209.10 | 80.7% | 80.7% |
| 38 | 795.09 | 115.73 | 1436.58 | 209.10 | 80.7% | 80.7% |
| 39 | 795.09 | 115.73 | 1436.58 | 209.10 | 80.7% | 80.7% |
| 40 | 795.09 | 115.73 | 1436.58 | 209.10 | 80.7% | 80.7% |
| 41 | 795.09 | 115.73 | 1436.58 | 209.10 | 80.7% | 80.7% |
| 42 | 795.09 | 115.73 | 1436.58 | 209.10 | 80.7% | 80.7% |
| 43 | 795.09 | 115.73 | 1436.58 | 209.10 | 80.7% | 80.7% |
| 44 | 795.09 | 115.73 | 1436.58 | 209.10 | 80.7% | 80.7% |
| 45 | 855.21 | 130.76 | 1545.20 | 236.26 | 80.7% | 80.7% |
| 46 | 855.21 | 130.76 | 1545.20 | 236.26 | 80.7% | 80.7% |
| 47 | 855.21 | 130.76 | 1545.20 | 236.26 | 80.7% | 80.7% |
| 48 | 855.21 | 130.76 | 1545.20 | 236.26 | 80.7% | 80.7% |
| 49 | 855.21 | 130.76 | 1545.20 | 236.26 | 80.7% | 80.7% |
| 50 | 879.26 | 135.27 | 1588.65 | 244.41 | 80.7% | 80.7% |
| 51 | 913.82 | 144.29 | 1651.11 | 260.70 | 80.7% | 80.7% |
| 52 | 949.90 | 151.80 | 1716.29 | 274.28 | 80.7% | 80.7% |
| 53 | 990.48 | 160.82 | 1789.61 | 290.57 | 80.7% | 80.7% |
| 54 | 1034.06 | 171.34 | 1868.36 | 309.58 | 80.7% | 80.7% |
| 55 | 1079.15 | 181.86 | 1949.83 | 328.59 | 80.7% | 80.7% |
| 56 | 1127.25 | 192.38 | 2036.73 | 347.60 | 80.7% | 80.7% |
| 57 | 1176.85 | 204.41 | 2126.35 | 369.33 | 80.7% | 80.7% |
| 58 | 1232.46 | 217.94 | 2226.83 | 393.77 | 80.7% | 80.7% |
| 59 | 1298.59 | 232.97 | 2346.32 | 420.92 | 80.7% | 80.7% |
| 60 | 1375.25 | 249.50 | 2484.81 | 450.80 | 80.7% | 80.7% |
| 61 | 1459.41 | 269.04 | 2636.89 | 486.10 | 80.7% | 80.7% |
| 62 | 1552.60 | 290.08 | 2805.26 | 524.12 | 80.7% | 80.7% |
| 63 | 1654.80 | 314.13 | 2989.92 | 567.57 | 80.7% | 80.7% |
| 64 | 1766.03 | 338.18 | 3190.88 | 611.02 | 80.7% | 80.7% |
| 65 | 1884.76 | 365.23 | 3405.42 | 659.90 | 80.7% | 80.7% |
| 66 | 2009.51 | 393.79 | 3630.82 | 711.50 | 80.7% | 80.7% |
| 67 | 2143.28 | 423.85 | 3872.51 | 765.81 | 80.7% | 80.7% |
| 68 | 2304.10 | 459.92 | 4163.08 | 830.99 | 80.7% | 80.7% |
| 69 | 2507.00 | 505.01 | 4529.69 | 912.46 | 80.7% | 80.7% |
| 70 | 2733.00 | 553.50 | 4935.11 | 999.48 | 80.6% | 80.6% |
| 71 | 2882.60 | 587.25 | 5153.92 | 1049.97 | 78.8% | 78.8% |
| 72 | 3022.60 | 617.40 | 5350.40 | 1092.88 | 77.0% | 77.0% |
| 73 | 3157.65 | 641.25 | 5533.23 | 1123.68 | 75.2% | 75.2% |
| 74 | 3305.90 | 663.00 | 5734.14 | 1149.99 | 73.5% | 73.5% |
| 75 | 3476.25 | 693.75 | 5967.71 | 1190.97 | 71.7% | 71.7% |
| 76 | 3673.20 | 739.20 | 6240.41 | 1255.83 | 69.9% | 69.9% |
| 77 | 3904.25 | 808.45 | 6563.42 | 1359.08 | 68.1% | 68.1% |
| 78 | 4176.70 | 897.60 | 6991.68 | 1502.56 | 67.4% | 67.4% |
| 79 | 4480.35 | 994.35 | 7499.98 | 1664.51 | 67.4% | 67.4% |
| 80 | 4791.00 | 1090.00 | 8020.00 | 1824.63 | 67.4% | 67.4% |
| 81 | 5355.00 | 1241.00 | 8964.12 | 2077.40 | 67.4% | 67.4% |
| 82 | 5943.00 | 1393.00 | 9948.42 | 2331.84 | 67.4% | 67.4% |
| 83 | 6543.00 | 1544.00 | 10952.80 | 2584.61 | 67.4% | 67.4% |
| 84 | 7157.00 | 1694.00 | 11980.62 | 2835.71 | 67.4% | 67.4% |
| 85+ | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## NH-94 VA

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: Lifetime; Elimination Period: 100 Days
### 5% Compound Inflation

| Age | Current Premium Rates | | Proposed Premium Rates | | Proposed Rate Increases | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 722.94 | 99.20 | 1306.22 | 179.23 | 80.7% | 80.7% |
| 30 | 722.94 | 99.20 | 1306.22 | 179.23 | 80.7% | 80.7% |
| 31 | 722.94 | 99.20 | 1306.22 | 179.23 | 80.7% | 80.7% |
| 32 | 722.94 | 99.20 | 1306.22 | 179.23 | 80.7% | 80.7% |
| 33 | 722.94 | 99.20 | 1306.22 | 179.23 | 80.7% | 80.7% |
| 34 | 722.94 | 99.20 | 1306.22 | 179.23 | 80.7% | 80.7% |
| 35 | 722.94 | 99.20 | 1306.22 | 179.23 | 80.7% | 80.7% |
| 36 | 722.94 | 99.20 | 1306.22 | 179.23 | 80.7% | 80.7% |
| 37 | 722.94 | 99.20 | 1306.22 | 179.23 | 80.7% | 80.7% |
| 38 | 722.94 | 99.20 | 1306.22 | 179.23 | 80.7% | 80.7% |
| 39 | 722.94 | 99.20 | 1306.22 | 179.23 | 80.7% | 80.7% |
| 40 | 722.94 | 99.20 | 1306.22 | 179.23 | 80.7% | 80.7% |
| 41 | 722.94 | 99.20 | 1306.22 | 179.23 | 80.7% | 80.7% |
| 42 | 722.94 | 99.20 | 1306.22 | 179.23 | 80.7% | 80.7% |
| 43 | 722.94 | 99.20 | 1306.22 | 179.23 | 80.7% | 80.7% |
| 44 | 722.94 | 99.20 | 1306.22 | 179.23 | 80.7% | 80.7% |
| 45 | 774.05 | 111.22 | 1398.56 | 200.96 | 80.7% | 80.7% |
| 46 | 774.05 | 111.22 | 1398.56 | 200.96 | 80.7% | 80.7% |
| 47 | 774.05 | 111.22 | 1398.56 | 200.96 | 80.7% | 80.7% |
| 48 | 774.05 | 111.22 | 1398.56 | 200.96 | 80.7% | 80.7% |
| 49 | 774.05 | 111.22 | 1398.56 | 200.96 | 80.7% | 80.7% |
| 50 | 793.58 | 115.73 | 1433.86 | 209.10 | 80.7% | 80.7% |
| 51 | 822.14 | 121.74 | 1485.46 | 219.97 | 80.7% | 80.7% |
| 52 | 853.70 | 129.26 | 1542.49 | 233.55 | 80.7% | 80.7% |
| 53 | 888.27 | 138.28 | 1604.95 | 249.84 | 80.7% | 80.7% |
| 54 | 924.35 | 145.79 | 1670.12 | 263.42 | 80.7% | 80.7% |
| 55 | 963.42 | 154.81 | 1740.73 | 279.71 | 80.7% | 80.7% |
| 56 | 1004.00 | 163.83 | 1814.05 | 296.01 | 80.7% | 80.7% |
| 57 | 1047.59 | 174.35 | 1892.80 | 315.01 | 80.7% | 80.7% |
| 58 | 1095.69 | 186.37 | 1979.70 | 336.74 | 80.7% | 80.7% |
| 59 | 1151.30 | 198.40 | 2080.18 | 358.46 | 80.7% | 80.7% |
| 60 | 1215.93 | 213.43 | 2196.96 | 385.62 | 80.7% | 80.7% |
| 61 | 1288.07 | 229.96 | 2327.31 | 415.49 | 80.7% | 80.7% |
| 62 | 1367.73 | 248.00 | 2471.24 | 448.08 | 80.7% | 80.7% |
| 63 | 1453.40 | 267.53 | 2626.03 | 483.38 | 80.7% | 80.7% |
| 64 | 1548.09 | 288.58 | 2797.11 | 521.40 | 80.7% | 80.7% |
| 65 | 1648.79 | 311.12 | 2979.06 | 562.14 | 80.7% | 80.7% |
| 66 | 1755.50 | 335.17 | 3171.87 | 605.59 | 80.7% | 80.7% |
| 67 | 1869.73 | 360.72 | 3378.26 | 651.75 | 80.7% | 80.7% |
| 68 | 2006.51 | 390.78 | 3625.38 | 706.07 | 80.7% | 80.7% |
| 69 | 2176.34 | 428.36 | 3932.25 | 773.96 | 80.7% | 80.7% |
| 70 | 2365.50 | 469.50 | 4271.50 | 847.80 | 80.6% | 80.6% |
| 71 | 2488.20 | 497.35 | 4448.75 | 889.23 | 78.8% | 78.8% |
| 72 | 2602.60 | 522.20 | 4606.95 | 924.36 | 77.0% | 77.0% |
| 73 | 2710.80 | 538.65 | 4750.20 | 943.89 | 75.2% | 75.2% |
| 74 | 2824.90 | 552.50 | 4899.84 | 958.32 | 73.5% | 73.5% |
| 75 | 2956.25 | 572.50 | 5075.02 | 982.82 | 71.7% | 71.7% |
| 76 | 3114.00 | 612.00 | 5290.38 | 1039.73 | 69.9% | 69.9% |
| 77 | 3306.25 | 676.20 | 5558.12 | 1136.76 | 68.1% | 68.1% |
| 78 | 3527.70 | 755.70 | 5905.27 | 1265.02 | 67.4% | 67.4% |
| 79 | 3763.20 | 832.65 | 6299.49 | 1393.83 | 67.4% | 67.4% |
| 80 | 3996.00 | 904.00 | 6689.19 | 1513.27 | 67.4% | 67.4% |
| 81 | 4432.00 | 1018.00 | 7419.05 | 1704.10 | 67.4% | 67.4% |
| 82 | 4883.00 | 1132.00 | 8174.01 | 1894.94 | 67.4% | 67.4% |
| 83 | 5339.00 | 1245.00 | 8937.34 | 2084.10 | 67.4% | 67.4% |
| 84 | 5800.00 | 1357.00 | 9709.04 | 2271.58 | 67.4% | 67.4% |
| 85+ | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
### Home Health Daily Benefit at 100% of Nursing Home Daily Benefit
### GPO Inflation

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 29.83 | 37.30 | 47.87 | 65.96 | 34.41 | 42.36 | 55.94 | 83.50 | 15.3% | 13.6% | 16.9% | 26.6% |
| 30 | 31.54 | 39.55 | 50.11 | 66.67 | 36.89 | 45.55 | 61.30 | 94.51 | 17.0% | 15.2% | 22.3% | 41.8% |
| 31 | 32.39 | 40.93 | 51.50 | 66.67 | 38.86 | 47.54 | 65.21 | 94.51 | 20.0% | 16.2% | 26.6% | 41.8% |
| 32 | 33.24 | 42.65 | 52.03 | 66.67 | 41.22 | 50.39 | 68.96 | 94.51 | 24.0% | 18.1% | 32.5% | 41.8% |
| 33 | 33.75 | 44.04 | 52.03 | 66.67 | 42.67 | 54.16 | 71.18 | 94.51 | 26.4% | 23.0% | 36.8% | 41.8% |
| 34 | 34.15 | 45.42 | 52.03 | 66.67 | 44.40 | 58.09 | 73.61 | 94.51 | 30.0% | 27.9% | 41.5% | 41.8% |
| 35 | 34.15 | 45.53 | 52.03 | 66.67 | 45.50 | 60.49 | 73.76 | 94.51 | 33.2% | 32.9% | 41.8% | 41.8% |
| 36 | 34.15 | 45.53 | 52.03 | 66.67 | 46.59 | 62.26 | 73.76 | 94.51 | 36.4% | 36.8% | 41.8% | 41.8% |
| 37 | 34.15 | 45.53 | 52.03 | 69.94 | 47.68 | 64.48 | 73.76 | 99.26 | 39.6% | 41.6% | 41.8% | 41.9% |
| 38 | 34.15 | 45.53 | 52.03 | 69.94 | 48.41 | 64.54 | 73.76 | 99.26 | 41.8% | 41.8% | 41.8% | 41.9% |
| 39 | 34.15 | 47.29 | 54.08 | 74.26 | 48.41 | 67.10 | 76.74 | 105.57 | 41.8% | 41.9% | 41.9% | 42.2% |
| 40 | 36.81 | 51.05 | 57.85 | 78.64 | 52.10 | 72.37 | 82.23 | 111.97 | 41.5% | 41.8% | 42.2% | 42.4% |
| 41 | 37.11 | 55.28 | 62.12 | 83.30 | 52.72 | 76.15 | 88.48 | 118.81 | 42.1% | 37.8% | 42.4% | 42.6% |
| 42 | 41.22 | 55.69 | 62.58 | 88.03 | 56.60 | 79.05 | 89.17 | 125.79 | 37.3% | 41.9% | 42.5% | 42.9% |
| 43 | 41.55 | 60.07 | 67.00 | 92.85 | 58.91 | 82.31 | 95.66 | 132.90 | 41.8% | 37.0% | 42.8% | 43.1% |
| 44 | 41.89 | 60.53 | 70.35 | 97.74 | 59.72 | 85.55 | 100.00 | 140.14 | 42.6% | 41.3% | 42.1% | 43.4% |
| 45 | 42.28 | 63.29 | 70.35 | 99.79 | 59.93 | 85.89 | 100.00 | 142.18 | 41.8% | 35.7% | 42.1% | 42.5% |
| 46 | 45.41 | 63.76 | 74.84 | 104.58 | 64.49 | 89.59 | 106.57 | 149.22 | 42.0% | 40.5% | 42.4% | 42.7% |
| 47 | 45.77 | 68.23 | 79.44 | 109.45 | 65.02 | 92.91 | 113.32 | 156.38 | 42.1% | 36.2% | 42.7% | 42.9% |
| 48 | 46.14 | 72.82 | 80.04 | 114.38 | 65.56 | 97.52 | 114.20 | 163.66 | 42.1% | 33.9% | 42.7% | 43.1% |
| 49 | 50.49 | 73.37 | 84.79 | 124.08 | 71.78 | 100.95 | 121.19 | 178.03 | 42.1% | 37.6% | 42.9% | 43.5% |
| 50 | 50.49 | 77.55 | 88.78 | 127.52 | 71.78 | 104.08 | 126.79 | 182.56 | 42.1% | 34.2% | 42.8% | 43.2% |
| 51 | 54.47 | 81.40 | 92.82 | 136.32 | 77.30 | 108.06 | 132.46 | 195.26 | 41.9% | 32.8% | 42.7% | 43.2% |
| 52 | 54.47 | 81.40 | 96.92 | 145.18 | 77.30 | 111.04 | 137.97 | 208.04 | 41.9% | 36.4% | 42.4% | 43.3% |
| 53 | 58.72 | 85.68 | 96.92 | 153.77 | 83.35 | 115.77 | 137.97 | 220.31 | 41.9% | 35.1% | 42.4% | 43.3% |
| 54 | 58.75 | 85.68 | 101.14 | 162.73 | 83.35 | 119.99 | 143.92 | 233.24 | 41.9% | 40.0% | 42.3% | 43.3% |
| 55 | 62.71 | 89.87 | 105.43 | 171.09 | 88.93 | 124.52 | 149.97 | 245.07 | 41.8% | 38.6% | 42.2% | 43.2% |
| 56 | 66.82 | 98.15 | 113.82 | 184.91 | 94.79 | 133.37 | 162.03 | 265.19 | 41.9% | 35.9% | 42.3% | 43.4% |
| 57 | 70.98 | 102.11 | 122.09 | 198.84 | 100.71 | 141.97 | 173.82 | 285.53 | 41.9% | 39.0% | 42.4% | 43.6% |
| 58 | 75.18 | 110.54 | 134.99 | 212.16 | 106.70 | 151.01 | 192.50 | 304.69 | 41.9% | 36.6% | 42.6% | 43.6% |
| 59 | 83.43 | 119.08 | 143.46 | 230.43 | 112.37 | 161.68 | 204.60 | 331.24 | 34.7% | 35.8% | 42.6% | 43.7% |
| 60 | 87.37 | 127.28 | 156.16 | 248.45 | 117.70 | 172.24 | 222.83 | 357.27 | 34.7% | 35.3% | 42.7% | 43.8% |
| 61 | 95.76 | 139.87 | 168.74 | 266.62 | 127.14 | 184.93 | 240.78 | 383.42 | 32.8% | 32.2% | 42.7% | 43.8% |
| 62 | 104.06 | 150.12 | 181.45 | 289.54 | 136.62 | 200.27 | 258.94 | 416.48 | 31.3% | 33.4% | 42.7% | 43.8% |
| 63 | 115.23 | 162.75 | 194.05 | 308.05 | 146.22 | 214.93 | 276.84 | 443.13 | 26.9% | 32.1% | 42.7% | 43.8% |
| 64 | 123.93 | 178.75 | 206.79 | 335.97 | 158.02 | 228.51 | 294.94 | 483.52 | 27.5% | 27.8% | 42.6% | 43.9% |
| 65 | 133.98 | 191.73 | 224.16 | 359.09 | 166.54 | 245.72 | 319.86 | 516.76 | 24.3% | 28.2% | 42.7% | 43.9% |
| 66 | 146.98 | 210.21 | 248.87 | 373.21 | 185.03 | 266.58 | 355.40 | 536.58 | 25.9% | 26.8% | 42.8% | 43.8% |
| 67 | 161.90 | 231.37 | 278.74 | 383.04 | 201.96 | 295.23 | 397.80 | 550.04 | 24.7% | 27.6% | 42.7% | 43.6% |
| 68 | 178.41 | 254.43 | 307.52 | 403.43 | 223.95 | 322.60 | 432.79 | 578.60 | 25.5% | 26.8% | 40.7% | 43.4% |
| 69 | 202.00 | 278.81 | 344.26 | 430.80 | 256.62 | 355.57 | 470.48 | 617.09 | 27.0% | 27.5% | 36.7% | 43.2% |
| 70 | 228.36 | 307.64 | 379.37 | 464.17 | 290.79 | 391.76 | 509.22 | 664.06 | 27.3% | 27.3% | 34.2% | 43.1% |
| 71 | 253.31 | 338.00 | 408.05 | 504.69 | 317.86 | 415.82 | 547.67 | 721.15 | 25.5% | 23.0% | 34.2% | 42.9% |
| 72 | 277.92 | 369.07 | 443.84 | 544.99 | 341.73 | 440.12 | 589.10 | 777.76 | 23.0% | 19.3% | 32.7% | 42.7% |
| 73 | 308.35 | 405.76 | 479.58 | 590.56 | 390.12 | 478.05 | 633.45 | 841.75 | 26.5% | 17.8% | 32.1% | 42.5% |
| 74 | 338.16 | 452.75 | 524.35 | 642.13 | 438.47 | 548.94 | 692.54 | 914.11 | 29.7% | 21.2% | 32.1% | 42.4% |
| 75 | 365.52 | 505.72 | 567.37 | 700.13 | 492.27 | 636.53 | 763.17 | 995.42 | 34.7% | 25.9% | 34.5% | 42.2% |
| 76 | 392.76 | 556.12 | 611.73 | 755.97 | 555.98 | 782.94 | 868.66 | 1073.49 | 41.6% | 40.8% | 42.0% | 42.0% |
| 77 | 417.79 | 591.87 | 651.55 | 805.74 | 592.52 | 839.41 | 924.05 | 1142.72 | 41.8% | 41.8% | 41.8% | 41.8% |
| 78 | 455.30 | 645.56 | 710.60 | 879.71 | 645.40 | 915.09 | 1007.29 | 1247.01 | 41.8% | 41.8% | 41.8% | 41.8% |
| 79 | 504.09 | 718.73 | 791.90 | 980.53 | 714.55 | 1018.82 | 1122.54 | 1389.92 | 41.8% | 41.8% | 41.8% | 41.8% |
| 80 | 561.00 | 798.41 | 879.71 | 1095.98 | 795.23 | 1131.76 | 1247.01 | 1553.58 | 41.8% | 41.8% | 41.8% | 41.8% |
| 81 | 621.16 | 887.84 | 975.65 | 1224.44 | 880.52 | 1258.54 | 1383.01 | 1735.68 | 41.8% | 41.8% | 41.8% | 41.8% |
| 82 | 687.83 | 982.15 | 1081.35 | 1362.66 | 975.02 | 1392.23 | 1532.83 | 1931.60 | 41.8% | 41.8% | 41.8% | 41.8% |
| 83 | 764.26 | 1089.48 | 1200.05 | 1526.89 | 1083.36 | 1544.36 | 1701.10 | 2164.41 | 41.8% | 41.8% | 41.8% | 41.8% |
| 84 | 850.44 | 1216.31 | 1341.52 | 1731.78 | 1205.52 | 1724.15 | 1901.64 | 2454.84 | 41.8% | 41.8% | 41.8% | 41.8% |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
### Home Health Daily Benefit at 80% of Nursing Home Daily Benefit
### GPO Inflation

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 28.41 | 34.64 | 43.38 | 59.53 | 32.77 | 39.33 | 50.69 | 75.36 | 15.3% | 13.6% | 16.9% | 26.6% |
| 30 | 30.03 | 36.72 | 45.42 | 60.17 | 35.13 | 42.29 | 55.56 | 85.29 | 17.0% | 15.2% | 22.3% | 41.8% |
| 31 | 30.85 | 38.00 | 46.67 | 60.17 | 37.01 | 44.15 | 59.09 | 85.29 | 20.0% | 16.2% | 26.6% | 41.8% |
| 32 | 31.66 | 39.61 | 47.16 | 60.17 | 39.26 | 46.79 | 62.49 | 85.29 | 24.0% | 18.1% | 32.5% | 41.8% |
| 33 | 32.15 | 40.89 | 47.16 | 60.17 | 40.64 | 50.29 | 64.50 | 85.29 | 26.4% | 23.0% | 36.8% | 41.8% |
| 34 | 32.52 | 42.17 | 47.16 | 60.17 | 42.29 | 53.94 | 66.71 | 85.29 | 30.0% | 27.9% | 41.5% | 41.8% |
| 35 | 32.52 | 42.28 | 47.16 | 60.17 | 43.33 | 56.17 | 66.85 | 85.29 | 33.2% | 32.9% | 41.8% | 41.8% |
| 36 | 32.52 | 42.28 | 47.16 | 60.17 | 44.37 | 57.82 | 66.85 | 85.29 | 36.4% | 36.8% | 41.8% | 41.8% |
| 37 | 32.52 | 42.28 | 47.16 | 63.11 | 45.41 | 59.87 | 66.85 | 89.58 | 39.6% | 41.6% | 41.8% | 41.9% |
| 38 | 32.52 | 42.28 | 47.16 | 63.11 | 46.10 | 59.93 | 66.85 | 89.58 | 41.8% | 41.8% | 41.8% | 41.9% |
| 39 | 32.52 | 43.91 | 49.01 | 67.02 | 46.10 | 62.31 | 69.55 | 95.27 | 41.8% | 41.9% | 41.9% | 42.2% |
| 40 | 35.06 | 47.41 | 52.42 | 70.96 | 49.62 | 67.20 | 74.52 | 101.05 | 41.5% | 41.8% | 42.2% | 42.4% |
| 41 | 35.34 | 51.33 | 56.29 | 75.17 | 50.21 | 70.71 | 80.19 | 107.22 | 42.1% | 37.8% | 42.4% | 42.6% |
| 42 | 39.26 | 51.72 | 56.72 | 79.44 | 53.91 | 73.40 | 80.81 | 113.52 | 37.3% | 41.9% | 42.5% | 42.9% |
| 43 | 39.57 | 55.78 | 60.72 | 83.79 | 56.10 | 76.43 | 86.69 | 119.93 | 41.8% | 37.0% | 42.8% | 43.1% |
| 44 | 39.89 | 56.20 | 63.76 | 88.20 | 56.87 | 79.44 | 90.63 | 126.47 | 42.6% | 41.3% | 42.1% | 43.4% |
| 45 | 40.65 | 59.67 | 64.94 | 91.96 | 57.63 | 80.98 | 92.31 | 131.03 | 41.8% | 35.7% | 42.1% | 42.5% |
| 46 | 43.66 | 60.12 | 69.08 | 96.38 | 62.01 | 84.47 | 98.37 | 137.52 | 42.0% | 40.5% | 42.4% | 42.7% |
| 47 | 44.01 | 64.33 | 73.33 | 100.86 | 62.52 | 87.60 | 104.60 | 144.11 | 42.1% | 36.2% | 42.7% | 42.9% |
| 48 | 44.37 | 68.66 | 73.88 | 105.41 | 63.04 | 91.95 | 105.42 | 150.82 | 42.1% | 33.9% | 42.7% | 43.1% |
| 49 | 48.55 | 69.18 | 78.26 | 114.35 | 69.01 | 95.18 | 111.87 | 164.07 | 42.1% | 37.6% | 42.9% | 43.5% |
| 50 | 48.69 | 75.45 | 82.44 | 113.86 | 69.21 | 101.26 | 117.73 | 163.00 | 42.1% | 34.2% | 42.8% | 43.2% |
| 51 | 52.65 | 77.33 | 86.63 | 124.77 | 74.73 | 102.66 | 123.63 | 178.71 | 41.9% | 32.8% | 42.7% | 43.2% |
| 52 | 51.06 | 75.72 | 92.80 | 133.47 | 72.47 | 103.30 | 132.10 | 191.26 | 41.9% | 36.4% | 42.4% | 43.3% |
| 53 | 56.94 | 81.88 | 89.32 | 139.79 | 80.83 | 110.62 | 127.15 | 200.28 | 41.9% | 35.1% | 42.4% | 43.3% |
| 54 | 58.75 | 80.33 | 93.65 | 150.94 | 83.35 | 112.49 | 133.26 | 216.34 | 41.9% | 40.0% | 42.3% | 43.3% |
| 55 | 59.41 | 84.59 | 98.03 | 154.91 | 84.25 | 117.20 | 139.44 | 221.88 | 41.8% | 38.6% | 42.2% | 43.2% |
| 56 | 63.48 | 92.70 | 106.23 | 168.10 | 90.05 | 125.96 | 151.22 | 241.09 | 41.9% | 35.9% | 42.3% | 43.4% |
| 57 | 67.60 | 95.07 | 112.55 | 183.93 | 95.91 | 132.18 | 160.24 | 264.11 | 41.9% | 39.0% | 42.4% | 43.6% |
| 58 | 73.47 | 101.48 | 124.92 | 194.69 | 104.28 | 138.63 | 178.14 | 279.60 | 41.9% | 36.6% | 42.6% | 43.6% |
| 59 | 79.88 | 113.49 | 133.36 | 212.51 | 107.58 | 154.10 | 190.20 | 305.48 | 34.7% | 35.8% | 42.6% | 43.7% |
| 60 | 83.94 | 119.90 | 143.83 | 227.74 | 113.08 | 162.25 | 205.23 | 327.50 | 34.7% | 35.3% | 42.7% | 43.8% |
| 61 | 92.22 | 130.42 | 154.33 | 245.91 | 122.44 | 172.43 | 220.23 | 353.64 | 32.8% | 32.2% | 42.7% | 43.8% |
| 62 | 100.47 | 140.74 | 169.08 | 263.45 | 131.91 | 187.75 | 241.29 | 378.96 | 31.3% | 33.4% | 42.7% | 43.8% |
| 63 | 109.75 | 151.40 | 177.71 | 284.56 | 139.25 | 199.93 | 253.53 | 409.33 | 26.9% | 32.1% | 42.7% | 43.8% |
| 64 | 118.46 | 169.04 | 190.57 | 309.51 | 151.04 | 216.09 | 271.81 | 445.45 | 27.5% | 27.8% | 42.6% | 43.9% |
| 65 | 128.40 | 180.11 | 207.71 | 330.05 | 159.60 | 230.82 | 296.38 | 474.97 | 24.3% | 28.2% | 42.7% | 43.9% |
| 66 | 139.44 | 196.45 | 227.78 | 344.90 | 175.54 | 249.14 | 325.28 | 495.87 | 25.9% | 26.8% | 42.8% | 43.8% |
| 67 | 156.05 | 215.28 | 258.67 | 355.68 | 194.66 | 274.69 | 369.16 | 510.75 | 24.7% | 27.6% | 42.7% | 43.6% |
| 68 | 170.48 | 238.01 | 287.17 | 372.22 | 214.00 | 301.79 | 404.15 | 533.83 | 25.5% | 26.8% | 40.7% | 43.4% |
| 69 | 191.90 | 260.63 | 319.19 | 398.38 | 243.79 | 332.38 | 436.21 | 570.64 | 27.0% | 27.5% | 36.7% | 43.2% |
| 70 | 216.12 | 285.80 | 350.36 | 432.92 | 275.22 | 363.95 | 470.28 | 619.36 | 27.3% | 27.3% | 34.2% | 43.1% |
| 71 | 243.18 | 316.63 | 382.28 | 466.04 | 305.15 | 389.53 | 513.08 | 665.91 | 25.5% | 23.0% | 34.2% | 42.9% |
| 72 | 267.99 | 346.36 | 412.87 | 503.71 | 329.53 | 413.03 | 548.00 | 718.84 | 23.0% | 19.3% | 32.7% | 42.7% |
| 73 | 296.64 | 381.78 | 447.88 | 546.96 | 375.31 | 449.80 | 591.57 | 779.60 | 26.5% | 17.8% | 32.1% | 42.5% |
| 74 | 324.87 | 423.77 | 486.35 | 596.54 | 421.23 | 513.80 | 642.36 | 849.20 | 29.7% | 21.2% | 32.1% | 42.4% |
| 75 | 350.97 | 475.34 | 527.37 | 645.57 | 472.68 | 598.29 | 709.36 | 917.86 | 34.7% | 25.9% | 34.5% | 42.2% |
| 76 | 377.12 | 517.89 | 568.28 | 695.15 | 533.84 | 729.11 | 806.97 | 987.12 | 41.6% | 40.8% | 42.0% | 42.0% |
| 77 | 401.21 | 552.08 | 603.47 | 741.08 | 569.01 | 782.98 | 855.87 | 1051.02 | 41.8% | 41.8% | 41.8% | 41.8% |
| 78 | 435.79 | 601.65 | 658.56 | 806.54 | 617.74 | 852.86 | 933.53 | 1143.29 | 41.8% | 41.8% | 41.8% | 41.8% |
| 79 | 484.57 | 669.95 | 733.36 | 899.22 | 686.89 | 949.67 | 1039.56 | 1274.67 | 41.8% | 41.8% | 41.8% | 41.8% |
| 80 | 536.61 | 741.49 | 811.42 | 1000.04 | 760.65 | 1051.09 | 1150.20 | 1417.58 | 41.8% | 41.8% | 41.8% | 41.8% |
| 81 | 591.89 | 822.80 | 899.22 | 1110.62 | 839.03 | 1166.34 | 1274.67 | 1574.32 | 41.8% | 41.8% | 41.8% | 41.8% |
| 82 | 653.69 | 907.35 | 993.54 | 1232.57 | 926.62 | 1286.20 | 1408.36 | 1747.20 | 41.8% | 41.8% | 41.8% | 41.8% |
| 83 | 721.98 | 1004.92 | 1102.48 | 1372.41 | 1023.43 | 1424.50 | 1562.80 | 1945.43 | 41.8% | 41.8% | 41.8% | 41.8% |
| 84 | 801.66 | 1118.75 | 1226.07 | 1541.53 | 1136.37 | 1585.85 | 1737.98 | 2185.15 | 41.8% | 41.8% | 41.8% | 41.8% |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
### Home Health Daily Benefit at 50% of Nursing Home Daily Benefit
### GPO Inflation

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 26.99 | 30.64 | 37.40 | 49.88 | 31.13 | 34.80 | 43.70 | 63.14 | 15.3% | 13.6% | 16.9% | 26.6% |
| 30 | 28.53 | 32.48 | 39.15 | 50.41 | 33.38 | 37.41 | 47.89 | 71.46 | 17.0% | 15.2% | 22.3% | 41.8% |
| 31 | 29.30 | 33.62 | 40.23 | 50.41 | 35.16 | 39.05 | 50.94 | 71.46 | 20.0% | 16.2% | 26.6% | 41.8% |
| 32 | 30.08 | 35.04 | 40.65 | 50.41 | 37.29 | 41.39 | 53.87 | 71.46 | 24.0% | 18.1% | 32.5% | 41.8% |
| 33 | 30.54 | 36.17 | 40.65 | 50.41 | 38.61 | 44.49 | 55.61 | 71.46 | 26.4% | 23.0% | 36.8% | 41.8% |
| 34 | 30.90 | 37.31 | 40.65 | 50.41 | 40.17 | 47.72 | 57.51 | 71.46 | 30.0% | 27.9% | 41.5% | 41.8% |
| 35 | 30.90 | 37.40 | 40.65 | 50.41 | 41.16 | 49.69 | 57.63 | 71.46 | 33.2% | 32.9% | 41.8% | 41.8% |
| 36 | 30.90 | 37.40 | 40.65 | 50.41 | 42.15 | 51.15 | 57.63 | 71.46 | 36.4% | 36.8% | 41.8% | 41.8% |
| 37 | 30.90 | 37.40 | 40.65 | 52.88 | 43.14 | 52.97 | 57.63 | 75.05 | 39.6% | 41.6% | 41.8% | 41.9% |
| 38 | 30.90 | 37.40 | 40.65 | 52.88 | 43.80 | 53.02 | 57.63 | 75.05 | 41.8% | 41.8% | 41.8% | 41.9% |
| 39 | 30.90 | 38.84 | 42.25 | 56.15 | 43.80 | 55.12 | 59.96 | 79.82 | 41.8% | 41.9% | 41.9% | 42.2% |
| 40 | 33.31 | 41.94 | 45.19 | 59.46 | 47.14 | 59.45 | 64.24 | 84.66 | 41.5% | 41.8% | 42.2% | 42.4% |
| 41 | 33.57 | 45.41 | 48.53 | 62.98 | 47.69 | 62.55 | 69.13 | 89.84 | 42.1% | 37.8% | 42.4% | 42.6% |
| 42 | 37.29 | 45.75 | 48.89 | 66.56 | 51.21 | 64.93 | 69.66 | 95.11 | 37.3% | 41.9% | 42.5% | 42.9% |
| 43 | 37.59 | 49.35 | 52.35 | 70.20 | 53.30 | 67.61 | 74.74 | 100.48 | 41.8% | 37.0% | 42.8% | 43.1% |
| 44 | 37.90 | 49.72 | 54.96 | 73.90 | 54.03 | 70.28 | 78.13 | 105.96 | 42.6% | 41.3% | 42.1% | 43.4% |
| 45 | 37.40 | 50.63 | 55.92 | 78.27 | 53.02 | 68.71 | 79.49 | 111.51 | 41.8% | 35.7% | 42.1% | 42.5% |
| 46 | 40.17 | 51.01 | 59.49 | 82.03 | 57.05 | 71.67 | 84.71 | 117.04 | 42.0% | 40.5% | 42.4% | 42.7% |
| 47 | 40.49 | 54.59 | 63.14 | 85.84 | 57.52 | 74.33 | 90.07 | 122.65 | 42.1% | 36.2% | 42.7% | 42.9% |
| 48 | 40.82 | 58.26 | 63.62 | 89.71 | 58.00 | 78.02 | 90.77 | 128.36 | 42.1% | 33.9% | 42.7% | 43.1% |
| 49 | 44.67 | 58.69 | 67.39 | 97.32 | 63.49 | 80.76 | 96.33 | 139.63 | 42.1% | 37.6% | 42.9% | 43.5% |
| 50 | 43.28 | 64.97 | 69.76 | 97.92 | 61.52 | 87.20 | 99.62 | 140.18 | 42.1% | 34.2% | 42.8% | 43.2% |
| 51 | 47.21 | 65.12 | 74.26 | 103.98 | 67.00 | 86.45 | 105.97 | 148.93 | 41.9% | 32.8% | 42.7% | 43.2% |
| 52 | 45.96 | 66.25 | 78.36 | 112.40 | 65.22 | 90.39 | 111.55 | 161.06 | 41.9% | 36.4% | 42.4% | 43.3% |
| 53 | 51.60 | 70.45 | 76.02 | 121.15 | 73.25 | 95.19 | 108.21 | 173.58 | 41.9% | 35.1% | 42.4% | 43.3% |
| 54 | 52.04 | 71.40 | 80.54 | 129.71 | 73.83 | 99.99 | 114.61 | 185.92 | 41.9% | 40.0% | 42.3% | 43.3% |
| 55 | 54.46 | 72.25 | 83.23 | 131.79 | 77.23 | 100.10 | 118.40 | 188.77 | 41.8% | 38.6% | 42.2% | 43.2% |
| 56 | 56.80 | 79.98 | 91.06 | 146.49 | 80.57 | 108.67 | 129.62 | 210.09 | 41.9% | 35.9% | 42.3% | 43.4% |
| 57 | 62.53 | 80.98 | 95.38 | 159.08 | 88.72 | 112.60 | 135.80 | 228.42 | 41.9% | 39.0% | 42.4% | 43.6% |
| 58 | 64.92 | 88.80 | 108.80 | 169.73 | 92.15 | 121.30 | 155.15 | 243.76 | 41.9% | 36.6% | 42.6% | 43.6% |
| 59 | 72.78 | 96.75 | 115.18 | 184.35 | 98.02 | 131.36 | 164.26 | 264.99 | 34.7% | 35.8% | 42.6% | 43.7% |
| 60 | 73.66 | 103.30 | 125.34 | 199.27 | 99.24 | 139.79 | 178.85 | 286.56 | 34.7% | 35.3% | 42.7% | 43.8% |
| 61 | 81.58 | 113.41 | 135.81 | 212.26 | 108.31 | 149.94 | 193.80 | 305.24 | 32.8% | 32.2% | 42.7% | 43.8% |
| 62 | 89.71 | 121.97 | 146.40 | 229.54 | 117.78 | 162.72 | 208.92 | 330.18 | 31.3% | 33.4% | 42.7% | 43.8% |
| 63 | 98.77 | 132.47 | 155.24 | 248.01 | 125.33 | 174.94 | 221.47 | 356.76 | 26.9% | 32.1% | 42.7% | 43.8% |
| 64 | 103.88 | 145.72 | 166.24 | 267.19 | 132.45 | 186.29 | 237.11 | 384.54 | 27.5% | 27.8% | 42.6% | 43.9% |
| 65 | 115.37 | 156.87 | 180.97 | 287.80 | 143.41 | 201.04 | 258.24 | 414.17 | 24.3% | 28.2% | 42.7% | 43.9% |
| 66 | 124.37 | 172.88 | 200.36 | 303.71 | 156.56 | 219.24 | 286.13 | 436.66 | 25.9% | 26.8% | 42.8% | 43.8% |
| 67 | 138.49 | 189.12 | 227.46 | 313.40 | 172.76 | 241.32 | 324.60 | 450.03 | 24.7% | 27.6% | 42.7% | 43.6% |
| 68 | 152.64 | 209.29 | 250.99 | 328.99 | 191.61 | 265.36 | 353.23 | 471.84 | 25.5% | 26.8% | 40.7% | 43.4% |
| 69 | 173.72 | 228.30 | 282.71 | 352.05 | 220.69 | 291.15 | 386.36 | 504.29 | 27.0% | 27.5% | 36.7% | 43.2% |
| 70 | 195.74 | 252.06 | 310.19 | 379.37 | 249.25 | 320.99 | 416.36 | 542.74 | 27.3% | 27.3% | 34.2% | 43.1% |
| 71 | 218.86 | 277.78 | 337.18 | 412.35 | 274.63 | 341.74 | 452.55 | 589.19 | 25.5% | 23.0% | 34.2% | 42.9% |
| 72 | 240.20 | 306.61 | 365.39 | 447.97 | 295.36 | 365.64 | 484.98 | 639.30 | 23.0% | 19.3% | 32.7% | 42.7% |
| 73 | 265.42 | 337.51 | 396.35 | 485.53 | 335.80 | 397.65 | 523.52 | 692.04 | 26.5% | 17.8% | 32.1% | 42.5% |
| 74 | 292.57 | 374.87 | 433.15 | 526.25 | 379.35 | 454.52 | 572.10 | 749.14 | 29.7% | 21.2% | 32.1% | 42.4% |
| 75 | 316.42 | 419.95 | 469.17 | 569.19 | 426.14 | 528.56 | 631.09 | 809.27 | 34.7% | 25.9% | 34.5% | 42.2% |
| 76 | 338.88 | 457.06 | 503.98 | 611.73 | 479.72 | 643.48 | 715.66 | 868.66 | 41.6% | 40.8% | 42.0% | 42.0% |
| 77 | 359.76 | 487.42 | 535.50 | 649.89 | 510.23 | 691.28 | 759.46 | 921.70 | 41.8% | 41.8% | 41.8% | 41.8% |
| 78 | 391.89 | 530.10 | 585.39 | 707.35 | 555.51 | 751.43 | 829.80 | 1002.68 | 41.8% | 41.8% | 41.8% | 41.8% |
| 79 | 430.91 | 588.64 | 647.18 | 785.40 | 610.83 | 834.41 | 917.40 | 1113.32 | 41.8% | 41.8% | 41.8% | 41.8% |
| 80 | 476.44 | 652.06 | 718.73 | 871.58 | 675.37 | 924.31 | 1018.82 | 1235.49 | 41.8% | 41.8% | 41.8% | 41.8% |
| 81 | 525.23 | 721.98 | 795.16 | 964.27 | 744.52 | 1023.43 | 1127.15 | 1366.87 | 41.8% | 41.8% | 41.8% | 41.8% |
| 82 | 577.26 | 796.78 | 878.09 | 1065.09 | 818.28 | 1129.46 | 1244.71 | 1509.78 | 41.8% | 41.8% | 41.8% | 41.8% |
| 83 | 637.42 | 879.71 | 970.77 | 1180.54 | 903.57 | 1247.01 | 1376.09 | 1673.44 | 41.8% | 41.8% | 41.8% | 41.8% |
| 84 | 704.09 | 977.28 | 1078.09 | 1317.13 | 998.07 | 1385.31 | 1528.22 | 1867.06 | 41.8% | 41.8% | 41.8% | 41.8% |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
### Home Health Daily Benefit at 100% of Nursing Home Daily Benefit
### 5% Simple Inflation

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 56.91 | 79.68 | 89.43 | 122.23 | 80.68 | 112.95 | 126.78 | 173.28 | 41.8% | 41.8% | 41.8% | 41.8% |
| 30 | 56.91 | 79.68 | 89.43 | 131.28 | 80.68 | 112.95 | 126.78 | 186.46 | 41.8% | 41.8% | 41.8% | 42.0% |
| 31 | 56.91 | 79.68 | 89.43 | 140.44 | 80.68 | 112.95 | 126.78 | 199.84 | 41.8% | 41.8% | 41.8% | 42.3% |
| 32 | 56.91 | 79.68 | 89.43 | 145.06 | 80.68 | 112.95 | 126.78 | 206.62 | 41.8% | 41.8% | 41.8% | 42.4% |
| 33 | 58.95 | 81.35 | 89.43 | 154.39 | 83.64 | 115.38 | 126.78 | 220.32 | 41.9% | 41.8% | 41.8% | 42.7% |
| 34 | 58.95 | 85.45 | 92.59 | 163.84 | 83.64 | 121.36 | 131.36 | 234.23 | 41.9% | 42.0% | 41.9% | 43.0% |
| 35 | 63.05 | 85.45 | 96.70 | 168.60 | 89.63 | 121.36 | 137.36 | 241.27 | 42.1% | 42.0% | 42.0% | 43.1% |
| 36 | 67.20 | 89.59 | 105.02 | 178.21 | 95.70 | 127.40 | 149.52 | 255.50 | 42.4% | 42.2% | 42.4% | 43.4% |
| 37 | 71.40 | 97.98 | 109.23 | 187.94 | 101.86 | 139.69 | 155.69 | 269.94 | 42.7% | 42.6% | 42.5% | 43.6% |
| 38 | 71.40 | 102.22 | 113.46 | 197.77 | 101.86 | 145.93 | 161.92 | 284.60 | 42.7% | 42.8% | 42.7% | 43.9% |
| 39 | 75.65 | 106.50 | 122.04 | 212.74 | 108.12 | 152.24 | 174.56 | 306.99 | 42.9% | 42.9% | 43.0% | 44.3% |
| 40 | 79.95 | 110.82 | 126.37 | 222.86 | 114.46 | 158.61 | 180.97 | 322.19 | 43.2% | 43.1% | 43.2% | 44.6% |
| 41 | 84.72 | 115.71 | 131.36 | 233.03 | 121.53 | 165.86 | 188.36 | 337.51 | 43.5% | 43.3% | 43.4% | 44.8% |
| 42 | 85.14 | 120.69 | 140.90 | 233.03 | 122.17 | 173.25 | 202.55 | 337.51 | 43.5% | 43.5% | 43.7% | 44.8% |
| 43 | 90.04 | 130.28 | 146.11 | 233.03 | 129.45 | 187.53 | 210.31 | 337.51 | 43.8% | 43.9% | 43.9% | 44.8% |
| 44 | 95.04 | 135.49 | 151.40 | 233.03 | 136.92 | 194.54 | 218.22 | 337.51 | 44.1% | 43.6% | 44.1% | 44.8% |
| 45 | 96.59 | 136.05 | 155.53 | 267.30 | 138.01 | 194.54 | 222.38 | 385.45 | 42.9% | 43.0% | 43.0% | 44.2% |
| 46 | 97.07 | 145.59 | 160.70 | 283.38 | 138.72 | 208.64 | 230.02 | 409.58 | 42.9% | 43.3% | 43.1% | 44.5% |
| 47 | 101.98 | 150.79 | 170.46 | 294.54 | 145.98 | 216.35 | 244.46 | 426.38 | 43.1% | 43.5% | 43.4% | 44.8% |
| 48 | 106.99 | 160.67 | 180.41 | 298.27 | 153.39 | 231.05 | 259.26 | 432.02 | 43.4% | 43.8% | 43.7% | 44.8% |
| 49 | 112.09 | 166.08 | 185.91 | 298.27 | 160.96 | 239.14 | 267.46 | 432.02 | 43.6% | 44.0% | 43.9% | 44.8% |
| 50 | 116.19 | 174.23 | 193.82 | 323.13 | 166.68 | 250.59 | 278.44 | 468.02 | 43.5% | 43.8% | 43.7% | 44.8% |
| 51 | 120.32 | 182.57 | 202.99 | 338.67 | 172.46 | 262.34 | 291.70 | 490.52 | 43.3% | 43.7% | 43.7% | 44.8% |
| 52 | 129.10 | 186.73 | 211.17 | 357.31 | 185.12 | 268.03 | 303.10 | 517.52 | 43.4% | 43.5% | 43.5% | 44.8% |
| 53 | 133.03 | 195.62 | 220.16 | 372.84 | 190.49 | 280.74 | 315.95 | 540.02 | 43.2% | 43.5% | 43.5% | 44.8% |
| 54 | 137.65 | 204.61 | 233.56 | 391.49 | 197.10 | 293.59 | 335.25 | 567.02 | 43.2% | 43.5% | 43.5% | 44.8% |
| 55 | 146.61 | 213.34 | 242.75 | 405.61 | 210.05 | 305.95 | 348.40 | 587.20 | 43.3% | 43.4% | 43.5% | 44.8% |
| 56 | 155.63 | 225.11 | 256.26 | 428.77 | 223.06 | 322.94 | 367.86 | 621.02 | 43.3% | 43.5% | 43.5% | 44.8% |
| 57 | 160.05 | 241.44 | 270.25 | 447.41 | 229.26 | 346.58 | 388.16 | 648.03 | 43.2% | 43.5% | 43.6% | 44.8% |
| 58 | 169.19 | 250.60 | 283.65 | 466.05 | 242.48 | 359.70 | 407.31 | 675.03 | 43.3% | 43.5% | 43.6% | 44.8% |
| 59 | 177.78 | 269.73 | 297.16 | 487.80 | 254.63 | 387.38 | 426.64 | 706.53 | 43.2% | 43.6% | 43.6% | 44.8% |
| 60 | 186.77 | 289.14 | 310.79 | 512.66 | 267.49 | 415.48 | 446.16 | 742.53 | 43.2% | 43.7% | 43.6% | 44.8% |
| 61 | 199.95 | 307.13 | 333.21 | 521.86 | 286.46 | 438.05 | 478.61 | 754.93 | 43.3% | 42.6% | 43.6% | 44.7% |
| 62 | 213.22 | 329.79 | 350.56 | 538.51 | 298.86 | 464.11 | 503.38 | 778.06 | 40.2% | 40.7% | 43.6% | 44.5% |
| 63 | 231.36 | 343.38 | 377.33 | 550.47 | 315.43 | 471.91 | 542.05 | 794.37 | 36.3% | 37.4% | 43.7% | 44.3% |
| 64 | 244.47 | 364.75 | 399.01 | 566.28 | 325.38 | 495.43 | 573.02 | 816.18 | 33.1% | 35.8% | 43.6% | 44.1% |
| 65 | 261.61 | 383.42 | 425.68 | 580.11 | 339.18 | 511.25 | 611.41 | 835.08 | 29.7% | 33.3% | 43.6% | 44.0% |
| 66 | 278.85 | 403.33 | 460.71 | 594.56 | 364.62 | 542.59 | 662.12 | 854.82 | 30.8% | 34.5% | 43.7% | 43.8% |
| 67 | 295.91 | 433.42 | 480.05 | 606.90 | 394.39 | 585.71 | 689.33 | 871.49 | 33.3% | 35.1% | 43.6% | 43.6% |
| 68 | 316.80 | 453.86 | 499.49 | 629.16 | 426.55 | 626.37 | 716.37 | 902.35 | 34.6% | 38.0% | 43.4% | 43.4% |
| 69 | 340.47 | 479.44 | 532.71 | 671.68 | 461.28 | 674.35 | 763.07 | 962.13 | 35.5% | 40.7% | 43.2% | 43.2% |
| 70 | 363.74 | 515.49 | 569.05 | 716.33 | 506.64 | 734.03 | 814.11 | 1024.82 | 39.3% | 42.4% | 43.1% | 43.1% |
| 71 | 390.87 | 551.94 | 614.22 | 768.85 | 558.50 | 788.66 | 877.65 | 1098.60 | 42.9% | 42.9% | 42.9% | 42.9% |
| 72 | 414.94 | 590.41 | 656.47 | 821.62 | 592.16 | 842.57 | 936.85 | 1172.53 | 42.7% | 42.7% | 42.7% | 42.7% |
| 73 | 443.91 | 630.20 | 701.54 | 877.92 | 632.72 | 898.24 | 999.93 | 1251.32 | 42.5% | 42.5% | 42.5% | 42.5% |
| 74 | 471.15 | 672.53 | 748.52 | 936.60 | 670.71 | 957.38 | 1065.56 | 1333.30 | 42.4% | 42.4% | 42.4% | 42.4% |
| 75 | 498.27 | 714.67 | 794.69 | 994.72 | 708.43 | 1016.11 | 1129.87 | 1414.28 | 42.2% | 42.2% | 42.2% | 42.2% |
| 76 | 524.84 | 754.24 | 839.39 | 1051.41 | 745.27 | 1071.02 | 1191.94 | 1493.01 | 42.0% | 42.0% | 42.0% | 42.0% |
| 77 | 548.76 | 790.81 | 880.34 | 1100.84 | 778.27 | 1121.56 | 1248.53 | 1561.25 | 41.8% | 41.8% | 41.8% | 41.8% |
| 78 | 587.02 | 848.82 | 944.75 | 1183.79 | 832.11 | 1203.22 | 1339.21 | 1678.05 | 41.8% | 41.8% | 41.8% | 41.8% |
| 79 | 642.30 | 930.12 | 1034.19 | 1300.87 | 910.48 | 1318.47 | 1465.99 | 1844.01 | 41.8% | 41.8% | 41.8% | 41.8% |
| 80 | 702.47 | 1017.93 | 1133.38 | 1427.70 | 995.77 | 1442.94 | 1606.59 | 2023.80 | 41.8% | 41.8% | 41.8% | 41.8% |
| 81 | 767.51 | 1113.87 | 1239.08 | 1565.92 | 1087.97 | 1578.93 | 1756.42 | 2219.73 | 41.8% | 41.8% | 41.8% | 41.8% |
| 82 | 837.43 | 1214.68 | 1352.90 | 1717.14 | 1187.08 | 1721.85 | 1917.77 | 2434.09 | 41.8% | 41.8% | 41.8% | 41.8% |
| 83 | 915.49 | 1330.14 | 1481.36 | 1896.01 | 1297.72 | 1885.50 | 2099.87 | 2687.65 | 41.8% | 41.8% | 41.8% | 41.8% |
| 84 | 1006.55 | 1461.85 | 1629.34 | 2112.28 | 1426.80 | 2072.21 | 2309.62 | 2994.21 | 41.8% | 41.8% | 41.8% | 41.8% |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
### Home Health Daily Benefit at 80% of Nursing Home Daily Benefit
### 5% Simple Inflation

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 55.29 | 74.80 | 84.56 | 112.45 | 78.37 | 106.03 | 119.86 | 159.41 | 41.8% | 41.8% | 41.8% | 41.8% |
| 30 | 55.29 | 74.80 | 84.56 | 120.78 | 78.37 | 106.03 | 119.86 | 171.54 | 41.8% | 41.8% | 41.8% | 42.0% |
| 31 | 55.29 | 74.80 | 84.56 | 129.21 | 78.37 | 106.03 | 119.86 | 183.86 | 41.8% | 41.8% | 41.8% | 42.3% |
| 32 | 55.29 | 74.80 | 84.56 | 133.46 | 78.37 | 106.03 | 119.86 | 190.09 | 41.8% | 41.8% | 41.8% | 42.4% |
| 33 | 57.27 | 76.37 | 84.56 | 142.04 | 81.25 | 108.31 | 119.86 | 202.69 | 41.9% | 41.8% | 41.8% | 42.7% |
| 34 | 57.27 | 80.22 | 87.54 | 150.73 | 81.25 | 113.93 | 124.20 | 215.49 | 41.9% | 42.0% | 41.9% | 43.0% |
| 35 | 61.25 | 80.22 | 91.42 | 155.11 | 87.06 | 113.93 | 129.86 | 221.97 | 42.1% | 42.0% | 42.0% | 43.1% |
| 36 | 65.28 | 84.11 | 99.29 | 163.96 | 92.96 | 119.60 | 141.37 | 235.06 | 42.4% | 42.2% | 42.4% | 43.4% |
| 37 | 69.36 | 91.98 | 103.27 | 172.90 | 98.95 | 131.14 | 147.20 | 248.35 | 42.7% | 42.6% | 42.5% | 43.6% |
| 38 | 69.36 | 95.96 | 107.28 | 181.95 | 98.95 | 137.00 | 153.09 | 261.83 | 42.7% | 42.8% | 42.7% | 43.9% |
| 39 | 73.49 | 99.98 | 115.38 | 195.72 | 105.03 | 142.92 | 165.04 | 282.43 | 42.9% | 42.9% | 43.0% | 44.3% |
| 40 | 77.66 | 104.04 | 119.48 | 205.03 | 111.19 | 148.90 | 171.10 | 296.41 | 43.2% | 43.1% | 43.2% | 44.6% |
| 41 | 82.30 | 108.63 | 124.19 | 214.38 | 118.06 | 155.71 | 178.08 | 310.51 | 43.5% | 43.3% | 43.4% | 44.8% |
| 42 | 82.71 | 113.30 | 133.22 | 214.38 | 118.68 | 162.64 | 191.50 | 310.51 | 43.5% | 43.5% | 43.7% | 44.8% |
| 43 | 87.47 | 122.30 | 138.14 | 214.38 | 125.75 | 176.05 | 198.84 | 310.51 | 43.8% | 43.9% | 43.9% | 44.8% |
| 44 | 92.32 | 127.19 | 143.14 | 214.38 | 133.00 | 182.63 | 206.32 | 310.51 | 44.1% | 43.6% | 44.1% | 44.8% |
| 45 | 92.30 | 127.28 | 142.39 | 242.24 | 131.88 | 181.99 | 203.59 | 349.31 | 42.9% | 43.0% | 43.0% | 44.2% |
| 46 | 92.76 | 136.19 | 147.12 | 256.82 | 132.56 | 195.18 | 210.58 | 371.18 | 42.9% | 43.3% | 43.1% | 44.5% |
| 47 | 97.45 | 141.06 | 156.05 | 266.93 | 139.49 | 202.40 | 223.81 | 386.41 | 43.1% | 43.5% | 43.4% | 44.8% |
| 48 | 102.23 | 150.30 | 165.16 | 270.31 | 146.57 | 216.15 | 237.35 | 391.52 | 43.4% | 43.8% | 43.7% | 44.8% |
| 49 | 107.10 | 155.37 | 170.20 | 270.31 | 153.81 | 223.71 | 244.86 | 391.52 | 43.6% | 44.0% | 43.9% | 44.8% |
| 50 | 111.34 | 166.42 | 178.72 | 295.17 | 159.73 | 239.37 | 256.74 | 427.52 | 43.5% | 43.8% | 43.7% | 44.8% |
| 51 | 115.60 | 169.89 | 190.31 | 313.81 | 165.70 | 244.13 | 273.47 | 454.52 | 43.3% | 43.7% | 43.7% | 44.8% |
| 52 | 124.32 | 174.45 | 193.98 | 326.24 | 178.27 | 250.39 | 278.43 | 472.52 | 43.4% | 43.5% | 43.5% | 44.8% |
| 53 | 126.15 | 183.40 | 203.04 | 344.88 | 180.64 | 263.20 | 291.38 | 499.52 | 43.2% | 43.5% | 43.5% | 44.8% |
| 54 | 133.06 | 192.43 | 213.90 | 363.52 | 190.53 | 276.12 | 307.02 | 526.52 | 43.2% | 43.5% | 43.5% | 44.8% |
| 55 | 141.96 | 198.96 | 225.58 | 374.88 | 203.38 | 285.32 | 323.77 | 542.72 | 43.3% | 43.4% | 43.5% | 44.8% |
| 56 | 150.91 | 213.01 | 239.01 | 394.59 | 216.30 | 305.58 | 343.10 | 571.52 | 43.3% | 43.5% | 43.5% | 44.8% |
| 57 | 155.41 | 224.19 | 252.74 | 413.23 | 222.62 | 321.82 | 363.00 | 598.52 | 43.2% | 43.5% | 43.6% | 44.8% |
| 58 | 164.49 | 235.86 | 263.74 | 428.77 | 235.74 | 338.55 | 378.73 | 621.02 | 43.3% | 43.5% | 43.6% | 44.8% |
| 59 | 168.55 | 249.75 | 274.87 | 453.63 | 241.40 | 358.68 | 394.65 | 657.03 | 43.2% | 43.6% | 43.6% | 44.8% |
| 60 | 179.85 | 268.85 | 288.59 | 475.38 | 257.58 | 386.33 | 414.29 | 688.53 | 43.2% | 43.7% | 43.6% | 44.8% |
| 61 | 190.65 | 289.21 | 310.67 | 482.64 | 273.13 | 412.50 | 446.22 | 698.20 | 43.3% | 42.6% | 43.6% | 44.7% |
| 62 | 203.85 | 309.02 | 325.69 | 497.53 | 285.72 | 434.88 | 467.68 | 718.86 | 40.2% | 40.7% | 43.6% | 44.5% |
| 63 | 224.13 | 320.66 | 349.66 | 510.75 | 305.57 | 440.68 | 502.30 | 737.04 | 36.3% | 37.4% | 43.7% | 44.3% |
| 64 | 237.28 | 341.95 | 369.08 | 522.30 | 315.81 | 464.47 | 530.04 | 752.79 | 33.1% | 35.8% | 43.6% | 44.1% |
| 65 | 249.72 | 361.01 | 395.63 | 537.54 | 323.76 | 481.37 | 568.25 | 773.79 | 29.7% | 33.3% | 43.6% | 44.0% |
| 66 | 264.55 | 378.73 | 427.62 | 550.80 | 345.92 | 509.51 | 614.56 | 791.92 | 30.8% | 34.5% | 43.7% | 43.8% |
| 67 | 283.98 | 406.18 | 445.23 | 567.10 | 378.49 | 548.90 | 639.33 | 814.34 | 33.3% | 35.1% | 43.6% | 43.6% |
| 68 | 304.98 | 425.05 | 465.87 | 588.34 | 410.63 | 586.60 | 668.15 | 843.80 | 34.6% | 38.0% | 43.4% | 43.4% |
| 69 | 326.58 | 451.65 | 495.66 | 625.36 | 442.45 | 635.25 | 709.99 | 895.78 | 35.5% | 40.7% | 43.2% | 43.2% |
| 70 | 350.36 | 484.25 | 531.11 | 669.47 | 487.99 | 689.55 | 759.83 | 957.78 | 39.3% | 42.4% | 43.1% | 43.1% |
| 71 | 373.69 | 519.73 | 573.42 | 719.46 | 533.95 | 742.63 | 819.34 | 1028.02 | 42.9% | 42.9% | 42.9% | 42.9% |
| 72 | 400.49 | 557.38 | 615.18 | 765.88 | 571.54 | 795.44 | 877.93 | 1092.99 | 42.7% | 42.7% | 42.7% | 42.7% |
| 73 | 426.08 | 594.53 | 657.94 | 816.48 | 607.30 | 847.40 | 937.78 | 1163.76 | 42.5% | 42.5% | 42.5% | 42.5% |
| 74 | 454.05 | 632.63 | 701.03 | 870.11 | 646.37 | 900.59 | 997.95 | 1238.65 | 42.4% | 42.4% | 42.4% | 42.4% |
| 75 | 480.09 | 671.03 | 743.77 | 923.80 | 682.58 | 954.06 | 1057.48 | 1313.44 | 42.2% | 42.2% | 42.2% | 42.2% |
| 76 | 503.98 | 709.05 | 783.78 | 974.95 | 715.66 | 1006.86 | 1112.97 | 1384.43 | 42.0% | 42.0% | 42.0% | 42.0% |
| 77 | 527.21 | 741.08 | 820.66 | 1021.26 | 747.71 | 1051.02 | 1163.88 | 1448.39 | 41.8% | 41.8% | 41.8% | 41.8% |
| 78 | 564.25 | 795.16 | 881.34 | 1094.35 | 799.84 | 1127.15 | 1249.32 | 1551.27 | 41.8% | 41.8% | 41.8% | 41.8% |
| 79 | 616.29 | 869.95 | 962.64 | 1198.42 | 873.60 | 1233.18 | 1364.57 | 1698.80 | 41.8% | 41.8% | 41.8% | 41.8% |
| 80 | 671.57 | | | | 951.97 | | | | 41.8% | | | |
| 81 | 731.74 | | | | 1037.26 | | | | 41.8% | | | |
| 82 | 795.16 | | | | 1127.15 | | | | 41.8% | | | |
| 83 | 868.33 | | | | 1230.88 | | | | 41.8% | | | |
| 84 | 949.63 | | | | 1346.13 | | | | 41.8% | | | |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
### Home Health Daily Benefit at 50% of Nursing Home Daily Benefit
### 5% Simple Inflation

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 50.41 | 65.04 | 71.55 | 94.53 | 71.46 | 92.20 | 101.42 | 134.00 | 41.8% | 41.8% | 41.8% | 41.8% |
| 30 | 50.41 | 65.04 | 71.55 | 101.52 | 71.46 | 92.20 | 101.42 | 144.19 | 41.8% | 41.8% | 41.8% | 42.0% |
| 31 | 50.41 | 65.04 | 71.55 | 108.61 | 71.46 | 92.20 | 101.42 | 154.55 | 41.8% | 41.8% | 41.8% | 42.3% |
| 32 | 50.41 | 65.04 | 71.55 | 112.18 | 71.46 | 92.20 | 101.42 | 159.78 | 41.8% | 41.8% | 41.8% | 42.4% |
| 33 | 52.22 | 66.41 | 71.55 | 119.40 | 74.08 | 94.19 | 101.42 | 170.38 | 41.9% | 41.8% | 41.8% | 42.7% |
| 34 | 52.22 | 69.76 | 74.07 | 126.70 | 74.08 | 99.07 | 105.09 | 181.14 | 41.9% | 42.0% | 41.9% | 43.0% |
| 35 | 55.85 | 69.76 | 77.36 | 130.38 | 79.38 | 99.07 | 109.88 | 186.58 | 42.1% | 42.0% | 42.0% | 43.1% |
| 36 | 59.52 | 73.14 | 84.02 | 137.82 | 84.76 | 104.00 | 119.62 | 197.59 | 42.4% | 42.2% | 42.4% | 43.4% |
| 37 | 63.24 | 79.98 | 87.38 | 145.34 | 90.22 | 114.03 | 124.55 | 208.76 | 42.7% | 42.6% | 42.5% | 43.6% |
| 38 | 63.24 | 83.45 | 90.77 | 152.94 | 90.22 | 119.13 | 129.54 | 220.09 | 42.7% | 42.8% | 42.7% | 43.9% |
| 39 | 67.00 | 86.94 | 97.63 | 164.52 | 95.76 | 124.28 | 139.65 | 237.41 | 42.9% | 42.9% | 43.0% | 44.3% |
| 40 | 70.81 | 90.47 | 101.10 | 172.34 | 101.38 | 129.48 | 144.77 | 249.16 | 43.2% | 43.1% | 43.2% | 44.6% |
| 41 | 75.04 | 94.46 | 105.09 | 180.21 | 107.64 | 135.40 | 150.69 | 261.01 | 43.5% | 43.3% | 43.4% | 44.8% |
| 42 | 75.41 | 98.52 | 112.72 | 180.21 | 108.21 | 141.43 | 162.04 | 261.01 | 43.5% | 43.5% | 43.7% | 44.8% |
| 43 | 79.75 | 106.35 | 116.89 | 180.21 | 114.66 | 153.09 | 168.25 | 261.01 | 43.8% | 43.9% | 43.9% | 44.8% |
| 44 | 84.18 | 110.60 | 121.12 | 180.21 | 121.27 | 158.81 | 174.58 | 261.01 | 44.1% | 43.6% | 44.1% | 44.8% |
| 45 | 83.71 | 111.92 | 122.67 | 208.83 | 119.61 | 160.02 | 175.40 | 301.13 | 42.9% | 43.0% | 43.0% | 44.2% |
| 46 | 84.13 | 119.76 | 126.75 | 221.39 | 120.23 | 171.62 | 181.42 | 319.99 | 42.9% | 43.3% | 43.1% | 44.5% |
| 47 | 88.39 | 124.04 | 134.44 | 230.11 | 126.51 | 177.97 | 192.82 | 333.11 | 43.1% | 43.5% | 43.4% | 44.8% |
| 48 | 92.72 | 132.16 | 142.29 | 233.03 | 132.94 | 190.06 | 204.49 | 337.51 | 43.4% | 43.8% | 43.7% | 44.8% |
| 49 | 97.14 | 136.62 | 146.63 | 233.03 | 139.50 | 196.71 | 210.95 | 337.51 | 43.6% | 44.0% | 43.9% | 44.8% |
| 50 | 101.66 | 143.02 | 153.54 | 254.78 | 145.84 | 205.70 | 220.58 | 369.01 | 43.5% | 43.8% | 43.7% | 44.8% |
| 51 | 106.17 | 147.07 | 164.93 | 270.31 | 152.17 | 211.33 | 237.01 | 391.52 | 43.3% | 43.7% | 43.7% | 44.8% |
| 52 | 112.36 | 152.33 | 169.43 | 282.74 | 161.13 | 218.65 | 243.18 | 409.52 | 43.4% | 43.5% | 43.5% | 44.8% |
| 53 | 112.39 | 161.39 | 176.13 | 298.27 | 160.93 | 231.61 | 252.76 | 432.02 | 43.2% | 43.5% | 43.5% | 44.8% |
| 54 | 119.29 | 165.63 | 186.85 | 313.81 | 170.82 | 237.67 | 268.20 | 454.52 | 43.2% | 43.5% | 43.5% | 44.8% |
| 55 | 125.67 | 172.59 | 193.71 | 325.71 | 180.04 | 247.51 | 278.02 | 471.54 | 43.3% | 43.4% | 43.5% | 44.8% |
| 56 | 134.41 | 181.54 | 206.98 | 347.99 | 192.64 | 260.43 | 297.12 | 504.02 | 43.3% | 43.5% | 43.5% | 44.8% |
| 57 | 139.17 | 194.63 | 220.21 | 360.42 | 199.36 | 279.38 | 316.28 | 522.02 | 43.2% | 43.5% | 43.6% | 44.8% |
| 58 | 145.69 | 206.38 | 228.91 | 379.06 | 208.80 | 296.23 | 328.71 | 549.02 | 43.3% | 43.5% | 43.6% | 44.8% |
| 59 | 152.38 | 217.28 | 240.20 | 394.59 | 218.26 | 312.06 | 344.87 | 571.52 | 43.2% | 43.6% | 43.6% | 44.8% |
| 60 | 161.40 | 233.34 | 251.59 | 416.34 | 231.16 | 335.30 | 361.17 | 603.02 | 43.2% | 43.7% | 43.6% | 44.8% |
| 61 | 172.05 | 250.82 | 273.08 | 425.33 | 246.49 | 357.74 | 392.24 | 615.29 | 43.3% | 42.6% | 43.6% | 44.7% |
| 62 | 185.11 | 270.07 | 285.91 | 436.07 | 259.45 | 380.06 | 410.56 | 630.06 | 40.2% | 40.7% | 43.6% | 44.5% |
| 63 | 202.44 | 280.26 | 309.41 | 448.32 | 276.00 | 385.16 | 444.48 | 646.96 | 36.3% | 37.4% | 43.7% | 44.3% |
| 64 | 213.31 | 298.89 | 326.69 | 461.82 | 283.91 | 405.98 | 469.16 | 665.62 | 33.1% | 35.8% | 43.6% | 44.1% |
| 65 | 225.93 | 313.71 | 348.06 | 473.67 | 292.93 | 418.30 | 499.92 | 681.86 | 29.7% | 33.3% | 43.6% | 44.0% |
| 66 | 240.72 | 332.01 | 376.71 | 486.46 | 314.75 | 446.65 | 541.40 | 699.40 | 30.8% | 34.5% | 43.7% | 43.8% |
| 67 | 255.34 | 359.12 | 395.48 | 499.95 | 340.32 | 485.31 | 567.90 | 717.91 | 33.3% | 35.1% | 43.6% | 43.6% |
| 68 | 274.25 | 374.62 | 413.04 | 523.50 | 369.25 | 517.01 | 592.38 | 750.81 | 34.6% | 38.0% | 43.4% | 43.4% |
| 69 | 294.15 | 398.38 | 442.38 | 553.56 | 398.52 | 560.33 | 633.68 | 792.93 | 35.5% | 40.7% | 43.2% | 43.2% |
| 70 | 314.65 | 428.46 | 473.09 | 595.83 | 438.26 | 610.11 | 676.83 | 852.42 | 39.3% | 42.4% | 43.1% | 43.1% |
| 71 | 337.18 | 461.74 | 511.14 | 642.14 | 481.79 | 659.77 | 730.35 | 917.54 | 42.9% | 42.9% | 42.9% | 42.9% |
| 72 | 363.33 | 493.38 | 549.12 | 685.37 | 518.51 | 704.11 | 783.65 | 978.09 | 42.7% | 42.7% | 42.7% | 42.7% |
| 73 | 386.44 | 529.13 | 588.58 | 731.27 | 550.81 | 754.18 | 838.92 | 1042.30 | 42.5% | 42.5% | 42.5% | 42.5% |
| 74 | 410.36 | 564.24 | 628.83 | 778.92 | 584.17 | 803.23 | 895.18 | 1108.83 | 42.4% | 42.4% | 42.4% | 42.4% |
| 75 | 432.80 | 598.29 | 665.57 | 823.78 | 615.35 | 850.64 | 946.30 | 1171.24 | 42.2% | 42.2% | 42.2% | 42.2% |
| 76 | 453.58 | 629.11 | 702.10 | 867.20 | 644.09 | 893.34 | 996.99 | 1231.43 | 42.0% | 42.0% | 42.0% | 42.0% |
| 77 | 474.16 | 658.18 | 734.45 | 905.21 | 672.47 | 933.46 | 1041.62 | 1283.80 | 41.8% | 41.8% | 41.8% | 41.8% |
| 78 | 507.34 | 705.72 | 787.02 | 969.15 | 719.16 | 1000.38 | 1115.63 | 1373.79 | 41.8% | 41.8% | 41.8% | 41.8% |
| 79 | 552.87 | 770.76 | 858.57 | 1058.58 | 783.70 | 1092.58 | 1217.05 | 1500.56 | 41.8% | 41.8% | 41.8% | 41.8% |
| 80 | 600.02 | | | | 850.55 | | | | 41.8% | | | |
| 81 | 652.06 | | | | 924.31 | | | | 41.8% | | | |
| 82 | 707.35 | | | | 1002.68 | | | | 41.8% | | | |
| 83 | 767.51 | | | | 1087.97 | | | | 41.8% | | | |
| 84 | 834.18 | | | | 1182.47 | | | | 41.8% | | | |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
### Home Health Daily Benefit at 100% of Nursing Home Daily Benefit
### 5% Compound Inflation

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 149.95 | 216.92 | 250.15 | 379.06 | 216.52 | 313.43 | 361.85 | 549.02 | 44.4% | 44.5% | 44.7% | 44.8% |
| 30 | 159.42 | 229.92 | 257.88 | 379.06 | 230.78 | 333.01 | 373.51 | 549.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 31 | 161.57 | 229.92 | 257.88 | 379.06 | 234.01 | 333.01 | 373.51 | 549.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 32 | 161.57 | 229.92 | 257.88 | 379.06 | 234.01 | 333.01 | 373.51 | 549.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 33 | 161.57 | 229.92 | 257.88 | 379.06 | 234.01 | 333.01 | 373.51 | 549.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 34 | 161.57 | 229.92 | 257.88 | 379.06 | 234.01 | 333.01 | 373.51 | 549.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 35 | 161.57 | 229.92 | 257.88 | 379.06 | 234.01 | 333.01 | 373.51 | 549.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 36 | 161.57 | 229.92 | 257.88 | 379.06 | 234.01 | 333.01 | 373.51 | 549.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 37 | 161.57 | 229.92 | 257.88 | 379.06 | 234.01 | 333.01 | 373.51 | 549.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 38 | 161.57 | 229.92 | 257.88 | 379.06 | 234.01 | 333.01 | 373.51 | 549.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 39 | 161.57 | 229.92 | 257.88 | 379.06 | 234.01 | 333.01 | 373.51 | 549.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 40 | 161.57 | 229.92 | 257.88 | 379.06 | 234.01 | 333.01 | 373.51 | 549.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 41 | 161.57 | 229.92 | 257.88 | 379.06 | 234.01 | 333.01 | 373.51 | 549.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 42 | 161.57 | 229.92 | 257.88 | 379.06 | 234.01 | 333.01 | 373.51 | 549.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 43 | 161.57 | 229.92 | 257.88 | 379.06 | 234.01 | 333.01 | 373.51 | 549.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 44 | 161.57 | 229.92 | 257.88 | 379.06 | 234.01 | 333.01 | 373.51 | 549.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 45 | 183.31 | 260.99 | 295.17 | 431.88 | 265.51 | 378.01 | 427.52 | 625.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 46 | 183.31 | 260.99 | 295.17 | 431.88 | 265.51 | 378.01 | 427.52 | 625.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 47 | 183.31 | 260.99 | 295.17 | 431.88 | 265.51 | 378.01 | 427.52 | 625.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 48 | 183.31 | 260.99 | 295.17 | 431.88 | 265.51 | 378.01 | 427.52 | 625.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 49 | 183.31 | 260.99 | 295.17 | 431.88 | 265.51 | 378.01 | 427.52 | 625.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 50 | 195.74 | 276.53 | 310.70 | 456.73 | 283.51 | 400.52 | 450.02 | 661.53 | 44.8% | 44.8% | 44.8% | 44.8% |
| 51 | 201.96 | 285.85 | 320.02 | 469.16 | 292.51 | 414.02 | 463.52 | 679.53 | 44.8% | 44.8% | 44.8% | 44.8% |
| 52 | 211.28 | 298.27 | 335.56 | 484.70 | 306.01 | 432.02 | 486.02 | 702.03 | 44.8% | 44.8% | 44.8% | 44.8% |
| 53 | 220.60 | 310.70 | 347.99 | 503.34 | 319.51 | 450.02 | 504.02 | 729.03 | 44.8% | 44.8% | 44.8% | 44.8% |
| 54 | 226.81 | 323.13 | 360.42 | 518.87 | 328.51 | 468.02 | 522.02 | 751.53 | 44.8% | 44.8% | 44.8% | 44.8% |
| 55 | 235.36 | 338.67 | 375.95 | 537.52 | 340.85 | 490.52 | 544.52 | 778.53 | 44.8% | 44.8% | 44.8% | 44.8% |
| 56 | 244.71 | 347.99 | 388.38 | 556.16 | 354.39 | 504.02 | 562.52 | 805.53 | 44.8% | 44.8% | 44.8% | 44.8% |
| 57 | 249.10 | 360.42 | 400.81 | 568.59 | 360.45 | 522.02 | 580.52 | 823.53 | 44.7% | 44.8% | 44.8% | 44.8% |
| 58 | 258.56 | 375.95 | 419.45 | 587.23 | 374.17 | 544.52 | 607.52 | 850.53 | 44.7% | 44.8% | 44.8% | 44.8% |
| 59 | 262.57 | 391.49 | 438.09 | 608.98 | 379.50 | 567.02 | 634.52 | 882.03 | 44.5% | 44.8% | 44.8% | 44.8% |
| 60 | 271.67 | 398.12 | 456.73 | 630.73 | 392.50 | 575.91 | 661.53 | 913.54 | 44.5% | 44.7% | 44.8% | 44.8% |
| 61 | 285.49 | 412.81 | 464.54 | 636.49 | 412.57 | 592.33 | 672.02 | 920.75 | 44.5% | 43.5% | 44.7% | 44.7% |
| 62 | 298.41 | 427.29 | 471.19 | 646.79 | 421.55 | 607.54 | 680.80 | 934.51 | 41.3% | 42.2% | 44.5% | 44.5% |
| 63 | 309.29 | 436.97 | 485.21 | 652.62 | 426.74 | 621.72 | 700.19 | 941.77 | 38.0% | 42.3% | 44.3% | 44.3% |
| 64 | 316.13 | 450.83 | 497.56 | 665.24 | 432.51 | 635.79 | 717.13 | 958.81 | 36.8% | 41.0% | 44.1% | 44.1% |
| 65 | 324.65 | 463.03 | 510.93 | 678.57 | 436.84 | 651.13 | 735.49 | 976.82 | 34.6% | 40.6% | 44.0% | 44.0% |
| 66 | 337.17 | 476.16 | 525.07 | 692.37 | 460.42 | 682.47 | 754.91 | 995.45 | 36.6% | 43.3% | 43.8% | 43.8% |
| 67 | 345.73 | 490.00 | 542.23 | 706.39 | 483.72 | 703.62 | 778.63 | 1014.36 | 39.9% | 43.6% | 43.6% | 43.6% |
| 68 | 360.21 | 511.50 | 566.73 | 732.42 | 508.91 | 733.59 | 812.80 | 1050.44 | 41.3% | 43.4% | 43.4% | 43.4% |
| 69 | 382.16 | 541.98 | 602.20 | 775.91 | 539.24 | 776.34 | 862.60 | 1111.43 | 41.1% | 43.2% | 43.2% | 43.2% |
| 70 | 406.14 | 577.97 | 642.69 | 825.68 | 576.45 | 826.88 | 919.46 | 1181.26 | 41.9% | 43.1% | 43.1% | 43.1% |
| 71 | 431.67 | 616.37 | 687.24 | 878.38 | 616.81 | 880.72 | 981.99 | 1255.10 | 42.9% | 42.9% | 42.9% | 42.9% |
| 72 | 458.29 | 656.47 | 732.85 | 928.96 | 654.03 | 936.85 | 1045.85 | 1325.73 | 42.7% | 42.7% | 42.7% | 42.7% |
| 73 | 483.55 | 693.61 | 774.87 | 982.95 | 689.22 | 988.63 | 1104.44 | 1401.03 | 42.5% | 42.5% | 42.5% | 42.5% |
| 74 | 509.15 | 733.32 | 820.71 | 1037.29 | 724.80 | 1043.93 | 1168.33 | 1476.64 | 42.4% | 42.4% | 42.4% | 42.4% |
| 75 | 532.82 | 769.23 | 861.97 | 1087.47 | 757.56 | 1093.67 | 1225.54 | 1546.14 | 42.2% | 42.2% | 42.2% | 42.2% |
| 76 | 554.38 | 804.63 | 900.22 | 1136.57 | 787.22 | 1142.59 | 1278.31 | 1613.93 | 42.0% | 42.0% | 42.0% | 42.0% |
| 77 | 575.29 | 835.58 | 933.39 | 1180.42 | 815.89 | 1185.04 | 1323.77 | 1674.11 | 41.8% | 41.8% | 41.8% | 41.8% |
| 78 | 613.03 | 889.47 | 995.16 | 1256.96 | 868.99 | 1260.84 | 1410.67 | 1781.78 | 41.8% | 41.8% | 41.8% | 41.8% |
| 79 | 665.07 | 965.89 | 1082.97 | 1367.54 | 942.75 | 1369.18 | 1535.14 | 1938.52 | 41.8% | 41.8% | 41.8% | 41.8% |
| 80 | 721.98 | 1052.08 | 1177.28 | 1489.49 | 1023.43 | 1491.34 | 1668.83 | 2111.39 | 41.8% | 41.8% | 41.8% | 41.8% |
| 81 | 785.40 | 1143.14 | 1279.73 | 1622.83 | 1113.32 | 1620.42 | 1814.05 | 2300.40 | 41.8% | 41.8% | 41.8% | 41.8% |
| 82 | 850.44 | 1240.70 | 1388.68 | 1769.18 | 1205.52 | 1758.73 | 1968.48 | 2507.85 | 41.8% | 41.8% | 41.8% | 41.8% |
| 83 | 926.87 | 1351.28 | 1512.26 | 1938.29 | 1313.86 | 1915.47 | 2143.66 | 2747.58 | 41.8% | 41.8% | 41.8% | 41.8% |
| 84 | 1011.42 | 1478.11 | 1653.73 | 2144.80 | 1433.72 | 2095.26 | 2344.20 | 3040.31 | 41.8% | 41.8% | 41.8% | 41.8% |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
### Home Health Daily Benefit at 80% of Nursing Home Daily Benefit
### 5% Compound Inflation

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 144.18 | 202.26 | 235.08 | 351.09 | 208.19 | 292.26 | 340.05 | 508.52 | 44.4% | 44.5% | 44.7% | 44.8% |
| 30 | 153.29 | 214.38 | 242.35 | 351.09 | 221.90 | 310.51 | 351.01 | 508.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 31 | 155.35 | 214.38 | 242.35 | 351.09 | 225.01 | 310.51 | 351.01 | 508.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 32 | 155.35 | 214.38 | 242.35 | 351.09 | 225.01 | 310.51 | 351.01 | 508.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 33 | 155.35 | 214.38 | 242.35 | 351.09 | 225.01 | 310.51 | 351.01 | 508.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 34 | 155.35 | 214.38 | 242.35 | 351.09 | 225.01 | 310.51 | 351.01 | 508.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 35 | 155.35 | 214.38 | 242.35 | 351.09 | 225.01 | 310.51 | 351.01 | 508.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 36 | 155.35 | 214.38 | 242.35 | 351.09 | 225.01 | 310.51 | 351.01 | 508.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 37 | 155.35 | 214.38 | 242.35 | 351.09 | 225.01 | 310.51 | 351.01 | 508.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 38 | 155.35 | 214.38 | 242.35 | 351.09 | 225.01 | 310.51 | 351.01 | 508.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 39 | 155.35 | 214.38 | 242.35 | 351.09 | 225.01 | 310.51 | 351.01 | 508.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 40 | 155.35 | 214.38 | 242.35 | 351.09 | 225.01 | 310.51 | 351.01 | 508.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 41 | 155.35 | 214.38 | 242.35 | 351.09 | 225.01 | 310.51 | 351.01 | 508.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 42 | 155.35 | 214.38 | 242.35 | 351.09 | 225.01 | 310.51 | 351.01 | 508.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 43 | 155.35 | 214.38 | 242.35 | 351.09 | 225.01 | 310.51 | 351.01 | 508.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 44 | 155.35 | 214.38 | 242.35 | 351.09 | 225.01 | 310.51 | 351.01 | 508.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 45 | 177.10 | 248.56 | 276.53 | 400.81 | 256.51 | 360.01 | 400.52 | 580.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 46 | 177.10 | 248.56 | 276.53 | 400.81 | 256.51 | 360.01 | 400.52 | 580.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 47 | 177.10 | 248.56 | 276.53 | 400.81 | 256.51 | 360.01 | 400.52 | 580.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 48 | 177.10 | 248.56 | 276.53 | 400.81 | 256.51 | 360.01 | 400.52 | 580.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 49 | 177.10 | 248.56 | 276.53 | 400.81 | 256.51 | 360.01 | 400.52 | 580.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 50 | 186.42 | 257.88 | 288.95 | 422.56 | 270.01 | 373.51 | 418.52 | 612.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 51 | 195.74 | 270.31 | 298.27 | 434.98 | 283.51 | 391.52 | 432.02 | 630.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 52 | 201.96 | 279.63 | 310.70 | 453.63 | 292.51 | 405.02 | 450.02 | 657.03 | 44.8% | 44.8% | 44.8% | 44.8% |
| 53 | 211.28 | 292.06 | 323.13 | 466.05 | 306.01 | 423.02 | 468.02 | 675.03 | 44.8% | 44.8% | 44.8% | 44.8% |
| 54 | 220.60 | 304.49 | 335.56 | 484.70 | 319.51 | 441.02 | 486.02 | 702.03 | 44.8% | 44.8% | 44.8% | 44.8% |
| 55 | 229.17 | 316.92 | 351.09 | 500.23 | 331.88 | 459.02 | 508.52 | 724.53 | 44.8% | 44.8% | 44.8% | 44.8% |
| 56 | 238.51 | 326.24 | 366.63 | 515.77 | 345.41 | 472.52 | 531.02 | 747.03 | 44.8% | 44.8% | 44.8% | 44.8% |
| 57 | 239.99 | 338.67 | 379.06 | 531.30 | 347.27 | 490.52 | 549.02 | 769.53 | 44.7% | 44.8% | 44.8% | 44.8% |
| 58 | 249.44 | 354.20 | 391.49 | 549.94 | 360.96 | 513.02 | 567.02 | 796.53 | 44.7% | 44.8% | 44.8% | 44.8% |
| 59 | 253.72 | 369.74 | 407.02 | 568.59 | 366.71 | 535.52 | 589.52 | 823.53 | 44.5% | 44.8% | 44.8% | 44.8% |
| 60 | 262.91 | 373.99 | 425.66 | 590.34 | 379.84 | 541.01 | 616.52 | 855.03 | 44.5% | 44.7% | 44.8% | 44.8% |
| 61 | 276.66 | 391.87 | 431.36 | 594.25 | 399.81 | 562.29 | 624.01 | 859.66 | 44.5% | 43.5% | 44.7% | 44.7% |
| 62 | 289.72 | 403.88 | 441.93 | 602.89 | 409.27 | 574.25 | 638.51 | 871.08 | 41.3% | 42.2% | 44.5% | 44.5% |
| 63 | 297.94 | 414.27 | 454.00 | 612.90 | 411.08 | 589.43 | 655.15 | 884.45 | 38.0% | 42.3% | 44.3% | 44.3% |
| 64 | 305.13 | 423.34 | 464.57 | 621.26 | 417.47 | 597.02 | 669.58 | 895.42 | 36.8% | 41.0% | 44.1% | 44.1% |
| 65 | 314.01 | 436.42 | 476.33 | 633.33 | 422.52 | 613.70 | 685.69 | 911.70 | 34.6% | 40.6% | 44.0% | 44.0% |
| 66 | 324.31 | 447.85 | 494.18 | 648.61 | 442.85 | 641.89 | 710.50 | 932.54 | 36.6% | 43.3% | 43.8% | 43.8% |
| 67 | 333.30 | 462.64 | 507.41 | 664.11 | 466.32 | 664.33 | 728.62 | 953.64 | 39.9% | 43.6% | 43.6% | 43.6% |
| 68 | 348.20 | 482.68 | 533.11 | 686.80 | 491.95 | 692.26 | 764.58 | 985.00 | 41.3% | 43.4% | 43.4% | 43.4% |
| 69 | 368.27 | 514.18 | 567.46 | 727.27 | 519.63 | 736.53 | 812.84 | 1041.76 | 41.1% | 43.2% | 43.2% | 43.2% |
| 70 | 392.76 | 546.73 | 606.99 | 774.35 | 557.45 | 782.18 | 868.38 | 1107.83 | 41.9% | 43.1% | 43.1% | 43.1% |
| 71 | 418.79 | 584.16 | 648.59 | 826.84 | 598.40 | 834.69 | 926.75 | 1181.45 | 42.9% | 42.9% | 42.9% | 42.9% |
| 72 | 443.84 | 621.37 | 691.56 | 875.29 | 633.40 | 886.76 | 986.93 | 1249.13 | 42.7% | 42.7% | 42.7% | 42.7% |
| 73 | 467.69 | 655.96 | 733.25 | 923.50 | 666.62 | 934.96 | 1045.12 | 1316.29 | 42.5% | 42.5% | 42.5% | 42.5% |
| 74 | 492.05 | 695.33 | 773.22 | 972.70 | 700.46 | 989.84 | 1100.72 | 1384.69 | 42.4% | 42.4% | 42.4% | 42.4% |
| 75 | 516.46 | 727.40 | 811.05 | 1020.18 | 734.29 | 1034.21 | 1153.14 | 1450.48 | 42.2% | 42.2% | 42.2% | 42.2% |
| 76 | 537.00 | 759.45 | 846.34 | 1061.84 | 762.55 | 1078.42 | 1201.81 | 1507.82 | 42.0% | 42.0% | 42.0% | 42.0% |
| 77 | 555.39 | 789.16 | 877.02 | 1099.18 | 787.68 | 1119.21 | 1243.83 | 1558.90 | 41.8% | 41.8% | 41.8% | 41.8% |
| 78 | 591.89 | 839.06 | 933.37 | 1169.15 | 839.03 | 1189.39 | 1323.08 | 1657.30 | 41.8% | 41.8% | 41.8% | 41.8% |
| 79 | 640.68 | 908.98 | 1013.05 | 1268.35 | 908.18 | 1288.50 | 1436.02 | 1797.91 | 41.8% | 41.8% | 41.8% | 41.8% |
| 80 | 694.34 | | | | 984.24 | | | | 41.8% | | | |
| 81 | 751.25 | | | | 1064.92 | | | | 41.8% | | | |
| 82 | 814.67 | | | | 1154.81 | | | | 41.8% | | | |
| 83 | 882.96 | | | | 1251.62 | | | | 41.8% | | | |
| 84 | 959.39 | | | | 1359.96 | | | | 41.8% | | | |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
### Home Health Daily Benefit at 50% of Nursing Home Daily Benefit
### 5% Compound Inflation

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 132.64 | 178.81 | 204.94 | 304.49 | 191.54 | 258.37 | 296.46 | 441.02 | 44.4% | 44.5% | 44.7% | 44.8% |
| 30 | 141.03 | 189.53 | 211.28 | 304.49 | 204.15 | 274.51 | 306.01 | 441.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 31 | 142.92 | 189.53 | 211.28 | 304.49 | 207.01 | 274.51 | 306.01 | 441.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 32 | 142.92 | 189.53 | 211.28 | 304.49 | 207.01 | 274.51 | 306.01 | 441.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 33 | 142.92 | 189.53 | 211.28 | 304.49 | 207.01 | 274.51 | 306.01 | 441.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 34 | 142.92 | 189.53 | 211.28 | 304.49 | 207.01 | 274.51 | 306.01 | 441.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 35 | 142.92 | 189.53 | 211.28 | 304.49 | 207.01 | 274.51 | 306.01 | 441.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 36 | 142.92 | 189.53 | 211.28 | 304.49 | 207.01 | 274.51 | 306.01 | 441.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 37 | 142.92 | 189.53 | 211.28 | 304.49 | 207.01 | 274.51 | 306.01 | 441.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 38 | 142.92 | 189.53 | 211.28 | 304.49 | 207.01 | 274.51 | 306.01 | 441.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 39 | 142.92 | 189.53 | 211.28 | 304.49 | 207.01 | 274.51 | 306.01 | 441.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 40 | 142.92 | 189.53 | 211.28 | 304.49 | 207.01 | 274.51 | 306.01 | 441.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 41 | 142.92 | 189.53 | 211.28 | 304.49 | 207.01 | 274.51 | 306.01 | 441.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 42 | 142.92 | 189.53 | 211.28 | 304.49 | 207.01 | 274.51 | 306.01 | 441.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 43 | 142.92 | 189.53 | 211.28 | 304.49 | 207.01 | 274.51 | 306.01 | 441.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 44 | 142.92 | 189.53 | 211.28 | 304.49 | 207.01 | 274.51 | 306.01 | 441.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 45 | 161.57 | 217.49 | 242.35 | 351.09 | 234.01 | 315.01 | 351.01 | 508.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 46 | 161.57 | 217.49 | 242.35 | 351.09 | 234.01 | 315.01 | 351.01 | 508.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 47 | 161.57 | 217.49 | 242.35 | 351.09 | 234.01 | 315.01 | 351.01 | 508.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 48 | 161.57 | 217.49 | 242.35 | 351.09 | 234.01 | 315.01 | 351.01 | 508.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 49 | 161.57 | 217.49 | 242.35 | 351.09 | 234.01 | 315.01 | 351.01 | 508.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 50 | 170.89 | 229.92 | 251.67 | 372.84 | 247.51 | 333.01 | 364.51 | 540.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 51 | 177.10 | 236.13 | 264.10 | 385.27 | 256.51 | 342.01 | 382.51 | 558.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 52 | 183.31 | 248.56 | 276.53 | 400.81 | 265.51 | 360.01 | 400.52 | 580.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 53 | 189.53 | 254.78 | 285.85 | 416.34 | 274.51 | 369.01 | 414.02 | 603.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 54 | 198.85 | 267.20 | 298.27 | 428.77 | 288.01 | 387.01 | 432.02 | 621.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 55 | 207.49 | 276.53 | 307.60 | 444.31 | 300.48 | 400.52 | 445.52 | 643.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 56 | 213.73 | 288.95 | 320.02 | 459.84 | 309.53 | 418.52 | 463.52 | 666.03 | 44.8% | 44.8% | 44.8% | 44.8% |
| 57 | 218.72 | 301.38 | 332.45 | 472.27 | 316.50 | 436.52 | 481.52 | 684.03 | 44.7% | 44.8% | 44.8% | 44.8% |
| 58 | 225.10 | 310.70 | 344.88 | 487.80 | 325.75 | 450.02 | 499.52 | 706.53 | 44.7% | 44.8% | 44.8% | 44.8% |
| 59 | 230.12 | 326.24 | 360.42 | 506.45 | 332.59 | 472.52 | 522.02 | 733.53 | 44.5% | 44.8% | 44.8% | 44.8% |
| 60 | 236.62 | 331.76 | 375.95 | 525.09 | 341.85 | 479.93 | 544.52 | 760.53 | 44.5% | 44.7% | 44.8% | 44.8% |
| 61 | 253.11 | 347.00 | 383.10 | 530.91 | 365.79 | 497.90 | 554.19 | 768.02 | 44.5% | 43.5% | 44.7% | 44.7% |
| 62 | 260.75 | 354.13 | 389.25 | 535.58 | 368.34 | 503.51 | 562.40 | 773.83 | 41.3% | 42.2% | 44.5% | 44.5% |
| 63 | 269.56 | 363.20 | 400.08 | 544.80 | 371.93 | 516.76 | 577.35 | 786.18 | 38.0% | 42.3% | 44.3% | 44.3% |
| 64 | 277.64 | 376.61 | 412.34 | 555.29 | 379.86 | 531.11 | 594.30 | 800.33 | 36.8% | 41.0% | 44.1% | 44.1% |
| 65 | 284.73 | 385.86 | 425.77 | 566.81 | 383.13 | 542.60 | 612.90 | 815.93 | 34.6% | 40.6% | 44.0% | 44.0% |
| 66 | 293.42 | 398.95 | 440.13 | 581.69 | 400.67 | 571.80 | 632.79 | 836.32 | 36.6% | 43.3% | 43.8% | 43.8% |
| 67 | 300.96 | 410.40 | 452.69 | 594.46 | 421.08 | 589.33 | 650.05 | 853.63 | 39.9% | 43.6% | 43.6% | 43.6% |
| 68 | 314.58 | 429.85 | 475.48 | 619.56 | 444.45 | 616.49 | 681.93 | 888.57 | 41.3% | 43.4% | 43.4% | 43.4% |
| 69 | 333.53 | 456.28 | 509.55 | 655.47 | 470.61 | 653.59 | 729.89 | 938.91 | 41.1% | 43.2% | 43.2% | 43.2% |
| 70 | 357.05 | 488.71 | 546.73 | 698.48 | 506.77 | 699.18 | 782.18 | 999.28 | 41.9% | 43.1% | 43.1% | 43.1% |
| 71 | 380.13 | 524.02 | 586.30 | 745.23 | 543.16 | 748.76 | 837.76 | 1064.84 | 42.9% | 42.9% | 42.9% | 42.9% |
| 72 | 402.55 | 559.44 | 625.50 | 792.72 | 574.48 | 798.38 | 892.66 | 1131.29 | 42.7% | 42.7% | 42.7% | 42.7% |
| 73 | 428.06 | 590.56 | 661.91 | 836.30 | 610.12 | 841.75 | 943.43 | 1192.00 | 42.5% | 42.5% | 42.5% | 42.5% |
| 74 | 448.35 | 623.14 | 701.03 | 879.61 | 638.26 | 887.07 | 997.95 | 1252.17 | 42.4% | 42.4% | 42.4% | 42.4% |
| 75 | 469.17 | 654.66 | 734.68 | 918.35 | 667.06 | 930.79 | 1044.55 | 1305.69 | 42.2% | 42.2% | 42.2% | 42.2% |
| 76 | 488.34 | 682.98 | 764.66 | 955.83 | 693.45 | 969.84 | 1085.83 | 1357.28 | 42.0% | 42.0% | 42.0% | 42.0% |
| 77 | 504.00 | 706.26 | 792.47 | 988.10 | 714.79 | 1001.64 | 1123.91 | 1401.36 | 41.8% | 41.8% | 41.8% | 41.8% |
| 78 | 534.98 | 751.25 | 843.94 | 1045.57 | 758.35 | 1064.92 | 1196.30 | 1482.12 | 41.8% | 41.8% | 41.8% | 41.8% |
| 79 | 578.89 | 814.67 | 913.86 | 1133.38 | 820.58 | 1154.81 | 1295.42 | 1606.59 | 41.8% | 41.8% | 41.8% | 41.8% |
| 80 | 626.04 | | | | 887.43 | | | | 41.8% | | | |
| 81 | 674.82 | | | | 956.58 | | | | 41.8% | | | |
| 82 | 726.86 | | | | 1030.34 | | | | 41.8% | | | |
| 83 | 785.40 | | | | 1113.32 | | | | 41.8% | | | |
| 84 | 850.44 | | | | 1205.52 | | | | 41.8% | | | |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix D

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96 VA 9/96**

**Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period**

**Home Health Daily Benefit at 100% of Nursing Home Daily Benefit**

**GPO Inflation**

| Age | Current Premium Rates | | | | | | Proposed Premium Rates | | | | | | Proposed Rate Increases | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 29.83 | 33.58 | 37.30 | 47.87 | 55.85 | 65.96 | 34.41 | 37.86 | 42.36 | 55.94 | 64.97 | 83.50 | 15.3% | 12.7% | 13.6% | 16.9% | 16.3% | 26.6% |
| 30 | 31.54 | 35.30 | 39.55 | 50.11 | 61.79 | 66.67 | 36.89 | 40.27 | 45.55 | 61.30 | 81.84 | 94.51 | 17.0% | 14.1% | 15.2% | 22.3% | 32.4% | 41.8% |
| 31 | 32.39 | 36.16 | 40.93 | 51.50 | 61.79 | 66.67 | 38.86 | 41.50 | 47.54 | 65.21 | 82.83 | 94.51 | 20.0% | 14.7% | 16.2% | 26.6% | 34.0% | 41.8% |
| 32 | 33.24 | 37.54 | 42.65 | 52.03 | 61.79 | 66.67 | 41.22 | 43.48 | 50.39 | 68.96 | 86.44 | 94.51 | 24.0% | 15.8% | 18.1% | 32.5% | 39.9% | 41.8% |
| 33 | 33.75 | 38.40 | 44.04 | 52.03 | 61.79 | 66.67 | 42.67 | 44.73 | 54.16 | 71.18 | 87.59 | 94.51 | 26.4% | 16.5% | 23.0% | 36.8% | 41.8% | 41.8% |
| 34 | 34.15 | 39.78 | 45.42 | 52.03 | 61.79 | 66.67 | 44.40 | 47.25 | 58.09 | 73.61 | 87.59 | 94.51 | 30.0% | 18.8% | 27.9% | 41.5% | 41.8% | 41.8% |
| 35 | 34.15 | 40.64 | 45.53 | 52.03 | 61.79 | 66.67 | 45.50 | 49.60 | 60.49 | 73.76 | 87.59 | 94.51 | 33.2% | 22.0% | 32.9% | 41.8% | 41.8% | 41.8% |
| 36 | 34.15 | 42.28 | 45.53 | 52.03 | 61.79 | 66.67 | 46.59 | 54.36 | 62.26 | 73.76 | 87.59 | 94.51 | 36.4% | 28.6% | 36.8% | 41.8% | 41.8% | 41.8% |
| 37 | 34.15 | 42.28 | 45.53 | 52.03 | 61.79 | 69.94 | 47.68 | 56.12 | 64.48 | 73.76 | 87.59 | 99.26 | 39.6% | 32.8% | 41.6% | 41.8% | 41.8% | 41.9% |
| 38 | 34.15 | 42.28 | 45.53 | 52.03 | 61.79 | 69.94 | 48.41 | 57.23 | 64.54 | 73.76 | 87.59 | 99.26 | 41.8% | 35.4% | 41.8% | 41.8% | 41.8% | 41.9% |
| 39 | 34.15 | 42.28 | 47.29 | 54.08 | 64.57 | 74.26 | 48.41 | 59.00 | 67.10 | 76.74 | 91.63 | 105.57 | 41.8% | 39.5% | 41.9% | 41.9% | 41.9% | 42.2% |
| 40 | 36.81 | 43.78 | 51.05 | 57.85 | 68.56 | 78.64 | 52.10 | 61.46 | 72.37 | 82.23 | 97.46 | 111.97 | 41.5% | 40.4% | 41.8% | 42.2% | 42.1% | 42.4% |
| 41 | 37.11 | 44.10 | 55.28 | 62.12 | 73.08 | 83.30 | 52.72 | 62.58 | 76.15 | 88.48 | 104.08 | 118.81 | 42.1% | 41.9% | 37.8% | 42.4% | 42.4% | 42.6% |
| 42 | 41.22 | 48.24 | 55.69 | 62.58 | 77.71 | 88.03 | 56.60 | 66.70 | 79.05 | 89.17 | 110.87 | 125.79 | 37.3% | 38.3% | 41.9% | 42.5% | 42.7% | 42.9% |
| 43 | 41.55 | 48.59 | 60.07 | 67.00 | 82.45 | 92.85 | 58.91 | 69.04 | 82.31 | 95.66 | 117.85 | 132.90 | 41.8% | 42.1% | 37.0% | 42.8% | 42.9% | 43.1% |
| 44 | 41.89 | 52.89 | 60.53 | 70.35 | 87.30 | 97.74 | 59.72 | 72.18 | 85.55 | 100.00 | 125.02 | 140.14 | 42.6% | 36.5% | 41.3% | 42.1% | 43.2% | 43.4% |
| 45 | 42.28 | 53.66 | 63.29 | 70.35 | 89.33 | 99.79 | 59.93 | 72.41 | 85.89 | 100.00 | 127.02 | 142.18 | 41.8% | 34.9% | 35.7% | 42.1% | 42.2% | 42.5% |
| 46 | 45.41 | 56.12 | 63.76 | 74.84 | 94.12 | 104.58 | 64.49 | 75.13 | 89.59 | 106.57 | 134.03 | 149.22 | 42.0% | 33.9% | 40.5% | 42.4% | 42.4% | 42.7% |
| 47 | 45.77 | 56.53 | 68.23 | 79.44 | 99.01 | 109.45 | 65.02 | 78.03 | 92.91 | 113.32 | 141.21 | 156.38 | 42.1% | 38.0% | 36.2% | 42.7% | 42.6% | 42.9% |
| 48 | 46.14 | 60.92 | 72.82 | 80.04 | 104.01 | 114.38 | 65.56 | 81.91 | 97.52 | 114.20 | 148.56 | 163.66 | 42.1% | 34.5% | 33.9% | 42.7% | 42.8% | 43.1% |
| 49 | 50.49 | 61.37 | 73.37 | 84.79 | 113.54 | 124.08 | 71.78 | 84.44 | 100.95 | 121.19 | 162.64 | 178.03 | 42.1% | 37.6% | 37.6% | 42.9% | 43.2% | 43.5% |
| 50 | 50.49 | 65.45 | 77.55 | 88.78 | 117.26 | 127.52 | 71.78 | 87.47 | 104.08 | 126.79 | 167.61 | 182.56 | 42.1% | 33.6% | 34.2% | 42.8% | 42.9% | 43.2% |
| 51 | 54.47 | 69.35 | 81.40 | 92.82 | 126.12 | 136.32 | 77.30 | 90.39 | 108.06 | 132.46 | 180.39 | 195.26 | 41.9% | 30.3% | 32.8% | 42.7% | 43.0% | 43.2% |
| 52 | 54.47 | 69.44 | 81.40 | 96.92 | 130.90 | 145.18 | 77.30 | 93.52 | 111.04 | 137.97 | 187.24 | 208.04 | 41.9% | 34.7% | 36.4% | 42.4% | 43.0% | 43.3% |
| 53 | 58.72 | 73.62 | 85.68 | 96.92 | 139.98 | 153.77 | 83.35 | 97.87 | 115.77 | 137.97 | 200.34 | 220.31 | 41.9% | 32.9% | 35.1% | 42.4% | 43.1% | 43.3% |
| 54 | 58.75 | 73.77 | 85.68 | 101.14 | 149.18 | 162.73 | 83.35 | 101.83 | 119.99 | 143.92 | 213.62 | 233.24 | 41.9% | 38.0% | 40.0% | 42.3% | 43.2% | 43.3% |
| 55 | 62.71 | 78.03 | 89.87 | 105.43 | 158.50 | 171.09 | 88.93 | 105.80 | 124.52 | 149.97 | 227.09 | 245.07 | 41.8% | 35.6% | 38.6% | 42.2% | 43.3% | 43.2% |
| 56 | 66.82 | 82.24 | 98.15 | 113.82 | 167.81 | 184.91 | 94.79 | 112.87 | 133.37 | 162.03 | 240.54 | 265.19 | 41.9% | 37.2% | 35.9% | 42.3% | 43.3% | 43.4% |
| 57 | 70.98 | 90.47 | 102.11 | 122.09 | 181.94 | 198.84 | 100.71 | 120.39 | 141.97 | 173.82 | 261.15 | 285.53 | 41.9% | 33.1% | 39.0% | 42.4% | 43.5% | 43.6% |
| 58 | 75.18 | 94.40 | 110.54 | 134.99 | 195.55 | 212.16 | 106.70 | 126.96 | 151.01 | 192.50 | 280.76 | 304.69 | 41.9% | 34.5% | 36.6% | 42.6% | 43.6% | 43.6% |
| 59 | 83.43 | 102.78 | 119.08 | 143.46 | 209.33 | 230.43 | 112.37 | 135.39 | 161.68 | 204.60 | 300.61 | 331.24 | 34.7% | 31.7% | 35.8% | 42.6% | 43.6% | 43.7% |
| 60 | 87.37 | 111.06 | 127.28 | 156.16 | 223.64 | 248.45 | 117.70 | 144.09 | 172.24 | 222.83 | 321.38 | 357.27 | 34.7% | 29.7% | 35.3% | 42.7% | 43.7% | 43.8% |
| 61 | 95.76 | 119.42 | 139.87 | 168.74 | 242.49 | 266.62 | 127.14 | 156.17 | 184.93 | 240.78 | 348.66 | 383.42 | 32.8% | 30.8% | 32.2% | 42.7% | 43.8% | 43.8% |
| 62 | 104.06 | 131.05 | 148.24 | 181.45 | 261.22 | 289.54 | 136.62 | 167.26 | 197.76 | 258.94 | 375.63 | 416.48 | 31.3% | 27.6% | 33.4% | 42.7% | 43.8% | 43.8% |
| 63 | 115.23 | 140.32 | 160.86 | 194.05 | 284.77 | 308.05 | 146.22 | 182.82 | 212.43 | 276.84 | 409.65 | 443.13 | 26.9% | 30.3% | 32.1% | 42.7% | 43.9% | 43.8% |
| 64 | 123.93 | 152.91 | 176.81 | 206.79 | 308.65 | 335.97 | 158.02 | 197.42 | 226.03 | 294.94 | 444.17 | 483.52 | 27.5% | 29.1% | 27.8% | 42.6% | 43.9% | 43.9% |
| 65 | 133.98 | 165.63 | 189.79 | 224.16 | 332.47 | 359.09 | 166.54 | 214.01 | 243.23 | 319.86 | 478.44 | 516.76 | 24.3% | 29.2% | 28.2% | 42.7% | 43.9% | 43.9% |
| 66 | 146.98 | 181.70 | 208.24 | 248.87 | 347.47 | 373.21 | 185.03 | 234.83 | 264.09 | 355.40 | 499.57 | 536.58 | 25.9% | 29.2% | 26.8% | 42.8% | 43.8% | 43.8% |
| 67 | 161.90 | 200.97 | 229.36 | 278.74 | 363.14 | 383.04 | 201.96 | 257.56 | 292.66 | 397.80 | 521.46 | 550.04 | 24.7% | 28.2% | 27.6% | 42.7% | 43.6% | 43.6% |
| 68 | 178.41 | 220.60 | 252.38 | 307.52 | 381.82 | 403.43 | 223.95 | 275.37 | 320.00 | 432.79 | 547.61 | 578.60 | 25.5% | 24.8% | 26.8% | 40.7% | 43.4% | 43.4% |
| 69 | 195.94 | 241.92 | 276.79 | 344.26 | 403.01 | 430.80 | 248.92 | 305.51 | 352.99 | 470.48 | 577.28 | 617.09 | 27.0% | 26.3% | 27.5% | 36.7% | 43.2% | 43.2% |
| 70 | 216.12 | 265.37 | 303.67 | 379.37 | 432.92 | 464.17 | 275.22 | 328.48 | 386.70 | 509.22 | 619.36 | 664.06 | 27.3% | 23.8% | 27.3% | 34.2% | 43.1% | 43.1% |
| 71 | 237.10 | 291.20 | 330.23 | 408.05 | 466.04 | 500.40 | 297.52 | 352.69 | 406.26 | 547.67 | 665.91 | 715.01 | 25.5% | 21.1% | 23.0% | 34.2% | 42.9% | 42.9% |
| 72 | 260.05 | 318.43 | 359.61 | 443.84 | 505.77 | 542.93 | 319.77 | 375.53 | 428.83 | 589.10 | 721.79 | 774.81 | 23.0% | 17.9% | 19.3% | 32.7% | 42.7% | 42.7% |
| 73 | 284.93 | 347.55 | 391.00 | 479.58 | 546.96 | 586.60 | 360.49 | 413.27 | 460.67 | 633.45 | 779.60 | 836.10 | 26.5% | 18.9% | 17.8% | 32.1% | 42.5% | 42.5% |
| 74 | 309.67 | 378.14 | 423.77 | 516.75 | 583.24 | 625.03 | 401.52 | 463.56 | 513.80 | 682.51 | 822.79 | 889.77 | 29.7% | 22.6% | 21.2% | 32.1% | 41.1% | 42.4% |
| 75 | 325.51 | 412.47 | 459.26 | 545.55 | 616.47 | 658.30 | 438.39 | 530.31 | 578.05 | 733.82 | 864.19 | 935.96 | 34.7% | 28.6% | 25.9% | 34.5% | 40.2% | 42.2% |
| 76 | 340.62 | 432.73 | 488.34 | 571.76 | 643.01 | 688.20 | 482.18 | 611.21 | 687.52 | 811.90 | 913.08 | 977.24 | 41.6% | 41.2% | 40.8% | 42.0% | 42.0% | 42.0% |
| 77 | 358.10 | 454.26 | 512.29 | 595.18 | 669.79 | 716.21 | 507.88 | 644.25 | 726.54 | 844.11 | 949.92 | 1015.75 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 78 | 387.01 | 489.45 | 551.24 | 637.42 | 717.10 | 765.89 | 548.59 | 693.81 | 781.40 | 903.57 | 1016.51 | 1085.66 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 79 | 424.41 | 536.61 | 604.90 | 692.71 | 778.89 | 832.56 | 601.61 | 760.65 | 857.47 | 981.94 | 1104.10 | 1180.17 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 80 | 469.94 | 595.15 | 669.95 | 762.63 | 860.20 | 921.99 | 666.15 | 843.64 | 949.67 | 1081.05 | 1219.35 | 1306.94 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 81 | 530.10 | 669.95 | 754.50 | 852.07 | 972.40 | 1047.20 | 751.43 | 949.67 | 1069.53 | 1207.83 | 1378.40 | 1484.43 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 82 | 600.02 | 757.76 | 855.32 | 961.02 | 1112.24 | 1203.30 | 850.55 | 1074.14 | 1212.44 | 1362.26 | 1576.63 | 1705.71 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 83 | 678.08 | 858.57 | 969.15 | 1086.22 | 1271.60 | 1385.42 | 961.19 | 1217.05 | 1373.79 | 1539.75 | 1802.52 | 1963.87 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 84 | 765.89 | 969.15 | 1094.35 | 1221.19 | 1448.84 | 1587.06 | 1085.66 | 1373.79 | 1551.27 | 1731.07 | 2053.77 | 2249.69 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 85+ | 1050.45 | 1335.01 | 1509.01 | 1671.61 | 2034.23 | 2257.00 | 1489.04 | 1892.42 | 2139.05 | 2369.55 | 2883.57 | 3199.36 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix D

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96 VA 9/96**

**Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period**

**Home Health Daily Benefit at 80% of Nursing Home Daily Benefit**

**GPO Inflation**

| Age | Current Premium Rates | | | | | | Proposed Premium Rates | | | | | | Proposed Rate Increases | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 28.41 | 31.00 | 34.64 | 43.38 | 49.97 | 59.53 | 32.77 | 34.95 | 39.33 | 50.69 | 58.13 | 75.36 | 15.3% | 12.7% | 13.6% | 16.9% | 16.3% | 26.6% |
| 30 | 30.03 | 32.59 | 36.72 | 45.42 | 55.29 | 60.17 | 35.13 | 37.17 | 42.29 | 55.56 | 73.23 | 85.29 | 17.0% | 14.1% | 15.2% | 22.3% | 32.4% | 41.8% |
| 31 | 30.85 | 33.38 | 38.00 | 46.67 | 55.29 | 60.17 | 37.01 | 38.30 | 44.15 | 59.09 | 74.11 | 85.29 | 20.0% | 14.7% | 16.2% | 26.6% | 34.0% | 41.8% |
| 32 | 31.66 | 34.65 | 39.61 | 47.16 | 55.29 | 60.17 | 39.26 | 40.13 | 46.79 | 62.49 | 77.34 | 85.29 | 24.0% | 15.8% | 18.1% | 32.5% | 39.9% | 41.8% |
| 33 | 32.15 | 35.45 | 40.89 | 47.16 | 55.29 | 60.17 | 40.64 | 41.29 | 50.29 | 64.50 | 78.37 | 85.29 | 26.4% | 16.5% | 23.0% | 36.8% | 41.8% | 41.8% |
| 34 | 32.52 | 36.72 | 42.17 | 47.16 | 55.29 | 60.17 | 42.29 | 43.62 | 53.94 | 66.71 | 78.37 | 85.29 | 30.0% | 18.8% | 27.9% | 41.5% | 41.8% | 41.8% |
| 35 | 32.52 | 37.51 | 42.28 | 47.16 | 55.29 | 60.17 | 43.33 | 45.78 | 56.17 | 66.85 | 78.37 | 85.29 | 33.2% | 22.0% | 32.9% | 41.8% | 41.8% | 41.8% |
| 36 | 32.52 | 39.03 | 42.28 | 47.16 | 55.29 | 60.17 | 44.37 | 50.18 | 57.82 | 66.85 | 78.37 | 85.29 | 36.4% | 28.6% | 36.8% | 41.8% | 41.8% | 41.8% |
| 37 | 32.52 | 39.03 | 42.28 | 47.16 | 55.29 | 63.11 | 45.41 | 51.81 | 59.87 | 66.85 | 78.37 | 89.58 | 39.6% | 32.8% | 41.6% | 41.8% | 41.8% | 41.9% |
| 38 | 32.52 | 39.03 | 42.28 | 47.16 | 55.29 | 63.11 | 46.10 | 52.83 | 59.93 | 66.85 | 78.37 | 89.58 | 41.8% | 35.4% | 41.8% | 41.8% | 41.8% | 41.9% |
| 39 | 32.52 | 39.03 | 43.91 | 49.01 | 57.77 | 67.02 | 46.10 | 54.46 | 62.31 | 69.55 | 81.99 | 95.27 | 41.8% | 39.5% | 41.9% | 41.9% | 41.9% | 42.2% |
| 40 | 35.06 | 40.41 | 47.41 | 52.42 | 61.34 | 70.96 | 49.62 | 56.74 | 67.20 | 74.52 | 87.20 | 101.05 | 41.5% | 40.4% | 41.8% | 42.2% | 42.1% | 42.4% |
| 41 | 35.34 | 40.71 | 51.33 | 56.29 | 65.39 | 75.17 | 50.21 | 57.76 | 70.71 | 80.19 | 93.12 | 107.22 | 42.1% | 41.9% | 37.8% | 42.4% | 42.4% | 42.6% |
| 42 | 39.26 | 44.53 | 51.72 | 56.72 | 69.53 | 79.44 | 53.91 | 61.57 | 73.40 | 80.81 | 99.20 | 113.52 | 37.3% | 38.3% | 41.9% | 42.5% | 42.7% | 42.9% |
| 43 | 39.57 | 44.86 | 55.78 | 60.72 | 73.77 | 83.79 | 56.10 | 63.73 | 76.43 | 86.69 | 105.45 | 119.93 | 41.8% | 42.1% | 37.0% | 42.8% | 42.9% | 43.1% |
| 44 | 39.89 | 48.82 | 56.20 | 63.76 | 78.11 | 88.20 | 56.87 | 66.63 | 79.44 | 90.63 | 111.86 | 126.47 | 42.6% | 36.5% | 41.3% | 42.1% | 43.2% | 43.4% |
| 45 | 40.65 | 50.41 | 59.67 | 64.94 | 82.04 | 91.96 | 57.63 | 68.02 | 80.98 | 92.31 | 116.65 | 131.03 | 41.8% | 34.9% | 35.7% | 42.1% | 42.2% | 42.5% |
| 46 | 43.66 | 52.72 | 60.12 | 69.08 | 86.44 | 96.38 | 62.01 | 70.58 | 84.47 | 98.37 | 123.09 | 137.52 | 42.0% | 33.9% | 40.5% | 42.4% | 42.4% | 42.7% |
| 47 | 44.01 | 53.11 | 64.33 | 73.33 | 90.93 | 100.86 | 62.52 | 73.30 | 87.60 | 104.60 | 129.68 | 144.11 | 42.1% | 38.0% | 36.2% | 42.7% | 42.6% | 42.9% |
| 48 | 44.37 | 57.23 | 68.66 | 73.88 | 95.52 | 105.41 | 63.04 | 76.94 | 91.95 | 105.42 | 136.43 | 150.82 | 42.1% | 34.5% | 33.9% | 42.7% | 42.8% | 43.1% |
| 49 | 48.55 | 57.65 | 69.18 | 78.26 | 104.27 | 114.35 | 69.01 | 79.32 | 95.18 | 111.87 | 149.36 | 164.07 | 42.1% | 37.6% | 37.6% | 42.9% | 43.2% | 43.5% |
| 50 | 48.69 | 63.58 | 75.45 | 82.44 | 106.40 | 113.86 | 69.21 | 84.97 | 101.26 | 117.73 | 152.09 | 163.00 | 42.1% | 33.6% | 34.2% | 42.8% | 42.9% | 43.2% |
| 51 | 52.65 | 65.70 | 77.33 | 86.63 | 115.06 | 124.77 | 74.73 | 85.63 | 102.66 | 123.63 | 164.56 | 178.71 | 41.9% | 30.3% | 32.8% | 42.7% | 43.0% | 43.2% |
| 52 | 51.06 | 65.97 | 75.72 | 92.80 | 119.81 | 133.47 | 72.47 | 88.84 | 103.30 | 132.10 | 171.37 | 191.26 | 41.9% | 34.7% | 36.4% | 42.4% | 43.0% | 43.3% |
| 53 | 56.94 | 70.12 | 81.88 | 89.32 | 128.69 | 139.79 | 80.83 | 93.20 | 110.62 | 127.15 | 184.18 | 200.28 | 41.9% | 32.9% | 35.1% | 42.4% | 43.1% | 43.3% |
| 54 | 57.07 | 70.42 | 80.33 | 93.65 | 135.41 | 150.94 | 80.97 | 97.20 | 112.49 | 133.26 | 193.90 | 216.34 | 41.9% | 38.0% | 40.0% | 42.3% | 43.2% | 43.3% |
| 55 | 59.41 | 72.95 | 84.59 | 98.03 | 144.52 | 154.91 | 84.25 | 98.90 | 117.20 | 139.44 | 207.05 | 221.88 | 41.8% | 35.6% | 38.6% | 42.2% | 43.3% | 43.2% |
| 56 | 63.48 | 78.81 | 92.70 | 106.23 | 153.63 | 168.10 | 90.05 | 108.16 | 125.96 | 151.22 | 220.21 | 241.09 | 41.9% | 37.2% | 35.9% | 42.3% | 43.3% | 43.4% |
| 57 | 67.60 | 85.15 | 95.07 | 112.55 | 167.19 | 183.93 | 95.91 | 113.31 | 132.18 | 160.24 | 239.97 | 264.11 | 41.9% | 33.1% | 39.0% | 42.4% | 43.5% | 43.6% |
| 58 | 73.47 | 89.25 | 101.48 | 124.92 | 178.22 | 194.69 | 104.28 | 120.04 | 138.63 | 178.14 | 255.88 | 279.60 | 41.9% | 34.5% | 36.6% | 42.6% | 43.6% | 43.6% |
| 59 | 79.88 | 97.46 | 113.49 | 133.36 | 191.88 | 212.51 | 107.58 | 128.39 | 154.10 | 190.20 | 275.56 | 305.48 | 34.7% | 31.7% | 35.8% | 42.6% | 43.6% | 43.7% |
| 60 | 83.94 | 105.69 | 119.90 | 143.83 | 205.85 | 227.74 | 113.08 | 137.12 | 162.25 | 205.23 | 295.82 | 327.50 | 34.7% | 29.7% | 35.3% | 42.7% | 43.7% | 43.8% |
| 61 | 92.22 | 113.99 | 130.42 | 154.33 | 221.85 | 245.91 | 122.44 | 149.07 | 172.43 | 220.23 | 318.99 | 353.64 | 32.8% | 30.8% | 32.2% | 42.7% | 43.8% | 43.8% |
| 62 | 100.47 | 125.51 | 140.74 | 169.08 | 240.52 | 263.45 | 131.91 | 160.19 | 187.75 | 241.29 | 345.87 | 378.96 | 31.3% | 27.6% | 33.4% | 42.7% | 43.8% | 43.8% |
| 63 | 109.75 | 134.78 | 151.40 | 177.71 | 261.26 | 284.56 | 139.25 | 175.61 | 199.93 | 253.53 | 375.83 | 409.33 | 26.9% | 30.3% | 32.1% | 42.7% | 43.9% | 43.8% |
| 64 | 118.46 | 145.45 | 169.04 | 190.57 | 284.91 | 309.51 | 151.04 | 187.79 | 216.09 | 271.81 | 410.00 | 445.45 | 27.5% | 29.1% | 27.8% | 42.6% | 43.9% | 43.9% |
| 65 | 128.40 | 158.10 | 180.11 | 207.71 | 306.08 | 330.05 | 159.60 | 204.28 | 230.82 | 296.38 | 440.47 | 474.97 | 24.3% | 29.2% | 28.2% | 42.7% | 43.9% | 43.9% |
| 66 | 139.44 | 172.14 | 196.45 | 227.78 | 319.16 | 344.90 | 175.54 | 222.47 | 249.14 | 325.28 | 458.87 | 495.87 | 25.9% | 29.2% | 26.8% | 42.8% | 43.8% | 43.8% |
| 67 | 156.05 | 191.22 | 215.28 | 258.67 | 333.30 | 355.68 | 194.66 | 245.06 | 274.69 | 369.16 | 478.60 | 510.75 | 24.7% | 28.2% | 27.6% | 42.7% | 43.6% | 43.6% |
| 68 | 170.48 | 208.78 | 238.01 | 287.17 | 350.60 | 372.22 | 214.00 | 260.62 | 301.79 | 404.15 | 502.83 | 533.83 | 25.5% | 24.8% | 26.8% | 40.7% | 43.4% | 43.4% |
| 69 | 189.88 | 230.12 | 260.63 | 319.19 | 372.90 | 398.38 | 241.22 | 290.61 | 332.38 | 436.21 | 534.15 | 570.64 | 27.0% | 26.3% | 27.5% | 36.7% | 43.2% | 43.2% |
| 70 | 210.01 | 253.58 | 285.80 | 350.36 | 401.68 | 432.92 | 267.43 | 313.88 | 363.95 | 470.28 | 574.67 | 619.36 | 27.3% | 23.8% | 27.3% | 34.2% | 43.1% | 43.1% |
| 71 | 233.05 | 277.61 | 312.74 | 382.28 | 438.12 | 466.04 | 292.43 | 336.23 | 384.75 | 513.08 | 626.02 | 665.91 | 25.5% | 21.1% | 23.0% | 34.2% | 42.9% | 42.9% |
| 72 | 254.10 | 306.99 | 342.57 | 412.87 | 476.87 | 503.71 | 312.44 | 362.04 | 408.52 | 548.00 | 680.54 | 718.84 | 23.0% | 17.9% | 19.3% | 32.7% | 42.7% | 42.7% |
| 73 | 281.03 | 336.40 | 374.40 | 447.88 | 517.24 | 546.96 | 355.55 | 400.01 | 441.11 | 591.57 | 737.23 | 779.60 | 26.5% | 18.9% | 17.8% | 32.1% | 42.5% | 42.5% |
| 74 | 305.87 | 367.18 | 409.28 | 486.35 | 554.74 | 592.74 | 396.59 | 450.12 | 496.24 | 642.36 | 782.59 | 843.80 | 29.7% | 22.6% | 21.2% | 32.1% | 41.1% | 42.4% |
| 75 | 321.88 | 403.39 | 444.97 | 521.91 | 585.56 | 625.57 | 433.49 | 518.63 | 560.05 | 702.02 | 820.86 | 889.42 | 34.7% | 28.6% | 25.9% | 34.5% | 40.2% | 42.2% |
| 76 | 337.15 | 422.30 | 474.44 | 547.43 | 613.47 | 653.44 | 477.26 | 596.48 | 667.95 | 777.35 | 871.13 | 927.89 | 41.6% | 41.2% | 40.8% | 42.0% | 42.0% | 42.0% |
| 77 | 354.79 | 441.00 | 495.71 | 570.31 | 638.29 | 679.74 | 503.17 | 625.44 | 703.03 | 808.84 | 905.24 | 964.02 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 78 | 382.13 | 474.82 | 531.73 | 609.78 | 681.33 | 725.23 | 541.68 | 673.06 | 753.74 | 864.38 | 965.80 | 1028.04 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 79 | 419.53 | 520.35 | 580.51 | 660.19 | 738.24 | 787.02 | 594.69 | 737.60 | 822.89 | 935.84 | 1046.48 | 1115.63 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 80 | 465.06 | 574.01 | 640.68 | 723.61 | 811.42 | 866.70 | 659.23 | 813.67 | 908.18 | 1025.73 | 1150.20 | 1228.57 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 81 | 521.97 | 643.93 | 718.73 | 808.16 | 912.23 | 975.65 | 739.91 | 912.79 | 1018.82 | 1145.59 | 1293.11 | 1383.01 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 82 | 587.02 | 726.86 | 811.42 | 907.35 | 1034.19 | 1110.62 | 832.11 | 1030.34 | 1150.20 | 1286.20 | 1465.99 | 1574.32 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 83 | 660.19 | 819.55 | 917.11 | 1021.18 | 1174.03 | 1268.35 | 935.84 | 1161.73 | 1300.03 | 1447.55 | 1664.22 | 1797.91 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 84 | 741.49 | 921.99 | 1032.56 | 1144.76 | 1328.51 | 1440.71 | 1051.09 | 1306.94 | 1463.68 | 1622.73 | 1883.20 | 2042.24 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 85+ | 1006.55 | 1258.59 | 1413.07 | 1556.16 | 1840.73 | 2014.72 | 1426.80 | 1784.08 | 2003.06 | 2205.90 | 2609.28 | 2855.91 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix D

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96 VA 9/96**

**Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period**

**Home Health Daily Benefit at 50% of Nursing Home Daily Benefit**

**GPO Inflation**

| Age | Current Premium Rates | | | | | | Proposed Premium Rates | | | | | | Proposed Rate Increases | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 26.99 | 28.41 | 30.64 | 37.40 | 42.62 | 49.88 | 31.13 | 32.04 | 34.80 | 43.70 | 49.58 | 63.14 | 15.3% | 12.7% | 13.6% | 16.9% | 16.3% | 26.6% |
| 30 | 28.53 | 29.87 | 32.48 | 39.15 | 47.16 | 50.41 | 33.38 | 34.08 | 37.41 | 47.89 | 62.46 | 71.46 | 17.0% | 14.1% | 15.2% | 22.3% | 32.4% | 41.8% |
| 31 | 29.30 | 30.60 | 33.62 | 40.23 | 47.16 | 50.41 | 35.16 | 35.11 | 39.05 | 50.94 | 63.21 | 71.46 | 20.0% | 14.7% | 16.2% | 26.6% | 34.0% | 41.8% |
| 32 | 30.08 | 31.77 | 35.04 | 40.65 | 47.16 | 50.41 | 37.29 | 36.79 | 41.39 | 53.87 | 65.97 | 71.46 | 24.0% | 15.8% | 18.1% | 32.5% | 39.9% | 41.8% |
| 33 | 30.54 | 32.49 | 36.17 | 40.65 | 47.16 | 50.41 | 38.61 | 37.85 | 44.49 | 55.61 | 66.85 | 71.46 | 26.4% | 16.5% | 23.0% | 36.8% | 41.8% | 41.8% |
| 34 | 30.90 | 33.66 | 37.31 | 40.65 | 47.16 | 50.41 | 40.17 | 39.98 | 47.72 | 57.51 | 66.85 | 71.46 | 30.0% | 18.8% | 27.9% | 41.5% | 41.8% | 41.8% |
| 35 | 30.90 | 34.39 | 37.40 | 40.65 | 47.16 | 50.41 | 41.16 | 41.97 | 49.69 | 57.63 | 66.85 | 71.46 | 33.2% | 22.0% | 32.9% | 41.8% | 41.8% | 41.8% |
| 36 | 30.90 | 35.77 | 37.40 | 40.65 | 47.16 | 50.41 | 42.15 | 45.99 | 51.15 | 57.63 | 66.85 | 71.46 | 36.4% | 28.6% | 36.8% | 41.8% | 41.8% | 41.8% |
| 37 | 30.90 | 35.77 | 37.40 | 40.65 | 47.16 | 52.88 | 43.14 | 47.49 | 52.97 | 57.63 | 66.85 | 75.05 | 39.6% | 32.8% | 41.6% | 41.8% | 41.8% | 41.9% |
| 38 | 30.90 | 35.77 | 37.40 | 40.65 | 47.16 | 52.88 | 43.80 | 48.43 | 53.02 | 57.63 | 66.85 | 75.05 | 41.8% | 35.4% | 41.8% | 41.8% | 41.8% | 41.9% |
| 39 | 30.90 | 35.77 | 38.84 | 42.25 | 49.28 | 56.15 | 43.80 | 49.92 | 55.12 | 59.96 | 69.93 | 79.82 | 41.8% | 39.5% | 41.9% | 41.9% | 41.9% | 42.2% |
| 40 | 33.31 | 37.04 | 41.94 | 45.19 | 52.32 | 59.46 | 47.14 | 52.01 | 59.45 | 64.24 | 74.37 | 84.66 | 41.5% | 40.4% | 41.8% | 42.2% | 42.1% | 42.4% |
| 41 | 33.57 | 37.31 | 45.41 | 48.53 | 55.77 | 62.98 | 47.69 | 52.95 | 62.55 | 69.13 | 79.43 | 89.84 | 42.1% | 41.9% | 37.8% | 42.4% | 42.4% | 42.6% |
| 42 | 37.29 | 40.81 | 45.75 | 48.89 | 59.31 | 66.56 | 51.21 | 56.44 | 64.93 | 69.66 | 84.61 | 95.11 | 37.3% | 38.3% | 41.9% | 42.5% | 42.7% | 42.9% |
| 43 | 37.59 | 41.12 | 49.35 | 52.35 | 62.92 | 70.20 | 53.30 | 58.42 | 67.61 | 74.74 | 89.94 | 100.48 | 41.8% | 42.1% | 37.0% | 42.8% | 42.9% | 43.1% |
| 44 | 37.90 | 44.75 | 49.72 | 54.96 | 66.62 | 73.90 | 54.03 | 61.07 | 70.28 | 78.13 | 95.41 | 105.96 | 42.6% | 36.5% | 41.3% | 42.1% | 43.2% | 43.4% |
| 45 | 37.40 | 43.90 | 50.63 | 55.92 | 69.28 | 78.27 | 53.02 | 59.24 | 68.71 | 79.49 | 98.50 | 111.51 | 41.8% | 34.9% | 35.7% | 42.1% | 42.2% | 42.5% |
| 46 | 40.17 | 45.91 | 51.01 | 59.49 | 72.99 | 82.03 | 57.05 | 61.47 | 71.67 | 84.71 | 103.94 | 117.04 | 42.0% | 33.9% | 40.5% | 42.4% | 42.4% | 42.7% |
| 47 | 40.49 | 46.25 | 54.59 | 63.14 | 76.79 | 85.84 | 57.52 | 63.84 | 74.33 | 90.07 | 109.51 | 122.65 | 42.1% | 38.0% | 36.2% | 42.7% | 42.6% | 42.9% |
| 48 | 40.82 | 49.84 | 58.26 | 63.62 | 80.66 | 89.71 | 58.00 | 67.02 | 78.02 | 90.77 | 115.21 | 128.36 | 42.1% | 34.5% | 33.9% | 42.7% | 42.8% | 43.1% |
| 49 | 44.67 | 50.21 | 58.69 | 67.39 | 88.05 | 97.32 | 63.49 | 69.09 | 80.76 | 96.33 | 126.13 | 139.63 | 42.1% | 37.6% | 37.6% | 42.9% | 43.2% | 43.5% |
| 50 | 43.28 | 56.10 | 64.97 | 69.76 | 91.20 | 97.92 | 61.52 | 74.97 | 87.20 | 99.62 | 130.36 | 140.18 | 42.1% | 33.6% | 34.2% | 42.8% | 42.9% | 43.2% |
| 51 | 47.21 | 56.57 | 65.12 | 74.26 | 97.36 | 103.98 | 67.00 | 73.74 | 86.45 | 105.97 | 139.24 | 148.93 | 41.9% | 30.3% | 32.8% | 42.7% | 43.0% | 43.2% |
| 52 | 45.96 | 57.29 | 66.25 | 78.36 | 102.06 | 112.40 | 65.22 | 77.15 | 90.39 | 111.55 | 145.99 | 161.06 | 41.9% | 34.7% | 36.4% | 42.4% | 43.0% | 43.3% |
| 53 | 51.60 | 61.35 | 70.45 | 76.02 | 108.37 | 121.15 | 73.25 | 81.55 | 95.19 | 108.21 | 155.10 | 173.58 | 41.9% | 32.9% | 35.1% | 42.4% | 43.1% | 43.3% |
| 54 | 52.04 | 60.36 | 71.40 | 80.54 | 114.75 | 129.71 | 73.83 | 83.31 | 99.99 | 114.61 | 164.32 | 185.92 | 41.9% | 38.0% | 40.0% | 42.3% | 43.2% | 43.3% |
| 55 | 54.46 | 64.46 | 72.25 | 83.23 | 121.21 | 131.79 | 77.23 | 87.40 | 100.10 | 118.40 | 173.66 | 188.77 | 41.8% | 35.6% | 38.6% | 42.2% | 43.3% | 43.2% |
| 56 | 56.80 | 68.53 | 79.98 | 91.06 | 129.99 | 146.49 | 80.57 | 94.06 | 108.67 | 129.62 | 186.33 | 210.09 | 41.9% | 37.2% | 35.9% | 42.3% | 43.3% | 43.4% |
| 57 | 62.53 | 74.50 | 80.98 | 95.38 | 145.06 | 159.08 | 88.72 | 99.15 | 112.60 | 135.80 | 208.21 | 228.42 | 41.9% | 33.1% | 39.0% | 42.4% | 43.5% | 43.6% |
| 58 | 64.92 | 77.23 | 88.80 | 108.80 | 153.47 | 169.73 | 92.15 | 103.88 | 121.30 | 155.15 | 220.34 | 243.76 | 41.9% | 34.5% | 36.6% | 42.6% | 43.6% | 43.6% |
| 59 | 72.78 | 85.06 | 96.75 | 115.18 | 166.96 | 184.35 | 98.02 | 112.05 | 131.36 | 164.26 | 239.77 | 264.99 | 34.7% | 31.7% | 35.8% | 42.6% | 43.6% | 43.7% |
| 60 | 73.66 | 91.36 | 103.30 | 125.34 | 180.43 | 199.27 | 99.24 | 118.52 | 139.79 | 178.85 | 259.30 | 286.56 | 34.7% | 29.7% | 35.3% | 42.7% | 43.7% | 43.8% |
| 61 | 81.58 | 99.52 | 113.41 | 135.81 | 196.05 | 212.26 | 108.31 | 130.14 | 149.94 | 193.80 | 281.90 | 305.24 | 32.8% | 30.8% | 32.2% | 42.7% | 43.8% | 43.8% |
| 62 | 89.71 | 108.90 | 121.97 | 146.40 | 209.49 | 229.54 | 117.78 | 138.99 | 162.72 | 208.92 | 301.25 | 330.18 | 31.3% | 27.6% | 33.4% | 42.7% | 43.8% | 43.8% |
| 63 | 98.77 | 118.16 | 132.47 | 155.24 | 229.91 | 248.01 | 125.33 | 153.96 | 174.94 | 221.47 | 330.73 | 356.76 | 26.9% | 30.3% | 32.1% | 42.7% | 43.9% | 43.8% |
| 64 | 103.88 | 128.67 | 145.72 | 166.24 | 247.98 | 267.19 | 132.45 | 166.12 | 186.29 | 237.11 | 356.85 | 384.54 | 27.5% | 29.1% | 27.8% | 42.6% | 43.9% | 43.9% |
| 65 | 115.37 | 139.28 | 156.87 | 180.97 | 266.50 | 287.80 | 143.41 | 179.96 | 201.04 | 258.24 | 383.51 | 414.17 | 24.3% | 29.2% | 28.2% | 42.7% | 43.9% | 43.9% |
| 66 | 124.37 | 151.10 | 172.88 | 200.36 | 277.98 | 303.71 | 156.56 | 195.28 | 219.24 | 286.13 | 399.66 | 436.66 | 25.9% | 29.2% | 26.8% | 42.8% | 43.8% | 43.8% |
| 67 | 138.49 | 167.80 | 189.12 | 227.46 | 288.53 | 313.40 | 172.76 | 215.05 | 241.32 | 324.60 | 414.31 | 450.03 | 24.7% | 28.2% | 27.6% | 42.7% | 43.6% | 43.6% |
| 68 | 152.64 | 185.15 | 209.29 | 250.99 | 304.98 | 328.99 | 191.61 | 231.12 | 265.36 | 353.23 | 437.40 | 471.84 | 25.5% | 24.8% | 26.8% | 40.7% | 43.4% | 43.4% |
| 69 | 171.70 | 202.58 | 228.30 | 282.71 | 324.26 | 352.05 | 218.12 | 255.84 | 291.15 | 386.36 | 464.48 | 504.29 | 27.0% | 26.3% | 27.5% | 36.7% | 43.2% | 43.2% |
| 70 | 191.66 | 224.09 | 252.06 | 310.19 | 352.59 | 379.37 | 244.06 | 277.38 | 320.99 | 416.36 | 504.43 | 542.74 | 27.3% | 23.8% | 27.3% | 34.2% | 43.1% | 43.1% |
| 71 | 210.75 | 248.49 | 275.84 | 337.18 | 386.57 | 412.35 | 264.46 | 300.96 | 339.35 | 452.55 | 552.37 | 589.19 | 25.5% | 21.1% | 23.0% | 34.2% | 42.9% | 42.9% |
| 72 | 230.27 | 272.67 | 302.83 | 365.39 | 423.20 | 447.97 | 283.15 | 321.56 | 361.12 | 484.98 | 603.94 | 639.30 | 23.0% | 17.9% | 19.3% | 32.7% | 42.7% | 42.7% |
| 73 | 253.71 | 299.23 | 330.14 | 396.35 | 457.79 | 485.53 | 320.99 | 355.81 | 388.96 | 523.52 | 652.49 | 692.04 | 26.5% | 18.9% | 17.8% | 32.1% | 42.5% | 42.5% |
| 74 | 275.47 | 326.99 | 362.20 | 433.15 | 490.15 | 522.45 | 357.18 | 400.85 | 439.15 | 572.10 | 691.46 | 743.73 | 29.7% | 22.6% | 21.2% | 32.1% | 41.1% | 42.4% |
| 75 | 290.96 | 357.96 | 393.14 | 465.54 | 518.27 | 551.01 | 391.86 | 460.22 | 494.83 | 626.19 | 726.53 | 783.41 | 34.7% | 28.6% | 25.9% | 34.5% | 40.2% | 42.2% |
| 76 | 304.13 | 375.38 | 418.83 | 486.60 | 542.22 | 575.24 | 430.51 | 530.20 | 589.65 | 690.98 | 769.95 | 816.84 | 41.6% | 41.2% | 40.8% | 42.0% | 42.0% | 42.0% |
| 77 | 318.32 | 391.26 | 436.03 | 505.66 | 563.68 | 596.84 | 451.45 | 554.90 | 618.39 | 717.14 | 799.43 | 846.46 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 78 | 341.48 | 419.53 | 468.31 | 539.86 | 598.40 | 635.80 | 484.05 | 594.69 | 663.84 | 765.26 | 848.25 | 901.26 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 79 | 374.00 | 458.56 | 510.59 | 583.76 | 647.18 | 687.83 | 530.15 | 650.01 | 723.77 | 827.50 | 917.40 | 975.02 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 80 | 411.40 | 505.71 | 562.63 | 637.42 | 708.97 | 752.88 | 583.17 | 716.86 | 797.53 | 903.57 | 1004.99 | 1067.22 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 81 | 460.18 | 564.25 | 629.29 | 708.97 | 791.90 | 842.31 | 652.32 | 799.84 | 892.04 | 1004.99 | 1122.54 | 1194.00 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 82 | 515.47 | 635.80 | 708.97 | 795.16 | 892.72 | 951.26 | 730.69 | 901.26 | 1004.99 | 1127.15 | 1265.45 | 1348.43 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 83 | 577.26 | 715.48 | 798.41 | 892.72 | 1008.17 | 1078.09 | 818.28 | 1014.21 | 1131.76 | 1265.45 | 1429.11 | 1528.22 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 84 | 645.56 | 801.66 | 897.60 | 1001.67 | 1135.01 | 1217.94 | 915.09 | 1136.37 | 1272.37 | 1419.89 | 1608.90 | 1726.46 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 85+ | 869.95 | 1089.48 | 1224.44 | 1356.15 | 1556.16 | 1678.12 | 1233.18 | 1544.36 | 1735.68 | 1922.38 | 2205.90 | 2378.77 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA 9/96

### Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
### Home Health Daily Benefit at 100% of Nursing Home Daily Benefit
### GPO Inflation

| Age | Current Premium Rates | | | | | | Proposed Premium Rates | | | | | | Proposed Rate Increases | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 28.41 | 31.00 | 35.97 | 44.88 | 52.91 | 62.75 | 32.77 | 34.95 | 40.85 | 52.44 | 61.55 | 79.43 | 15.3% | 12.7% | 13.6% | 16.9% | 16.3% | 26.6% |
| 30 | 30.03 | 32.59 | 38.13 | 46.98 | 58.54 | 63.42 | 35.13 | 37.17 | 43.92 | 57.47 | 77.53 | 89.90 | 17.0% | 14.1% | 15.2% | 22.3% | 32.4% | 41.8% |
| 31 | 30.85 | 33.38 | 39.47 | 48.28 | 58.54 | 63.42 | 37.01 | 38.30 | 45.85 | 61.13 | 78.47 | 89.90 | 20.0% | 14.7% | 16.2% | 26.6% | 34.0% | 41.8% |
| 32 | 31.66 | 34.65 | 41.13 | 48.78 | 58.54 | 63.42 | 39.26 | 40.13 | 48.59 | 64.65 | 81.89 | 89.90 | 24.0% | 15.8% | 18.1% | 32.5% | 39.9% | 41.8% |
| 33 | 32.15 | 35.45 | 42.46 | 48.78 | 58.54 | 63.42 | 40.64 | 41.29 | 52.22 | 66.73 | 82.98 | 89.90 | 26.4% | 16.5% | 23.0% | 36.8% | 41.8% | 41.8% |
| 34 | 32.52 | 36.72 | 43.80 | 48.78 | 58.54 | 63.42 | 42.29 | 43.62 | 56.02 | 69.01 | 82.98 | 89.90 | 30.0% | 18.8% | 27.9% | 41.5% | 41.8% | 41.8% |
| 35 | 32.52 | 37.51 | 43.90 | 48.78 | 58.54 | 63.42 | 43.33 | 45.78 | 58.33 | 69.15 | 82.98 | 89.90 | 33.2% | 22.0% | 32.9% | 41.8% | 41.8% | 41.8% |
| 36 | 32.52 | 39.03 | 43.90 | 48.78 | 58.54 | 63.42 | 44.37 | 50.18 | 60.04 | 69.15 | 82.98 | 89.90 | 36.4% | 28.6% | 36.8% | 41.8% | 41.8% | 41.8% |
| 37 | 32.52 | 39.03 | 43.90 | 48.78 | 58.54 | 66.53 | 45.41 | 51.81 | 62.18 | 69.15 | 82.98 | 94.42 | 39.6% | 32.8% | 41.6% | 41.8% | 41.8% | 41.9% |
| 38 | 32.52 | 39.03 | 43.90 | 48.78 | 58.54 | 66.53 | 46.10 | 52.83 | 62.24 | 69.15 | 82.98 | 94.42 | 41.8% | 35.4% | 41.8% | 41.8% | 41.8% | 41.9% |
| 39 | 32.52 | 39.03 | 45.60 | 50.70 | 61.17 | 70.64 | 46.10 | 54.46 | 64.70 | 71.95 | 86.81 | 100.42 | 41.8% | 39.5% | 41.9% | 41.9% | 41.9% | 42.2% |
| 40 | 35.06 | 40.41 | 49.23 | 54.23 | 64.95 | 74.80 | 49.62 | 56.74 | 69.79 | 77.09 | 92.33 | 106.51 | 41.5% | 40.4% | 41.8% | 42.2% | 42.1% | 42.4% |
| 41 | 35.34 | 40.71 | 53.30 | 58.24 | 69.24 | 79.23 | 50.21 | 57.76 | 73.43 | 82.95 | 98.60 | 113.02 | 42.1% | 41.9% | 37.8% | 42.4% | 42.4% | 42.6% |
| 42 | 39.26 | 44.53 | 53.70 | 58.67 | 73.62 | 83.74 | 53.91 | 61.57 | 76.22 | 83.60 | 105.04 | 119.65 | 37.3% | 38.3% | 41.9% | 42.5% | 42.7% | 42.9% |
| 43 | 39.57 | 44.86 | 57.93 | 62.82 | 78.11 | 88.32 | 56.10 | 63.73 | 79.37 | 89.68 | 111.65 | 126.41 | 41.8% | 42.1% | 37.0% | 42.8% | 42.9% | 43.1% |
| 44 | 39.89 | 48.82 | 58.37 | 65.95 | 82.70 | 92.97 | 56.87 | 66.63 | 82.50 | 93.75 | 118.44 | 133.30 | 42.6% | 36.5% | 41.3% | 42.1% | 43.2% | 43.4% |
| 45 | 40.65 | 50.41 | 61.48 | 68.55 | 83.86 | 97.83 | 57.63 | 68.02 | 83.44 | 97.44 | 119.24 | 139.39 | 41.8% | 34.9% | 35.7% | 42.1% | 42.2% | 42.5% |
| 46 | 43.66 | 52.72 | 61.94 | 72.92 | 88.36 | 102.53 | 62.01 | 70.58 | 87.03 | 103.84 | 125.82 | 146.29 | 42.0% | 33.9% | 40.5% | 42.4% | 42.4% | 42.7% |
| 47 | 44.01 | 53.11 | 66.28 | 77.40 | 92.95 | 107.30 | 62.52 | 73.30 | 90.25 | 110.41 | 132.56 | 153.31 | 42.1% | 38.0% | 36.2% | 42.7% | 42.6% | 42.9% |
| 48 | 44.37 | 57.23 | 70.74 | 77.98 | 97.64 | 112.13 | 63.04 | 76.94 | 94.73 | 111.27 | 139.46 | 160.45 | 42.1% | 34.5% | 33.9% | 42.7% | 42.8% | 43.1% |
| 49 | 48.55 | 57.65 | 71.27 | 82.61 | 106.59 | 121.65 | 69.01 | 79.32 | 98.07 | 118.09 | 152.68 | 174.54 | 42.1% | 37.6% | 37.6% | 42.9% | 43.2% | 43.5% |
| 50 | 48.69 | 63.58 | 75.45 | 86.67 | 110.75 | 125.24 | 69.21 | 84.97 | 101.26 | 123.77 | 158.30 | 179.30 | 42.1% | 33.6% | 34.2% | 42.8% | 42.9% | 43.2% |
| 51 | 52.65 | 65.70 | 79.36 | 90.76 | 117.27 | 134.01 | 74.73 | 85.63 | 105.36 | 129.52 | 167.73 | 191.95 | 41.9% | 30.3% | 32.8% | 42.7% | 43.0% | 43.2% |
| 52 | 52.77 | 65.97 | 79.50 | 94.86 | 124.25 | 142.84 | 74.89 | 88.84 | 108.46 | 135.04 | 177.72 | 204.69 | 41.9% | 34.7% | 36.4% | 42.4% | 43.0% | 43.3% |
| 53 | 56.94 | 70.12 | 83.78 | 93.12 | 130.95 | 149.11 | 80.83 | 93.20 | 113.20 | 132.56 | 187.41 | 213.63 | 41.9% | 32.9% | 35.1% | 42.4% | 43.1% | 43.3% |
| 54 | 57.07 | 68.74 | 82.11 | 95.52 | 140.00 | 158.01 | 80.97 | 94.89 | 114.99 | 135.93 | 200.47 | 226.48 | 41.9% | 38.0% | 40.0% | 42.3% | 43.2% | 43.3% |
| 55 | 59.41 | 72.95 | 84.59 | 99.88 | 146.85 | 161.85 | 84.25 | 98.90 | 117.20 | 142.07 | 210.39 | 231.82 | 41.8% | 35.6% | 38.6% | 42.2% | 43.3% | 43.2% |
| 56 | 61.81 | 77.10 | 90.88 | 106.23 | 155.99 | 175.30 | 87.68 | 105.81 | 123.49 | 151.22 | 223.60 | 251.42 | 41.9% | 37.2% | 35.9% | 42.3% | 43.3% | 43.4% |
| 57 | 67.60 | 85.15 | 93.31 | 112.55 | 172.10 | 188.90 | 95.91 | 113.31 | 129.73 | 160.24 | 247.03 | 271.25 | 41.9% | 33.1% | 39.0% | 42.4% | 43.5% | 43.6% |
| 58 | 71.76 | 87.53 | 103.29 | 126.93 | 180.70 | 199.68 | 101.85 | 117.73 | 141.11 | 181.01 | 259.44 | 286.77 | 41.9% | 34.5% | 36.6% | 42.6% | 43.6% | 43.6% |
| 59 | 78.11 | 95.69 | 111.63 | 133.36 | 191.88 | 215.07 | 105.19 | 126.05 | 151.57 | 190.20 | 275.56 | 309.16 | 34.7% | 31.7% | 35.8% | 42.6% | 43.6% | 43.7% |
| 60 | 80.51 | 102.11 | 116.21 | 143.83 | 205.85 | 227.74 | 108.47 | 132.47 | 157.26 | 205.23 | 295.82 | 327.50 | 34.7% | 29.7% | 35.3% | 42.7% | 43.7% | 43.8% |
| 61 | 88.67 | 108.56 | 126.64 | 152.28 | 221.85 | 240.74 | 117.73 | 141.97 | 167.44 | 217.29 | 318.99 | 346.19 | 32.8% | 30.8% | 32.2% | 42.7% | 43.8% | 43.8% |
| 62 | 95.09 | 118.13 | 133.23 | 162.90 | 235.35 | 258.23 | 124.84 | 150.77 | 177.74 | 232.46 | 338.44 | 371.46 | 31.3% | 27.6% | 33.4% | 42.7% | 43.8% | 43.8% |
| 63 | 102.43 | 125.55 | 143.83 | 171.58 | 253.42 | 274.11 | 129.97 | 163.58 | 189.94 | 244.78 | 364.55 | 394.31 | 26.9% | 30.3% | 32.1% | 42.7% | 43.9% | 43.8% |
| 64 | 107.53 | 134.26 | 155.44 | 180.43 | 271.72 | 293.64 | 137.10 | 173.35 | 198.71 | 257.35 | 391.02 | 422.61 | 27.5% | 29.1% | 27.8% | 42.6% | 43.9% | 43.9% |
| 65 | 117.23 | 144.93 | 164.62 | 195.37 | 287.61 | 311.56 | 145.72 | 187.25 | 210.97 | 278.78 | 413.89 | 448.37 | 24.3% | 29.2% | 28.2% | 42.7% | 43.9% | 43.9% |
| 66 | 126.25 | 156.84 | 178.77 | 213.02 | 301.14 | 324.31 | 158.94 | 202.70 | 226.72 | 304.20 | 432.96 | 466.27 | 25.9% | 29.2% | 26.8% | 42.8% | 43.8% | 43.8% |
| 67 | 140.44 | 173.66 | 199.18 | 243.06 | 313.40 | 338.27 | 175.19 | 222.55 | 254.15 | 346.88 | 450.03 | 485.75 | 24.7% | 28.2% | 27.6% | 42.7% | 43.6% | 43.6% |
| 68 | 154.62 | 191.05 | 223.65 | 271.34 | 328.99 | 355.41 | 194.09 | 238.49 | 283.58 | 381.87 | 471.84 | 509.72 | 25.5% | 24.8% | 26.8% | 40.7% | 43.4% | 43.4% |
| 69 | 169.68 | 210.45 | 244.46 | 300.95 | 349.74 | 377.53 | 215.56 | 265.77 | 311.77 | 411.28 | 500.97 | 540.79 | 27.0% | 26.3% | 27.5% | 36.7% | 43.2% | 43.2% |
| 70 | 187.58 | 231.95 | 263.97 | 330.27 | 374.90 | 403.91 | 238.87 | 287.12 | 336.15 | 443.32 | 536.35 | 577.86 | 27.3% | 23.8% | 27.3% | 34.2% | 43.1% | 43.1% |
| 71 | 206.70 | 252.37 | 287.49 | 358.66 | 405.90 | 435.97 | 259.37 | 305.66 | 353.69 | 481.37 | 579.99 | 622.95 | 25.5% | 21.1% | 23.0% | 34.2% | 42.9% | 42.9% |
| 72 | 226.30 | 278.39 | 312.29 | 390.17 | 441.77 | 472.74 | 278.27 | 328.31 | 372.41 | 517.86 | 630.46 | 674.65 | 23.0% | 17.9% | 19.3% | 32.7% | 42.7% | 42.7% |
| 73 | 247.85 | 302.94 | 339.36 | 420.13 | 475.62 | 509.31 | 313.58 | 360.23 | 399.83 | 554.93 | 677.92 | 725.94 | 26.5% | 18.9% | 17.8% | 32.1% | 42.5% | 42.5% |
| 74 | 269.77 | 328.82 | 369.44 | 450.25 | 509.15 | 543.34 | 349.79 | 403.09 | 447.93 | 594.68 | 718.26 | 773.48 | 29.7% | 22.6% | 21.2% | 32.1% | 41.1% | 42.4% |
| 75 | 283.69 | 359.78 | 400.29 | 474.63 | 536.46 | 572.83 | 382.06 | 462.56 | 503.82 | 638.42 | 752.03 | 814.44 | 34.7% | 28.6% | 25.9% | 34.5% | 40.2% | 42.2% |
| 76 | 297.18 | 377.12 | 425.78 | 497.03 | 559.59 | 597.83 | 420.67 | 532.66 | 599.44 | 705.79 | 794.63 | 848.92 | 41.6% | 41.2% | 40.8% | 42.0% | 42.0% | 42.0% |
| 77 | 311.68 | 394.58 | 445.97 | 517.26 | 583.58 | 623.37 | 442.04 | 559.60 | 632.49 | 733.60 | 827.65 | 884.08 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 78 | 336.60 | 426.03 | 479.69 | 554.49 | 624.42 | 666.69 | 477.14 | 603.91 | 679.98 | 786.01 | 885.13 | 945.06 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 79 | 369.12 | 466.69 | 526.85 | 603.28 | 678.08 | 725.23 | 523.24 | 661.54 | 746.82 | 855.16 | 961.19 | 1028.04 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 80 | 409.77 | 517.09 | 583.76 | 663.44 | 749.62 | 801.66 | 580.86 | 732.99 | 827.50 | 940.45 | 1062.61 | 1136.37 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 81 | 460.18 | 582.14 | 656.94 | 741.49 | 847.19 | 910.61 | 652.32 | 825.19 | 931.23 | 1051.09 | 1200.91 | 1290.81 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 82 | 521.97 | 660.19 | 744.75 | 835.81 | 967.52 | 1047.20 | 739.91 | 935.84 | 1055.70 | 1184.78 | 1371.48 | 1484.43 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 83 | 590.27 | 748.00 | 843.94 | 944.75 | 1105.74 | 1204.93 | 836.72 | 1060.31 | 1196.30 | 1339.21 | 1567.41 | 1708.02 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 84 | 665.07 | 843.94 | 952.89 | 1063.46 | 1260.22 | 1380.55 | 942.75 | 1196.30 | 1350.74 | 1507.48 | 1786.39 | 1956.96 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 85+ | 913.86 | 1161.02 | 1312.25 | 1453.72 | 1770.81 | 1964.31 | 1295.42 | 1645.78 | 1860.15 | 2060.68 | 2510.16 | 2784.46 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix D

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96 VA 9/96**

**Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period**

**Home Health Daily Benefit at 80% of Nursing Home Daily Benefit**

**GPO Inflation**

| Age | Current Premium Rates | | | | | | Proposed Premium Rates | | | | | | Proposed Rate Increases | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 26.99 | 29.71 | 33.30 | 41.88 | 47.03 | 56.31 | 31.13 | 33.49 | 37.82 | 48.94 | 54.71 | 71.28 | 15.3% | 12.7% | 13.6% | 16.9% | 16.3% | 26.6% |
| 30 | 28.53 | 31.23 | 35.31 | 43.85 | 52.03 | 56.91 | 33.38 | 35.63 | 40.67 | 53.64 | 68.92 | 80.68 | 17.0% | 14.1% | 15.2% | 22.3% | 32.4% | 41.8% |
| 31 | 29.30 | 31.99 | 36.54 | 45.06 | 52.03 | 56.91 | 35.16 | 36.71 | 42.45 | 57.06 | 69.75 | 80.68 | 20.0% | 14.7% | 16.2% | 26.6% | 34.0% | 41.8% |
| 32 | 30.08 | 33.21 | 38.08 | 45.53 | 52.03 | 56.91 | 37.29 | 38.46 | 44.99 | 60.34 | 72.79 | 80.68 | 24.0% | 15.8% | 18.1% | 32.5% | 39.9% | 41.8% |
| 33 | 30.54 | 33.97 | 39.32 | 45.53 | 52.03 | 56.91 | 38.61 | 39.57 | 48.35 | 62.28 | 73.76 | 80.68 | 26.4% | 16.5% | 23.0% | 36.8% | 41.8% | 41.8% |
| 34 | 30.90 | 35.19 | 40.55 | 45.53 | 52.03 | 56.91 | 40.17 | 41.80 | 51.87 | 64.41 | 73.76 | 80.68 | 30.0% | 18.8% | 27.9% | 41.5% | 41.8% | 41.8% |
| 35 | 30.90 | 35.95 | 40.65 | 45.53 | 52.03 | 56.91 | 41.16 | 43.87 | 54.01 | 64.54 | 73.76 | 80.68 | 33.2% | 22.0% | 32.9% | 41.8% | 41.8% | 41.8% |
| 36 | 30.90 | 37.40 | 40.65 | 45.53 | 52.03 | 56.91 | 42.15 | 48.09 | 55.59 | 64.54 | 73.76 | 80.68 | 36.4% | 28.6% | 36.8% | 41.8% | 41.8% | 41.8% |
| 37 | 30.90 | 37.40 | 40.65 | 45.53 | 52.03 | 59.70 | 43.14 | 49.65 | 57.57 | 64.54 | 73.76 | 84.74 | 39.6% | 32.8% | 41.6% | 41.8% | 41.8% | 41.9% |
| 38 | 30.90 | 37.40 | 40.65 | 45.53 | 52.03 | 59.70 | 43.80 | 50.63 | 57.63 | 64.54 | 73.76 | 84.74 | 41.8% | 35.4% | 41.8% | 41.8% | 41.8% | 41.9% |
| 39 | 30.90 | 37.40 | 42.22 | 47.32 | 54.37 | 63.40 | 43.80 | 52.19 | 59.91 | 67.15 | 77.16 | 90.12 | 41.8% | 39.5% | 41.9% | 41.9% | 41.9% | 42.2% |
| 40 | 33.31 | 38.72 | 45.58 | 50.62 | 57.74 | 67.13 | 47.14 | 54.37 | 64.62 | 71.95 | 82.07 | 95.59 | 41.5% | 40.4% | 41.8% | 42.2% | 42.1% | 42.4% |
| 41 | 33.57 | 39.01 | 49.36 | 54.35 | 61.54 | 71.11 | 47.69 | 55.36 | 67.99 | 77.42 | 87.64 | 101.43 | 42.1% | 41.9% | 37.8% | 42.4% | 42.4% | 42.6% |
| 42 | 37.29 | 42.67 | 49.73 | 54.76 | 65.44 | 75.15 | 51.21 | 59.00 | 70.58 | 78.02 | 93.37 | 107.38 | 37.3% | 38.3% | 41.9% | 42.5% | 42.7% | 42.9% |
| 43 | 37.59 | 42.99 | 53.64 | 58.63 | 69.43 | 79.26 | 53.30 | 61.08 | 73.49 | 83.70 | 99.24 | 113.45 | 41.8% | 42.1% | 37.0% | 42.8% | 42.9% | 43.1% |
| 44 | 37.90 | 46.78 | 54.04 | 61.56 | 73.52 | 83.43 | 54.03 | 63.85 | 76.39 | 87.50 | 105.28 | 119.63 | 42.6% | 36.5% | 41.3% | 42.1% | 43.2% | 43.4% |
| 45 | 39.03 | 47.16 | 57.86 | 63.14 | 76.57 | 90.01 | 55.32 | 63.63 | 78.53 | 89.75 | 108.87 | 128.24 | 41.8% | 34.9% | 35.7% | 42.1% | 42.2% | 42.5% |
| 46 | 41.92 | 49.32 | 58.29 | 67.16 | 80.68 | 94.33 | 59.53 | 66.03 | 81.91 | 95.64 | 114.88 | 134.59 | 42.0% | 33.9% | 40.5% | 42.4% | 42.4% | 42.7% |
| 47 | 42.25 | 49.68 | 62.38 | 71.29 | 84.87 | 98.72 | 60.02 | 68.57 | 84.94 | 101.70 | 121.04 | 141.05 | 42.1% | 38.0% | 36.2% | 42.7% | 42.6% | 42.9% |
| 48 | 42.59 | 53.53 | 66.58 | 71.83 | 89.15 | 103.16 | 60.52 | 71.98 | 89.16 | 102.49 | 127.33 | 147.61 | 42.1% | 34.5% | 33.9% | 42.7% | 42.8% | 43.1% |
| 49 | 46.61 | 53.93 | 67.08 | 76.09 | 97.32 | 111.91 | 66.25 | 74.21 | 92.30 | 108.76 | 139.40 | 160.58 | 42.1% | 37.6% | 37.6% | 42.9% | 43.2% | 43.5% |
| 50 | 46.89 | 59.84 | 73.36 | 80.32 | 99.89 | 111.58 | 66.65 | 79.97 | 98.45 | 114.72 | 142.78 | 159.74 | 42.1% | 33.6% | 34.2% | 42.8% | 42.9% | 43.2% |
| 51 | 50.84 | 62.05 | 75.29 | 84.57 | 108.42 | 122.46 | 72.15 | 80.88 | 99.95 | 120.69 | 155.07 | 175.40 | 41.9% | 30.3% | 32.8% | 42.7% | 43.0% | 43.2% |
| 52 | 49.36 | 62.49 | 73.82 | 90.73 | 113.15 | 128.79 | 70.06 | 84.16 | 100.71 | 129.17 | 161.85 | 184.55 | 41.9% | 34.7% | 36.4% | 42.4% | 43.0% | 43.3% |
| 53 | 55.16 | 64.86 | 78.07 | 87.42 | 119.66 | 135.13 | 78.30 | 86.21 | 105.48 | 124.45 | 171.25 | 193.61 | 41.9% | 32.9% | 35.1% | 42.4% | 43.1% | 43.3% |
| 54 | 53.72 | 65.39 | 76.76 | 89.90 | 128.52 | 141.50 | 76.21 | 90.26 | 107.49 | 127.93 | 184.04 | 202.82 | 41.9% | 38.0% | 40.0% | 42.3% | 43.2% | 43.3% |
| 55 | 56.11 | 69.55 | 79.30 | 92.48 | 135.19 | 145.66 | 79.57 | 94.30 | 109.87 | 131.55 | 193.70 | 208.64 | 41.8% | 35.6% | 38.6% | 42.2% | 43.3% | 43.2% |
| 56 | 60.14 | 73.67 | 85.43 | 98.65 | 144.17 | 158.49 | 85.31 | 101.11 | 116.08 | 140.42 | 206.66 | 227.31 | 41.9% | 37.2% | 35.9% | 42.3% | 43.3% | 43.4% |
| 57 | 64.22 | 79.82 | 88.03 | 104.92 | 157.35 | 171.50 | 91.12 | 106.23 | 122.39 | 149.38 | 225.86 | 246.27 | 41.9% | 33.1% | 39.0% | 42.4% | 43.5% | 43.6% |
| 58 | 68.34 | 82.38 | 96.04 | 116.86 | 165.85 | 182.21 | 97.00 | 110.80 | 131.20 | 166.64 | 238.11 | 261.68 | 41.9% | 34.5% | 36.6% | 42.6% | 43.6% | 43.6% |
| 59 | 76.33 | 90.38 | 106.05 | 123.26 | 176.93 | 197.15 | 102.80 | 119.05 | 143.99 | 175.79 | 254.09 | 283.40 | 34.7% | 31.7% | 35.8% | 42.6% | 43.6% | 43.7% |
| 60 | 77.09 | 96.73 | 110.68 | 131.50 | 190.60 | 209.63 | 103.85 | 125.50 | 149.77 | 187.64 | 273.91 | 301.45 | 34.7% | 29.7% | 35.3% | 42.7% | 43.7% | 43.8% |
| 61 | 85.12 | 103.13 | 119.08 | 139.93 | 203.79 | 220.03 | 113.02 | 134.87 | 157.44 | 199.67 | 293.02 | 316.41 | 32.8% | 30.8% | 32.2% | 42.7% | 43.8% | 43.8% |
| 62 | 91.50 | 112.59 | 125.73 | 148.46 | 217.25 | 237.37 | 120.13 | 143.70 | 167.72 | 211.86 | 312.40 | 341.44 | 31.3% | 27.6% | 33.4% | 42.7% | 43.8% | 43.8% |
| 63 | 98.77 | 120.01 | 136.26 | 157.28 | 232.52 | 250.62 | 125.33 | 156.36 | 179.94 | 224.39 | 334.48 | 360.51 | 26.9% | 30.3% | 32.1% | 42.7% | 43.9% | 43.8% |
| 64 | 103.88 | 128.67 | 147.66 | 168.27 | 250.62 | 269.83 | 132.45 | 166.12 | 188.77 | 240.00 | 360.65 | 388.34 | 27.5% | 29.1% | 27.8% | 42.6% | 43.9% | 43.9% |
| 65 | 111.65 | 137.40 | 156.87 | 180.97 | 266.50 | 287.80 | 138.78 | 177.53 | 201.04 | 258.24 | 383.51 | 414.17 | 24.3% | 29.2% | 28.2% | 42.7% | 43.9% | 43.9% |
| 66 | 120.60 | 149.19 | 168.95 | 198.25 | 275.40 | 298.57 | 151.82 | 192.81 | 214.26 | 283.12 | 395.96 | 429.26 | 25.9% | 29.2% | 26.8% | 42.8% | 43.8% | 43.8% |
| 67 | 134.59 | 163.90 | 189.12 | 223.00 | 286.04 | 310.91 | 167.89 | 210.05 | 241.32 | 318.24 | 410.74 | 446.46 | 24.7% | 28.2% | 27.6% | 42.7% | 43.6% | 43.6% |
| 68 | 148.67 | 181.21 | 209.29 | 246.47 | 302.58 | 326.59 | 186.63 | 226.20 | 265.36 | 346.86 | 433.95 | 468.39 | 25.5% | 24.8% | 26.8% | 40.7% | 43.4% | 43.4% |
| 69 | 165.64 | 198.65 | 228.30 | 275.87 | 321.94 | 347.42 | 210.43 | 250.87 | 291.15 | 377.01 | 461.16 | 497.66 | 27.0% | 26.3% | 27.5% | 36.7% | 43.2% | 43.2% |
| 70 | 183.50 | 220.16 | 248.09 | 305.72 | 350.36 | 377.13 | 233.67 | 272.52 | 315.93 | 410.37 | 501.24 | 539.55 | 27.3% | 23.8% | 27.3% | 34.2% | 43.1% | 43.1% |
| 71 | 202.65 | 242.66 | 271.95 | 335.03 | 382.28 | 410.20 | 254.29 | 293.90 | 334.57 | 449.67 | 546.23 | 586.12 | 25.5% | 21.1% | 23.0% | 34.2% | 42.9% | 42.9% |
| 72 | 222.33 | 266.95 | 299.04 | 367.46 | 417.00 | 445.90 | 273.39 | 314.82 | 356.61 | 487.72 | 595.10 | 636.35 | 23.0% | 17.9% | 19.3% | 32.7% | 42.7% | 42.7% |
| 73 | 245.90 | 291.79 | 326.45 | 400.31 | 451.84 | 483.55 | 311.11 | 346.97 | 384.62 | 528.75 | 644.02 | 689.22 | 26.5% | 18.9% | 17.8% | 32.1% | 42.5% | 42.5% |
| 74 | 265.97 | 319.69 | 356.76 | 429.36 | 482.55 | 516.75 | 344.86 | 391.90 | 432.56 | 567.08 | 680.74 | 735.62 | 29.7% | 22.6% | 21.2% | 32.1% | 41.1% | 42.4% |
| 75 | 280.05 | 350.69 | 387.78 | 454.63 | 509.18 | 543.73 | 377.16 | 450.88 | 488.08 | 611.52 | 713.79 | 773.07 | 34.7% | 28.6% | 25.9% | 34.5% | 40.2% | 42.2% |
| 76 | 293.70 | 366.69 | 411.88 | 476.18 | 533.53 | 568.28 | 415.75 | 517.93 | 579.87 | 676.17 | 757.61 | 806.97 | 41.6% | 41.2% | 40.8% | 42.0% | 42.0% | 42.0% |
| 77 | 308.37 | 384.63 | 431.05 | 495.71 | 555.39 | 591.87 | 437.34 | 545.50 | 611.33 | 703.03 | 787.68 | 839.41 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 78 | 333.35 | 413.03 | 463.43 | 530.10 | 591.89 | 630.92 | 472.53 | 585.47 | 656.93 | 751.43 | 839.03 | 894.35 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 79 | 365.87 | 452.05 | 505.71 | 575.63 | 642.30 | 684.58 | 518.63 | 640.79 | 716.86 | 815.97 | 910.48 | 970.41 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 80 | 404.89 | 499.21 | 557.75 | 630.92 | 707.35 | 752.88 | 573.95 | 707.64 | 790.62 | 894.35 | 1002.68 | 1067.22 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 81 | 453.68 | 559.37 | 626.04 | 702.47 | 793.53 | 848.82 | 643.10 | 792.92 | 887.43 | 995.77 | 1124.85 | 1203.22 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 82 | 510.59 | 632.55 | 705.72 | 788.65 | 899.22 | 965.89 | 723.77 | 896.65 | 1000.38 | 1117.93 | 1274.67 | 1369.18 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 83 | 575.63 | 712.22 | 796.78 | 887.84 | 1021.18 | 1102.48 | 815.97 | 1009.60 | 1129.46 | 1258.54 | 1447.55 | 1562.80 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 84 | 645.56 | 801.66 | 897.60 | 996.79 | 1156.15 | 1253.71 | 915.09 | 1136.37 | 1272.37 | 1412.97 | 1638.86 | 1777.17 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 85+ | 876.46 | 1094.35 | 1229.32 | 1354.53 | 1601.69 | 1752.92 | 1242.40 | 1551.27 | 1742.59 | 1920.08 | 2270.44 | 2484.80 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA 9/96

### Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
### Home Health Daily Benefit at 50% of Nursing Home Daily Benefit
### GPO Inflation

| Age | Current Premium Rates | | | | | | Proposed Premium Rates | | | | | | Proposed Rate Increases | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 25.57 | 27.12 | 29.31 | 35.90 | 39.68 | 46.66 | 29.49 | 30.58 | 33.28 | 41.95 | 46.16 | 59.06 | 15.3% | 12.7% | 13.6% | 16.9% | 16.3% | 26.6% |
| 30 | 27.03 | 28.51 | 31.07 | 37.59 | 43.90 | 47.16 | 31.62 | 32.53 | 35.79 | 45.98 | 58.15 | 66.85 | 17.0% | 14.1% | 15.2% | 22.3% | 32.4% | 41.8% |
| 31 | 27.76 | 29.21 | 32.16 | 38.62 | 43.90 | 47.16 | 33.31 | 33.52 | 37.36 | 48.91 | 58.85 | 66.85 | 20.0% | 14.7% | 16.2% | 26.6% | 34.0% | 41.8% |
| 32 | 28.49 | 30.32 | 33.51 | 39.03 | 43.90 | 47.16 | 35.33 | 35.12 | 39.59 | 51.72 | 61.42 | 66.85 | 24.0% | 15.8% | 18.1% | 32.5% | 39.9% | 41.8% |
| 33 | 28.93 | 31.02 | 34.60 | 39.03 | 43.90 | 47.16 | 36.58 | 36.13 | 42.55 | 53.38 | 62.24 | 66.85 | 26.4% | 16.5% | 23.0% | 36.8% | 41.8% | 41.8% |
| 34 | 29.27 | 32.13 | 35.68 | 39.03 | 43.90 | 47.16 | 38.06 | 38.16 | 45.64 | 55.21 | 62.24 | 66.85 | 30.0% | 18.8% | 27.9% | 41.5% | 41.8% | 41.8% |
| 35 | 29.27 | 32.83 | 35.77 | 39.03 | 43.90 | 47.16 | 39.00 | 40.06 | 47.53 | 55.32 | 62.24 | 66.85 | 33.2% | 22.0% | 32.9% | 41.8% | 41.8% | 41.8% |
| 36 | 29.27 | 34.15 | 35.77 | 39.03 | 43.90 | 47.16 | 39.93 | 43.90 | 48.92 | 55.32 | 62.24 | 66.85 | 36.4% | 28.6% | 36.8% | 41.8% | 41.8% | 41.8% |
| 37 | 29.27 | 34.15 | 35.77 | 39.03 | 43.90 | 49.47 | 40.87 | 45.33 | 50.66 | 55.32 | 62.24 | 70.21 | 39.6% | 32.8% | 41.6% | 41.8% | 41.8% | 41.9% |
| 38 | 29.27 | 34.15 | 35.77 | 39.03 | 43.90 | 49.47 | 41.49 | 46.22 | 50.71 | 55.32 | 62.24 | 70.21 | 41.8% | 35.4% | 41.8% | 41.8% | 41.8% | 41.9% |
| 39 | 29.27 | 34.15 | 37.16 | 40.56 | 45.88 | 52.53 | 41.49 | 47.65 | 52.72 | 57.56 | 65.11 | 74.67 | 41.8% | 39.5% | 41.9% | 41.9% | 41.9% | 42.2% |
| 40 | 31.55 | 35.36 | 40.11 | 43.39 | 48.71 | 55.62 | 44.66 | 49.64 | 56.86 | 61.68 | 69.25 | 79.20 | 41.5% | 40.4% | 41.8% | 42.2% | 42.1% | 42.4% |
| 41 | 31.81 | 35.62 | 43.43 | 46.59 | 51.93 | 58.92 | 45.18 | 50.54 | 59.83 | 66.36 | 73.95 | 84.04 | 42.1% | 41.9% | 37.8% | 42.4% | 42.4% | 42.6% |
| 42 | 35.33 | 38.96 | 43.76 | 46.94 | 55.22 | 62.27 | 48.52 | 53.87 | 62.11 | 66.88 | 78.78 | 88.97 | 37.3% | 38.3% | 41.9% | 42.5% | 42.7% | 42.9% |
| 43 | 35.62 | 39.25 | 47.20 | 50.25 | 58.58 | 65.67 | 50.49 | 55.77 | 64.67 | 71.75 | 83.74 | 94.00 | 41.8% | 42.1% | 37.0% | 42.8% | 42.9% | 43.1% |
| 44 | 35.91 | 42.72 | 47.56 | 52.76 | 62.03 | 69.13 | 51.19 | 58.30 | 67.22 | 75.00 | 88.83 | 99.12 | 42.6% | 36.5% | 41.3% | 42.1% | 43.2% | 43.4% |
| 45 | 35.77 | 42.28 | 48.82 | 54.12 | 63.81 | 74.35 | 50.71 | 57.05 | 66.26 | 76.92 | 90.73 | 105.94 | 41.8% | 34.9% | 35.7% | 42.1% | 42.2% | 42.5% |
| 46 | 38.42 | 44.21 | 49.19 | 57.57 | 67.23 | 77.92 | 54.57 | 59.20 | 69.11 | 81.98 | 95.74 | 111.18 | 42.0% | 33.9% | 40.5% | 42.4% | 42.4% | 42.7% |
| 47 | 38.73 | 44.54 | 52.64 | 61.11 | 70.72 | 81.55 | 55.02 | 61.48 | 71.67 | 87.17 | 100.86 | 116.52 | 42.1% | 38.0% | 36.2% | 42.7% | 42.6% | 42.9% |
| 48 | 39.04 | 48.00 | 56.17 | 61.57 | 74.29 | 85.22 | 55.47 | 64.53 | 75.23 | 87.85 | 106.11 | 121.94 | 42.1% | 34.5% | 33.9% | 42.7% | 42.8% | 43.1% |
| 49 | 42.73 | 48.35 | 56.60 | 65.22 | 81.10 | 92.45 | 60.73 | 66.53 | 77.88 | 93.23 | 116.17 | 132.65 | 42.1% | 37.6% | 37.6% | 42.9% | 43.2% | 43.5% |
| 50 | 41.48 | 54.23 | 62.88 | 67.64 | 84.69 | 95.64 | 58.96 | 72.47 | 84.39 | 96.60 | 121.05 | 136.92 | 42.1% | 33.6% | 34.2% | 42.8% | 42.9% | 43.2% |
| 51 | 45.39 | 54.75 | 63.08 | 72.19 | 90.72 | 101.67 | 64.42 | 71.36 | 83.75 | 103.02 | 129.75 | 145.62 | 41.9% | 30.3% | 32.8% | 42.7% | 43.0% | 43.2% |
| 52 | 44.26 | 53.81 | 64.36 | 76.30 | 95.40 | 110.06 | 62.81 | 72.48 | 87.80 | 108.62 | 136.47 | 157.71 | 41.9% | 34.7% | 36.4% | 42.4% | 43.0% | 43.3% |
| 53 | 49.82 | 57.85 | 66.64 | 74.12 | 101.60 | 114.16 | 70.72 | 76.89 | 90.04 | 105.51 | 145.41 | 163.56 | 41.9% | 32.9% | 35.1% | 42.4% | 43.1% | 43.3% |
| 54 | 50.36 | 57.00 | 66.05 | 74.92 | 107.87 | 120.28 | 71.44 | 78.69 | 92.49 | 106.61 | 154.46 | 172.40 | 41.9% | 38.0% | 40.0% | 42.3% | 43.2% | 43.3% |
| 55 | 51.16 | 61.07 | 68.73 | 77.68 | 114.21 | 124.85 | 72.55 | 82.80 | 95.22 | 110.50 | 163.64 | 178.83 | 41.8% | 35.6% | 38.6% | 42.2% | 43.3% | 43.2% |
| 56 | 53.46 | 63.39 | 72.71 | 83.47 | 122.90 | 134.48 | 75.83 | 87.00 | 98.79 | 118.82 | 176.17 | 192.87 | 41.9% | 37.2% | 35.9% | 42.3% | 43.3% | 43.4% |
| 57 | 57.46 | 70.95 | 75.70 | 89.66 | 135.22 | 149.13 | 81.53 | 94.42 | 105.25 | 127.65 | 194.10 | 214.15 | 41.9% | 33.1% | 39.0% | 42.4% | 43.5% | 43.6% |
| 58 | 61.51 | 72.09 | 83.36 | 100.74 | 143.57 | 157.25 | 87.30 | 96.95 | 113.88 | 143.66 | 206.13 | 225.83 | 41.9% | 34.5% | 36.6% | 42.6% | 43.6% | 43.6% |
| 59 | 67.46 | 77.97 | 91.17 | 107.09 | 154.50 | 171.55 | 90.85 | 102.71 | 123.78 | 152.73 | 221.88 | 246.59 | 34.7% | 31.7% | 35.8% | 42.6% | 43.6% | 43.7% |
| 60 | 68.52 | 84.19 | 95.92 | 115.07 | 165.19 | 183.75 | 92.31 | 109.23 | 129.80 | 164.19 | 237.38 | 264.23 | 34.7% | 29.7% | 35.3% | 42.7% | 43.7% | 43.8% |
| 61 | 74.48 | 90.47 | 103.96 | 121.41 | 178.00 | 194.14 | 98.89 | 118.31 | 137.45 | 173.25 | 255.93 | 279.19 | 32.8% | 30.8% | 32.2% | 42.7% | 43.8% | 43.8% |
| 62 | 78.94 | 97.83 | 108.84 | 129.90 | 188.80 | 206.07 | 103.64 | 124.85 | 145.19 | 185.38 | 271.49 | 296.42 | 31.3% | 27.6% | 33.4% | 42.7% | 43.8% | 43.8% |
| 63 | 85.97 | 105.24 | 117.33 | 138.90 | 203.78 | 219.29 | 109.08 | 137.12 | 154.95 | 198.16 | 293.14 | 315.45 | 26.9% | 30.3% | 32.1% | 42.7% | 43.9% | 43.8% |
| 64 | 92.95 | 111.88 | 128.23 | 145.97 | 218.96 | 238.09 | 118.51 | 144.46 | 163.93 | 208.19 | 315.09 | 342.66 | 27.5% | 29.1% | 27.8% | 42.6% | 43.9% | 43.9% |
| 65 | 100.49 | 120.46 | 135.57 | 158.35 | 232.20 | 250.83 | 124.90 | 155.64 | 173.74 | 225.96 | 334.15 | 360.98 | 24.3% | 29.2% | 28.2% | 42.7% | 43.9% | 43.9% |
| 66 | 109.29 | 131.97 | 147.34 | 170.84 | 239.37 | 259.96 | 137.59 | 170.56 | 186.85 | 243.96 | 344.15 | 373.75 | 25.9% | 29.2% | 26.8% | 42.8% | 43.8% | 43.8% |
| 67 | 120.94 | 144.39 | 164.98 | 194.01 | 248.73 | 268.63 | 150.86 | 185.04 | 210.51 | 276.87 | 357.17 | 385.74 | 24.7% | 28.2% | 27.6% | 42.7% | 43.6% | 43.6% |
| 68 | 134.80 | 159.54 | 184.67 | 214.81 | 261.75 | 283.36 | 169.21 | 199.15 | 234.15 | 302.31 | 375.40 | 406.40 | 25.5% | 24.8% | 26.8% | 40.7% | 43.4% | 43.4% |
| 69 | 149.48 | 177.01 | 200.02 | 241.67 | 282.57 | 303.42 | 189.90 | 223.55 | 255.08 | 330.27 | 404.76 | 434.62 | 27.0% | 26.3% | 27.5% | 36.7% | 43.2% | 43.2% |
| 70 | 165.15 | 194.60 | 218.32 | 270.02 | 307.96 | 330.27 | 210.31 | 240.89 | 278.02 | 362.44 | 440.58 | 472.50 | 27.3% | 23.8% | 27.3% | 34.2% | 43.1% | 43.1% |
| 71 | 184.41 | 215.49 | 240.87 | 298.52 | 337.18 | 360.80 | 231.40 | 260.99 | 296.33 | 400.66 | 481.79 | 515.54 | 25.5% | 21.1% | 23.0% | 34.2% | 42.9% | 42.9% |
| 72 | 200.50 | 238.34 | 263.08 | 328.23 | 369.52 | 394.29 | 246.54 | 281.09 | 313.73 | 435.66 | 527.34 | 562.70 | 23.0% | 17.9% | 19.3% | 32.7% | 42.7% | 42.7% |
| 73 | 222.48 | 260.20 | 287.72 | 356.72 | 400.31 | 426.08 | 281.48 | 309.40 | 338.98 | 471.16 | 570.58 | 607.30 | 26.5% | 18.9% | 17.8% | 32.1% | 42.5% | 42.5% |
| 74 | 239.38 | 284.98 | 315.11 | 381.86 | 427.46 | 455.95 | 310.38 | 349.35 | 382.06 | 504.35 | 603.02 | 649.07 | 29.7% | 22.6% | 21.2% | 32.1% | 41.1% | 42.4% |
| 75 | 252.77 | 310.72 | 341.32 | 403.71 | 450.99 | 480.09 | 340.42 | 399.48 | 429.60 | 543.03 | 632.21 | 682.58 | 34.7% | 28.6% | 25.9% | 34.5% | 40.2% | 42.2% |
| 76 | 264.16 | 326.72 | 363.21 | 424.04 | 470.96 | 500.51 | 373.93 | 461.47 | 511.36 | 602.14 | 668.77 | 710.72 | 41.6% | 41.2% | 40.8% | 42.0% | 42.0% | 42.0% |
| 77 | 276.87 | 339.87 | 379.66 | 441.00 | 489.08 | 520.58 | 392.66 | 482.01 | 538.44 | 625.44 | 693.63 | 738.30 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 78 | 297.57 | 365.87 | 406.52 | 468.31 | 520.35 | 552.87 | 421.82 | 518.63 | 576.25 | 663.84 | 737.60 | 783.70 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 79 | 325.22 | 398.39 | 443.92 | 507.34 | 562.63 | 598.40 | 461.00 | 564.73 | 629.27 | 719.16 | 797.53 | 848.25 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 80 | 357.74 | 439.04 | 489.45 | 554.49 | 616.29 | 655.31 | 507.10 | 622.35 | 693.81 | 786.01 | 873.60 | 928.92 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 81 | 400.02 | 491.08 | 547.99 | 616.29 | 687.83 | 731.74 | 567.03 | 696.11 | 776.79 | 873.60 | 975.02 | 1037.26 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 82 | 448.80 | 552.87 | 616.29 | 691.09 | 775.64 | 827.68 | 636.18 | 783.70 | 873.60 | 979.63 | 1099.49 | 1173.25 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 83 | 502.46 | 621.16 | 694.34 | 777.27 | 876.46 | 938.25 | 712.25 | 880.52 | 984.24 | 1101.80 | 1242.40 | 1329.99 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 84 | 561.00 | 697.59 | 780.52 | 871.58 | 987.03 | 1058.58 | 795.23 | 988.85 | 1106.41 | 1235.49 | 1399.14 | 1500.56 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 85+ | 756.13 | 948.01 | 1065.09 | 1178.91 | 1352.90 | 1460.22 | 1071.83 | 1343.82 | 1509.78 | 1671.13 | 1917.77 | 2069.90 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA 9/96

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
### Home Health Daily Benefit at 100% of Nursing Home Daily Benefit
### 5% Simple Inflation

| Age | Current Premium Rates | | | | | | Proposed Premium Rates | | | | | | Proposed Rate Increases | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 56.91 | 71.55 | 79.68 | 89.43 | 112.65 | 122.23 | 80.68 | 101.42 | 112.95 | 126.78 | 159.77 | 173.28 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 30 | 56.91 | 71.55 | 79.68 | 89.43 | 116.96 | 131.28 | 80.68 | 101.42 | 112.95 | 126.78 | 166.04 | 186.46 | 41.8% | 41.8% | 41.8% | 41.8% | 42.0% | 42.0% |
| 31 | 56.91 | 71.55 | 79.68 | 89.43 | 121.30 | 140.44 | 80.68 | 101.42 | 112.95 | 126.78 | 172.36 | 199.84 | 41.8% | 41.8% | 41.8% | 41.8% | 42.1% | 42.3% |
| 32 | 56.91 | 71.55 | 79.68 | 89.43 | 130.05 | 145.06 | 80.68 | 101.42 | 112.95 | 126.78 | 185.17 | 206.62 | 41.8% | 41.8% | 41.8% | 41.8% | 42.4% | 42.4% |
| 33 | 58.95 | 71.55 | 81.35 | 89.43 | 134.47 | 154.39 | 83.64 | 101.42 | 115.38 | 126.78 | 191.65 | 220.32 | 41.9% | 41.8% | 41.8% | 41.8% | 42.5% | 42.7% |
| 34 | 58.95 | 71.55 | 85.45 | 92.59 | 143.39 | 163.84 | 83.64 | 101.42 | 121.36 | 131.36 | 204.77 | 234.23 | 41.9% | 41.8% | 42.0% | 41.9% | 42.8% | 43.0% |
| 35 | 63.05 | 73.33 | 85.45 | 96.70 | 152.42 | 168.60 | 89.63 | 104.01 | 121.36 | 137.36 | 218.10 | 241.27 | 42.1% | 41.8% | 42.0% | 42.0% | 43.1% | 43.1% |
| 36 | 67.20 | 77.40 | 89.59 | 105.02 | 156.98 | 178.21 | 95.70 | 109.95 | 127.40 | 149.52 | 224.84 | 255.50 | 42.4% | 42.0% | 42.2% | 42.4% | 43.2% | 43.4% |
| 37 | 71.40 | 81.51 | 97.98 | 109.23 | 166.19 | 187.94 | 101.86 | 115.96 | 139.69 | 155.69 | 238.49 | 269.94 | 42.7% | 42.3% | 42.6% | 42.5% | 43.5% | 43.6% |
| 38 | 71.40 | 85.66 | 102.22 | 113.46 | 175.50 | 197.77 | 101.86 | 122.04 | 145.93 | 161.92 | 252.35 | 284.60 | 42.7% | 42.5% | 42.8% | 42.7% | 43.8% | 43.9% |
| 39 | 75.65 | 89.85 | 106.50 | 122.04 | 184.93 | 212.74 | 108.12 | 128.19 | 152.24 | 174.56 | 266.43 | 306.99 | 42.9% | 42.7% | 42.9% | 43.0% | 44.1% | 44.3% |
| 40 | 79.95 | 94.08 | 110.82 | 126.37 | 194.47 | 222.86 | 114.46 | 134.41 | 158.61 | 180.97 | 280.72 | 322.19 | 43.2% | 42.9% | 43.1% | 43.2% | 44.4% | 44.6% |
| 41 | 84.72 | 98.80 | 115.71 | 131.36 | 205.19 | 233.03 | 121.53 | 141.37 | 165.86 | 188.36 | 296.83 | 337.51 | 43.5% | 43.1% | 43.3% | 43.4% | 44.7% | 44.8% |
| 42 | 85.14 | 103.60 | 120.69 | 140.90 | 211.28 | 233.03 | 122.17 | 148.48 | 173.25 | 202.55 | 306.01 | 337.51 | 43.5% | 43.3% | 43.5% | 43.7% | 44.8% | 44.8% |
| 43 | 90.04 | 108.48 | 130.28 | 146.11 | 211.28 | 233.03 | 129.45 | 155.73 | 187.53 | 210.31 | 306.01 | 337.51 | 43.8% | 43.6% | 43.9% | 43.9% | 44.8% | 44.8% |
| 44 | 95.04 | 113.45 | 135.49 | 151.40 | 211.28 | 233.03 | 136.92 | 162.66 | 194.54 | 218.22 | 306.01 | 337.51 | 44.1% | 43.4% | 43.6% | 44.1% | 44.8% | 44.8% |
| 45 | 96.59 | 114.14 | 136.05 | 155.53 | 239.17 | 267.30 | 138.01 | 162.66 | 194.54 | 222.38 | 344.42 | 385.45 | 42.9% | 42.5% | 43.0% | 43.0% | 44.0% | 44.2% |
| 46 | 97.07 | 123.29 | 145.59 | 160.70 | 250.18 | 283.38 | 138.72 | 176.11 | 208.64 | 230.02 | 360.90 | 409.58 | 42.9% | 42.8% | 43.3% | 43.1% | 44.3% | 44.5% |
| 47 | 101.98 | 128.23 | 150.79 | 170.46 | 261.41 | 294.54 | 145.98 | 183.40 | 216.35 | 244.46 | 377.74 | 426.38 | 43.1% | 43.0% | 43.5% | 43.4% | 44.5% | 44.8% |
| 48 | 106.99 | 133.25 | 160.67 | 180.41 | 272.84 | 298.27 | 153.39 | 190.82 | 231.05 | 259.26 | 394.96 | 432.02 | 43.4% | 43.2% | 43.8% | 43.7% | 44.8% | 44.8% |
| 49 | 112.09 | 142.88 | 166.08 | 185.91 | 276.53 | 298.27 | 160.96 | 205.10 | 239.14 | 267.46 | 400.52 | 432.02 | 43.6% | 43.5% | 44.0% | 43.9% | 44.8% | 44.8% |
| 50 | 116.19 | 146.07 | 174.23 | 193.82 | 297.11 | 323.13 | 166.68 | 209.13 | 250.59 | 278.44 | 430.07 | 468.02 | 43.5% | 43.2% | 43.8% | 43.7% | 44.8% | 44.8% |
| 51 | 120.32 | 150.37 | 182.57 | 202.99 | 311.57 | 338.67 | 172.46 | 215.16 | 262.34 | 291.70 | 450.95 | 490.52 | 43.3% | 43.1% | 43.7% | 43.7% | 44.7% | 44.8% |
| 52 | 129.10 | 159.22 | 186.73 | 211.17 | 326.69 | 357.31 | 185.12 | 227.93 | 268.03 | 303.10 | 473.02 | 517.52 | 43.4% | 43.2% | 43.5% | 43.5% | 44.8% | 44.8% |
| 53 | 133.03 | 168.15 | 195.62 | 220.16 | 341.77 | 372.84 | 190.49 | 240.82 | 280.74 | 315.95 | 495.02 | 540.02 | 43.2% | 43.2% | 43.5% | 43.5% | 44.8% | 44.8% |
| 54 | 137.65 | 172.61 | 204.61 | 233.56 | 356.90 | 391.49 | 197.10 | 247.09 | 293.59 | 335.25 | 516.90 | 567.02 | 43.2% | 43.1% | 43.5% | 43.5% | 44.8% | 44.8% |
| 55 | 146.61 | 181.69 | 213.34 | 242.75 | 369.74 | 405.61 | 210.05 | 260.19 | 305.95 | 348.40 | 535.52 | 587.20 | 43.3% | 43.2% | 43.4% | 43.5% | 44.8% | 44.8% |
| 56 | 155.63 | 190.74 | 222.69 | 256.26 | 385.27 | 425.66 | 223.06 | 273.26 | 319.47 | 367.86 | 558.02 | 616.52 | 43.3% | 43.3% | 43.5% | 43.5% | 44.8% | 44.8% |
| 57 | 160.05 | 199.55 | 236.51 | 270.25 | 403.91 | 441.20 | 229.26 | 285.86 | 339.50 | 388.16 | 585.02 | 639.02 | 43.2% | 43.3% | 43.5% | 43.6% | 44.8% | 44.8% |
| 58 | 169.19 | 208.43 | 245.69 | 283.65 | 419.45 | 459.84 | 242.48 | 298.56 | 352.65 | 407.31 | 607.52 | 666.03 | 43.3% | 43.2% | 43.5% | 43.6% | 44.8% | 44.8% |
| 59 | 177.78 | 222.06 | 259.74 | 297.16 | 438.09 | 478.48 | 254.63 | 318.30 | 373.03 | 426.64 | 634.52 | 693.03 | 43.2% | 43.3% | 43.6% | 43.6% | 44.8% | 44.8% |
| 60 | 186.77 | 231.10 | 273.92 | 310.79 | 456.73 | 497.12 | 267.49 | 331.24 | 393.62 | 446.16 | 661.53 | 720.03 | 43.2% | 43.3% | 43.7% | 43.6% | 44.8% | 44.8% |
| 61 | 199.95 | 248.88 | 291.77 | 333.21 | 464.54 | 503.76 | 286.46 | 357.03 | 416.15 | 478.61 | 672.02 | 728.74 | 43.3% | 43.5% | 42.6% | 43.6% | 44.7% | 44.7% |
| 62 | 213.22 | 266.08 | 314.21 | 350.56 | 477.05 | 515.09 | 298.86 | 381.23 | 442.19 | 503.38 | 689.26 | 744.23 | 40.2% | 43.3% | 40.7% | 43.6% | 44.5% | 44.5% |
| 63 | 231.36 | 283.02 | 330.75 | 377.33 | 488.05 | 527.77 | 315.43 | 399.94 | 454.56 | 542.05 | 704.28 | 761.61 | 36.3% | 41.3% | 37.4% | 43.7% | 44.3% | 44.3% |
| 64 | 244.47 | 299.72 | 357.15 | 399.01 | 503.06 | 544.29 | 325.38 | 412.62 | 485.11 | 573.02 | 725.05 | 784.48 | 33.1% | 37.7% | 35.8% | 43.6% | 44.1% | 44.1% |
| 65 | 261.61 | 321.25 | 378.44 | 425.68 | 518.91 | 558.82 | 339.18 | 437.39 | 504.61 | 611.41 | 746.98 | 804.44 | 29.7% | 36.2% | 33.3% | 43.6% | 44.0% | 44.0% |
| 66 | 278.85 | 346.41 | 403.33 | 460.71 | 537.94 | 579.12 | 364.62 | 476.61 | 542.59 | 662.12 | 773.41 | 832.62 | 30.8% | 37.6% | 34.5% | 43.7% | 43.8% | 43.8% |
| 67 | 295.91 | 370.91 | 433.42 | 480.05 | 564.62 | 606.90 | 394.39 | 510.86 | 585.71 | 689.33 | 810.77 | 871.49 | 33.3% | 37.7% | 35.1% | 43.6% | 43.6% | 43.6% |
| 68 | 316.80 | 399.81 | 453.86 | 499.49 | 595.55 | 629.16 | 426.55 | 552.47 | 626.37 | 716.37 | 854.13 | 902.35 | 34.6% | 38.2% | 38.0% | 43.4% | 43.4% | 43.4% |
| 69 | 335.84 | 428.39 | 479.44 | 532.71 | 627.68 | 671.68 | 455.00 | 594.77 | 674.35 | 763.07 | 899.10 | 962.13 | 35.5% | 38.8% | 40.7% | 43.2% | 43.2% | 43.2% |
| 70 | 350.36 | 446.31 | 504.33 | 569.05 | 660.54 | 716.33 | 487.99 | 638.52 | 718.15 | 814.11 | 945.00 | 1024.82 | 39.3% | 43.1% | 42.4% | 43.1% | 43.1% | 43.1% |
| 71 | 367.25 | 463.89 | 519.73 | 603.49 | 693.69 | 749.52 | 524.75 | 662.84 | 742.63 | 862.31 | 991.19 | 1070.98 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 72 | 386.04 | 483.06 | 536.74 | 646.15 | 732.85 | 788.59 | 550.91 | 689.38 | 765.98 | 922.12 | 1045.85 | 1125.40 | 42.7% | 42.7% | 42.7% | 42.7% | 42.7% | 42.7% |
| 73 | 406.26 | 507.33 | 560.84 | 689.65 | 776.85 | 832.34 | 579.05 | 723.11 | 799.38 | 982.98 | 1107.26 | 1186.35 | 42.5% | 42.5% | 42.5% | 42.5% | 42.5% | 42.5% |
| 74 | 425.56 | 533.84 | 590.84 | 737.12 | 824.51 | 877.71 | 605.80 | 759.96 | 841.09 | 1049.34 | 1173.74 | 1249.47 | 42.4% | 42.4% | 42.4% | 42.4% | 42.4% | 42.4% |
| 75 | 441.90 | 561.92 | 634.66 | 781.96 | 871.06 | 925.62 | 628.28 | 798.93 | 902.35 | 1111.77 | 1238.46 | 1316.03 | 42.2% | 42.2% | 42.2% | 42.2% | 42.2% | 42.2% |
| 76 | 457.06 | 597.83 | 689.93 | 827.23 | 924.55 | 985.37 | 649.03 | 848.92 | 979.71 | 1174.67 | 1312.86 | 1399.24 | 42.0% | 42.0% | 42.0% | 42.0% | 42.0% | 42.0% |
| 77 | 472.50 | 639.95 | 751.02 | 872.05 | 986.45 | 1057.73 | 670.11 | 907.59 | 1065.13 | 1236.77 | 1399.01 | 1500.12 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 78 | 502.46 | 704.09 | 832.56 | 943.13 | 1081.35 | 1165.90 | 712.25 | 998.07 | 1180.17 | 1336.91 | 1532.83 | 1652.69 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 79 | 544.74 | 783.77 | 930.12 | 1034.19 | 1200.05 | 1300.87 | 772.18 | 1111.02 | 1318.47 | 1465.99 | 1701.10 | 1844.01 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 80 | 595.15 | 865.08 | | | | | 843.64 | 1226.27 | | | | | 41.8% | 41.8% | | | | |
| 81 | 658.56 | 949.63 | | | | | 933.53 | 1346.13 | | | | | 41.8% | 41.8% | | | | |
| 82 | 731.74 | 1039.07 | | | | | 1037.26 | 1472.90 | | | | | 41.8% | 41.8% | | | | |
| 83 | 813.04 | 1131.75 | | | | | 1152.51 | 1604.29 | | | | | 41.8% | 41.8% | | | | |
| 84 | 902.48 | 1227.69 | | | | | 1279.28 | 1740.29 | | | | | 41.8% | 41.8% | | | | |
| 85+ | | | | | | | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix D

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96 VA 9/96**

**Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period**

**Home Health Daily Benefit at 80% of Nursing Home Daily Benefit**

**5% Simple Inflation**

| Age | Current Premium Rates | | | | | | Proposed Premium Rates | | | | | | Proposed Rate Increases | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 55.29 | 66.67 | 74.80 | 84.56 | 102.71 | 112.45 | 78.37 | 94.51 | 106.03 | 119.86 | 145.67 | 159.41 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 30 | 55.29 | 66.67 | 74.80 | 84.56 | 106.64 | 120.78 | 78.37 | 94.51 | 106.03 | 119.86 | 151.39 | 171.54 | 41.8% | 41.8% | 41.8% | 41.8% | 42.0% | 42.0% |
| 31 | 55.29 | 66.67 | 74.80 | 84.56 | 110.59 | 129.21 | 78.37 | 94.51 | 106.03 | 119.86 | 157.15 | 183.86 | 41.8% | 41.8% | 41.8% | 41.8% | 42.1% | 42.3% |
| 32 | 55.29 | 66.67 | 74.80 | 84.56 | 118.57 | 133.46 | 78.37 | 94.51 | 106.03 | 119.86 | 168.83 | 190.09 | 41.8% | 41.8% | 41.8% | 41.8% | 42.4% | 42.4% |
| 33 | 57.27 | 66.67 | 76.37 | 84.56 | 122.60 | 142.04 | 81.25 | 94.51 | 108.31 | 119.86 | 174.74 | 202.69 | 41.9% | 41.8% | 41.8% | 41.8% | 42.5% | 42.7% |
| 34 | 57.27 | 66.67 | 80.22 | 87.54 | 130.74 | 150.73 | 81.25 | 94.51 | 113.93 | 124.20 | 186.70 | 215.49 | 41.9% | 41.8% | 42.0% | 41.9% | 42.8% | 43.0% |
| 35 | 61.25 | 68.33 | 80.22 | 91.42 | 138.97 | 155.11 | 87.06 | 96.92 | 113.93 | 129.86 | 198.85 | 221.97 | 42.1% | 41.8% | 42.0% | 42.0% | 43.1% | 43.1% |
| 36 | 65.28 | 72.13 | 84.11 | 99.29 | 143.13 | 163.96 | 92.96 | 102.45 | 119.60 | 141.37 | 205.00 | 235.06 | 42.4% | 42.0% | 42.2% | 42.4% | 43.2% | 43.4% |
| 37 | 69.36 | 75.96 | 91.98 | 103.27 | 151.52 | 172.90 | 98.95 | 108.05 | 131.14 | 147.20 | 217.45 | 248.35 | 42.7% | 42.3% | 42.6% | 42.5% | 43.5% | 43.6% |
| 38 | 69.36 | 79.82 | 95.96 | 107.28 | 160.02 | 181.95 | 98.95 | 113.71 | 137.00 | 153.09 | 230.08 | 261.83 | 42.7% | 42.5% | 42.8% | 42.7% | 43.8% | 43.9% |
| 39 | 73.49 | 83.73 | 99.98 | 115.38 | 168.61 | 195.72 | 105.03 | 119.45 | 142.92 | 165.04 | 242.92 | 282.43 | 42.9% | 42.7% | 42.9% | 43.0% | 44.1% | 44.3% |
| 40 | 77.66 | 87.67 | 104.04 | 119.48 | 177.31 | 205.03 | 111.19 | 125.25 | 148.90 | 171.10 | 255.95 | 296.41 | 43.2% | 42.9% | 43.1% | 43.2% | 44.4% | 44.6% |
| 41 | 82.30 | 92.06 | 108.63 | 124.19 | 187.09 | 214.38 | 118.06 | 131.73 | 155.71 | 178.08 | 270.64 | 310.51 | 43.5% | 43.1% | 43.3% | 43.4% | 44.7% | 44.8% |
| 42 | 82.71 | 96.53 | 113.30 | 133.22 | 192.64 | 214.38 | 118.68 | 138.35 | 162.64 | 191.50 | 279.01 | 310.51 | 43.5% | 43.3% | 43.5% | 43.7% | 44.8% | 44.8% |
| 43 | 87.47 | 101.09 | 122.30 | 138.14 | 192.64 | 214.38 | 125.75 | 145.11 | 176.05 | 198.84 | 279.01 | 310.51 | 43.8% | 43.6% | 43.9% | 43.9% | 44.8% | 44.8% |
| 44 | 92.32 | 105.72 | 127.19 | 143.14 | 192.64 | 214.38 | 133.00 | 151.57 | 182.63 | 206.32 | 279.01 | 310.51 | 44.1% | 43.4% | 43.6% | 44.1% | 44.8% | 44.8% |
| 45 | 92.30 | 106.27 | 127.28 | 142.39 | 217.67 | 242.24 | 131.88 | 151.44 | 181.99 | 203.59 | 313.46 | 349.31 | 42.9% | 42.5% | 43.0% | 43.0% | 44.0% | 44.2% |
| 46 | 92.76 | 114.79 | 136.19 | 147.12 | 227.70 | 256.82 | 132.56 | 163.96 | 195.18 | 210.58 | 328.46 | 371.18 | 42.9% | 42.8% | 43.3% | 43.1% | 44.3% | 44.5% |
| 47 | 97.45 | 119.39 | 141.06 | 156.05 | 237.91 | 266.93 | 139.49 | 170.75 | 202.40 | 223.81 | 343.79 | 386.41 | 43.1% | 43.0% | 43.5% | 43.4% | 44.5% | 44.8% |
| 48 | 102.23 | 124.06 | 150.30 | 165.16 | 248.32 | 270.31 | 146.57 | 177.66 | 216.15 | 237.35 | 359.46 | 391.52 | 43.4% | 43.2% | 43.8% | 43.7% | 44.8% | 44.8% |
| 49 | 107.10 | 133.02 | 155.37 | 170.20 | 251.67 | 270.31 | 153.81 | 190.95 | 223.71 | 244.86 | 364.51 | 391.52 | 43.6% | 43.5% | 44.0% | 43.9% | 44.8% | 44.8% |
| 50 | 111.34 | 136.94 | 166.42 | 178.72 | 272.61 | 295.17 | 159.73 | 196.06 | 239.37 | 256.74 | 394.60 | 427.52 | 43.5% | 43.2% | 43.8% | 43.7% | 44.8% | 44.8% |
| 51 | 115.60 | 141.39 | 169.89 | 190.31 | 284.08 | 313.81 | 165.70 | 202.32 | 244.13 | 273.47 | 411.16 | 454.52 | 43.3% | 43.1% | 43.7% | 43.7% | 44.7% | 44.8% |
| 52 | 124.32 | 150.12 | 174.45 | 193.98 | 302.04 | 326.24 | 178.27 | 214.90 | 250.39 | 278.43 | 437.32 | 472.52 | 43.4% | 43.2% | 43.5% | 43.5% | 44.8% | 44.8% |
| 53 | 126.15 | 158.94 | 183.40 | 203.04 | 316.92 | 344.88 | 180.64 | 227.63 | 263.20 | 291.38 | 459.02 | 499.52 | 43.2% | 43.2% | 43.5% | 43.5% | 44.8% | 44.8% |
| 54 | 133.06 | 163.52 | 192.43 | 213.90 | 328.97 | 363.52 | 190.53 | 234.08 | 276.12 | 307.02 | 476.45 | 526.52 | 43.2% | 43.1% | 43.5% | 43.5% | 44.8% | 44.8% |
| 55 | 141.96 | 172.49 | 198.96 | 225.58 | 344.88 | 374.88 | 203.38 | 247.02 | 285.32 | 323.77 | 499.52 | 542.72 | 43.3% | 43.2% | 43.4% | 43.5% | 44.8% | 44.8% |
| 56 | 150.91 | 181.44 | 208.16 | 239.01 | 357.31 | 394.59 | 216.30 | 259.93 | 298.63 | 343.10 | 517.52 | 571.52 | 43.3% | 43.3% | 43.5% | 43.5% | 44.8% | 44.8% |
| 57 | 155.41 | 187.95 | 221.73 | 252.74 | 375.95 | 413.23 | 222.62 | 269.24 | 318.28 | 363.00 | 544.52 | 598.52 | 43.2% | 43.3% | 43.5% | 43.6% | 44.8% | 44.8% |
| 58 | 164.49 | 196.85 | 230.95 | 263.74 | 394.59 | 428.77 | 235.74 | 281.97 | 331.49 | 378.73 | 571.52 | 621.02 | 43.3% | 43.2% | 43.5% | 43.6% | 44.8% | 44.8% |
| 59 | 168.55 | 210.25 | 247.25 | 274.87 | 413.23 | 453.63 | 241.40 | 301.36 | 355.10 | 394.65 | 598.52 | 657.03 | 43.2% | 43.3% | 43.6% | 43.6% | 44.8% | 44.8% |
| 60 | 179.85 | 221.67 | 261.24 | 288.59 | 431.88 | 475.38 | 257.58 | 317.72 | 375.39 | 414.29 | 625.52 | 688.53 | 43.2% | 43.3% | 43.7% | 43.6% | 44.8% | 44.8% |
| 61 | 190.65 | 239.22 | 278.98 | 310.67 | 440.41 | 482.64 | 273.13 | 343.16 | 397.90 | 446.22 | 637.11 | 698.20 | 43.3% | 43.5% | 42.6% | 43.6% | 44.7% | 44.7% |
| 62 | 203.85 | 253.99 | 303.83 | 325.69 | 453.63 | 494.61 | 285.72 | 363.90 | 427.57 | 467.68 | 655.43 | 714.63 | 40.2% | 43.3% | 40.7% | 43.6% | 44.5% | 44.5% |
| 63 | 224.13 | 271.03 | 315.61 | 349.66 | 465.35 | 507.91 | 305.57 | 383.00 | 433.74 | 502.30 | 671.53 | 732.95 | 36.3% | 41.3% | 37.4% | 43.7% | 44.3% | 44.3% |
| 64 | 237.28 | 285.56 | 341.95 | 369.08 | 478.32 | 519.55 | 315.81 | 393.13 | 464.47 | 530.04 | 689.39 | 748.82 | 33.1% | 37.7% | 35.8% | 43.6% | 44.1% | 44.1% |
| 65 | 249.72 | 307.08 | 361.01 | 395.63 | 489.64 | 532.21 | 323.76 | 418.09 | 481.37 | 568.25 | 704.84 | 766.13 | 29.7% | 36.2% | 33.3% | 43.6% | 44.0% | 44.0% |
| 66 | 264.55 | 332.18 | 378.73 | 427.62 | 507.05 | 550.80 | 345.92 | 457.02 | 509.51 | 614.56 | 729.01 | 791.92 | 30.8% | 37.6% | 34.5% | 43.7% | 43.8% | 43.8% |
| 67 | 283.98 | 354.47 | 406.18 | 445.23 | 529.79 | 567.10 | 378.49 | 488.23 | 548.90 | 639.33 | 760.77 | 814.34 | 33.3% | 37.7% | 35.1% | 43.6% | 43.6% | 43.6% |
| 68 | 304.98 | 385.78 | 425.05 | 465.87 | 557.12 | 588.34 | 410.63 | 533.09 | 586.60 | 668.15 | 799.02 | 843.80 | 34.6% | 38.2% | 38.0% | 43.4% | 43.4% | 43.4% |
| 69 | 326.58 | 414.50 | 451.65 | 495.66 | 585.99 | 625.36 | 442.45 | 575.48 | 635.25 | 709.99 | 839.38 | 895.78 | 35.5% | 38.8% | 40.7% | 43.2% | 43.2% | 43.2% |
| 70 | 348.12 | 432.92 | 484.25 | 531.11 | 615.91 | 669.47 | 484.88 | 619.36 | 689.55 | 759.83 | 881.15 | 957.78 | 39.3% | 43.1% | 42.4% | 43.1% | 43.1% | 43.1% |
| 71 | 365.10 | 451.00 | 502.55 | 573.42 | 652.88 | 704.42 | 521.68 | 644.43 | 718.08 | 819.34 | 932.89 | 1006.53 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 72 | 383.97 | 472.74 | 524.35 | 615.18 | 693.63 | 745.24 | 547.97 | 674.65 | 748.30 | 877.93 | 989.88 | 1063.53 | 42.7% | 42.7% | 42.7% | 42.7% | 42.7% | 42.7% |
| 73 | 404.28 | 495.44 | 548.95 | 657.94 | 739.19 | 790.72 | 576.23 | 706.16 | 782.43 | 937.78 | 1053.60 | 1127.04 | 42.5% | 42.5% | 42.5% | 42.5% | 42.5% | 42.5% |
| 74 | 423.66 | 520.55 | 577.54 | 701.03 | 786.52 | 837.81 | 603.10 | 741.03 | 822.16 | 997.95 | 1119.65 | 1192.67 | 42.4% | 42.4% | 42.4% | 42.4% | 42.4% | 42.4% |
| 75 | 438.26 | 547.37 | 614.66 | 743.77 | 831.06 | 885.61 | 623.11 | 778.24 | 873.91 | 1057.48 | 1181.58 | 1259.15 | 42.2% | 42.2% | 42.2% | 42.2% | 42.2% | 42.2% |
| 76 | 453.58 | 578.71 | 658.65 | 783.78 | 877.62 | 936.71 | 644.09 | 821.77 | 935.29 | 1112.97 | 1246.23 | 1330.14 | 42.0% | 42.0% | 42.0% | 42.0% | 42.0% | 42.0% |
| 77 | 467.53 | 615.08 | 709.58 | 820.66 | 928.42 | 994.73 | 663.06 | 872.32 | 1006.35 | 1163.88 | 1316.72 | 1410.77 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 78 | 497.58 | 671.57 | 782.15 | 881.34 | 1006.55 | 1082.97 | 705.33 | 951.97 | 1108.71 | 1249.32 | 1426.80 | 1535.14 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 79 | 538.23 | 744.75 | 869.95 | 962.64 | 1108.99 | 1198.42 | 762.96 | 1055.70 | 1233.18 | 1364.57 | 1572.02 | 1698.80 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 80 | 587.02 | 819.55 | | | | | 832.11 | 1161.73 | | | | | 41.8% | 41.8% | | | | |
| 81 | 645.56 | 897.60 | | | | | 915.09 | 1272.37 | | | | | 41.8% | 41.8% | | | | |
| 82 | 715.48 | 982.15 | | | | | 1014.21 | 1392.23 | | | | | 41.8% | 41.8% | | | | |
| 83 | 791.90 | 1068.34 | | | | | 1122.54 | 1514.39 | | | | | 41.8% | 41.8% | | | | |
| 84 | 874.83 | 1159.40 | | | | | 1240.10 | 1643.47 | | | | | 41.8% | 41.8% | | | | |
| 85+ | | | | | | | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA 9/96

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
### Home Health Daily Benefit at 50% of Nursing Home Daily Benefit
### 5% Simple Inflation

| Age | Current Premium Rates | | | | | | Proposed Premium Rates | | | | | | Proposed Rate Increases | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 50.41 | 58.54 | 65.04 | 71.55 | 86.15 | 94.53 | 71.46 | 82.98 | 92.20 | 101.42 | 122.18 | 134.00 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 30 | 50.41 | 58.54 | 65.04 | 71.55 | 89.44 | 101.52 | 71.46 | 82.98 | 92.20 | 101.42 | 126.97 | 144.19 | 41.8% | 41.8% | 41.8% | 41.8% | 42.0% | 42.0% |
| 31 | 50.41 | 58.54 | 65.04 | 71.55 | 92.76 | 108.61 | 71.46 | 82.98 | 92.20 | 101.42 | 131.81 | 154.55 | 41.8% | 41.8% | 41.8% | 41.8% | 42.1% | 42.3% |
| 32 | 50.41 | 58.54 | 65.04 | 71.55 | 99.45 | 112.18 | 71.46 | 82.98 | 92.20 | 101.42 | 141.60 | 159.78 | 41.8% | 41.8% | 41.8% | 41.8% | 42.4% | 42.4% |
| 33 | 52.22 | 58.54 | 66.41 | 71.55 | 102.83 | 119.40 | 74.08 | 82.98 | 94.19 | 101.42 | 146.55 | 170.38 | 41.9% | 41.8% | 41.8% | 41.8% | 42.5% | 42.7% |
| 34 | 52.22 | 58.54 | 69.76 | 74.07 | 109.65 | 126.70 | 74.08 | 82.98 | 99.07 | 105.09 | 156.59 | 181.14 | 41.9% | 41.8% | 42.0% | 41.9% | 42.8% | 43.0% |
| 35 | 55.85 | 60.00 | 69.76 | 77.36 | 116.56 | 130.38 | 79.38 | 85.10 | 99.07 | 109.88 | 166.78 | 186.58 | 42.1% | 41.8% | 42.0% | 42.0% | 43.1% | 43.1% |
| 36 | 59.52 | 63.33 | 73.14 | 84.02 | 120.05 | 137.82 | 84.76 | 89.96 | 104.00 | 119.62 | 171.94 | 197.59 | 42.4% | 42.0% | 42.2% | 42.4% | 43.2% | 43.4% |
| 37 | 63.24 | 66.69 | 79.98 | 87.38 | 127.08 | 145.34 | 90.22 | 94.87 | 114.03 | 124.55 | 182.37 | 208.76 | 42.7% | 42.3% | 42.6% | 42.5% | 43.5% | 43.6% |
| 38 | 63.24 | 70.09 | 83.45 | 90.77 | 134.21 | 152.94 | 90.22 | 99.85 | 119.13 | 129.54 | 192.97 | 220.09 | 42.7% | 42.5% | 42.8% | 42.7% | 43.8% | 43.9% |
| 39 | 67.00 | 73.52 | 86.94 | 97.63 | 141.42 | 164.52 | 95.76 | 104.88 | 124.28 | 139.65 | 203.74 | 237.41 | 42.9% | 42.7% | 42.9% | 43.0% | 44.1% | 44.3% |
| 40 | 70.81 | 76.97 | 90.47 | 101.10 | 148.71 | 172.34 | 101.38 | 109.97 | 129.48 | 144.77 | 214.67 | 249.16 | 43.2% | 42.9% | 43.1% | 43.2% | 44.4% | 44.6% |
| 41 | 75.04 | 80.83 | 94.46 | 105.09 | 156.91 | 180.21 | 107.64 | 115.67 | 135.40 | 150.69 | 226.99 | 261.01 | 43.5% | 43.1% | 43.3% | 43.4% | 44.7% | 44.8% |
| 42 | 75.41 | 84.76 | 98.52 | 112.72 | 161.57 | 180.21 | 108.21 | 121.48 | 141.43 | 162.04 | 234.01 | 261.01 | 43.5% | 43.3% | 43.5% | 43.7% | 44.8% | 44.8% |
| 43 | 79.75 | 88.76 | 106.35 | 116.89 | 161.57 | 180.21 | 114.66 | 127.41 | 153.09 | 168.25 | 234.01 | 261.01 | 43.8% | 43.6% | 43.9% | 43.9% | 44.8% | 44.8% |
| 44 | 84.18 | 92.83 | 110.60 | 121.12 | 161.57 | 180.21 | 121.27 | 133.08 | 158.81 | 174.58 | 234.01 | 261.01 | 44.1% | 43.4% | 43.6% | 44.1% | 44.8% | 44.8% |
| 45 | 83.71 | 94.46 | 111.92 | 122.67 | 185.43 | 208.83 | 119.61 | 134.61 | 160.02 | 175.40 | 267.02 | 301.13 | 42.9% | 42.5% | 43.0% | 43.0% | 44.0% | 44.2% |
| 46 | 84.13 | 102.03 | 119.76 | 126.75 | 193.96 | 221.39 | 120.23 | 145.74 | 171.62 | 181.42 | 279.80 | 319.99 | 42.9% | 42.8% | 43.3% | 43.1% | 44.3% | 44.5% |
| 47 | 88.39 | 106.12 | 124.04 | 134.44 | 202.66 | 230.11 | 126.51 | 151.78 | 177.97 | 192.82 | 292.86 | 333.11 | 43.1% | 43.0% | 43.5% | 43.4% | 44.5% | 44.8% |
| 48 | 92.72 | 110.28 | 132.16 | 142.29 | 211.53 | 233.03 | 132.94 | 157.92 | 190.06 | 204.49 | 306.20 | 337.51 | 43.4% | 43.2% | 43.8% | 43.7% | 44.8% | 44.8% |
| 49 | 97.14 | 118.24 | 136.62 | 146.63 | 214.38 | 233.03 | 139.50 | 169.73 | 196.71 | 210.95 | 310.51 | 337.51 | 43.6% | 43.5% | 44.0% | 43.9% | 44.8% | 44.8% |
| 50 | 101.66 | 120.97 | 143.02 | 153.54 | 232.79 | 254.78 | 145.84 | 173.19 | 205.70 | 220.58 | 336.97 | 369.01 | 43.5% | 43.2% | 43.8% | 43.7% | 44.8% | 44.8% |
| 51 | 106.17 | 123.44 | 147.07 | 164.93 | 244.37 | 270.31 | 152.17 | 176.63 | 211.33 | 237.01 | 353.69 | 391.52 | 43.3% | 43.1% | 43.7% | 43.7% | 44.7% | 44.8% |
| 52 | 112.36 | 131.92 | 152.33 | 169.43 | 258.89 | 282.74 | 161.13 | 188.85 | 218.65 | 243.18 | 374.84 | 409.52 | 43.4% | 43.2% | 43.5% | 43.5% | 44.8% | 44.8% |
| 53 | 112.39 | 138.21 | 161.39 | 176.13 | 273.42 | 298.27 | 160.93 | 197.94 | 231.61 | 252.76 | 396.02 | 432.02 | 43.2% | 43.2% | 43.5% | 43.5% | 44.8% | 44.8% |
| 54 | 119.29 | 143.08 | 165.63 | 186.85 | 285.52 | 313.81 | 170.82 | 204.82 | 237.67 | 268.20 | 413.52 | 454.52 | 43.2% | 43.1% | 43.5% | 43.5% | 44.8% | 44.8% |
| 55 | 125.67 | 149.49 | 172.59 | 193.71 | 298.27 | 325.71 | 180.04 | 214.08 | 247.51 | 278.02 | 432.02 | 471.54 | 43.3% | 43.2% | 43.4% | 43.5% | 44.8% | 44.8% |
| 56 | 134.41 | 158.18 | 181.54 | 206.98 | 310.70 | 347.99 | 192.64 | 226.61 | 260.43 | 297.12 | 450.02 | 504.02 | 43.3% | 43.3% | 43.5% | 43.5% | 44.8% | 44.8% |
| 57 | 139.17 | 164.74 | 192.16 | 220.21 | 326.24 | 360.42 | 199.36 | 236.00 | 275.85 | 316.28 | 472.52 | 522.02 | 43.2% | 43.3% | 43.5% | 43.6% | 44.8% | 44.8% |
| 58 | 145.69 | 173.69 | 201.47 | 228.91 | 341.77 | 379.06 | 208.80 | 248.80 | 289.17 | 328.71 | 495.02 | 549.02 | 43.3% | 43.2% | 43.5% | 43.6% | 44.8% | 44.8% |
| 59 | 152.38 | 184.26 | 214.78 | 240.20 | 360.42 | 394.59 | 218.26 | 264.12 | 308.47 | 344.87 | 522.02 | 571.52 | 43.2% | 43.3% | 43.6% | 43.6% | 44.8% | 44.8% |
| 60 | 161.40 | 193.37 | 228.27 | 251.59 | 379.06 | 416.34 | 231.16 | 277.16 | 328.01 | 361.17 | 549.02 | 603.02 | 43.2% | 43.3% | 43.7% | 43.6% | 44.8% | 44.8% |
| 61 | 172.05 | 210.22 | 243.15 | 273.08 | 386.11 | 425.33 | 246.49 | 301.57 | 346.79 | 392.24 | 558.56 | 615.29 | 43.3% | 43.5% | 42.6% | 43.6% | 44.7% | 44.7% |
| 62 | 185.11 | 224.96 | 262.28 | 285.91 | 398.03 | 433.15 | 259.45 | 322.31 | 369.10 | 410.56 | 575.08 | 625.83 | 40.2% | 43.3% | 40.7% | 43.6% | 44.5% | 44.5% |
| 63 | 202.44 | 237.45 | 275.21 | 309.41 | 408.60 | 445.48 | 276.00 | 335.55 | 378.22 | 444.48 | 589.63 | 642.86 | 36.3% | 41.3% | 37.4% | 43.7% | 44.3% | 44.3% |
| 64 | 213.31 | 252.52 | 296.36 | 326.69 | 420.59 | 459.07 | 283.91 | 347.64 | 402.54 | 469.16 | 606.19 | 661.66 | 33.1% | 37.7% | 35.8% | 43.6% | 44.1% | 44.1% |
| 65 | 225.93 | 269.29 | 313.71 | 348.06 | 431.09 | 471.01 | 292.93 | 366.64 | 418.30 | 499.92 | 620.57 | 678.03 | 29.7% | 36.2% | 33.3% | 43.6% | 44.0% | 44.0% |
| 66 | 240.72 | 291.84 | 332.01 | 376.71 | 447.85 | 486.46 | 314.75 | 401.53 | 446.65 | 541.40 | 643.89 | 699.40 | 30.8% | 37.6% | 34.5% | 43.7% | 43.8% | 43.8% |
| 67 | 255.34 | 314.57 | 359.12 | 395.48 | 467.61 | 499.95 | 340.32 | 433.26 | 485.31 | 567.90 | 671.48 | 717.91 | 33.3% | 37.7% | 35.1% | 43.6% | 43.6% | 43.6% |
| 68 | 274.25 | 341.36 | 374.62 | 413.04 | 492.29 | 523.50 | 369.25 | 471.70 | 517.01 | 592.38 | 706.03 | 750.81 | 34.6% | 38.2% | 38.0% | 43.4% | 43.4% | 43.4% |
| 69 | 294.15 | 368.18 | 398.38 | 442.38 | 521.13 | 553.56 | 398.52 | 511.18 | 560.33 | 633.68 | 746.48 | 792.93 | 35.5% | 38.8% | 40.7% | 43.2% | 43.2% | 43.2% |
| 70 | 312.42 | 383.83 | 428.46 | 473.09 | 548.96 | 595.83 | 435.15 | 549.12 | 610.11 | 676.83 | 785.38 | 852.42 | 39.3% | 43.1% | 42.4% | 43.1% | 43.1% | 43.1% |
| 71 | 328.59 | 401.61 | 446.71 | 511.14 | 582.01 | 627.11 | 469.51 | 573.85 | 638.29 | 730.35 | 831.62 | 896.06 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 72 | 346.81 | 421.13 | 464.48 | 549.12 | 619.31 | 664.73 | 494.94 | 601.00 | 662.86 | 783.65 | 883.82 | 948.63 | 42.7% | 42.7% | 42.7% | 42.7% | 42.7% | 42.7% |
| 73 | 364.64 | 441.93 | 487.51 | 588.58 | 659.92 | 705.50 | 519.74 | 629.90 | 694.86 | 838.92 | 940.61 | 1005.58 | 42.5% | 42.5% | 42.5% | 42.5% | 42.5% | 42.5% |
| 74 | 381.86 | 465.45 | 514.85 | 628.83 | 701.03 | 746.62 | 543.60 | 662.60 | 732.91 | 895.18 | 997.95 | 1062.86 | 42.4% | 42.4% | 42.4% | 42.4% | 42.4% | 42.4% |
| 75 | 394.62 | 489.18 | 547.37 | 665.57 | 741.95 | 789.23 | 561.06 | 695.50 | 778.24 | 946.30 | 1054.89 | 1122.12 | 42.2% | 42.2% | 42.2% | 42.2% | 42.2% | 42.2% |
| 76 | 408.40 | 517.89 | 587.40 | 702.10 | 783.78 | 835.92 | 579.93 | 735.40 | 834.11 | 996.99 | 1112.97 | 1187.01 | 42.0% | 42.0% | 42.0% | 42.0% | 42.0% | 42.0% |
| 77 | 421.10 | 548.76 | 631.66 | 734.45 | 827.29 | 885.31 | 597.22 | 778.27 | 895.84 | 1041.62 | 1173.29 | 1255.58 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 78 | 447.17 | 598.40 | 694.34 | 787.02 | 894.35 | 961.02 | 633.88 | 848.25 | 984.24 | 1115.63 | 1267.76 | 1362.26 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 79 | 482.95 | 661.82 | 770.76 | 858.57 | 982.15 | 1058.58 | 684.59 | 938.14 | 1092.58 | 1217.05 | 1392.23 | 1500.56 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 80 | 525.23 | 726.86 | | | | | 744.52 | 1030.34 | | | | | 41.8% | 41.8% | | | | |
| 81 | 575.63 | 795.16 | | | | | 815.97 | 1127.15 | | | | | 41.8% | 41.8% | | | | |
| 82 | 634.17 | 865.08 | | | | | 898.96 | 1226.27 | | | | | 41.8% | 41.8% | | | | |
| 83 | 697.59 | 939.88 | | | | | 988.85 | 1332.30 | | | | | 41.8% | 41.8% | | | | |
| 84 | 767.51 | 1017.93 | | | | | 1087.97 | 1442.94 | | | | | 41.8% | 41.8% | | | | |
| 85+ | | | | | | | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix D

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96 VA 9/96**

**Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period**

**Home Health Daily Benefit at 100% of Nursing Home Daily Benefit**

**5% Simple Inflation**

| Age | Current Premium Rates | | | | | | Proposed Premium Rates | | | | | | Proposed Rate Increases | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 53.66 | 66.67 | 76.43 | 86.18 | 107.68 | 118.97 | 76.07 | 94.51 | 108.34 | 122.17 | 152.72 | 168.66 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 30 | 53.66 | 66.67 | 76.43 | 86.18 | 111.80 | 127.78 | 76.07 | 94.51 | 108.34 | 122.17 | 158.71 | 181.48 | 41.8% | 41.8% | 41.8% | 41.8% | 42.0% | 42.0% |
| 31 | 53.66 | 66.67 | 76.43 | 86.18 | 115.94 | 136.70 | 76.07 | 94.51 | 108.34 | 122.17 | 164.76 | 194.51 | 41.8% | 41.8% | 41.8% | 41.8% | 42.1% | 42.3% |
| 32 | 53.66 | 66.67 | 76.43 | 86.18 | 124.31 | 141.20 | 76.07 | 94.51 | 108.34 | 122.17 | 177.00 | 201.11 | 41.8% | 41.8% | 41.8% | 41.8% | 42.4% | 42.4% |
| 33 | 55.58 | 66.67 | 78.03 | 86.18 | 128.53 | 150.28 | 78.86 | 94.51 | 110.67 | 122.17 | 183.19 | 214.44 | 41.9% | 41.8% | 41.8% | 41.8% | 42.5% | 42.7% |
| 34 | 55.58 | 66.67 | 81.97 | 89.22 | 137.06 | 159.47 | 78.86 | 94.51 | 116.40 | 126.58 | 195.73 | 227.99 | 41.9% | 41.8% | 42.0% | 41.9% | 42.8% | 43.0% |
| 35 | 59.45 | 68.33 | 81.97 | 93.18 | 145.70 | 164.10 | 84.50 | 96.92 | 116.40 | 132.36 | 208.47 | 234.83 | 42.1% | 41.8% | 42.0% | 42.0% | 43.1% | 43.1% |
| 36 | 63.36 | 72.13 | 85.94 | 101.20 | 150.06 | 173.46 | 90.23 | 102.45 | 122.20 | 144.08 | 214.92 | 248.68 | 42.4% | 42.0% | 42.2% | 42.4% | 43.2% | 43.4% |
| 37 | 67.32 | 75.96 | 93.98 | 105.25 | 158.85 | 182.92 | 96.04 | 108.05 | 133.99 | 150.03 | 227.97 | 262.74 | 42.7% | 42.3% | 42.6% | 42.5% | 43.5% | 43.6% |
| 38 | 67.32 | 79.82 | 98.05 | 109.34 | 167.76 | 192.50 | 96.04 | 113.71 | 139.97 | 156.03 | 241.22 | 277.01 | 42.7% | 42.5% | 42.8% | 42.7% | 43.8% | 43.9% |
| 39 | 71.33 | 83.73 | 102.16 | 117.60 | 176.77 | 207.06 | 101.94 | 119.45 | 146.03 | 168.21 | 254.67 | 298.80 | 42.9% | 42.7% | 42.9% | 43.0% | 44.1% | 44.3% |
| 40 | 75.38 | 87.67 | 106.30 | 121.77 | 185.89 | 216.91 | 107.92 | 125.25 | 152.14 | 174.39 | 268.33 | 313.59 | 43.2% | 42.9% | 43.1% | 43.2% | 44.4% | 44.6% |
| 41 | 79.88 | 92.06 | 110.99 | 126.58 | 196.14 | 226.81 | 114.59 | 131.73 | 159.09 | 181.51 | 283.74 | 328.51 | 43.5% | 43.1% | 43.3% | 43.4% | 44.7% | 44.8% |
| 42 | 80.28 | 96.53 | 115.76 | 135.78 | 201.96 | 226.81 | 115.19 | 138.35 | 166.18 | 195.18 | 292.51 | 328.51 | 43.5% | 43.3% | 43.5% | 43.7% | 44.8% | 44.8% |
| 43 | 84.90 | 101.09 | 124.96 | 140.80 | 201.96 | 226.81 | 122.06 | 145.11 | 179.88 | 202.67 | 292.51 | 328.51 | 43.8% | 43.6% | 43.9% | 43.9% | 44.8% | 44.8% |
| 44 | 89.61 | 105.72 | 129.96 | 145.90 | 201.96 | 226.81 | 129.09 | 151.57 | 186.60 | 210.29 | 292.51 | 328.51 | 44.1% | 43.4% | 43.6% | 44.1% | 44.8% | 44.8% |
| 45 | 92.30 | 108.24 | 133.86 | 148.96 | 225.74 | 261.73 | 131.88 | 154.24 | 191.40 | 212.98 | 325.07 | 377.42 | 42.9% | 42.5% | 43.0% | 43.0% | 44.0% | 44.2% |
| 46 | 92.76 | 116.91 | 143.24 | 153.91 | 236.13 | 277.48 | 132.56 | 167.00 | 205.27 | 220.30 | 340.62 | 401.05 | 42.9% | 42.8% | 43.3% | 43.1% | 44.3% | 44.5% |
| 47 | 97.45 | 121.60 | 148.36 | 163.25 | 246.72 | 288.40 | 139.49 | 173.91 | 212.87 | 234.13 | 356.52 | 417.50 | 43.1% | 43.0% | 43.5% | 43.4% | 44.5% | 44.8% |
| 48 | 102.23 | 126.36 | 158.08 | 172.79 | 257.51 | 292.06 | 146.57 | 180.95 | 227.33 | 248.31 | 372.77 | 423.02 | 43.4% | 43.2% | 43.8% | 43.7% | 44.8% | 44.8% |
| 49 | 107.10 | 135.49 | 163.40 | 178.05 | 260.99 | 292.06 | 153.81 | 194.49 | 235.28 | 256.16 | 378.01 | 423.02 | 43.6% | 43.5% | 44.0% | 43.9% | 44.8% | 44.8% |
| 50 | 113.76 | 136.94 | 171.62 | 188.78 | 281.80 | 316.92 | 163.21 | 196.06 | 246.85 | 271.20 | 407.91 | 459.02 | 43.5% | 43.2% | 43.8% | 43.7% | 44.8% | 44.8% |
| 51 | 117.96 | 141.39 | 180.03 | 200.46 | 293.24 | 332.45 | 169.08 | 202.32 | 258.70 | 288.06 | 424.42 | 481.52 | 43.3% | 43.1% | 43.7% | 43.7% | 44.7% | 44.8% |
| 52 | 124.32 | 150.12 | 181.82 | 201.35 | 308.20 | 344.88 | 178.27 | 214.90 | 260.97 | 289.00 | 446.24 | 499.52 | 43.4% | 43.2% | 43.5% | 43.5% | 44.8% | 44.8% |
| 53 | 123.85 | 158.94 | 190.73 | 210.37 | 323.13 | 357.31 | 177.35 | 227.63 | 273.72 | 301.91 | 468.02 | 517.52 | 43.2% | 43.2% | 43.5% | 43.5% | 44.8% | 44.8% |
| 54 | 130.76 | 163.52 | 197.30 | 218.81 | 335.18 | 372.84 | 187.25 | 234.08 | 283.11 | 314.08 | 485.44 | 540.02 | 43.2% | 43.1% | 43.5% | 43.5% | 44.8% | 44.8% |
| 55 | 137.30 | 170.19 | 201.35 | 228.04 | 347.99 | 381.02 | 196.71 | 243.73 | 288.76 | 327.29 | 504.02 | 551.61 | 43.3% | 43.2% | 43.4% | 43.5% | 44.8% | 44.8% |
| 56 | 146.20 | 179.11 | 210.59 | 239.01 | 363.52 | 400.81 | 209.54 | 256.60 | 302.10 | 343.10 | 526.52 | 580.52 | 43.3% | 43.3% | 43.5% | 43.5% | 44.8% | 44.8% |
| 57 | 150.77 | 185.63 | 221.73 | 252.74 | 375.95 | 413.23 | 215.97 | 265.91 | 318.28 | 363.00 | 544.52 | 598.52 | 43.2% | 43.3% | 43.5% | 43.6% | 44.8% | 44.8% |
| 58 | 159.79 | 192.22 | 228.49 | 263.74 | 391.49 | 428.77 | 229.01 | 275.34 | 327.97 | 378.73 | 567.02 | 621.02 | 43.3% | 43.2% | 43.5% | 43.6% | 44.8% | 44.8% |
| 59 | 163.93 | 205.52 | 239.76 | 274.87 | 407.02 | 444.31 | 234.79 | 294.59 | 344.34 | 394.65 | 589.52 | 643.52 | 43.2% | 43.3% | 43.6% | 43.6% | 44.8% | 44.8% |
| 60 | 172.93 | 212.24 | 251.09 | 286.13 | 419.45 | 456.73 | 247.68 | 304.20 | 360.81 | 410.75 | 607.52 | 661.53 | 43.2% | 43.3% | 43.7% | 43.6% | 44.8% | 44.8% |
| 61 | 181.35 | 227.14 | 266.18 | 303.15 | 425.33 | 461.53 | 259.81 | 325.83 | 379.64 | 435.43 | 615.29 | 667.65 | 43.3% | 43.5% | 42.6% | 43.6% | 44.7% | 44.7% |
| 62 | 192.14 | 239.47 | 283.05 | 315.75 | 430.22 | 465.34 | 269.30 | 343.11 | 398.33 | 453.40 | 621.60 | 672.34 | 40.2% | 43.3% | 40.7% | 43.6% | 44.5% | 44.5% |
| 63 | 207.26 | 251.84 | 292.88 | 337.08 | 436.97 | 471.02 | 282.57 | 355.88 | 402.51 | 484.23 | 630.58 | 679.71 | 36.3% | 41.3% | 37.4% | 43.7% | 44.3% | 44.3% |
| 64 | 218.11 | 261.96 | 314.09 | 351.63 | 442.58 | 478.32 | 290.29 | 360.64 | 426.62 | 504.97 | 637.89 | 689.39 | 33.1% | 37.7% | 35.8% | 43.6% | 44.1% | 44.1% |
| 65 | 228.31 | 278.73 | 328.65 | 370.59 | 449.72 | 486.98 | 296.01 | 379.50 | 438.22 | 532.29 | 647.38 | 701.01 | 29.7% | 36.2% | 33.3% | 43.6% | 44.0% | 44.0% |
| 66 | 240.72 | 301.33 | 349.22 | 399.62 | 463.29 | 501.90 | 314.75 | 414.58 | 469.81 | 574.32 | 666.10 | 721.61 | 30.8% | 37.6% | 34.5% | 43.7% | 43.8% | 43.8% |
| 67 | 257.73 | 321.61 | 381.41 | 420.35 | 487.51 | 527.31 | 343.50 | 442.96 | 515.43 | 603.61 | 700.05 | 757.20 | 33.3% | 37.7% | 35.1% | 43.6% | 43.6% | 43.6% |
| 68 | 274.25 | 346.04 | 403.43 | 441.86 | 516.30 | 559.52 | 369.25 | 478.16 | 556.78 | 633.71 | 740.47 | 802.47 | 34.6% | 38.2% | 38.0% | 43.4% | 43.4% | 43.4% |
| 69 | 291.83 | 372.82 | 421.54 | 467.86 | 546.61 | 592.93 | 395.38 | 517.61 | 592.90 | 670.18 | 782.98 | 849.33 | 35.5% | 38.8% | 40.7% | 43.2% | 43.2% | 43.2% |
| 70 | 305.72 | 388.29 | 439.62 | 495.41 | 573.51 | 622.61 | 425.82 | 555.51 | 625.99 | 708.75 | 820.49 | 890.73 | 39.3% | 43.1% | 42.4% | 43.1% | 43.1% | 43.1% |
| 71 | 320.00 | 403.76 | 453.15 | 526.17 | 603.49 | 652.88 | 457.24 | 576.92 | 647.50 | 751.83 | 862.31 | 932.89 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 72 | 338.56 | 421.13 | 468.61 | 561.51 | 637.89 | 687.43 | 483.15 | 601.00 | 668.76 | 801.33 | 910.33 | 981.04 | 42.7% | 42.7% | 42.7% | 42.7% | 42.7% | 42.7% |
| 73 | 354.73 | 441.93 | 487.51 | 600.47 | 675.78 | 723.34 | 505.61 | 629.90 | 694.86 | 855.87 | 963.21 | 1031.00 | 42.5% | 42.5% | 42.5% | 42.5% | 42.5% | 42.5% |
| 74 | 370.46 | 463.55 | 514.85 | 642.13 | 716.23 | 763.72 | 527.37 | 659.89 | 732.91 | 914.11 | 1019.59 | 1087.20 | 42.4% | 42.4% | 42.4% | 42.4% | 42.4% | 42.4% |
| 75 | 383.71 | 489.18 | 552.83 | 680.12 | 758.32 | 805.60 | 545.54 | 695.50 | 786.00 | 966.98 | 1078.16 | 1145.38 | 42.2% | 42.2% | 42.2% | 42.2% | 42.2% | 42.2% |
| 76 | 397.97 | 519.62 | 601.30 | 719.48 | 804.63 | 856.77 | 565.12 | 737.87 | 853.85 | 1021.66 | 1142.59 | 1216.62 | 42.0% | 42.0% | 42.0% | 42.0% | 42.0% | 42.0% |
| 77 | 411.16 | 557.05 | 653.21 | 759.31 | 858.79 | 920.13 | 583.12 | 790.03 | 926.40 | 1076.89 | 1217.96 | 1304.96 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 78 | 437.42 | 613.03 | 725.23 | 819.55 | 939.88 | 1014.68 | 620.05 | 868.99 | 1028.04 | 1161.73 | 1332.30 | 1438.33 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 79 | 474.82 | 681.33 | 809.79 | 899.22 | 1043.95 | 1131.75 | 673.06 | 965.80 | 1147.90 | 1274.67 | 1479.82 | 1604.29 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 80 | 518.72 | 752.88 | | | | | 735.30 | 1067.22 | | | | | 41.8% | 41.8% | | | | |
| 81 | 572.38 | 827.68 | | | | | 811.36 | 1173.25 | | | | | 41.8% | 41.8% | | | | |
| 82 | 635.80 | 904.10 | | | | | 901.26 | 1281.59 | | | | | 41.8% | 41.8% | | | | |
| 83 | 707.35 | 983.78 | | | | | 1002.68 | 1394.53 | | | | | 41.8% | 41.8% | | | | |
| 84 | 785.40 | 1066.71 | | | | | 1113.32 | 1512.09 | | | | | 41.8% | 41.8% | | | | |
| 85+ | | | | | | | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA 9/96

### Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
### Home Health Daily Benefit at 80% of Nursing Home Daily Benefit
### 5% Simple Inflation

| Age | Current Premium Rates | | | | | | Proposed Premium Rates | | | | | | Proposed Rate Increases | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 52.03 | 63.42 | 71.55 | 79.68 | 97.74 | 107.56 | 73.76 | 89.90 | 101.42 | 112.95 | 138.62 | 152.48 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 30 | 52.03 | 63.42 | 71.55 | 79.68 | 101.48 | 115.53 | 73.76 | 89.90 | 101.42 | 112.95 | 144.06 | 164.08 | 41.8% | 41.8% | 41.8% | 41.8% | 42.0% | 42.0% |
| 31 | 52.03 | 63.42 | 71.55 | 79.68 | 105.24 | 123.59 | 73.76 | 89.90 | 101.42 | 112.95 | 149.55 | 175.86 | 41.8% | 41.8% | 41.8% | 41.8% | 42.1% | 42.3% |
| 32 | 52.03 | 63.42 | 71.55 | 79.68 | 112.84 | 127.66 | 73.76 | 89.90 | 101.42 | 112.95 | 160.66 | 181.82 | 41.8% | 41.8% | 41.8% | 41.8% | 42.4% | 42.4% |
| 33 | 53.90 | 63.42 | 73.05 | 79.68 | 116.67 | 135.87 | 76.47 | 89.90 | 103.60 | 112.95 | 166.28 | 193.88 | 41.9% | 41.8% | 41.8% | 41.8% | 42.5% | 42.7% |
| 34 | 53.90 | 63.42 | 76.73 | 82.49 | 124.41 | 144.18 | 76.47 | 89.90 | 108.97 | 117.03 | 177.66 | 206.12 | 41.9% | 41.8% | 42.0% | 41.9% | 42.8% | 43.0% |
| 35 | 57.65 | 65.00 | 76.73 | 86.15 | 132.25 | 148.37 | 81.94 | 92.19 | 108.97 | 122.37 | 189.23 | 212.32 | 42.1% | 41.8% | 42.0% | 42.0% | 43.1% | 43.1% |
| 36 | 61.44 | 68.61 | 80.45 | 93.56 | 136.21 | 156.83 | 87.49 | 97.46 | 114.40 | 133.21 | 195.08 | 224.84 | 42.4% | 42.0% | 42.2% | 42.4% | 43.2% | 43.4% |
| 37 | 65.28 | 72.25 | 87.98 | 97.31 | 144.19 | 165.38 | 93.13 | 102.78 | 125.43 | 138.71 | 206.92 | 237.55 | 42.7% | 42.3% | 42.6% | 42.5% | 43.5% | 43.6% |
| 38 | 65.28 | 75.93 | 91.79 | 101.09 | 152.27 | 174.04 | 93.13 | 108.17 | 131.04 | 144.26 | 218.95 | 250.45 | 42.7% | 42.5% | 42.8% | 42.7% | 43.8% | 43.9% |
| 39 | 69.17 | 79.64 | 95.64 | 108.72 | 160.45 | 187.21 | 98.85 | 113.62 | 136.70 | 155.52 | 231.16 | 270.15 | 42.9% | 42.7% | 42.9% | 43.0% | 44.1% | 44.3% |
| 40 | 73.09 | 83.39 | 99.51 | 112.58 | 168.73 | 196.11 | 104.65 | 119.14 | 142.43 | 161.22 | 243.56 | 283.52 | 43.2% | 42.9% | 43.1% | 43.2% | 44.4% | 44.6% |
| 41 | 77.46 | 87.57 | 103.91 | 117.03 | 178.03 | 205.06 | 111.12 | 125.31 | 148.94 | 167.81 | 257.55 | 297.01 | 43.5% | 43.1% | 43.3% | 43.4% | 44.7% | 44.8% |
| 42 | 77.85 | 91.82 | 108.37 | 125.53 | 183.31 | 205.06 | 111.70 | 131.60 | 155.57 | 180.45 | 265.51 | 297.01 | 43.5% | 43.3% | 43.5% | 43.7% | 44.8% | 44.8% |
| 43 | 82.32 | 96.15 | 116.99 | 130.17 | 183.31 | 205.06 | 118.36 | 138.03 | 168.40 | 187.37 | 265.51 | 297.01 | 43.8% | 43.6% | 43.9% | 43.9% | 44.8% | 44.8% |
| 44 | 86.89 | 100.56 | 121.66 | 134.88 | 183.31 | 205.06 | 125.18 | 144.17 | 174.69 | 194.42 | 265.51 | 297.01 | 44.1% | 43.4% | 43.6% | 44.1% | 44.8% | 44.8% |
| 45 | 90.15 | 100.37 | 125.08 | 138.01 | 206.92 | 236.67 | 128.81 | 143.03 | 178.85 | 197.32 | 297.98 | 341.28 | 42.9% | 42.5% | 43.0% | 43.0% | 44.0% | 44.2% |
| 46 | 90.60 | 108.41 | 133.85 | 142.60 | 216.45 | 250.91 | 129.47 | 154.85 | 191.81 | 204.10 | 312.24 | 362.65 | 42.9% | 42.8% | 43.3% | 43.1% | 44.3% | 44.5% |
| 47 | 95.18 | 112.76 | 138.63 | 151.25 | 226.16 | 260.79 | 136.25 | 161.27 | 198.91 | 216.92 | 326.81 | 377.53 | 43.1% | 43.0% | 43.5% | 43.4% | 44.5% | 44.8% |
| 48 | 99.86 | 117.17 | 147.71 | 160.08 | 236.05 | 264.10 | 143.16 | 167.79 | 212.42 | 230.05 | 341.71 | 382.51 | 43.4% | 43.2% | 43.8% | 43.7% | 44.8% | 44.8% |
| 49 | 104.61 | 125.63 | 152.69 | 164.96 | 239.24 | 264.10 | 150.23 | 180.34 | 219.85 | 237.32 | 346.51 | 382.51 | 43.6% | 43.5% | 44.0% | 43.9% | 44.8% | 44.8% |
| 50 | 108.92 | 130.09 | 163.82 | 176.20 | 257.29 | 288.95 | 156.26 | 186.26 | 235.63 | 253.12 | 372.44 | 418.52 | 43.5% | 43.2% | 43.8% | 43.7% | 44.8% | 44.8% |
| 51 | 113.25 | 132.41 | 167.35 | 185.23 | 268.80 | 301.38 | 162.32 | 189.47 | 240.48 | 266.18 | 389.05 | 436.52 | 43.3% | 43.1% | 43.7% | 43.7% | 44.7% | 44.8% |
| 52 | 119.54 | 141.02 | 169.53 | 186.62 | 283.54 | 313.81 | 171.41 | 201.88 | 243.34 | 267.85 | 410.54 | 454.52 | 43.4% | 43.2% | 43.5% | 43.5% | 44.8% | 44.8% |
| 53 | 121.56 | 149.73 | 176.06 | 195.70 | 298.27 | 329.35 | 174.07 | 214.43 | 252.67 | 280.85 | 432.02 | 477.02 | 43.2% | 43.2% | 43.5% | 43.5% | 44.8% | 44.8% |
| 54 | 126.18 | 152.17 | 182.68 | 204.06 | 310.35 | 341.77 | 180.68 | 217.83 | 262.14 | 292.91 | 449.48 | 495.02 | 43.2% | 43.1% | 43.5% | 43.5% | 44.8% | 44.8% |
| 55 | 132.65 | 160.99 | 186.97 | 210.87 | 323.13 | 353.37 | 190.04 | 230.55 | 268.14 | 302.65 | 468.02 | 511.58 | 43.3% | 43.2% | 43.4% | 43.5% | 44.8% | 44.8% |
| 56 | 141.48 | 169.81 | 196.06 | 221.76 | 335.56 | 369.74 | 202.78 | 243.27 | 281.27 | 318.34 | 486.02 | 535.52 | 43.3% | 43.3% | 43.5% | 43.5% | 44.8% | 44.8% |
| 57 | 146.13 | 176.35 | 206.94 | 235.22 | 351.09 | 388.38 | 209.33 | 252.62 | 297.07 | 337.84 | 508.52 | 562.52 | 43.2% | 43.3% | 43.5% | 43.6% | 44.8% | 44.8% |
| 58 | 155.09 | 182.96 | 216.21 | 246.32 | 366.63 | 403.91 | 222.27 | 262.07 | 310.33 | 353.72 | 531.02 | 585.02 | 43.3% | 43.2% | 43.5% | 43.6% | 44.8% | 44.8% |
| 59 | 159.31 | 196.07 | 229.77 | 255.06 | 382.16 | 419.45 | 228.18 | 281.05 | 329.99 | 366.20 | 553.52 | 607.52 | 43.2% | 43.3% | 43.6% | 43.6% | 44.8% | 44.8% |
| 60 | 166.02 | 202.81 | 240.95 | 266.39 | 397.70 | 438.09 | 237.77 | 290.68 | 346.24 | 382.42 | 576.02 | 634.52 | 43.2% | 43.3% | 43.7% | 43.6% | 44.8% | 44.8% |
| 61 | 174.38 | 217.47 | 255.94 | 283.11 | 401.20 | 440.41 | 249.82 | 311.96 | 365.04 | 406.64 | 580.38 | 637.11 | 43.3% | 43.5% | 42.6% | 43.6% | 44.7% | 44.7% |
| 62 | 185.11 | 229.80 | 272.66 | 293.37 | 409.73 | 447.78 | 259.45 | 329.24 | 383.72 | 421.27 | 592.00 | 646.97 | 40.2% | 43.3% | 40.7% | 43.6% | 44.5% | 44.5% |
| 63 | 200.03 | 239.85 | 280.26 | 311.92 | 414.27 | 451.16 | 272.71 | 338.94 | 385.16 | 448.09 | 597.82 | 651.05 | 36.3% | 41.3% | 37.4% | 43.7% | 44.3% | 44.3% |
| 64 | 208.52 | 250.16 | 301.43 | 326.69 | 420.59 | 459.07 | 277.53 | 344.39 | 409.42 | 469.16 | 606.19 | 661.66 | 33.1% | 37.7% | 35.8% | 43.6% | 44.1% | 44.1% |
| 65 | 216.42 | 266.92 | 313.71 | 343.05 | 425.77 | 463.03 | 280.59 | 363.42 | 418.30 | 492.73 | 612.90 | 666.53 | 29.7% | 36.2% | 33.3% | 43.6% | 44.0% | 44.0% |
| 66 | 231.19 | 287.09 | 332.01 | 371.62 | 437.55 | 476.16 | 302.29 | 395.00 | 446.65 | 534.08 | 629.09 | 684.60 | 30.8% | 37.6% | 34.5% | 43.7% | 43.8% | 43.8% |
| 67 | 250.57 | 307.52 | 364.07 | 390.51 | 455.17 | 497.46 | 333.96 | 423.56 | 492.00 | 560.75 | 653.62 | 714.34 | 33.3% | 37.7% | 35.1% | 43.6% | 43.6% | 43.6% |
| 68 | 269.52 | 334.35 | 384.22 | 410.64 | 480.28 | 523.50 | 362.88 | 462.01 | 530.26 | 588.94 | 688.81 | 750.81 | 34.6% | 38.2% | 38.0% | 43.4% | 43.4% | 43.4% |
| 69 | 287.20 | 358.92 | 403.01 | 435.44 | 509.55 | 553.56 | 389.11 | 498.32 | 566.84 | 623.73 | 729.89 | 792.93 | 35.5% | 38.8% | 40.7% | 43.2% | 43.2% | 43.2% |
| 70 | 303.49 | 377.13 | 421.77 | 461.93 | 537.81 | 582.44 | 422.72 | 539.55 | 600.57 | 660.86 | 769.41 | 833.26 | 39.3% | 43.1% | 42.4% | 43.1% | 43.1% | 43.1% |
| 71 | 317.85 | 393.02 | 438.12 | 493.96 | 566.98 | 614.22 | 454.17 | 561.57 | 626.02 | 705.80 | 810.14 | 877.65 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 72 | 336.49 | 410.81 | 456.22 | 532.61 | 604.86 | 650.28 | 480.21 | 586.27 | 651.08 | 760.08 | 863.20 | 928.01 | 42.7% | 42.7% | 42.7% | 42.7% | 42.7% | 42.7% |
| 73 | 352.75 | 432.02 | 477.60 | 572.73 | 644.07 | 689.65 | 502.79 | 615.77 | 680.74 | 816.32 | 918.01 | 982.98 | 42.5% | 42.5% | 42.5% | 42.5% | 42.5% | 42.5% |
| 74 | 368.56 | 454.05 | 503.45 | 611.74 | 683.93 | 729.52 | 524.67 | 646.37 | 716.69 | 870.84 | 973.61 | 1038.52 | 42.4% | 42.4% | 42.4% | 42.4% | 42.4% | 42.4% |
| 75 | 381.89 | 476.45 | 534.64 | 647.39 | 723.77 | 771.05 | 542.96 | 677.41 | 760.14 | 920.44 | 1029.04 | 1096.26 | 42.2% | 42.2% | 42.2% | 42.2% | 42.2% | 42.2% |
| 76 | 394.50 | 502.24 | 573.50 | 681.25 | 764.66 | 815.06 | 560.19 | 713.19 | 814.37 | 967.37 | 1085.83 | 1157.39 | 42.0% | 42.0% | 42.0% | 42.0% | 42.0% | 42.0% |
| 77 | 407.84 | 535.50 | 616.74 | 714.55 | 807.39 | 865.42 | 578.41 | 759.46 | 874.68 | 1013.40 | 1145.07 | 1227.37 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 78 | 432.54 | 583.76 | 679.70 | 767.51 | 876.46 | 943.13 | 613.13 | 827.50 | 963.50 | 1087.97 | 1242.40 | 1336.91 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 79 | 468.31 | 647.18 | 756.13 | 837.43 | 964.27 | 1042.32 | 663.84 | 917.40 | 1071.83 | 1187.08 | 1366.87 | 1477.51 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 80 | 510.59 | 712.22 | | | | | 723.77 | 1009.60 | | | | | 41.8% | 41.8% | | | | |
| 81 | 562.63 | 782.15 | | | | | 797.53 | 1108.71 | | | | | 41.8% | 41.8% | | | | |
| 82 | 621.16 | 853.69 | | | | | 880.52 | 1210.13 | | | | | 41.8% | 41.8% | | | | |
| 83 | 687.83 | 930.12 | | | | | 975.02 | 1318.47 | | | | | 41.8% | 41.8% | | | | |
| 84 | 761.01 | 1008.17 | | | | | 1078.75 | 1429.11 | | | | | 41.8% | 41.8% | | | | |
| 85+ | | | | | | | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix D

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96 VA 9/96**

**Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period**

**Home Health Daily Benefit at 50% of Nursing Home Daily Benefit**

**5% Simple Inflation**

| Age | Current Premium Rates | | | | | | Proposed Premium Rates | | | | | | Proposed Rate Increases | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 47.16 | 55.29 | 61.79 | 66.67 | 82.83 | 89.64 | 66.85 | 78.37 | 87.59 | 94.51 | 117.48 | 127.07 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 30 | 47.16 | 55.29 | 61.79 | 66.67 | 86.00 | 96.27 | 66.85 | 78.37 | 87.59 | 94.51 | 122.09 | 136.73 | 41.8% | 41.8% | 41.8% | 41.8% | 42.0% | 42.0% |
| 31 | 47.16 | 55.29 | 61.79 | 66.67 | 89.19 | 102.99 | 66.85 | 78.37 | 87.59 | 94.51 | 126.74 | 146.55 | 41.8% | 41.8% | 41.8% | 41.8% | 42.1% | 42.3% |
| 32 | 47.16 | 55.29 | 61.79 | 66.67 | 95.62 | 106.38 | 66.85 | 78.37 | 87.59 | 94.51 | 136.15 | 151.52 | 41.8% | 41.8% | 41.8% | 41.8% | 42.4% | 42.4% |
| 33 | 48.85 | 55.29 | 63.09 | 66.67 | 98.87 | 113.22 | 69.30 | 78.37 | 89.48 | 94.51 | 140.92 | 161.57 | 41.9% | 41.8% | 41.8% | 41.8% | 42.5% | 42.7% |
| 34 | 48.85 | 55.29 | 66.27 | 69.02 | 105.43 | 120.15 | 69.30 | 78.37 | 94.11 | 97.92 | 150.56 | 171.77 | 41.9% | 41.8% | 42.0% | 41.9% | 42.8% | 43.0% |
| 35 | 52.24 | 56.66 | 66.27 | 72.08 | 112.08 | 123.64 | 74.26 | 80.37 | 94.11 | 102.39 | 160.36 | 176.93 | 42.1% | 41.8% | 42.0% | 42.0% | 43.1% | 43.1% |
| 36 | 55.68 | 59.81 | 69.48 | 78.29 | 115.43 | 130.69 | 79.29 | 84.96 | 98.80 | 111.46 | 165.32 | 187.37 | 42.4% | 42.0% | 42.2% | 42.4% | 43.2% | 43.4% |
| 37 | 59.16 | 62.99 | 75.98 | 81.42 | 122.20 | 137.82 | 84.40 | 89.60 | 108.33 | 116.06 | 175.36 | 197.96 | 42.7% | 42.3% | 42.6% | 42.5% | 43.5% | 43.6% |
| 38 | 59.16 | 66.20 | 79.28 | 84.58 | 129.04 | 145.03 | 84.40 | 94.30 | 113.17 | 120.71 | 185.55 | 208.71 | 42.7% | 42.5% | 42.8% | 42.7% | 43.8% | 43.9% |
| 39 | 62.68 | 69.43 | 82.59 | 90.97 | 135.98 | 156.01 | 89.58 | 99.05 | 118.06 | 130.13 | 195.90 | 225.13 | 42.9% | 42.7% | 42.9% | 43.0% | 44.1% | 44.3% |
| 40 | 66.24 | 72.70 | 85.94 | 94.20 | 142.99 | 163.43 | 94.84 | 103.86 | 123.01 | 134.90 | 206.41 | 236.27 | 43.2% | 42.9% | 43.1% | 43.2% | 44.4% | 44.6% |
| 41 | 70.19 | 76.34 | 89.74 | 97.92 | 150.88 | 170.89 | 100.70 | 109.24 | 128.63 | 140.41 | 218.26 | 247.51 | 43.5% | 43.1% | 43.3% | 43.4% | 44.7% | 44.8% |
| 42 | 70.55 | 80.05 | 93.60 | 105.04 | 155.35 | 170.89 | 101.22 | 114.73 | 134.36 | 150.99 | 225.01 | 247.51 | 43.5% | 43.3% | 43.5% | 43.7% | 44.8% | 44.8% |
| 43 | 74.61 | 83.83 | 101.03 | 108.92 | 155.35 | 170.89 | 107.26 | 120.33 | 145.43 | 156.78 | 225.01 | 247.51 | 43.8% | 43.6% | 43.9% | 43.9% | 44.8% | 44.8% |
| 44 | 78.75 | 87.67 | 105.07 | 112.86 | 155.35 | 170.89 | 113.45 | 125.69 | 150.87 | 162.68 | 225.01 | 247.51 | 44.1% | 43.4% | 43.6% | 44.1% | 44.8% | 44.8% |
| 45 | 79.42 | 88.56 | 109.72 | 118.29 | 174.68 | 200.48 | 113.48 | 126.20 | 156.89 | 169.13 | 251.54 | 289.09 | 42.9% | 42.5% | 43.0% | 43.0% | 44.0% | 44.2% |
| 46 | 79.81 | 95.65 | 117.41 | 122.23 | 182.72 | 212.54 | 114.06 | 136.63 | 168.26 | 174.94 | 263.58 | 307.19 | 42.9% | 42.8% | 43.3% | 43.1% | 44.3% | 44.5% |
| 47 | 83.85 | 99.49 | 121.60 | 129.64 | 190.91 | 220.90 | 120.03 | 142.29 | 174.48 | 185.93 | 275.88 | 319.79 | 43.1% | 43.0% | 43.5% | 43.4% | 44.5% | 44.8% |
| 48 | 87.97 | 103.39 | 129.57 | 137.21 | 199.27 | 223.71 | 126.12 | 148.05 | 186.33 | 197.18 | 288.45 | 324.01 | 43.4% | 43.2% | 43.8% | 43.7% | 44.8% | 44.8% |
| 49 | 92.16 | 110.85 | 133.94 | 141.40 | 201.96 | 223.71 | 132.35 | 159.13 | 192.85 | 203.42 | 292.51 | 324.01 | 43.6% | 43.5% | 44.0% | 43.9% | 44.8% | 44.8% |
| 50 | 99.24 | 114.12 | 140.42 | 148.51 | 220.54 | 248.56 | 142.37 | 163.38 | 201.96 | 213.35 | 319.23 | 360.01 | 43.5% | 43.2% | 43.8% | 43.7% | 44.8% | 44.8% |
| 51 | 101.45 | 116.70 | 144.53 | 157.32 | 229.09 | 260.99 | 145.41 | 166.99 | 207.69 | 226.07 | 331.58 | 378.01 | 43.3% | 43.1% | 43.7% | 43.7% | 44.7% | 44.8% |
| 52 | 107.58 | 122.82 | 147.42 | 159.61 | 243.48 | 273.42 | 154.27 | 175.83 | 211.60 | 229.08 | 352.53 | 396.02 | 43.4% | 43.2% | 43.5% | 43.5% | 44.8% | 44.8% |
| 53 | 107.80 | 131.30 | 154.05 | 166.34 | 257.88 | 282.74 | 154.36 | 188.04 | 221.08 | 238.72 | 373.51 | 409.52 | 43.2% | 43.2% | 43.5% | 43.5% | 44.8% | 44.8% |
| 54 | 112.41 | 134.00 | 158.33 | 174.56 | 266.90 | 298.27 | 160.97 | 191.82 | 227.18 | 250.56 | 386.55 | 432.02 | 43.2% | 43.1% | 43.5% | 43.5% | 44.8% | 44.8% |
| 55 | 118.69 | 140.29 | 163.00 | 181.45 | 279.63 | 307.28 | 170.04 | 200.91 | 233.76 | 260.42 | 405.02 | 444.85 | 43.3% | 43.2% | 43.4% | 43.5% | 44.8% | 44.8% |
| 56 | 124.97 | 148.87 | 169.44 | 192.20 | 292.06 | 323.13 | 179.12 | 213.28 | 243.07 | 275.90 | 423.02 | 468.02 | 43.3% | 43.3% | 43.5% | 43.5% | 44.8% | 44.8% |
| 57 | 129.89 | 155.46 | 179.84 | 202.69 | 304.49 | 338.67 | 186.07 | 222.70 | 258.16 | 291.12 | 441.02 | 490.52 | 43.2% | 43.3% | 43.5% | 43.6% | 44.8% | 44.8% |
| 58 | 138.65 | 162.11 | 186.73 | 211.49 | 320.02 | 351.09 | 198.70 | 232.21 | 268.01 | 303.70 | 463.52 | 508.52 | 43.3% | 43.2% | 43.5% | 43.6% | 44.8% | 44.8% |
| 59 | 140.84 | 172.45 | 197.30 | 222.87 | 332.45 | 366.63 | 201.72 | 247.19 | 283.36 | 319.98 | 481.52 | 531.02 | 43.2% | 43.3% | 43.6% | 43.6% | 44.8% | 44.8% |
| 60 | 147.57 | 179.22 | 210.51 | 231.86 | 347.99 | 382.16 | 211.35 | 256.88 | 302.50 | 332.85 | 504.02 | 553.52 | 43.2% | 43.3% | 43.7% | 43.6% | 44.8% | 44.8% |
| 61 | 155.78 | 190.89 | 220.11 | 245.53 | 352.93 | 386.11 | 223.17 | 273.84 | 313.94 | 352.66 | 510.56 | 558.56 | 43.3% | 43.5% | 42.6% | 43.6% | 44.7% | 44.7% |
| 62 | 166.36 | 200.77 | 236.31 | 256.08 | 357.05 | 392.17 | 233.18 | 287.66 | 332.55 | 367.72 | 515.88 | 566.63 | 40.2% | 43.3% | 40.7% | 43.6% | 44.5% | 44.5% |
| 63 | 180.75 | 211.07 | 244.91 | 274.19 | 363.20 | 397.25 | 246.43 | 298.26 | 336.58 | 393.89 | 524.12 | 573.25 | 36.3% | 41.3% | 37.4% | 43.7% | 44.3% | 44.3% |
| 64 | 189.35 | 221.84 | 260.90 | 286.79 | 371.11 | 404.10 | 252.01 | 305.40 | 354.37 | 411.86 | 534.87 | 582.42 | 33.1% | 37.7% | 35.8% | 43.6% | 44.1% | 44.1% |
| 65 | 197.39 | 233.85 | 273.87 | 302.99 | 375.21 | 409.80 | 255.93 | 318.39 | 365.18 | 435.18 | 540.12 | 589.92 | 29.7% | 36.2% | 33.3% | 43.6% | 44.0% | 44.0% |
| 66 | 209.74 | 251.50 | 290.20 | 325.81 | 386.08 | 419.54 | 274.24 | 346.03 | 390.40 | 468.24 | 555.08 | 603.19 | 30.8% | 37.6% | 34.5% | 43.7% | 43.8% | 43.8% |
| 67 | 224.32 | 272.31 | 317.02 | 343.25 | 402.94 | 440.25 | 298.97 | 375.06 | 428.41 | 492.89 | 578.61 | 632.19 | 33.3% | 37.7% | 35.1% | 43.6% | 43.6% | 43.6% |
| 68 | 241.15 | 294.60 | 338.60 | 362.61 | 425.05 | 463.47 | 324.68 | 407.08 | 467.29 | 520.05 | 609.60 | 664.70 | 34.6% | 38.2% | 38.0% | 43.4% | 43.4% | 43.4% |
| 69 | 257.09 | 319.56 | 356.69 | 386.80 | 451.65 | 491.02 | 348.31 | 443.67 | 501.69 | 554.06 | 646.95 | 703.35 | 35.5% | 38.8% | 40.7% | 43.2% | 43.2% | 43.2% |
| 70 | 272.25 | 334.73 | 372.67 | 410.61 | 477.55 | 517.72 | 379.20 | 478.89 | 530.66 | 587.44 | 683.21 | 740.68 | 39.3% | 43.1% | 42.4% | 43.1% | 43.1% | 43.1% |
| 71 | 285.64 | 350.06 | 388.72 | 442.41 | 506.84 | 547.65 | 408.14 | 500.20 | 555.44 | 632.15 | 724.21 | 782.52 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 72 | 301.40 | 367.46 | 404.62 | 476.87 | 538.80 | 578.02 | 430.12 | 524.40 | 577.43 | 680.54 | 768.92 | 824.90 | 42.7% | 42.7% | 42.7% | 42.7% | 42.7% | 42.7% |
| 73 | 317.08 | 384.46 | 424.10 | 511.29 | 574.71 | 614.34 | 451.94 | 547.98 | 604.48 | 728.76 | 819.15 | 875.64 | 42.5% | 42.5% | 42.5% | 42.5% | 42.5% | 42.5% |
| 74 | 332.47 | 404.66 | 448.35 | 547.14 | 609.84 | 649.73 | 473.28 | 576.05 | 638.26 | 778.89 | 868.14 | 924.93 | 42.4% | 42.4% | 42.4% | 42.4% | 42.4% | 42.4% |
| 75 | 343.70 | 425.53 | 476.45 | 578.29 | 645.57 | 687.40 | 488.66 | 605.01 | 677.41 | 822.20 | 917.86 | 977.33 | 42.2% | 42.2% | 42.2% | 42.2% | 42.2% | 42.2% |
| 76 | 354.53 | 450.11 | 510.93 | 609.99 | 682.98 | 726.43 | 503.43 | 639.16 | 725.53 | 866.19 | 969.84 | 1031.54 | 42.0% | 42.0% | 42.0% | 42.0% | 42.0% | 42.0% |
| 77 | 366.39 | 477.47 | 548.76 | 638.29 | 719.52 | 769.26 | 519.63 | 677.17 | 778.27 | 905.24 | 1020.45 | 1090.99 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 78 | 388.63 | 520.35 | 603.28 | 684.58 | 778.89 | 835.81 | 550.90 | 737.60 | 855.16 | 970.41 | 1104.10 | 1184.78 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 79 | 419.53 | 575.63 | 669.95 | 746.37 | 855.32 | 920.36 | 594.69 | 815.97 | 949.67 | 1058.00 | 1212.44 | 1304.64 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 80 | 456.93 | 632.55 | | | | | 647.71 | 896.65 | | | | | 41.8% | 41.8% | | | | |
| 81 | 500.83 | 691.09 | | | | | 709.94 | 979.63 | | | | | 41.8% | 41.8% | | | | |
| 82 | 551.24 | 752.88 | | | | | 781.40 | 1067.22 | | | | | 41.8% | 41.8% | | | | |
| 83 | 606.53 | 817.92 | | | | | 859.77 | 1159.42 | | | | | 41.8% | 41.8% | | | | |
| 84 | 666.69 | 884.59 | | | | | 945.06 | 1253.93 | | | | | 41.8% | 41.8% | | | | |
| 85+ | | | | | | | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix D

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96 VA 9/96**

**Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period**

**Home Health Daily Benefit at 100% of Nursing Home Daily Benefit**

**5% Compound Inflation**

| Age | Current Premium Rates | | | | | | Proposed Premium Rates | | | | | | Proposed Rate Increases | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 149.95 | 186.20 | 211.06 | 244.12 | 304.49 | 335.56 | 216.52 | 268.79 | 304.96 | 353.13 | 441.02 | 486.02 | 44.4% | 44.4% | 44.5% | 44.7% | 44.8% | 44.8% |
| 30 | 159.42 | 195.64 | 223.71 | 251.67 | 304.49 | 335.56 | 230.78 | 282.99 | 324.01 | 364.51 | 441.02 | 486.02 | 44.8% | 44.6% | 44.8% | 44.8% | 44.8% | 44.8% |
| 31 | 161.57 | 200.41 | 223.71 | 251.67 | 304.49 | 335.56 | 234.01 | 290.17 | 324.01 | 364.51 | 441.02 | 486.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 32 | 161.57 | 201.96 | 223.71 | 251.67 | 304.49 | 335.56 | 234.01 | 292.51 | 324.01 | 364.51 | 441.02 | 486.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 33 | 161.57 | 201.96 | 223.71 | 251.67 | 304.49 | 335.56 | 234.01 | 292.51 | 324.01 | 364.51 | 441.02 | 486.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 34 | 161.57 | 201.96 | 223.71 | 251.67 | 304.49 | 335.56 | 234.01 | 292.51 | 324.01 | 364.51 | 441.02 | 486.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 35 | 161.57 | 201.96 | 223.71 | 251.67 | 304.49 | 335.56 | 234.01 | 292.51 | 324.01 | 364.51 | 441.02 | 486.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 36 | 161.57 | 201.96 | 223.71 | 251.67 | 304.49 | 335.56 | 234.01 | 292.51 | 324.01 | 364.51 | 441.02 | 486.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 37 | 161.57 | 201.96 | 223.71 | 251.67 | 304.49 | 335.56 | 234.01 | 292.51 | 324.01 | 364.51 | 441.02 | 486.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 38 | 161.57 | 201.96 | 223.71 | 251.67 | 304.49 | 335.56 | 234.01 | 292.51 | 324.01 | 364.51 | 441.02 | 486.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 39 | 161.57 | 201.96 | 223.71 | 251.67 | 304.49 | 335.56 | 234.01 | 292.51 | 324.01 | 364.51 | 441.02 | 486.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 40 | 161.57 | 201.96 | 223.71 | 251.67 | 304.49 | 335.56 | 234.01 | 292.51 | 324.01 | 364.51 | 441.02 | 486.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 41 | 161.57 | 201.96 | 223.71 | 251.67 | 304.49 | 335.56 | 234.01 | 292.51 | 324.01 | 364.51 | 441.02 | 486.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 42 | 161.57 | 201.96 | 223.71 | 251.67 | 304.49 | 335.56 | 234.01 | 292.51 | 324.01 | 364.51 | 441.02 | 486.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 43 | 161.57 | 201.96 | 223.71 | 251.67 | 304.49 | 335.56 | 234.01 | 292.51 | 324.01 | 364.51 | 441.02 | 486.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 44 | 161.57 | 201.96 | 223.71 | 251.67 | 304.49 | 335.56 | 234.01 | 292.51 | 324.01 | 364.51 | 441.02 | 486.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 45 | 183.31 | 229.92 | 254.78 | 282.74 | 341.77 | 379.06 | 265.51 | 333.01 | 369.01 | 409.52 | 495.02 | 549.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 46 | 183.31 | 229.92 | 254.78 | 282.74 | 341.77 | 379.06 | 265.51 | 333.01 | 369.01 | 409.52 | 495.02 | 549.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 47 | 183.31 | 229.92 | 254.78 | 282.74 | 341.77 | 379.06 | 265.51 | 333.01 | 369.01 | 409.52 | 495.02 | 549.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 48 | 183.31 | 229.92 | 254.78 | 282.74 | 341.77 | 379.06 | 265.51 | 333.01 | 369.01 | 409.52 | 495.02 | 549.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 49 | 183.31 | 229.92 | 254.78 | 282.74 | 341.77 | 379.06 | 265.51 | 333.01 | 369.01 | 409.52 | 495.02 | 549.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 50 | 195.74 | 245.46 | 270.31 | 298.27 | 357.31 | 394.59 | 283.51 | 355.51 | 391.52 | 432.02 | 517.52 | 571.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 51 | 201.96 | 251.67 | 276.53 | 304.49 | 366.63 | 403.91 | 292.51 | 364.51 | 400.52 | 441.02 | 531.02 | 585.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 52 | 211.28 | 257.88 | 282.74 | 310.70 | 375.95 | 416.34 | 306.01 | 373.51 | 409.52 | 450.02 | 544.52 | 603.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 53 | 220.60 | 264.10 | 292.06 | 320.02 | 385.27 | 425.66 | 319.51 | 382.51 | 423.02 | 463.52 | 558.02 | 616.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 54 | 226.81 | 273.42 | 301.38 | 326.24 | 394.59 | 434.98 | 328.51 | 396.02 | 436.52 | 472.52 | 571.52 | 630.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 55 | 235.36 | 279.63 | 307.60 | 332.45 | 403.91 | 444.31 | 340.85 | 405.02 | 445.52 | 481.52 | 585.02 | 643.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 56 | 244.71 | 292.06 | 320.02 | 344.88 | 416.34 | 462.95 | 354.39 | 423.02 | 463.52 | 499.52 | 603.02 | 670.53 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 57 | 249.10 | 307.60 | 338.67 | 363.52 | 438.09 | 484.70 | 360.45 | 445.52 | 490.52 | 526.52 | 634.52 | 702.03 | 44.7% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 58 | 258.56 | 323.13 | 360.42 | 382.16 | 466.05 | 515.77 | 374.17 | 468.02 | 522.02 | 553.52 | 675.03 | 747.03 | 44.7% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 59 | 262.57 | 332.92 | 385.27 | 407.02 | 494.02 | 546.84 | 379.50 | 481.67 | 558.02 | 589.52 | 715.53 | 792.03 | 44.5% | 44.7% | 44.8% | 44.8% | 44.8% | 44.8% |
| 60 | 271.67 | 340.88 | 395.10 | 431.88 | 525.09 | 581.01 | 392.50 | 492.42 | 571.55 | 625.52 | 760.53 | 841.53 | 44.5% | 44.5% | 44.7% | 44.8% | 44.8% | 44.8% |
| 61 | 285.49 | 358.97 | 412.81 | 446.45 | 539.96 | 597.27 | 412.57 | 518.59 | 592.33 | 645.83 | 781.11 | 864.02 | 44.5% | 44.5% | 43.5% | 44.7% | 44.7% | 44.7% |
| 62 | 298.41 | 371.66 | 427.29 | 459.49 | 556.07 | 614.60 | 421.55 | 535.81 | 607.54 | 663.88 | 803.43 | 888.00 | 41.3% | 44.2% | 42.2% | 44.5% | 44.5% | 44.5% |
| 63 | 309.29 | 388.73 | 436.97 | 476.70 | 573.17 | 632.76 | 426.74 | 553.63 | 621.72 | 687.90 | 827.12 | 913.11 | 38.0% | 42.4% | 42.3% | 44.3% | 44.3% | 44.3% |
| 64 | 316.13 | 401.35 | 450.83 | 494.81 | 591.02 | 651.50 | 432.51 | 567.69 | 635.79 | 713.17 | 851.84 | 939.00 | 36.8% | 41.4% | 41.0% | 44.1% | 44.1% | 44.1% |
| 65 | 324.65 | 409.80 | 463.03 | 510.93 | 609.39 | 670.59 | 436.84 | 583.02 | 651.13 | 735.49 | 877.22 | 965.33 | 34.6% | 42.3% | 40.6% | 44.0% | 44.0% | 44.0% |
| 66 | 337.17 | 424.69 | 476.16 | 525.07 | 630.59 | 687.22 | 460.42 | 609.53 | 682.47 | 754.91 | 906.63 | 988.04 | 36.6% | 43.5% | 43.3% | 43.8% | 43.8% | 43.8% |
| 67 | 345.73 | 442.74 | 490.00 | 542.23 | 659.13 | 703.90 | 483.72 | 635.76 | 703.62 | 778.63 | 946.49 | 1010.78 | 39.9% | 43.6% | 43.6% | 43.6% | 43.6% | 43.6% |
| 68 | 360.21 | 461.07 | 511.50 | 566.73 | 689.20 | 730.02 | 508.91 | 661.26 | 733.59 | 812.80 | 988.45 | 1047.00 | 41.3% | 43.4% | 43.4% | 43.4% | 43.4% | 43.4% |
| 69 | 379.85 | 484.08 | 541.98 | 602.20 | 722.64 | 771.28 | 535.97 | 693.40 | 776.34 | 862.60 | 1035.12 | 1104.80 | 41.1% | 43.2% | 43.2% | 43.2% | 43.2% | 43.2% |
| 70 | 397.22 | 502.10 | 566.82 | 642.69 | 752.04 | 818.98 | 563.78 | 718.33 | 810.92 | 919.46 | 1075.90 | 1171.68 | 41.9% | 43.1% | 43.1% | 43.1% | 43.1% | 43.1% |
| 71 | 416.64 | 521.88 | 586.30 | 680.80 | 783.89 | 848.32 | 595.33 | 745.70 | 837.76 | 972.78 | 1120.08 | 1212.14 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 72 | 435.58 | 544.99 | 606.92 | 724.59 | 821.62 | 883.55 | 621.62 | 777.76 | 866.14 | 1034.07 | 1172.53 | 1260.91 | 42.7% | 42.7% | 42.7% | 42.7% | 42.7% | 42.7% |
| 73 | 453.82 | 568.76 | 634.16 | 768.92 | 862.06 | 919.53 | 646.85 | 810.68 | 903.89 | 1095.96 | 1228.72 | 1310.64 | 42.5% | 42.5% | 42.5% | 42.5% | 42.5% | 42.5% |
| 74 | 469.25 | 594.64 | 664.93 | 813.12 | 904.31 | 961.30 | 668.00 | 846.50 | 946.57 | 1157.51 | 1287.33 | 1368.46 | 42.4% | 42.4% | 42.4% | 42.4% | 42.4% | 42.4% |
| 75 | 483.72 | 620.11 | 703.76 | 854.70 | 949.26 | 1005.63 | 687.75 | 881.66 | 1000.60 | 1215.19 | 1349.64 | 1429.79 | 42.2% | 42.2% | 42.2% | 42.2% | 42.2% | 42.2% |
| 76 | 497.03 | 651.70 | 750.76 | 895.00 | 997.54 | 1061.84 | 705.79 | 925.42 | 1066.08 | 1270.91 | 1416.51 | 1507.82 | 42.0% | 42.0% | 42.0% | 42.0% | 42.0% | 42.0% |
| 77 | 508.97 | 686.37 | 800.76 | 931.73 | 1054.42 | 1129.02 | 721.84 | 973.43 | 1135.67 | 1321.42 | 1495.41 | 1601.22 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 78 | 536.61 | 744.75 | 874.83 | 995.16 | 1144.76 | 1234.20 | 760.65 | 1055.70 | 1240.10 | 1410.67 | 1622.73 | 1749.51 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 79 | 577.26 | 817.92 | 965.89 | 1082.97 | 1260.22 | 1367.54 | 818.28 | 1159.42 | 1369.18 | 1535.14 | 1786.39 | 1938.52 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 80 | 626.04 | 894.35 | | | | | 887.43 | 1267.76 | | | | | 41.8% | 41.8% | | | | |
| 81 | 684.58 | 975.65 | | | | | 970.41 | 1383.01 | | | | | 41.8% | 41.8% | | | | |
| 82 | 754.50 | 1060.21 | | | | | 1069.53 | 1502.87 | | | | | 41.8% | 41.8% | | | | |
| 83 | 832.56 | 1148.02 | | | | | 1180.17 | 1627.34 | | | | | 41.8% | 41.8% | | | | |
| 84 | 917.11 | 1239.08 | | | | | 1300.03 | 1756.42 | | | | | 41.8% | 41.8% | | | | |
| 85+ | | | | | | | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix D

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96 VA 9/96**

**Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period**

**Home Health Daily Benefit at 80% of Nursing Home Daily Benefit**

**5% Compound Inflation**

| Age | Current Premium Rates | | | | | | Proposed Premium Rates | | | | | | Proposed Rate Increases | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 144.18 | 174.74 | 202.26 | 232.06 | 288.95 | 320.02 | 208.19 | 252.25 | 292.26 | 335.69 | 418.52 | 463.52 | 44.4% | 44.4% | 44.5% | 44.7% | 44.8% | 44.8% |
| 30 | 153.29 | 183.60 | 214.38 | 239.24 | 288.95 | 320.02 | 221.90 | 265.58 | 310.51 | 346.51 | 418.52 | 463.52 | 44.8% | 44.6% | 44.8% | 44.8% | 44.8% | 44.8% |
| 31 | 155.35 | 188.07 | 214.38 | 239.24 | 288.95 | 320.02 | 225.01 | 272.32 | 310.51 | 346.51 | 418.52 | 463.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 32 | 155.35 | 189.53 | 214.38 | 239.24 | 288.95 | 320.02 | 225.01 | 274.51 | 310.51 | 346.51 | 418.52 | 463.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 33 | 155.35 | 189.53 | 214.38 | 239.24 | 288.95 | 320.02 | 225.01 | 274.51 | 310.51 | 346.51 | 418.52 | 463.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 34 | 155.35 | 189.53 | 214.38 | 239.24 | 288.95 | 320.02 | 225.01 | 274.51 | 310.51 | 346.51 | 418.52 | 463.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 35 | 155.35 | 189.53 | 214.38 | 239.24 | 288.95 | 320.02 | 225.01 | 274.51 | 310.51 | 346.51 | 418.52 | 463.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 36 | 155.35 | 189.53 | 214.38 | 239.24 | 288.95 | 320.02 | 225.01 | 274.51 | 310.51 | 346.51 | 418.52 | 463.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 37 | 155.35 | 189.53 | 214.38 | 239.24 | 288.95 | 320.02 | 225.01 | 274.51 | 310.51 | 346.51 | 418.52 | 463.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 38 | 155.35 | 189.53 | 214.38 | 239.24 | 288.95 | 320.02 | 225.01 | 274.51 | 310.51 | 346.51 | 418.52 | 463.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 39 | 155.35 | 189.53 | 214.38 | 239.24 | 288.95 | 320.02 | 225.01 | 274.51 | 310.51 | 346.51 | 418.52 | 463.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 40 | 155.35 | 189.53 | 214.38 | 239.24 | 288.95 | 320.02 | 225.01 | 274.51 | 310.51 | 346.51 | 418.52 | 463.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 41 | 155.35 | 189.53 | 214.38 | 239.24 | 288.95 | 320.02 | 225.01 | 274.51 | 310.51 | 346.51 | 418.52 | 463.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 42 | 155.35 | 189.53 | 214.38 | 239.24 | 288.95 | 320.02 | 225.01 | 274.51 | 310.51 | 346.51 | 418.52 | 463.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 43 | 155.35 | 189.53 | 214.38 | 239.24 | 288.95 | 320.02 | 225.01 | 274.51 | 310.51 | 346.51 | 418.52 | 463.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 44 | 155.35 | 189.53 | 214.38 | 239.24 | 288.95 | 320.02 | 225.01 | 274.51 | 310.51 | 346.51 | 418.52 | 463.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 45 | 177.10 | 220.60 | 248.56 | 270.31 | 326.24 | 357.31 | 256.51 | 319.51 | 360.01 | 391.52 | 472.52 | 517.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 46 | 177.10 | 220.60 | 248.56 | 270.31 | 326.24 | 357.31 | 256.51 | 319.51 | 360.01 | 391.52 | 472.52 | 517.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 47 | 177.10 | 220.60 | 248.56 | 270.31 | 326.24 | 357.31 | 256.51 | 319.51 | 360.01 | 391.52 | 472.52 | 517.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 48 | 177.10 | 220.60 | 248.56 | 270.31 | 326.24 | 357.31 | 256.51 | 319.51 | 360.01 | 391.52 | 472.52 | 517.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 49 | 177.10 | 220.60 | 248.56 | 270.31 | 326.24 | 357.31 | 256.51 | 319.51 | 360.01 | 391.52 | 472.52 | 517.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 50 | 186.42 | 236.13 | 257.88 | 285.85 | 341.77 | 375.95 | 270.01 | 342.01 | 373.51 | 414.02 | 495.02 | 544.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 51 | 195.74 | 242.35 | 264.10 | 292.06 | 351.09 | 385.27 | 283.51 | 351.01 | 382.51 | 423.02 | 508.52 | 558.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 52 | 201.96 | 248.56 | 273.42 | 298.27 | 357.31 | 394.59 | 292.51 | 360.01 | 396.02 | 432.02 | 517.52 | 571.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 53 | 211.28 | 257.88 | 279.63 | 304.49 | 366.63 | 407.02 | 306.01 | 373.51 | 405.02 | 441.02 | 531.02 | 589.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 54 | 220.60 | 264.10 | 288.95 | 313.81 | 375.95 | 416.34 | 319.51 | 382.51 | 418.52 | 454.52 | 544.52 | 603.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 55 | 229.17 | 270.31 | 298.27 | 320.02 | 388.38 | 428.77 | 331.88 | 391.52 | 432.02 | 463.52 | 562.52 | 621.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 56 | 238.51 | 282.74 | 307.60 | 332.45 | 400.81 | 444.31 | 345.41 | 409.52 | 445.52 | 481.52 | 580.52 | 643.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 57 | 239.99 | 295.17 | 326.24 | 347.99 | 422.56 | 469.16 | 347.27 | 427.52 | 472.52 | 504.02 | 612.02 | 679.53 | 44.7% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 58 | 249.44 | 310.70 | 344.88 | 369.74 | 447.41 | 497.12 | 360.96 | 450.02 | 499.52 | 535.52 | 648.03 | 720.03 | 44.7% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 59 | 253.72 | 320.81 | 363.52 | 391.49 | 478.48 | 528.19 | 366.71 | 464.16 | 526.52 | 567.02 | 693.03 | 765.03 | 44.5% | 44.7% | 44.8% | 44.8% | 44.8% | 44.8% |
| 60 | 262.91 | 323.40 | 373.99 | 413.23 | 506.45 | 559.27 | 379.84 | 467.17 | 541.01 | 598.52 | 733.53 | 810.03 | 44.5% | 44.5% | 44.7% | 44.8% | 44.8% | 44.8% |
| 61 | 276.66 | 341.46 | 391.87 | 425.33 | 518.84 | 573.14 | 399.81 | 493.30 | 562.29 | 615.29 | 750.56 | 829.11 | 44.5% | 44.5% | 43.5% | 44.7% | 44.7% | 44.7% |
| 62 | 289.72 | 351.65 | 403.88 | 436.07 | 532.65 | 588.26 | 409.27 | 506.96 | 574.25 | 630.06 | 769.60 | 849.94 | 41.3% | 44.2% | 42.2% | 44.5% | 44.5% | 44.5% |
| 63 | 297.94 | 368.87 | 414.27 | 451.16 | 544.80 | 604.38 | 411.08 | 525.35 | 589.43 | 651.05 | 786.18 | 872.16 | 38.0% | 42.4% | 42.3% | 44.3% | 44.3% | 44.3% |
| 64 | 305.13 | 379.35 | 423.34 | 464.57 | 560.78 | 618.51 | 417.47 | 536.58 | 597.02 | 669.58 | 808.25 | 891.46 | 36.8% | 41.4% | 41.0% | 44.1% | 44.1% | 44.1% |
| 65 | 314.01 | 391.18 | 436.42 | 476.33 | 574.79 | 633.33 | 422.52 | 556.52 | 613.70 | 685.69 | 827.42 | 911.70 | 34.6% | 42.3% | 40.6% | 44.0% | 44.0% | 44.0% |
| 66 | 324.31 | 404.09 | 447.85 | 494.18 | 591.99 | 648.61 | 442.85 | 579.98 | 641.89 | 710.50 | 851.12 | 932.54 | 36.6% | 43.5% | 43.3% | 43.8% | 43.8% | 43.8% |
| 67 | 333.30 | 422.84 | 462.64 | 507.41 | 616.85 | 664.11 | 466.32 | 607.19 | 664.33 | 728.62 | 885.78 | 953.64 | 39.9% | 43.6% | 43.6% | 43.6% | 43.6% | 43.6% |
| 68 | 348.20 | 444.26 | 482.68 | 533.11 | 645.97 | 686.80 | 491.95 | 637.15 | 692.26 | 764.58 | 926.45 | 985.00 | 41.3% | 43.4% | 43.4% | 43.4% | 43.4% | 43.4% |
| 69 | 368.27 | 465.55 | 514.18 | 567.46 | 678.63 | 727.27 | 519.63 | 666.86 | 736.53 | 812.84 | 972.09 | 1041.76 | 41.1% | 43.2% | 43.2% | 43.2% | 43.2% | 43.2% |
| 70 | 392.76 | 488.71 | 546.73 | 606.99 | 711.87 | 774.35 | 557.45 | 699.18 | 782.18 | 868.38 | 1018.43 | 1107.83 | 41.9% | 43.1% | 43.1% | 43.1% | 43.1% | 43.1% |
| 71 | 412.35 | 511.14 | 569.12 | 648.59 | 745.23 | 807.51 | 589.19 | 730.35 | 813.21 | 926.75 | 1064.84 | 1153.83 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 72 | 433.52 | 534.67 | 594.54 | 691.56 | 784.46 | 846.39 | 618.67 | 763.03 | 848.47 | 986.93 | 1119.50 | 1207.89 | 42.7% | 42.7% | 42.7% | 42.7% | 42.7% | 42.7% |
| 73 | 451.84 | 558.86 | 622.27 | 733.25 | 828.37 | 887.83 | 644.02 | 796.55 | 886.94 | 1045.12 | 1180.70 | 1265.44 | 42.5% | 42.5% | 42.5% | 42.5% | 42.5% | 42.5% |
| 74 | 467.35 | 585.14 | 653.53 | 773.22 | 870.11 | 929.00 | 665.30 | 832.98 | 930.34 | 1100.72 | 1238.65 | 1322.49 | 42.4% | 42.4% | 42.4% | 42.4% | 42.4% | 42.4% |
| 75 | 481.90 | 609.20 | 685.58 | 811.05 | 911.07 | 971.08 | 685.16 | 866.15 | 974.74 | 1153.14 | 1295.35 | 1380.67 | 42.2% | 42.2% | 42.2% | 42.2% | 42.2% | 42.2% |
| 76 | 495.29 | 634.32 | 722.95 | 846.34 | 952.35 | 1018.39 | 703.32 | 900.74 | 1026.60 | 1201.81 | 1352.35 | 1446.12 | 42.0% | 42.0% | 42.0% | 42.0% | 42.0% | 42.0% |
| 77 | 507.31 | 664.81 | 764.29 | 877.02 | 996.39 | 1069.34 | 719.49 | 942.86 | 1083.94 | 1243.83 | 1413.12 | 1516.57 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 78 | 533.36 | 715.48 | 827.68 | 933.37 | 1071.59 | 1156.15 | 756.04 | 1014.21 | 1173.25 | 1323.08 | 1519.00 | 1638.86 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 79 | 572.38 | 780.52 | 908.98 | 1013.05 | 1170.78 | 1268.35 | 811.36 | 1106.41 | 1288.50 | 1436.02 | 1659.61 | 1797.91 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 80 | 617.91 | 852.07 | | | | | 875.91 | 1207.83 | | | | | 41.8% | 41.8% | | | | |
| 81 | 674.82 | 926.87 | | | | | 956.58 | 1313.86 | | | | | 41.8% | 41.8% | | | | |
| 82 | 739.87 | 1006.55 | | | | | 1048.78 | 1426.80 | | | | | 41.8% | 41.8% | | | | |
| 83 | 813.04 | 1089.48 | | | | | 1152.51 | 1544.36 | | | | | 41.8% | 41.8% | | | | |
| 84 | 892.72 | 1177.28 | | | | | 1265.45 | 1668.83 | | | | | 41.8% | 41.8% | | | | |
| 85+ | | | | | | | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix D

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96 VA 9/96**

**Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period**

**Home Health Daily Benefit at 50% of Nursing Home Daily Benefit**

**5% Compound Inflation**

| Age | Current Premium Rates | | | | | | Proposed Premium Rates | | | | | | Proposed Rate Increases | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 132.64 | 157.55 | 178.81 | 201.92 | 251.67 | 276.53 | 191.54 | 227.44 | 258.37 | 292.10 | 364.51 | 400.52 | 44.4% | 44.4% | 44.5% | 44.7% | 44.8% | 44.8% |
| 30 | 141.03 | 165.54 | 189.53 | 208.17 | 251.67 | 276.53 | 204.15 | 239.45 | 274.51 | 301.51 | 364.51 | 400.52 | 44.8% | 44.6% | 44.8% | 44.8% | 44.8% | 44.8% |
| 31 | 142.92 | 169.57 | 189.53 | 208.17 | 251.67 | 276.53 | 207.01 | 245.53 | 274.51 | 301.51 | 364.51 | 400.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 32 | 142.92 | 170.89 | 189.53 | 208.17 | 251.67 | 276.53 | 207.01 | 247.51 | 274.51 | 301.51 | 364.51 | 400.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 33 | 142.92 | 170.89 | 189.53 | 208.17 | 251.67 | 276.53 | 207.01 | 247.51 | 274.51 | 301.51 | 364.51 | 400.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 34 | 142.92 | 170.89 | 189.53 | 208.17 | 251.67 | 276.53 | 207.01 | 247.51 | 274.51 | 301.51 | 364.51 | 400.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 35 | 142.92 | 170.89 | 189.53 | 208.17 | 251.67 | 276.53 | 207.01 | 247.51 | 274.51 | 301.51 | 364.51 | 400.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 36 | 142.92 | 170.89 | 189.53 | 208.17 | 251.67 | 276.53 | 207.01 | 247.51 | 274.51 | 301.51 | 364.51 | 400.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 37 | 142.92 | 170.89 | 189.53 | 208.17 | 251.67 | 276.53 | 207.01 | 247.51 | 274.51 | 301.51 | 364.51 | 400.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 38 | 142.92 | 170.89 | 189.53 | 208.17 | 251.67 | 276.53 | 207.01 | 247.51 | 274.51 | 301.51 | 364.51 | 400.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 39 | 142.92 | 170.89 | 189.53 | 208.17 | 251.67 | 276.53 | 207.01 | 247.51 | 274.51 | 301.51 | 364.51 | 400.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 40 | 142.92 | 170.89 | 189.53 | 208.17 | 251.67 | 276.53 | 207.01 | 247.51 | 274.51 | 301.51 | 364.51 | 400.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 41 | 142.92 | 170.89 | 189.53 | 208.17 | 251.67 | 276.53 | 207.01 | 247.51 | 274.51 | 301.51 | 364.51 | 400.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 42 | 142.92 | 170.89 | 189.53 | 208.17 | 251.67 | 276.53 | 207.01 | 247.51 | 274.51 | 301.51 | 364.51 | 400.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 43 | 142.92 | 170.89 | 189.53 | 208.17 | 251.67 | 276.53 | 207.01 | 247.51 | 274.51 | 301.51 | 364.51 | 400.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 44 | 142.92 | 170.89 | 189.53 | 208.17 | 251.67 | 276.53 | 207.01 | 247.51 | 274.51 | 301.51 | 364.51 | 400.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 45 | 161.57 | 195.74 | 214.38 | 236.13 | 285.85 | 313.81 | 234.01 | 283.51 | 310.51 | 342.01 | 414.02 | 454.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 46 | 161.57 | 195.74 | 214.38 | 236.13 | 285.85 | 313.81 | 234.01 | 283.51 | 310.51 | 342.01 | 414.02 | 454.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 47 | 161.57 | 195.74 | 214.38 | 236.13 | 285.85 | 313.81 | 234.01 | 283.51 | 310.51 | 342.01 | 414.02 | 454.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 48 | 161.57 | 195.74 | 214.38 | 236.13 | 285.85 | 313.81 | 234.01 | 283.51 | 310.51 | 342.01 | 414.02 | 454.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 49 | 161.57 | 195.74 | 214.38 | 236.13 | 285.85 | 313.81 | 234.01 | 283.51 | 310.51 | 342.01 | 414.02 | 454.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 50 | 170.89 | 208.17 | 226.81 | 248.56 | 301.38 | 332.45 | 247.51 | 301.51 | 328.51 | 360.01 | 436.52 | 481.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 51 | 177.10 | 214.38 | 233.03 | 254.78 | 307.60 | 341.77 | 256.51 | 310.51 | 337.51 | 369.01 | 445.52 | 495.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 52 | 183.31 | 220.60 | 239.24 | 260.99 | 316.92 | 351.09 | 265.51 | 319.51 | 346.51 | 378.01 | 459.02 | 508.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 53 | 189.53 | 226.81 | 245.46 | 267.20 | 323.13 | 360.42 | 274.51 | 328.51 | 355.51 | 387.01 | 468.02 | 522.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 54 | 198.85 | 233.03 | 251.67 | 273.42 | 332.45 | 369.74 | 288.01 | 337.51 | 364.51 | 396.02 | 481.52 | 535.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 55 | 207.49 | 239.24 | 260.99 | 279.63 | 341.77 | 379.06 | 300.48 | 346.51 | 378.01 | 405.02 | 495.02 | 549.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 56 | 213.73 | 248.56 | 270.31 | 292.06 | 354.20 | 394.59 | 309.53 | 360.01 | 391.52 | 423.02 | 513.02 | 571.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 57 | 218.72 | 260.99 | 285.85 | 307.60 | 375.95 | 416.34 | 316.50 | 378.01 | 414.02 | 445.52 | 544.52 | 603.02 | 44.7% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 58 | 225.10 | 276.53 | 304.49 | 326.24 | 397.70 | 441.20 | 325.75 | 400.52 | 441.02 | 472.52 | 576.02 | 639.02 | 44.7% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 59 | 230.12 | 284.50 | 323.13 | 344.88 | 422.56 | 469.16 | 332.59 | 411.61 | 468.02 | 499.52 | 612.02 | 679.53 | 44.5% | 44.7% | 44.8% | 44.8% | 44.8% | 44.8% |
| 60 | 236.62 | 288.43 | 331.76 | 366.63 | 447.41 | 497.12 | 341.85 | 416.66 | 479.93 | 531.02 | 648.03 | 720.03 | 44.5% | 44.5% | 44.7% | 44.8% | 44.8% | 44.8% |
| 61 | 253.11 | 303.52 | 347.00 | 377.07 | 458.51 | 509.79 | 365.79 | 438.49 | 497.90 | 545.47 | 663.29 | 737.47 | 44.5% | 44.5% | 43.5% | 44.7% | 44.7% | 44.7% |
| 62 | 260.75 | 314.48 | 354.13 | 389.25 | 474.12 | 523.87 | 368.34 | 453.38 | 503.51 | 562.40 | 685.03 | 756.91 | 41.3% | 44.2% | 42.2% | 44.5% | 44.5% | 44.5% |
| 63 | 269.56 | 329.15 | 363.20 | 400.08 | 485.21 | 539.12 | 371.93 | 468.77 | 516.76 | 577.35 | 700.19 | 777.99 | 38.0% | 42.4% | 42.3% | 44.3% | 44.3% | 44.3% |
| 64 | 277.64 | 338.12 | 376.61 | 412.34 | 500.31 | 552.54 | 379.86 | 478.26 | 531.11 | 594.30 | 721.09 | 796.37 | 36.8% | 41.4% | 41.0% | 44.1% | 44.1% | 44.1% |
| 65 | 284.73 | 348.60 | 385.86 | 425.77 | 513.59 | 566.81 | 383.13 | 495.95 | 542.60 | 612.90 | 739.32 | 815.93 | 34.6% | 42.3% | 40.6% | 44.0% | 44.0% | 44.0% |
| 66 | 293.42 | 360.34 | 398.95 | 440.13 | 530.21 | 581.69 | 400.67 | 517.18 | 571.80 | 632.79 | 762.31 | 836.32 | 36.6% | 43.5% | 43.3% | 43.8% | 43.8% | 43.8% |
| 67 | 300.96 | 378.07 | 410.40 | 452.69 | 554.67 | 594.46 | 421.08 | 542.90 | 589.33 | 650.05 | 796.48 | 853.63 | 39.9% | 43.6% | 43.6% | 43.6% | 43.6% | 43.6% |
| 68 | 314.58 | 396.23 | 429.85 | 475.48 | 581.14 | 619.56 | 444.45 | 568.27 | 616.49 | 681.93 | 833.46 | 888.57 | 41.3% | 43.4% | 43.4% | 43.4% | 43.4% | 43.4% |
| 69 | 333.53 | 419.22 | 456.28 | 509.55 | 611.46 | 655.47 | 470.61 | 600.50 | 653.59 | 729.89 | 875.87 | 938.91 | 41.1% | 43.2% | 43.2% | 43.2% | 43.2% | 43.2% |
| 70 | 357.05 | 439.62 | 488.71 | 546.73 | 640.46 | 698.48 | 506.77 | 628.94 | 699.18 | 782.18 | 916.27 | 999.28 | 41.9% | 43.1% | 43.1% | 43.1% | 43.1% | 43.1% |
| 71 | 375.84 | 459.59 | 511.14 | 586.30 | 672.21 | 728.05 | 537.02 | 656.70 | 730.35 | 837.76 | 960.50 | 1040.29 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 72 | 394.29 | 481.00 | 534.67 | 625.50 | 708.08 | 761.75 | 562.70 | 686.43 | 763.03 | 892.66 | 1010.50 | 1087.10 | 42.7% | 42.7% | 42.7% | 42.7% | 42.7% | 42.7% |
| 73 | 410.22 | 503.37 | 558.86 | 661.91 | 747.12 | 798.65 | 584.70 | 717.46 | 796.55 | 943.43 | 1064.89 | 1138.33 | 42.5% | 42.5% | 42.5% | 42.5% | 42.5% | 42.5% |
| 74 | 425.56 | 526.25 | 587.04 | 701.03 | 784.62 | 835.91 | 605.80 | 749.14 | 835.68 | 997.95 | 1116.95 | 1189.97 | 42.4% | 42.4% | 42.4% | 42.4% | 42.4% | 42.4% |
| 75 | 438.26 | 549.19 | 616.47 | 734.68 | 821.97 | 874.70 | 623.11 | 780.83 | 876.49 | 1044.55 | 1168.65 | 1243.63 | 42.2% | 42.2% | 42.2% | 42.2% | 42.2% | 42.2% |
| 76 | 450.11 | 573.50 | 651.70 | 764.66 | 860.25 | 917.60 | 639.16 | 814.37 | 925.42 | 1085.83 | 1221.56 | 1302.99 | 42.0% | 42.0% | 42.0% | 42.0% | 42.0% | 42.0% |
| 77 | 460.89 | 598.50 | 688.02 | 792.47 | 898.58 | 961.58 | 653.66 | 848.81 | 975.78 | 1123.91 | 1274.39 | 1363.74 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 78 | 482.95 | 643.93 | 743.12 | 843.94 | 964.27 | 1035.82 | 684.59 | 912.79 | 1053.39 | 1196.30 | 1366.87 | 1468.29 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 79 | 517.09 | 702.47 | 814.67 | 913.86 | 1050.45 | 1133.38 | 732.99 | 995.77 | 1154.81 | 1295.42 | 1489.04 | 1606.59 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 80 | 557.75 | 762.63 | | | | | 790.62 | 1081.05 | | | | | 41.8% | 41.8% | | | | |
| 81 | 604.90 | 827.68 | | | | | 857.47 | 1173.25 | | | | | 41.8% | 41.8% | | | | |
| 82 | 660.19 | 895.97 | | | | | 935.84 | 1270.06 | | | | | 41.8% | 41.8% | | | | |
| 83 | 721.98 | 967.52 | | | | | 1023.43 | 1371.48 | | | | | 41.8% | 41.8% | | | | |
| 84 | 788.65 | 1042.32 | | | | | 1117.93 | 1477.51 | | | | | 41.8% | 41.8% | | | | |
| 85+ | | | | | | | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA 9/96

### Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
### Home Health Daily Benefit at 100% of Nursing Home Daily Benefit
### 5% Compound Inflation

| Age | Current Premium Rates | | | | | | Proposed Premium Rates | | | | | | Proposed Rate Increases | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 141.29 | 174.74 | 199.33 | 232.06 | 288.95 | 316.92 | 204.03 | 252.25 | 288.02 | 335.69 | 418.52 | 459.02 | 44.4% | 44.4% | 44.5% | 44.7% | 44.8% | 44.8% |
| 30 | 150.23 | 183.60 | 211.28 | 239.24 | 288.95 | 316.92 | 217.46 | 265.58 | 306.01 | 346.51 | 418.52 | 459.02 | 44.8% | 44.6% | 44.8% | 44.8% | 44.8% | 44.8% |
| 31 | 152.24 | 188.07 | 211.28 | 239.24 | 288.95 | 316.92 | 220.51 | 272.32 | 306.01 | 346.51 | 418.52 | 459.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 32 | 152.24 | 189.53 | 211.28 | 239.24 | 288.95 | 316.92 | 220.51 | 274.51 | 306.01 | 346.51 | 418.52 | 459.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 33 | 152.24 | 189.53 | 211.28 | 239.24 | 288.95 | 316.92 | 220.51 | 274.51 | 306.01 | 346.51 | 418.52 | 459.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 34 | 152.24 | 189.53 | 211.28 | 239.24 | 288.95 | 316.92 | 220.51 | 274.51 | 306.01 | 346.51 | 418.52 | 459.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 35 | 152.24 | 189.53 | 211.28 | 239.24 | 288.95 | 316.92 | 220.51 | 274.51 | 306.01 | 346.51 | 418.52 | 459.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 36 | 152.24 | 189.53 | 211.28 | 239.24 | 288.95 | 316.92 | 220.51 | 274.51 | 306.01 | 346.51 | 418.52 | 459.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 37 | 152.24 | 189.53 | 211.28 | 239.24 | 288.95 | 316.92 | 220.51 | 274.51 | 306.01 | 346.51 | 418.52 | 459.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 38 | 152.24 | 189.53 | 211.28 | 239.24 | 288.95 | 316.92 | 220.51 | 274.51 | 306.01 | 346.51 | 418.52 | 459.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 39 | 152.24 | 189.53 | 211.28 | 239.24 | 288.95 | 316.92 | 220.51 | 274.51 | 306.01 | 346.51 | 418.52 | 459.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 40 | 152.24 | 189.53 | 211.28 | 239.24 | 288.95 | 316.92 | 220.51 | 274.51 | 306.01 | 346.51 | 418.52 | 459.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 41 | 152.24 | 189.53 | 211.28 | 239.24 | 288.95 | 316.92 | 220.51 | 274.51 | 306.01 | 346.51 | 418.52 | 459.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 42 | 152.24 | 189.53 | 211.28 | 239.24 | 288.95 | 316.92 | 220.51 | 274.51 | 306.01 | 346.51 | 418.52 | 459.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 43 | 152.24 | 189.53 | 211.28 | 239.24 | 288.95 | 316.92 | 220.51 | 274.51 | 306.01 | 346.51 | 418.52 | 459.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 44 | 152.24 | 189.53 | 211.28 | 239.24 | 288.95 | 316.92 | 220.51 | 274.51 | 306.01 | 346.51 | 418.52 | 459.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 45 | 180.21 | 217.49 | 239.24 | 267.20 | 323.13 | 354.20 | 261.01 | 315.01 | 346.51 | 387.01 | 468.02 | 513.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 46 | 180.21 | 217.49 | 239.24 | 267.20 | 323.13 | 354.20 | 261.01 | 315.01 | 346.51 | 387.01 | 468.02 | 513.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 47 | 180.21 | 217.49 | 239.24 | 267.20 | 323.13 | 354.20 | 261.01 | 315.01 | 346.51 | 387.01 | 468.02 | 513.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 48 | 180.21 | 217.49 | 239.24 | 267.20 | 323.13 | 354.20 | 261.01 | 315.01 | 346.51 | 387.01 | 468.02 | 513.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 49 | 180.21 | 217.49 | 239.24 | 267.20 | 323.13 | 354.20 | 261.01 | 315.01 | 346.51 | 387.01 | 468.02 | 513.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 50 | 192.64 | 226.81 | 248.56 | 279.63 | 335.56 | 379.06 | 279.01 | 328.51 | 360.01 | 405.02 | 486.02 | 549.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 51 | 198.85 | 236.13 | 257.88 | 285.85 | 344.88 | 379.06 | 288.01 | 342.01 | 373.51 | 414.02 | 499.52 | 549.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 52 | 201.96 | 242.35 | 264.10 | 292.06 | 351.09 | 388.38 | 292.51 | 351.01 | 382.51 | 423.02 | 508.52 | 562.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 53 | 208.17 | 248.56 | 273.42 | 298.27 | 360.42 | 397.70 | 301.51 | 360.01 | 396.02 | 432.02 | 522.02 | 576.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 54 | 214.38 | 254.78 | 279.63 | 307.60 | 369.74 | 407.02 | 310.51 | 369.01 | 405.02 | 445.52 | 535.52 | 589.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 55 | 219.88 | 264.10 | 288.95 | 313.81 | 379.06 | 419.45 | 318.42 | 382.51 | 418.52 | 454.52 | 549.02 | 607.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 56 | 229.22 | 273.42 | 301.38 | 323.13 | 391.49 | 434.98 | 331.96 | 396.02 | 436.52 | 468.02 | 567.02 | 630.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 57 | 230.87 | 288.95 | 320.02 | 338.67 | 410.13 | 456.73 | 334.08 | 418.52 | 463.52 | 490.52 | 594.02 | 661.53 | 44.7% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 58 | 240.31 | 301.38 | 335.56 | 357.31 | 434.98 | 481.59 | 347.76 | 436.52 | 486.02 | 517.52 | 630.02 | 697.53 | 44.7% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 59 | 241.92 | 308.71 | 357.31 | 379.06 | 459.84 | 509.55 | 349.65 | 446.64 | 517.52 | 549.02 | 666.03 | 738.03 | 44.5% | 44.7% | 44.8% | 44.8% | 44.8% | 44.8% |
| 60 | 251.23 | 311.74 | 364.94 | 397.70 | 481.59 | 534.41 | 362.95 | 450.33 | 527.92 | 576.02 | 697.53 | 774.03 | 44.5% | 44.5% | 44.7% | 44.8% | 44.8% | 44.8% |
| 61 | 261.94 | 326.87 | 376.92 | 404.21 | 491.69 | 542.97 | 378.55 | 472.22 | 540.82 | 584.74 | 711.29 | 785.47 | 44.5% | 44.5% | 43.5% | 44.7% | 44.7% | 44.7% |
| 62 | 266.54 | 334.49 | 386.32 | 415.59 | 500.46 | 553.14 | 376.53 | 482.23 | 549.28 | 600.46 | 723.08 | 799.20 | 41.3% | 44.2% | 42.2% | 44.5% | 44.5% | 44.5% |
| 63 | 275.24 | 349.01 | 391.57 | 425.62 | 510.75 | 564.66 | 379.76 | 497.06 | 557.13 | 614.20 | 737.04 | 814.84 | 38.0% | 42.4% | 42.3% | 44.3% | 44.3% | 44.3% |
| 64 | 277.64 | 351.87 | 398.60 | 434.33 | 519.55 | 574.53 | 379.86 | 497.70 | 562.13 | 626.00 | 748.82 | 828.06 | 36.8% | 41.4% | 41.0% | 44.1% | 44.1% | 44.1% |
| 65 | 282.07 | 356.58 | 401.82 | 444.40 | 529.55 | 582.77 | 379.55 | 507.30 | 565.06 | 639.72 | 762.30 | 838.91 | 34.6% | 42.3% | 40.6% | 44.0% | 44.0% | 44.0% |
| 66 | 288.27 | 365.49 | 411.82 | 458.15 | 545.66 | 599.71 | 393.64 | 524.57 | 590.24 | 658.70 | 784.51 | 862.23 | 36.6% | 43.5% | 43.3% | 43.8% | 43.8% | 43.8% |
| 67 | 300.96 | 380.56 | 430.30 | 477.56 | 569.59 | 624.31 | 421.08 | 546.47 | 617.90 | 685.76 | 817.91 | 896.49 | 39.9% | 43.6% | 43.6% | 43.6% | 43.6% | 43.6% |
| 68 | 314.58 | 398.63 | 451.46 | 501.89 | 597.95 | 655.58 | 444.45 | 571.72 | 647.48 | 719.81 | 857.57 | 940.23 | 41.3% | 43.4% | 43.4% | 43.4% | 43.4% | 43.4% |
| 69 | 328.89 | 419.22 | 472.49 | 528.08 | 627.68 | 685.58 | 464.07 | 600.50 | 676.81 | 756.44 | 899.10 | 982.04 | 41.1% | 43.2% | 43.2% | 43.2% | 43.2% | 43.2% |
| 70 | 345.89 | 437.39 | 493.18 | 560.12 | 653.85 | 711.87 | 490.93 | 625.75 | 705.56 | 801.34 | 935.43 | 1018.43 | 41.9% | 43.1% | 43.1% | 43.1% | 43.1% | 43.1% |
| 71 | 362.95 | 455.30 | 511.14 | 592.75 | 682.95 | 738.79 | 518.61 | 650.57 | 730.35 | 846.96 | 975.85 | 1055.63 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 72 | 379.84 | 474.80 | 528.48 | 629.63 | 714.27 | 767.94 | 542.08 | 677.59 | 754.19 | 898.55 | 1019.34 | 1095.93 | 42.7% | 42.7% | 42.7% | 42.7% | 42.7% | 42.7% |
| 73 | 394.37 | 495.44 | 550.93 | 669.83 | 749.10 | 800.63 | 562.11 | 706.16 | 785.25 | 954.73 | 1067.72 | 1141.16 | 42.5% | 42.5% | 42.5% | 42.5% | 42.5% | 42.5% |
| 74 | 410.36 | 516.75 | 577.54 | 708.63 | 786.52 | 835.91 | 584.17 | 735.62 | 822.16 | 1008.77 | 1119.65 | 1189.97 | 42.4% | 42.4% | 42.4% | 42.4% | 42.4% | 42.4% |
| 75 | 421.89 | 540.10 | 612.84 | 743.77 | 825.60 | 874.70 | 599.84 | 767.90 | 871.32 | 1057.48 | 1173.83 | 1243.63 | 42.2% | 42.2% | 42.2% | 42.2% | 42.2% | 42.2% |
| 76 | 432.73 | 566.55 | 653.44 | 778.57 | 868.94 | 922.81 | 614.48 | 804.50 | 927.89 | 1105.57 | 1233.89 | 1310.40 | 42.0% | 42.0% | 42.0% | 42.0% | 42.0% | 42.0% |
| 77 | 442.66 | 596.84 | 697.97 | 810.71 | 916.81 | 981.47 | 627.79 | 846.46 | 989.89 | 1149.77 | 1300.26 | 1391.96 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 78 | 466.69 | 647.18 | 761.01 | 866.70 | 995.16 | 1074.84 | 661.54 | 917.40 | 1078.75 | 1228.57 | 1410.67 | 1523.61 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 79 | 502.46 | 712.22 | 840.69 | 941.50 | 1095.98 | 1190.29 | 712.25 | 1009.60 | 1191.69 | 1334.60 | 1553.58 | 1687.27 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 80 | 544.74 | 778.89 | | | | | 772.18 | 1104.10 | | | | | 41.8% | 41.8% | | | | |
| 81 | 596.77 | 848.82 | | | | | 845.94 | 1203.22 | | | | | 41.8% | 41.8% | | | | |
| 82 | 656.94 | 921.99 | | | | | 931.23 | 1306.94 | | | | | 41.8% | 41.8% | | | | |
| 83 | 725.23 | 998.42 | | | | | 1028.04 | 1415.28 | | | | | 41.8% | 41.8% | | | | |
| 84 | 798.41 | 1078.09 | | | | | 1131.76 | 1528.22 | | | | | 41.8% | 41.8% | | | | |
| 85+ | | | | | | | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA 9/96

### Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
### Home Health Daily Benefit at 80% of Nursing Home Daily Benefit
### 5% Compound Inflation

| Age | Current Premium Rates | | | | | | Proposed Premium Rates | | | | | | Proposed Rate Increases | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 135.53 | 166.14 | 190.54 | 220.01 | 273.42 | 301.38 | 195.70 | 239.85 | 275.31 | 318.25 | 396.02 | 436.52 | 44.4% | 44.4% | 44.5% | 44.7% | 44.8% | 44.8% |
| 30 | 144.09 | 174.57 | 201.96 | 226.81 | 273.42 | 301.38 | 208.59 | 252.52 | 292.51 | 328.51 | 396.02 | 436.52 | 44.8% | 44.6% | 44.8% | 44.8% | 44.8% | 44.8% |
| 31 | 146.03 | 178.82 | 201.96 | 226.81 | 273.42 | 301.38 | 211.51 | 258.92 | 292.51 | 328.51 | 396.02 | 436.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 32 | 146.03 | 180.21 | 201.96 | 226.81 | 273.42 | 301.38 | 211.51 | 261.01 | 292.51 | 328.51 | 396.02 | 436.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 33 | 146.03 | 180.21 | 201.96 | 226.81 | 273.42 | 301.38 | 211.51 | 261.01 | 292.51 | 328.51 | 396.02 | 436.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 34 | 146.03 | 180.21 | 201.96 | 226.81 | 273.42 | 301.38 | 211.51 | 261.01 | 292.51 | 328.51 | 396.02 | 436.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 35 | 146.03 | 180.21 | 201.96 | 226.81 | 273.42 | 301.38 | 211.51 | 261.01 | 292.51 | 328.51 | 396.02 | 436.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 36 | 146.03 | 180.21 | 201.96 | 226.81 | 273.42 | 301.38 | 211.51 | 261.01 | 292.51 | 328.51 | 396.02 | 436.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 37 | 146.03 | 180.21 | 201.96 | 226.81 | 273.42 | 301.38 | 211.51 | 261.01 | 292.51 | 328.51 | 396.02 | 436.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 38 | 146.03 | 180.21 | 201.96 | 226.81 | 273.42 | 301.38 | 211.51 | 261.01 | 292.51 | 328.51 | 396.02 | 436.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 39 | 146.03 | 180.21 | 201.96 | 226.81 | 273.42 | 301.38 | 211.51 | 261.01 | 292.51 | 328.51 | 396.02 | 436.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 40 | 146.03 | 180.21 | 201.96 | 226.81 | 273.42 | 301.38 | 211.51 | 261.01 | 292.51 | 328.51 | 396.02 | 436.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 41 | 146.03 | 180.21 | 201.96 | 226.81 | 273.42 | 301.38 | 211.51 | 261.01 | 292.51 | 328.51 | 396.02 | 436.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 42 | 146.03 | 180.21 | 201.96 | 226.81 | 273.42 | 301.38 | 211.51 | 261.01 | 292.51 | 328.51 | 396.02 | 436.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 43 | 146.03 | 180.21 | 201.96 | 226.81 | 273.42 | 301.38 | 211.51 | 261.01 | 292.51 | 328.51 | 396.02 | 436.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 44 | 146.03 | 180.21 | 201.96 | 226.81 | 273.42 | 301.38 | 211.51 | 261.01 | 292.51 | 328.51 | 396.02 | 436.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 45 | 173.99 | 208.17 | 229.92 | 254.78 | 304.49 | 332.45 | 252.01 | 301.51 | 333.01 | 369.01 | 441.02 | 481.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 46 | 173.99 | 208.17 | 229.92 | 254.78 | 304.49 | 332.45 | 252.01 | 301.51 | 333.01 | 369.01 | 441.02 | 481.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 47 | 173.99 | 208.17 | 229.92 | 254.78 | 304.49 | 332.45 | 252.01 | 301.51 | 333.01 | 369.01 | 441.02 | 481.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 48 | 173.99 | 208.17 | 229.92 | 254.78 | 304.49 | 332.45 | 252.01 | 301.51 | 333.01 | 369.01 | 441.02 | 481.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 49 | 173.99 | 208.17 | 229.92 | 254.78 | 304.49 | 332.45 | 252.01 | 301.51 | 333.01 | 369.01 | 441.02 | 481.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 50 | 183.31 | 220.60 | 242.35 | 267.20 | 320.02 | 357.31 | 265.51 | 319.51 | 351.01 | 387.01 | 463.52 | 517.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 51 | 192.64 | 226.81 | 248.56 | 273.42 | 326.24 | 357.31 | 279.01 | 328.51 | 360.01 | 396.02 | 472.52 | 517.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 52 | 198.85 | 233.03 | 254.78 | 279.63 | 335.56 | 366.63 | 288.01 | 337.51 | 369.01 | 405.02 | 486.02 | 531.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 53 | 205.06 | 239.24 | 264.10 | 285.85 | 344.88 | 379.06 | 297.01 | 346.51 | 382.51 | 414.02 | 499.52 | 549.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 54 | 211.28 | 248.56 | 270.31 | 295.17 | 354.20 | 388.38 | 306.01 | 360.01 | 391.52 | 427.52 | 513.02 | 562.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 55 | 216.78 | 254.78 | 279.63 | 301.38 | 363.52 | 400.81 | 313.94 | 369.01 | 405.02 | 436.52 | 526.52 | 580.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 56 | 223.02 | 264.10 | 292.06 | 310.70 | 379.06 | 419.45 | 322.98 | 382.51 | 423.02 | 450.02 | 549.02 | 607.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 57 | 224.80 | 276.53 | 304.49 | 326.24 | 397.70 | 441.20 | 325.29 | 400.52 | 441.02 | 472.52 | 576.02 | 639.02 | 44.7% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 58 | 234.23 | 288.95 | 320.02 | 344.88 | 419.45 | 466.05 | 338.95 | 418.52 | 463.52 | 499.52 | 607.52 | 675.03 | 44.7% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 59 | 236.02 | 296.60 | 338.67 | 363.52 | 441.20 | 490.91 | 341.12 | 429.13 | 490.52 | 526.52 | 639.02 | 711.03 | 44.5% | 44.7% | 44.8% | 44.8% | 44.8% | 44.8% |
| 60 | 242.46 | 297.17 | 343.83 | 382.16 | 466.05 | 515.77 | 350.29 | 429.29 | 497.38 | 553.52 | 675.03 | 747.03 | 44.5% | 44.5% | 44.7% | 44.8% | 44.8% | 44.8% |
| 61 | 253.11 | 312.27 | 355.98 | 389.13 | 470.58 | 524.87 | 365.79 | 451.13 | 510.78 | 562.92 | 680.74 | 759.29 | 44.5% | 44.5% | 43.5% | 44.7% | 44.7% | 44.7% |
| 62 | 257.85 | 317.34 | 365.83 | 395.10 | 479.97 | 532.65 | 364.25 | 457.50 | 520.15 | 570.86 | 693.48 | 769.60 | 41.3% | 44.2% | 42.2% | 44.5% | 44.5% | 44.5% |
| 63 | 263.89 | 329.15 | 368.87 | 400.08 | 485.21 | 539.12 | 364.10 | 468.77 | 524.83 | 577.35 | 700.19 | 777.99 | 38.0% | 42.4% | 42.3% | 44.3% | 44.3% | 44.3% |
| 64 | 269.40 | 335.37 | 373.86 | 406.84 | 492.06 | 544.29 | 368.58 | 474.37 | 527.24 | 586.38 | 709.20 | 784.48 | 36.8% | 41.4% | 41.0% | 44.1% | 44.1% | 44.1% |
| 65 | 274.09 | 337.96 | 380.53 | 415.13 | 500.28 | 550.84 | 368.81 | 480.80 | 535.12 | 597.58 | 720.16 | 792.95 | 34.6% | 42.3% | 40.6% | 44.0% | 44.0% | 44.0% |
| 66 | 280.55 | 347.47 | 388.65 | 424.69 | 509.62 | 563.67 | 383.10 | 498.71 | 557.04 | 610.59 | 732.71 | 810.42 | 36.6% | 43.5% | 43.3% | 43.8% | 43.8% | 43.8% |
| 67 | 293.50 | 363.14 | 407.92 | 442.74 | 532.28 | 587.00 | 410.64 | 521.46 | 585.76 | 635.76 | 764.34 | 842.92 | 39.9% | 43.6% | 43.6% | 43.6% | 43.6% | 43.6% |
| 68 | 307.38 | 384.22 | 429.85 | 468.27 | 559.52 | 614.76 | 434.27 | 551.05 | 616.49 | 671.59 | 802.47 | 881.68 | 41.3% | 43.4% | 43.4% | 43.4% | 43.4% | 43.4% |
| 69 | 324.26 | 405.33 | 453.97 | 495.66 | 588.30 | 643.89 | 457.54 | 580.60 | 650.27 | 709.99 | 842.70 | 922.32 | 41.1% | 43.2% | 43.2% | 43.2% | 43.2% | 43.2% |
| 70 | 341.43 | 424.00 | 475.32 | 528.88 | 618.14 | 673.93 | 484.60 | 606.59 | 680.02 | 756.64 | 884.35 | 964.16 | 41.9% | 43.1% | 43.1% | 43.1% | 43.1% | 43.1% |
| 71 | 358.66 | 444.56 | 496.10 | 562.68 | 648.59 | 702.28 | 512.47 | 635.22 | 708.87 | 804.00 | 926.75 | 1003.47 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 72 | 377.78 | 464.48 | 518.16 | 600.73 | 683.31 | 736.98 | 539.13 | 662.86 | 739.46 | 857.30 | 975.15 | 1051.74 | 42.7% | 42.7% | 42.7% | 42.7% | 42.7% | 42.7% |
| 73 | 392.39 | 487.51 | 543.00 | 638.13 | 721.36 | 772.88 | 559.28 | 694.86 | 773.95 | 909.54 | 1028.17 | 1101.61 | 42.5% | 42.5% | 42.5% | 42.5% | 42.5% | 42.5% |
| 74 | 408.46 | 509.15 | 568.04 | 672.53 | 758.02 | 809.32 | 581.46 | 724.80 | 808.64 | 957.38 | 1079.08 | 1152.11 | 42.4% | 42.4% | 42.4% | 42.4% | 42.4% | 42.4% |
| 75 | 420.08 | 529.19 | 596.47 | 705.58 | 792.87 | 845.61 | 597.25 | 752.39 | 848.05 | 1003.18 | 1127.29 | 1202.27 | 42.2% | 42.2% | 42.2% | 42.2% | 42.2% | 42.2% |
| 76 | 430.99 | 552.64 | 629.11 | 735.12 | 828.96 | 886.31 | 612.01 | 784.76 | 893.34 | 1043.87 | 1177.14 | 1258.57 | 42.0% | 42.0% | 42.0% | 42.0% | 42.0% | 42.0% |
| 77 | 441.00 | 578.60 | 664.81 | 764.29 | 867.08 | 931.73 | 625.44 | 820.60 | 942.86 | 1083.94 | 1229.72 | 1321.42 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 78 | 465.06 | 621.16 | 720.36 | 813.04 | 933.37 | 1006.55 | 659.23 | 880.52 | 1021.12 | 1152.51 | 1323.08 | 1426.80 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 79 | 499.21 | 679.70 | 790.28 | 881.34 | 1019.55 | 1104.11 | 707.64 | 963.50 | 1120.24 | 1249.32 | 1445.24 | 1565.10 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 80 | 538.23 | 741.49 | | | | | 762.96 | 1051.09 | | | | | 41.8% | 41.8% | | | | |
| 81 | 587.02 | 806.54 | | | | | 832.11 | 1143.29 | | | | | 41.8% | 41.8% | | | | |
| 82 | 643.93 | 874.83 | | | | | 912.79 | 1240.10 | | | | | 41.8% | 41.8% | | | | |
| 83 | 707.35 | 948.01 | | | | | 1002.68 | 1343.82 | | | | | 41.8% | 41.8% | | | | |
| 84 | 777.27 | 1024.43 | | | | | 1101.80 | 1452.16 | | | | | 41.8% | 41.8% | | | | |
| 85+ | | | | | | | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix D

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96 VA 9/96**

**Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period**

**Home Health Daily Benefit at 50% of Nursing Home Daily Benefit**

**5% Compound Inflation**

| Age | Current Premium Rates | | | | | | Proposed Premium Rates | | | | | | Proposed Rate Increases | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 126.88 | 148.96 | 167.09 | 189.87 | 236.13 | 260.99 | 183.21 | 215.03 | 241.43 | 274.66 | 342.01 | 378.01 | 44.4% | 44.4% | 44.5% | 44.7% | 44.8% | 44.8% |
| 30 | 134.90 | 156.51 | 177.10 | 195.74 | 236.13 | 260.99 | 195.27 | 226.39 | 256.51 | 283.51 | 342.01 | 378.01 | 44.8% | 44.6% | 44.8% | 44.8% | 44.8% | 44.8% |
| 31 | 136.71 | 160.33 | 177.10 | 195.74 | 236.13 | 260.99 | 198.01 | 232.14 | 256.51 | 283.51 | 342.01 | 378.01 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 32 | 136.71 | 161.57 | 177.10 | 195.74 | 236.13 | 260.99 | 198.01 | 234.01 | 256.51 | 283.51 | 342.01 | 378.01 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 33 | 136.71 | 161.57 | 177.10 | 195.74 | 236.13 | 260.99 | 198.01 | 234.01 | 256.51 | 283.51 | 342.01 | 378.01 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 34 | 136.71 | 161.57 | 177.10 | 195.74 | 236.13 | 260.99 | 198.01 | 234.01 | 256.51 | 283.51 | 342.01 | 378.01 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 35 | 136.71 | 161.57 | 177.10 | 195.74 | 236.13 | 260.99 | 198.01 | 234.01 | 256.51 | 283.51 | 342.01 | 378.01 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 36 | 136.71 | 161.57 | 177.10 | 195.74 | 236.13 | 260.99 | 198.01 | 234.01 | 256.51 | 283.51 | 342.01 | 378.01 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 37 | 136.71 | 161.57 | 177.10 | 195.74 | 236.13 | 260.99 | 198.01 | 234.01 | 256.51 | 283.51 | 342.01 | 378.01 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 38 | 136.71 | 161.57 | 177.10 | 195.74 | 236.13 | 260.99 | 198.01 | 234.01 | 256.51 | 283.51 | 342.01 | 378.01 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 39 | 136.71 | 161.57 | 177.10 | 195.74 | 236.13 | 260.99 | 198.01 | 234.01 | 256.51 | 283.51 | 342.01 | 378.01 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 40 | 136.71 | 161.57 | 177.10 | 195.74 | 236.13 | 260.99 | 198.01 | 234.01 | 256.51 | 283.51 | 342.01 | 378.01 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 41 | 136.71 | 161.57 | 177.10 | 195.74 | 236.13 | 260.99 | 198.01 | 234.01 | 256.51 | 283.51 | 342.01 | 378.01 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 42 | 136.71 | 161.57 | 177.10 | 195.74 | 236.13 | 260.99 | 198.01 | 234.01 | 256.51 | 283.51 | 342.01 | 378.01 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 43 | 136.71 | 161.57 | 177.10 | 195.74 | 236.13 | 260.99 | 198.01 | 234.01 | 256.51 | 283.51 | 342.01 | 378.01 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 44 | 136.71 | 161.57 | 177.10 | 195.74 | 236.13 | 260.99 | 198.01 | 234.01 | 256.51 | 283.51 | 342.01 | 378.01 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 45 | 158.46 | 186.42 | 198.85 | 220.60 | 267.20 | 295.17 | 229.51 | 270.01 | 288.01 | 319.51 | 387.01 | 427.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 46 | 158.46 | 186.42 | 198.85 | 220.60 | 267.20 | 295.17 | 229.51 | 270.01 | 288.01 | 319.51 | 387.01 | 427.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 47 | 158.46 | 186.42 | 198.85 | 220.60 | 267.20 | 295.17 | 229.51 | 270.01 | 288.01 | 319.51 | 387.01 | 427.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 48 | 158.46 | 186.42 | 198.85 | 220.60 | 267.20 | 295.17 | 229.51 | 270.01 | 288.01 | 319.51 | 387.01 | 427.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 49 | 158.46 | 186.42 | 198.85 | 220.60 | 267.20 | 295.17 | 229.51 | 270.01 | 288.01 | 319.51 | 387.01 | 427.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 50 | 167.78 | 195.74 | 208.17 | 233.03 | 279.63 | 316.92 | 243.01 | 283.51 | 301.51 | 337.51 | 405.02 | 459.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 51 | 173.99 | 201.96 | 214.38 | 239.24 | 288.95 | 316.92 | 252.01 | 292.51 | 310.51 | 346.51 | 418.52 | 459.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 52 | 180.21 | 205.06 | 220.60 | 245.46 | 295.17 | 326.24 | 261.01 | 297.01 | 319.51 | 355.51 | 427.52 | 472.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 53 | 186.42 | 211.28 | 226.81 | 251.67 | 304.49 | 335.56 | 270.01 | 306.01 | 328.51 | 364.51 | 441.02 | 486.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 54 | 189.53 | 217.49 | 236.13 | 257.88 | 313.81 | 344.88 | 274.51 | 315.01 | 342.01 | 373.51 | 454.52 | 499.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 55 | 195.10 | 226.81 | 245.46 | 264.10 | 323.13 | 357.31 | 282.54 | 328.51 | 355.51 | 382.51 | 468.02 | 517.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 56 | 201.34 | 233.03 | 254.78 | 273.42 | 335.56 | 372.84 | 291.58 | 337.51 | 369.01 | 396.02 | 486.02 | 540.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 57 | 203.53 | 245.46 | 267.20 | 285.85 | 351.09 | 391.49 | 294.52 | 355.51 | 387.01 | 414.02 | 508.52 | 567.02 | 44.7% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 58 | 209.89 | 257.88 | 282.74 | 304.49 | 369.74 | 413.23 | 303.74 | 373.51 | 409.52 | 441.02 | 535.52 | 598.52 | 44.7% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 59 | 212.42 | 263.31 | 298.27 | 320.02 | 391.49 | 434.98 | 307.01 | 380.96 | 432.02 | 463.52 | 567.02 | 630.02 | 44.5% | 44.7% | 44.8% | 44.8% | 44.8% | 44.8% |
| 60 | 219.09 | 265.13 | 304.62 | 335.56 | 413.23 | 459.84 | 316.53 | 382.99 | 440.66 | 486.02 | 598.52 | 666.03 | 44.5% | 44.5% | 44.7% | 44.8% | 44.8% | 44.8% |
| 61 | 226.62 | 277.25 | 317.09 | 343.88 | 419.30 | 467.56 | 327.51 | 400.54 | 454.98 | 497.47 | 606.56 | 676.38 | 44.5% | 44.5% | 43.5% | 44.7% | 44.7% | 44.7% |
| 62 | 231.78 | 283.03 | 324.86 | 351.20 | 427.29 | 474.12 | 327.42 | 408.04 | 461.90 | 507.43 | 617.37 | 685.03 | 41.3% | 44.2% | 42.2% | 44.5% | 44.5% | 44.5% |
| 63 | 238.35 | 295.10 | 329.15 | 357.52 | 434.13 | 479.53 | 328.86 | 420.28 | 468.31 | 515.93 | 626.48 | 692.00 | 38.0% | 42.4% | 42.3% | 44.3% | 44.3% | 44.3% |
| 64 | 241.91 | 299.64 | 332.62 | 362.86 | 439.83 | 486.56 | 330.97 | 423.82 | 469.09 | 522.99 | 633.92 | 701.28 | 36.8% | 41.4% | 41.0% | 44.1% | 44.1% | 44.1% |
| 65 | 247.48 | 303.36 | 335.29 | 369.89 | 447.06 | 492.30 | 333.00 | 431.59 | 471.50 | 532.46 | 643.55 | 708.67 | 34.6% | 42.3% | 40.6% | 44.0% | 44.0% | 44.0% |
| 66 | 254.81 | 311.44 | 344.90 | 380.93 | 458.15 | 504.48 | 347.95 | 446.99 | 494.33 | 547.68 | 658.70 | 725.31 | 36.6% | 43.5% | 43.3% | 43.8% | 43.8% | 43.8% |
| 67 | 266.14 | 325.84 | 360.66 | 397.97 | 477.56 | 527.31 | 372.36 | 467.89 | 517.89 | 571.47 | 685.76 | 757.20 | 39.9% | 43.6% | 43.6% | 43.6% | 43.6% | 43.6% |
| 68 | 278.56 | 343.40 | 381.82 | 420.24 | 501.89 | 552.32 | 393.56 | 492.50 | 547.61 | 602.71 | 719.81 | 792.14 | 41.3% | 43.4% | 43.4% | 43.4% | 43.4% | 43.4% |
| 69 | 294.15 | 363.64 | 405.33 | 444.70 | 530.40 | 581.35 | 415.05 | 520.88 | 580.60 | 637.00 | 759.75 | 832.74 | 41.1% | 43.2% | 43.2% | 43.2% | 43.2% | 43.2% |
| 70 | 310.19 | 381.60 | 426.23 | 475.32 | 557.89 | 606.99 | 440.26 | 545.93 | 609.78 | 680.02 | 798.15 | 868.38 | 41.9% | 43.1% | 43.1% | 43.1% | 43.1% | 43.1% |
| 71 | 326.44 | 399.46 | 444.56 | 508.99 | 586.30 | 633.55 | 466.44 | 570.78 | 635.22 | 727.28 | 837.76 | 905.27 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 72 | 342.68 | 419.07 | 464.48 | 542.93 | 617.25 | 664.73 | 489.05 | 598.05 | 662.86 | 774.81 | 880.87 | 948.63 | 42.7% | 42.7% | 42.7% | 42.7% | 42.7% | 42.7% |
| 73 | 356.72 | 437.97 | 485.53 | 576.69 | 650.02 | 695.60 | 508.44 | 624.25 | 692.04 | 821.97 | 926.49 | 991.45 | 42.5% | 42.5% | 42.5% | 42.5% | 42.5% | 42.5% |
| 74 | 370.46 | 457.85 | 511.05 | 609.84 | 682.03 | 727.62 | 527.37 | 651.78 | 727.50 | 868.14 | 970.91 | 1035.81 | 42.4% | 42.4% | 42.4% | 42.4% | 42.4% | 42.4% |
| 75 | 381.89 | 478.27 | 536.46 | 638.30 | 714.67 | 761.95 | 542.96 | 679.99 | 762.73 | 907.52 | 1016.11 | 1083.33 | 42.2% | 42.2% | 42.2% | 42.2% | 42.2% | 42.2% |
| 76 | 391.02 | 498.77 | 566.55 | 665.60 | 747.28 | 797.68 | 555.25 | 708.26 | 804.50 | 945.16 | 1061.15 | 1132.71 | 42.0% | 42.0% | 42.0% | 42.0% | 42.0% | 42.0% |
| 77 | 399.55 | 520.58 | 598.50 | 691.34 | 780.87 | 837.24 | 566.66 | 738.30 | 848.81 | 980.48 | 1107.45 | 1187.40 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 78 | 421.16 | 559.37 | 647.18 | 734.99 | 839.06 | 902.48 | 597.00 | 792.92 | 917.40 | 1041.87 | 1189.39 | 1279.28 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 79 | 450.43 | 609.78 | 708.97 | 795.16 | 913.86 | 985.41 | 638.49 | 864.38 | 1004.99 | 1127.15 | 1295.42 | 1396.84 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 80 | 484.57 | 663.44 | | | | | 686.89 | 940.45 | | | | | 41.8% | 41.8% | | | | |
| 81 | 526.85 | 720.36 | | | | | 746.82 | 1021.12 | | | | | 41.8% | 41.8% | | | | |
| 82 | 574.01 | 778.89 | | | | | 813.67 | 1104.10 | | | | | 41.8% | 41.8% | | | | |
| 83 | 627.67 | 842.31 | | | | | 889.74 | 1194.00 | | | | | 41.8% | 41.8% | | | | |
| 84 | 686.21 | 905.73 | | | | | 972.72 | 1283.89 | | | | | 41.8% | 41.8% | | | | |
| 85+ | | | | | | | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix D

**John Hancock Life Insurance Company (U.S.A.)**

**NH-99 VA 4/99**

**Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period**

**GPO Inflation**

| Age | Current Premium Rates | | | | | | Proposed Premium Rates | | | | | | Proposed Rate Increases | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 21.31 | 24.54 | 26.64 | 34.40 | 39.68 | 48.27 | 24.58 | 27.67 | 30.26 | 40.20 | 46.16 | 61.10 | 15.3% | 12.7% | 13.6% | 16.9% | 16.3% | 26.6% |
| 30 | 22.53 | 25.80 | 28.25 | 36.02 | 43.90 | 48.78 | 26.35 | 29.43 | 32.53 | 44.06 | 58.15 | 69.15 | 17.0% | 14.1% | 15.2% | 22.3% | 32.4% | 41.8% |
| 31 | 23.13 | 26.43 | 29.23 | 37.01 | 43.90 | 48.78 | 27.76 | 30.32 | 33.96 | 46.87 | 58.85 | 69.15 | 20.0% | 14.7% | 16.2% | 26.6% | 34.0% | 41.8% |
| 32 | 23.74 | 27.43 | 30.47 | 37.40 | 43.90 | 48.78 | 29.44 | 31.77 | 35.99 | 49.56 | 61.42 | 69.15 | 24.0% | 15.8% | 18.1% | 32.5% | 39.9% | 41.8% |
| 33 | 24.11 | 28.06 | 31.45 | 37.40 | 43.90 | 48.78 | 30.48 | 32.69 | 38.68 | 51.16 | 62.24 | 69.15 | 26.4% | 16.5% | 23.0% | 36.8% | 41.8% | 41.8% |
| 34 | 24.39 | 29.07 | 32.44 | 37.40 | 43.90 | 48.78 | 31.72 | 34.53 | 41.49 | 52.91 | 62.24 | 69.15 | 30.0% | 18.8% | 27.9% | 41.5% | 41.8% | 41.8% |
| 35 | 24.39 | 29.70 | 32.52 | 37.40 | 43.90 | 48.78 | 32.50 | 36.24 | 43.21 | 53.02 | 62.24 | 69.15 | 33.2% | 22.0% | 32.9% | 41.8% | 41.8% | 41.8% |
| 36 | 24.39 | 30.90 | 32.52 | 37.40 | 43.90 | 48.78 | 33.28 | 39.72 | 44.47 | 53.02 | 62.24 | 69.15 | 36.4% | 28.6% | 36.8% | 41.8% | 41.8% | 41.8% |
| 37 | 24.39 | 30.90 | 32.52 | 37.40 | 43.90 | 51.17 | 34.06 | 41.01 | 46.06 | 53.02 | 62.24 | 72.63 | 39.6% | 32.8% | 41.6% | 41.8% | 41.8% | 41.9% |
| 38 | 24.39 | 30.90 | 32.52 | 37.40 | 43.90 | 51.17 | 34.58 | 41.82 | 46.10 | 53.02 | 62.24 | 72.63 | 41.8% | 35.4% | 41.8% | 41.8% | 41.8% | 41.9% |
| 39 | 24.39 | 30.90 | 33.78 | 38.87 | 45.88 | 54.34 | 34.58 | 43.11 | 47.93 | 55.16 | 65.11 | 77.25 | 41.8% | 39.5% | 41.9% | 41.9% | 41.9% | 42.2% |
| 40 | 26.29 | 31.99 | 36.47 | 41.58 | 48.71 | 57.54 | 37.21 | 44.92 | 51.70 | 59.11 | 69.25 | 81.93 | 41.5% | 40.4% | 41.8% | 42.2% | 42.1% | 42.4% |
| 41 | 26.50 | 32.23 | 39.48 | 44.65 | 51.93 | 60.95 | 37.65 | 45.73 | 54.39 | 63.60 | 73.95 | 86.94 | 42.1% | 41.9% | 37.8% | 42.4% | 42.4% | 42.6% |
| 42 | 29.44 | 35.25 | 39.78 | 44.98 | 55.22 | 64.41 | 40.43 | 48.74 | 56.46 | 64.09 | 78.78 | 92.04 | 37.3% | 38.3% | 41.9% | 42.5% | 42.7% | 42.9% |
| 43 | 29.68 | 35.51 | 42.91 | 48.16 | 58.58 | 67.94 | 42.08 | 50.46 | 58.79 | 68.76 | 83.74 | 97.24 | 41.8% | 42.1% | 37.0% | 42.8% | 42.9% | 43.1% |
| 44 | 29.92 | 38.65 | 43.23 | 50.57 | 62.03 | 71.52 | 42.66 | 52.75 | 61.11 | 71.88 | 88.83 | 102.54 | 42.6% | 36.5% | 41.3% | 42.1% | 43.2% | 43.4% |
| 45 | 30.90 | 39.03 | 45.20 | 50.51 | 63.81 | 72.40 | 43.80 | 52.66 | 61.35 | 71.80 | 90.73 | 103.15 | 41.8% | 34.9% | 35.7% | 42.1% | 42.2% | 42.5% |
| 46 | 33.18 | 40.81 | 45.54 | 53.73 | 67.23 | 75.87 | 47.13 | 54.64 | 63.99 | 76.51 | 95.74 | 108.26 | 42.0% | 33.9% | 40.5% | 42.4% | 42.4% | 42.7% |
| 47 | 33.45 | 41.11 | 48.74 | 57.03 | 70.72 | 79.40 | 47.52 | 56.75 | 66.36 | 81.36 | 100.86 | 113.45 | 42.1% | 38.0% | 36.2% | 42.7% | 42.6% | 42.9% |
| 48 | 33.72 | 44.30 | 52.01 | 57.46 | 74.29 | 82.98 | 47.91 | 59.57 | 69.66 | 81.99 | 106.11 | 118.73 | 42.1% | 34.5% | 33.9% | 42.7% | 42.8% | 43.1% |
| 49 | 36.90 | 44.63 | 52.41 | 60.87 | 81.10 | 90.02 | 52.45 | 61.41 | 72.11 | 87.01 | 116.17 | 129.16 | 42.1% | 37.6% | 37.6% | 42.9% | 43.2% | 43.5% |
| 50 | 36.07 | 46.75 | 56.59 | 63.41 | 84.69 | 91.09 | 51.27 | 62.48 | 75.95 | 90.57 | 121.05 | 130.40 | 42.1% | 33.6% | 34.2% | 42.8% | 42.9% | 43.2% |
| 51 | 39.94 | 49.27 | 59.01 | 66.01 | 90.72 | 99.36 | 56.69 | 64.23 | 78.34 | 94.19 | 129.75 | 142.31 | 41.9% | 30.3% | 32.8% | 42.7% | 43.0% | 43.2% |
| 52 | 39.15 | 50.34 | 58.68 | 70.11 | 95.40 | 105.37 | 55.56 | 67.80 | 80.06 | 99.81 | 136.47 | 151.00 | 41.9% | 34.7% | 36.4% | 42.4% | 43.0% | 43.3% |
| 53 | 42.71 | 52.59 | 60.93 | 70.31 | 101.60 | 111.83 | 60.62 | 69.90 | 82.32 | 100.10 | 145.41 | 160.22 | 41.9% | 32.9% | 35.1% | 42.4% | 43.1% | 43.3% |
| 54 | 41.97 | 53.65 | 62.48 | 73.05 | 107.87 | 117.92 | 59.54 | 74.06 | 87.49 | 103.94 | 154.46 | 169.02 | 41.9% | 38.0% | 40.0% | 42.3% | 43.2% | 43.3% |
| 55 | 44.56 | 55.98 | 65.20 | 75.83 | 114.21 | 122.54 | 63.19 | 75.90 | 90.34 | 107.87 | 163.64 | 175.52 | 41.8% | 35.6% | 38.6% | 42.2% | 43.3% | 43.2% |
| 56 | 48.45 | 59.96 | 72.71 | 83.47 | 122.90 | 136.88 | 68.72 | 82.30 | 98.79 | 118.82 | 176.17 | 196.31 | 41.9% | 37.2% | 35.9% | 42.3% | 43.3% | 43.4% |
| 57 | 54.08 | 69.18 | 77.46 | 91.57 | 137.68 | 151.62 | 76.73 | 92.06 | 107.70 | 130.37 | 197.63 | 217.71 | 41.9% | 33.1% | 39.0% | 42.4% | 43.5% | 43.6% |
| 58 | 58.09 | 73.80 | 86.98 | 104.77 | 153.47 | 164.74 | 82.45 | 99.26 | 118.83 | 149.41 | 220.34 | 236.59 | 41.9% | 34.5% | 36.6% | 42.6% | 43.6% | 43.6% |
| 59 | 65.68 | 81.52 | 94.89 | 115.18 | 166.96 | 184.35 | 88.46 | 107.38 | 128.84 | 164.26 | 239.77 | 264.99 | 34.7% | 31.7% | 35.8% | 42.6% | 43.6% | 43.7% |
| 60 | 70.24 | 89.57 | 103.30 | 127.39 | 180.43 | 201.86 | 94.62 | 116.20 | 139.79 | 181.78 | 259.30 | 290.28 | 34.7% | 29.7% | 35.3% | 42.7% | 43.7% | 43.8% |
| 61 | 78.03 | 97.71 | 113.41 | 137.87 | 198.63 | 217.44 | 103.60 | 127.77 | 149.94 | 196.74 | 285.61 | 312.69 | 32.8% | 30.8% | 32.2% | 42.7% | 43.8% | 43.8% |
| 62 | 86.12 | 107.05 | 121.97 | 148.46 | 214.66 | 237.37 | 113.06 | 136.63 | 162.72 | 211.86 | 308.68 | 341.44 | 31.3% | 27.6% | 33.4% | 42.7% | 43.8% | 43.8% |
| 63 | 95.11 | 116.32 | 132.47 | 159.33 | 235.13 | 253.23 | 120.69 | 151.55 | 174.94 | 227.30 | 338.24 | 364.27 | 26.9% | 30.3% | 32.1% | 42.7% | 43.9% | 43.8% |
| 64 | 102.06 | 126.80 | 145.72 | 172.32 | 255.89 | 277.77 | 130.13 | 163.72 | 186.29 | 245.79 | 368.24 | 399.76 | 27.5% | 29.1% | 27.8% | 42.6% | 43.9% | 43.9% |
| 65 | 111.65 | 137.40 | 156.87 | 185.09 | 277.06 | 298.36 | 138.78 | 177.53 | 201.04 | 264.10 | 398.70 | 429.37 | 24.3% | 29.2% | 28.2% | 42.7% | 43.9% | 43.9% |
| 66 | 122.48 | 151.10 | 172.88 | 206.69 | 288.27 | 308.86 | 154.19 | 195.28 | 219.24 | 295.17 | 414.46 | 444.06 | 25.9% | 29.2% | 26.8% | 42.8% | 43.8% | 43.8% |
| 67 | 134.59 | 165.85 | 191.13 | 231.92 | 300.96 | 318.37 | 167.89 | 212.55 | 243.89 | 330.97 | 432.17 | 457.17 | 24.7% | 28.2% | 27.6% | 42.7% | 43.6% | 43.6% |
| 68 | 148.67 | 183.18 | 209.29 | 255.51 | 316.98 | 333.79 | 186.63 | 228.66 | 265.36 | 359.59 | 454.62 | 478.73 | 25.5% | 24.8% | 26.8% | 40.7% | 43.4% | 43.4% |
| 69 | 161.60 | 200.61 | 230.32 | 284.99 | 333.53 | 356.69 | 205.29 | 253.35 | 293.73 | 389.47 | 477.75 | 510.93 | 27.0% | 26.3% | 27.5% | 36.7% | 43.2% | 43.2% |
| 70 | 179.42 | 220.16 | 252.06 | 314.65 | 359.28 | 386.06 | 228.48 | 272.52 | 320.99 | 422.35 | 514.01 | 552.32 | 27.3% | 23.8% | 27.3% | 34.2% | 43.1% | 43.1% |
| 71 | 196.57 | 242.66 | 273.89 | 339.33 | 386.57 | 416.64 | 246.66 | 293.90 | 336.96 | 455.43 | 552.37 | 595.33 | 25.5% | 21.1% | 23.0% | 34.2% | 42.9% | 42.9% |
| 72 | 216.38 | 265.04 | 299.04 | 369.52 | 421.13 | 452.10 | 266.06 | 312.57 | 356.61 | 490.46 | 601.00 | 645.19 | 23.0% | 17.9% | 19.3% | 32.7% | 42.7% | 42.7% |
| 73 | 238.09 | 289.93 | 326.45 | 400.31 | 457.79 | 489.49 | 301.23 | 344.76 | 384.62 | 528.75 | 652.49 | 697.69 | 26.5% | 18.9% | 17.8% | 32.1% | 42.5% | 42.5% |
| 74 | 260.27 | 316.03 | 354.95 | 433.15 | 488.25 | 524.35 | 337.47 | 387.42 | 430.37 | 572.10 | 688.78 | 746.43 | 29.7% | 22.6% | 21.2% | 32.1% | 41.1% | 42.4% |
| 75 | 272.78 | 345.24 | 384.21 | 456.45 | 516.46 | 551.01 | 367.36 | 443.87 | 483.58 | 613.96 | 723.99 | 783.41 | 34.7% | 28.6% | 25.9% | 34.5% | 40.2% | 42.2% |
| 76 | 285.01 | 363.21 | 410.14 | 479.65 | 538.74 | 576.97 | 403.45 | 513.02 | 577.42 | 681.11 | 765.01 | 819.31 | 41.6% | 41.2% | 40.8% | 42.0% | 42.0% | 42.0% |
| 77 | 300.08 | 381.32 | 429.39 | 499.03 | 562.03 | 600.16 | 425.58 | 540.79 | 608.98 | 707.73 | 797.08 | 851.16 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 78 | 325.22 | 409.77 | 461.81 | 534.98 | 601.65 | 642.30 | 461.00 | 580.86 | 654.62 | 758.35 | 852.86 | 910.48 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 79 | 356.11 | 450.43 | 507.34 | 580.51 | 653.69 | 697.59 | 504.80 | 638.49 | 719.16 | 822.89 | 926.62 | 988.85 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 80 | 393.51 | 499.21 | 561.00 | 639.05 | 720.36 | 772.39 | 557.81 | 707.64 | 795.23 | 905.87 | 1021.12 | 1094.88 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 81 | 443.92 | 561.00 | 632.55 | 713.85 | 814.67 | 878.09 | 629.27 | 795.23 | 896.65 | 1011.90 | 1154.81 | 1244.71 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 82 | 502.46 | 635.80 | 717.10 | 804.91 | 931.75 | 1008.17 | 712.25 | 901.26 | 1016.51 | 1140.98 | 1320.77 | 1429.11 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 83 | 569.13 | 720.36 | 813.04 | 910.61 | 1066.71 | 1161.02 | 806.75 | 1021.12 | 1152.51 | 1290.81 | 1512.09 | 1645.78 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 84 | 642.30 | 813.04 | 917.11 | 1024.43 | 1214.68 | 1330.14 | 910.48 | 1152.51 | 1300.03 | 1452.16 | 1721.85 | 1885.50 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 85+ | 881.34 | 1118.75 | 1265.09 | 1401.68 | 1705.76 | 1892.76 | 1249.32 | 1585.85 | 1793.30 | 1986.92 | 2417.96 | 2683.04 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## NH-99 VA 4/99

### Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

### GPO Inflation

| Age | Current Premium Rates | | | | | | Proposed Premium Rates | | | | | | Proposed Rate Increases | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 19.89 | 21.96 | 25.31 | 32.91 | 38.21 | 45.05 | 22.94 | 24.76 | 28.74 | 38.46 | 44.45 | 57.03 | 15.3% | 12.7% | 13.6% | 16.9% | 16.3% | 26.6% |
| 30 | 21.02 | 23.08 | 26.83 | 34.45 | 42.28 | 45.53 | 24.59 | 26.33 | 30.91 | 42.15 | 56.00 | 64.54 | 17.0% | 14.1% | 15.2% | 22.3% | 32.4% | 41.8% |
| 31 | 21.59 | 23.65 | 27.77 | 35.40 | 42.28 | 45.53 | 25.91 | 27.13 | 32.26 | 44.83 | 56.67 | 64.54 | 20.0% | 14.7% | 16.2% | 26.6% | 34.0% | 41.8% |
| 32 | 22.16 | 24.55 | 28.94 | 35.77 | 42.28 | 45.53 | 27.48 | 28.43 | 34.19 | 47.41 | 59.14 | 64.54 | 24.0% | 15.8% | 18.1% | 32.5% | 39.9% | 41.8% |
| 33 | 22.50 | 25.11 | 29.88 | 35.77 | 42.28 | 45.53 | 28.45 | 29.25 | 36.75 | 48.93 | 59.93 | 64.54 | 26.4% | 16.5% | 23.0% | 36.8% | 41.8% | 41.8% |
| 34 | 22.77 | 26.01 | 30.82 | 35.77 | 42.28 | 45.53 | 29.60 | 30.89 | 39.42 | 50.61 | 59.93 | 64.54 | 30.0% | 18.8% | 27.9% | 41.5% | 41.8% | 41.8% |
| 35 | 22.77 | 26.57 | 30.90 | 35.77 | 42.28 | 45.53 | 30.33 | 32.43 | 41.05 | 50.71 | 59.93 | 64.54 | 33.2% | 22.0% | 32.9% | 41.8% | 41.8% | 41.8% |
| 36 | 22.77 | 27.64 | 30.90 | 35.77 | 42.28 | 45.53 | 31.06 | 35.54 | 42.25 | 50.71 | 59.93 | 64.54 | 36.4% | 28.6% | 36.8% | 41.8% | 41.8% | 41.8% |
| 37 | 22.77 | 27.64 | 30.90 | 35.77 | 42.28 | 47.76 | 31.79 | 36.70 | 43.75 | 50.71 | 59.93 | 67.79 | 39.6% | 32.8% | 41.6% | 41.8% | 41.8% | 41.9% |
| 38 | 22.77 | 27.64 | 30.90 | 35.77 | 42.28 | 47.76 | 32.27 | 37.42 | 43.80 | 50.71 | 59.93 | 67.79 | 41.8% | 35.4% | 41.8% | 41.8% | 41.8% | 41.9% |
| 39 | 22.77 | 27.64 | 32.09 | 37.18 | 44.18 | 50.72 | 32.27 | 38.58 | 45.53 | 52.76 | 62.70 | 72.10 | 41.8% | 39.5% | 41.9% | 41.9% | 41.9% | 42.2% |
| 40 | 24.54 | 28.62 | 34.64 | 39.77 | 46.91 | 53.70 | 34.73 | 40.19 | 49.11 | 56.54 | 66.68 | 76.47 | 41.5% | 40.4% | 41.8% | 42.2% | 42.1% | 42.4% |
| 41 | 24.74 | 28.83 | 37.51 | 42.71 | 50.00 | 56.89 | 35.14 | 40.92 | 51.67 | 60.83 | 71.21 | 81.14 | 42.1% | 41.9% | 37.8% | 42.4% | 42.4% | 42.6% |
| 42 | 27.48 | 31.54 | 37.79 | 43.03 | 53.17 | 60.12 | 37.73 | 43.61 | 53.64 | 61.30 | 75.86 | 85.90 | 37.3% | 38.3% | 41.9% | 42.5% | 42.7% | 42.9% |
| 43 | 27.70 | 31.77 | 40.76 | 46.06 | 56.41 | 63.41 | 39.27 | 45.14 | 55.85 | 65.77 | 80.63 | 90.76 | 41.8% | 42.1% | 37.0% | 42.8% | 42.9% | 43.1% |
| 44 | 27.93 | 34.58 | 41.07 | 48.37 | 59.73 | 66.75 | 39.81 | 47.19 | 58.05 | 68.75 | 85.54 | 95.70 | 42.6% | 36.5% | 41.3% | 42.1% | 43.2% | 43.4% |
| 45 | 29.27 | 35.77 | 45.20 | 48.70 | 60.16 | 70.44 | 41.49 | 48.27 | 61.35 | 69.23 | 85.54 | 100.36 | 41.8% | 34.9% | 35.7% | 42.1% | 42.2% | 42.5% |
| 46 | 31.44 | 37.41 | 45.54 | 51.81 | 63.39 | 73.82 | 44.65 | 50.09 | 63.99 | 73.78 | 90.26 | 105.33 | 42.0% | 33.9% | 40.5% | 42.4% | 42.4% | 42.7% |
| 47 | 31.69 | 37.69 | 48.74 | 55.00 | 66.68 | 77.26 | 45.02 | 52.02 | 66.36 | 78.45 | 95.10 | 110.39 | 42.1% | 38.0% | 36.2% | 42.7% | 42.6% | 42.9% |
| 48 | 31.94 | 40.61 | 52.01 | 55.41 | 70.05 | 80.74 | 45.39 | 54.61 | 69.66 | 79.06 | 100.05 | 115.52 | 42.1% | 34.5% | 33.9% | 42.7% | 42.8% | 43.1% |
| 49 | 34.96 | 40.91 | 52.41 | 58.70 | 76.46 | 87.59 | 49.69 | 56.29 | 72.11 | 83.90 | 109.53 | 125.67 | 42.1% | 37.6% | 37.6% | 42.9% | 43.2% | 43.5% |
| 50 | 34.26 | 46.75 | 54.50 | 63.41 | 80.35 | 91.09 | 48.70 | 62.48 | 73.13 | 90.57 | 114.84 | 130.40 | 42.1% | 33.6% | 34.2% | 42.8% | 42.9% | 43.2% |
| 51 | 38.13 | 47.45 | 56.98 | 66.01 | 84.08 | 97.04 | 54.11 | 61.85 | 75.64 | 94.19 | 120.26 | 139.00 | 41.9% | 30.3% | 32.8% | 42.7% | 43.0% | 43.2% |
| 52 | 37.45 | 46.87 | 56.79 | 68.05 | 88.75 | 103.03 | 53.15 | 63.12 | 77.47 | 96.87 | 126.94 | 147.64 | 41.9% | 34.7% | 36.4% | 42.4% | 43.0% | 43.3% |
| 53 | 40.93 | 50.84 | 60.93 | 66.51 | 94.82 | 107.17 | 58.09 | 67.57 | 82.32 | 94.69 | 135.71 | 153.55 | 41.9% | 32.9% | 35.1% | 42.4% | 43.1% | 43.3% |
| 54 | 41.97 | 50.30 | 58.91 | 69.30 | 100.98 | 113.20 | 59.54 | 69.43 | 82.49 | 98.61 | 144.60 | 162.25 | 41.9% | 38.0% | 40.0% | 42.3% | 43.2% | 43.3% |
| 55 | 42.91 | 52.59 | 61.68 | 72.13 | 104.89 | 117.92 | 60.85 | 71.30 | 85.46 | 102.61 | 150.28 | 168.90 | 41.8% | 35.6% | 38.6% | 42.2% | 43.3% | 43.2% |
| 56 | 45.10 | 56.54 | 67.25 | 77.78 | 115.81 | 129.68 | 63.98 | 77.60 | 91.38 | 110.72 | 166.00 | 185.98 | 41.9% | 37.2% | 35.9% | 42.3% | 43.3% | 43.4% |
| 57 | 50.70 | 63.86 | 70.42 | 85.84 | 130.31 | 144.16 | 71.94 | 84.98 | 97.91 | 122.22 | 187.04 | 207.01 | 41.9% | 33.1% | 39.0% | 42.4% | 43.5% | 43.6% |
| 58 | 56.38 | 68.65 | 79.73 | 98.73 | 141.09 | 154.75 | 80.03 | 92.34 | 108.92 | 140.79 | 202.57 | 222.25 | 41.9% | 34.5% | 36.6% | 42.6% | 43.6% | 43.6% |
| 59 | 62.13 | 76.20 | 89.31 | 107.09 | 152.01 | 171.55 | 83.68 | 100.38 | 121.26 | 152.73 | 218.30 | 246.59 | 34.7% | 31.7% | 35.8% | 42.6% | 43.6% | 43.7% |
| 60 | 65.10 | 82.40 | 94.08 | 117.12 | 167.73 | 183.75 | 87.70 | 106.90 | 127.31 | 167.12 | 241.04 | 264.23 | 34.7% | 29.7% | 35.3% | 42.7% | 43.7% | 43.8% |
| 61 | 72.71 | 88.66 | 103.96 | 123.47 | 180.57 | 196.73 | 96.54 | 115.94 | 137.45 | 176.18 | 259.64 | 282.91 | 32.8% | 30.8% | 32.2% | 42.7% | 43.8% | 43.8% |
| 62 | 78.94 | 97.83 | 108.84 | 134.03 | 193.97 | 211.28 | 103.64 | 124.85 | 145.19 | 191.26 | 278.93 | 303.92 | 31.3% | 27.6% | 33.4% | 42.7% | 43.8% | 43.8% |
| 63 | 84.14 | 103.39 | 119.23 | 140.94 | 209.01 | 227.12 | 106.76 | 134.71 | 157.45 | 201.07 | 300.66 | 326.71 | 26.9% | 30.3% | 32.1% | 42.7% | 43.9% | 43.8% |
| 64 | 89.30 | 111.88 | 128.23 | 150.02 | 224.23 | 243.38 | 113.86 | 144.46 | 163.93 | 213.98 | 322.69 | 350.27 | 27.5% | 29.1% | 27.8% | 42.6% | 43.9% | 43.9% |
| 65 | 96.76 | 120.46 | 137.50 | 162.46 | 237.48 | 258.76 | 120.28 | 155.64 | 176.22 | 231.83 | 341.74 | 372.37 | 24.3% | 29.2% | 28.2% | 42.7% | 43.9% | 43.9% |
| 66 | 105.52 | 130.06 | 149.30 | 177.16 | 249.66 | 270.25 | 132.84 | 168.09 | 189.35 | 253.00 | 358.95 | 388.56 | 25.9% | 29.2% | 26.8% | 42.8% | 43.8% | 43.8% |
| 67 | 117.04 | 144.39 | 164.98 | 200.70 | 261.17 | 281.06 | 145.99 | 185.04 | 210.51 | 286.42 | 375.03 | 403.60 | 24.7% | 28.2% | 27.6% | 42.7% | 43.6% | 43.6% |
| 68 | 128.85 | 157.57 | 184.67 | 226.12 | 273.76 | 295.37 | 161.75 | 196.69 | 234.15 | 318.22 | 392.62 | 423.62 | 25.5% | 24.8% | 26.8% | 40.7% | 43.4% | 43.4% |
| 69 | 141.40 | 175.05 | 202.04 | 248.51 | 289.52 | 312.68 | 179.63 | 221.06 | 257.66 | 339.62 | 414.71 | 447.89 | 27.0% | 26.3% | 27.5% | 36.7% | 43.2% | 43.2% |
| 70 | 154.96 | 192.64 | 218.32 | 274.48 | 310.19 | 334.73 | 197.32 | 238.45 | 278.02 | 368.43 | 443.77 | 478.89 | 27.3% | 23.8% | 27.3% | 34.2% | 43.1% | 43.1% |
| 71 | 172.25 | 209.66 | 238.93 | 298.52 | 337.18 | 362.95 | 216.15 | 253.93 | 293.94 | 400.66 | 481.79 | 518.61 | 25.5% | 21.1% | 23.0% | 34.2% | 42.9% | 42.9% |
| 72 | 188.59 | 232.62 | 261.19 | 326.17 | 367.46 | 394.29 | 231.89 | 274.34 | 311.47 | 432.92 | 524.40 | 562.70 | 23.0% | 17.9% | 19.3% | 32.7% | 42.7% | 42.7% |
| 73 | 206.87 | 252.76 | 284.03 | 350.77 | 398.33 | 426.08 | 261.73 | 300.56 | 334.64 | 463.31 | 567.76 | 607.30 | 26.5% | 18.9% | 17.8% | 32.1% | 42.5% | 42.5% |
| 74 | 226.08 | 275.84 | 309.68 | 378.06 | 425.56 | 455.95 | 293.13 | 338.15 | 375.47 | 499.33 | 600.34 | 649.07 | 29.7% | 22.6% | 21.2% | 32.1% | 41.1% | 42.4% |
| 75 | 238.22 | 301.63 | 335.96 | 398.25 | 449.17 | 480.09 | 320.83 | 387.80 | 422.85 | 535.69 | 629.66 | 682.58 | 34.7% | 28.6% | 25.9% | 34.5% | 40.2% | 42.2% |
| 76 | 248.52 | 316.29 | 356.26 | 417.09 | 469.22 | 500.51 | 351.79 | 446.75 | 501.57 | 592.27 | 666.30 | 710.72 | 41.6% | 41.2% | 40.8% | 42.0% | 42.0% | 42.0% |
| 77 | 261.95 | 331.58 | 374.68 | 434.37 | 489.08 | 522.24 | 371.50 | 470.26 | 531.39 | 616.03 | 693.63 | 740.65 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 78 | 282.94 | 357.74 | 401.64 | 465.06 | 523.60 | 559.37 | 401.07 | 507.10 | 569.34 | 659.23 | 742.21 | 792.92 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 79 | 308.96 | 391.89 | 442.29 | 505.71 | 569.13 | 608.16 | 437.95 | 555.51 | 626.96 | 716.86 | 806.75 | 862.08 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 80 | 343.10 | 434.16 | 489.45 | 556.12 | 627.67 | 671.57 | 486.36 | 615.44 | 693.81 | 788.31 | 889.74 | 951.97 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 81 | 385.38 | 487.83 | 551.24 | 621.16 | 710.60 | 762.63 | 546.29 | 691.50 | 781.40 | 880.52 | 1007.29 | 1081.05 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 82 | 437.42 | 552.87 | 624.42 | 700.84 | 811.42 | 878.09 | 620.05 | 783.70 | 885.13 | 993.46 | 1150.20 | 1244.71 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 83 | 494.33 | 627.67 | 707.35 | 791.90 | 926.87 | 1009.80 | 700.72 | 889.74 | 1002.68 | 1122.54 | 1313.86 | 1431.41 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 84 | 557.75 | 707.35 | 798.41 | 891.09 | 1056.95 | 1157.77 | 790.62 | 1002.68 | 1131.76 | 1263.15 | 1498.26 | 1641.17 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 85+ | 765.89 | 974.02 | 1100.86 | 1217.94 | 1484.61 | 1647.22 | 1085.66 | 1380.70 | 1560.49 | 1726.46 | 2104.48 | 2334.98 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix D

**John Hancock Life Insurance Company (U.S.A.)**

**NH-99 VA 4/99**

**Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period**

**5% Simple Inflation**

| Age | Current Premium Rates | | | | | | Proposed Premium Rates | | | | | | Proposed Rate Increases | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 40.65 | 52.03 | 56.91 | 65.04 | 81.18 | 88.01 | 57.63 | 73.76 | 80.68 | 92.20 | 115.13 | 124.76 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 30 | 40.65 | 52.03 | 56.91 | 65.04 | 84.28 | 94.52 | 57.63 | 73.76 | 80.68 | 92.20 | 119.65 | 134.25 | 41.8% | 41.8% | 41.8% | 41.8% | 42.0% | 42.0% |
| 31 | 40.65 | 52.03 | 56.91 | 65.04 | 87.40 | 101.12 | 57.63 | 73.76 | 80.68 | 92.20 | 124.20 | 143.89 | 41.8% | 41.8% | 41.8% | 41.8% | 42.1% | 42.3% |
| 32 | 40.65 | 52.03 | 56.91 | 65.04 | 93.71 | 104.45 | 57.63 | 73.76 | 80.68 | 92.20 | 133.43 | 148.76 | 41.8% | 41.8% | 41.8% | 41.8% | 42.4% | 42.4% |
| 33 | 42.11 | 52.03 | 58.11 | 65.04 | 96.90 | 111.16 | 59.75 | 73.76 | 82.41 | 92.20 | 138.10 | 158.63 | 41.9% | 41.8% | 41.8% | 41.8% | 42.5% | 42.7% |
| 34 | 42.11 | 52.03 | 61.04 | 67.34 | 103.32 | 117.96 | 59.75 | 73.76 | 86.68 | 95.54 | 147.55 | 168.65 | 41.9% | 41.8% | 42.0% | 41.9% | 42.8% | 43.0% |
| 35 | 45.04 | 53.33 | 61.04 | 70.33 | 109.83 | 121.39 | 64.02 | 75.65 | 86.68 | 99.90 | 157.16 | 173.71 | 42.1% | 41.8% | 42.0% | 42.0% | 43.1% | 43.1% |
| 36 | 48.00 | 56.29 | 64.00 | 76.38 | 113.12 | 128.31 | 68.36 | 79.96 | 91.00 | 108.74 | 162.02 | 183.96 | 42.4% | 42.0% | 42.2% | 42.4% | 43.2% | 43.4% |
| 37 | 51.00 | 59.28 | 69.98 | 79.44 | 119.75 | 135.31 | 72.76 | 84.33 | 99.78 | 113.23 | 171.85 | 194.36 | 42.7% | 42.3% | 42.6% | 42.5% | 43.5% | 43.6% |
| 38 | 51.00 | 62.30 | 73.02 | 82.52 | 126.46 | 142.40 | 72.76 | 88.75 | 104.24 | 117.76 | 181.84 | 204.91 | 42.7% | 42.5% | 42.8% | 42.7% | 43.8% | 43.9% |
| 39 | 54.04 | 65.35 | 76.07 | 88.75 | 133.26 | 153.17 | 77.23 | 93.23 | 108.74 | 126.95 | 191.98 | 221.03 | 42.9% | 42.7% | 42.9% | 43.0% | 44.1% | 44.3% |
| 40 | 57.10 | 68.42 | 79.16 | 91.91 | 140.13 | 160.46 | 81.76 | 97.75 | 113.30 | 131.61 | 202.28 | 231.97 | 43.2% | 42.9% | 43.1% | 43.2% | 44.4% | 44.6% |
| 41 | 60.51 | 71.85 | 82.65 | 95.53 | 147.86 | 167.78 | 86.81 | 102.82 | 118.47 | 136.99 | 213.90 | 243.01 | 43.5% | 43.1% | 43.3% | 43.4% | 44.7% | 44.8% |
| 42 | 60.82 | 75.34 | 86.21 | 102.47 | 152.24 | 167.78 | 87.26 | 107.98 | 123.75 | 147.31 | 220.51 | 243.01 | 43.5% | 43.3% | 43.5% | 43.7% | 44.8% | 44.8% |
| 43 | 64.31 | 78.90 | 93.06 | 106.26 | 152.24 | 167.78 | 92.47 | 113.26 | 133.95 | 152.96 | 220.51 | 243.01 | 43.8% | 43.6% | 43.9% | 43.9% | 44.8% | 44.8% |
| 44 | 67.89 | 82.51 | 96.78 | 110.11 | 152.24 | 167.78 | 97.80 | 118.30 | 138.96 | 158.71 | 220.51 | 243.01 | 44.1% | 43.4% | 43.6% | 44.1% | 44.8% | 44.8% |
| 45 | 68.69 | 82.65 | 98.75 | 111.72 | 171.99 | 192.12 | 98.14 | 117.79 | 141.20 | 159.74 | 247.67 | 277.04 | 42.9% | 42.5% | 43.0% | 43.0% | 44.0% | 44.2% |
| 46 | 69.03 | 89.28 | 105.67 | 115.43 | 179.91 | 203.68 | 98.65 | 127.53 | 151.43 | 165.22 | 259.52 | 294.39 | 42.9% | 42.8% | 43.3% | 43.1% | 44.3% | 44.5% |
| 47 | 72.52 | 92.86 | 109.44 | 122.44 | 187.98 | 211.70 | 103.81 | 132.81 | 157.03 | 175.60 | 271.64 | 306.46 | 43.1% | 43.0% | 43.5% | 43.4% | 44.5% | 44.8% |
| 48 | 76.08 | 96.49 | 116.61 | 129.59 | 196.20 | 214.38 | 109.08 | 138.18 | 167.70 | 186.23 | 284.01 | 310.51 | 43.4% | 43.2% | 43.8% | 43.7% | 44.8% | 44.8% |
| 49 | 79.71 | 103.46 | 120.54 | 133.54 | 198.85 | 214.38 | 114.46 | 148.52 | 173.57 | 192.12 | 288.01 | 310.51 | 43.6% | 43.5% | 44.0% | 43.9% | 44.8% | 44.8% |
| 50 | 84.72 | 104.99 | 124.82 | 140.96 | 214.41 | 233.03 | 121.54 | 150.31 | 179.52 | 202.50 | 310.36 | 337.51 | 43.5% | 43.2% | 43.8% | 43.7% | 44.8% | 44.8% |
| 51 | 87.29 | 107.73 | 131.86 | 147.17 | 226.04 | 245.46 | 125.12 | 154.15 | 189.47 | 211.48 | 327.16 | 355.51 | 43.3% | 43.1% | 43.7% | 43.7% | 44.7% | 44.8% |
| 52 | 93.24 | 116.00 | 135.14 | 152.24 | 237.31 | 257.88 | 133.70 | 166.06 | 193.97 | 218.51 | 343.61 | 373.51 | 43.4% | 43.2% | 43.5% | 43.5% | 44.8% | 44.8% |
| 53 | 96.33 | 122.08 | 141.83 | 159.00 | 245.46 | 270.31 | 137.94 | 174.84 | 203.54 | 228.19 | 355.51 | 391.52 | 43.2% | 43.2% | 43.5% | 43.5% | 44.8% | 44.8% |
| 54 | 98.65 | 124.91 | 148.58 | 169.64 | 257.59 | 282.74 | 141.26 | 178.81 | 213.20 | 243.50 | 373.07 | 409.52 | 43.2% | 43.1% | 43.5% | 43.5% | 44.8% | 44.8% |
| 55 | 104.72 | 131.09 | 153.41 | 174.09 | 267.20 | 291.91 | 150.03 | 187.73 | 220.01 | 249.86 | 387.01 | 422.61 | 43.3% | 43.2% | 43.4% | 43.5% | 44.8% | 44.8% |
| 56 | 115.54 | 139.57 | 164.60 | 189.73 | 282.74 | 313.81 | 165.61 | 199.95 | 236.13 | 272.36 | 409.52 | 454.52 | 43.3% | 43.3% | 43.5% | 43.5% | 44.8% | 44.8% |
| 57 | 120.61 | 150.82 | 179.84 | 205.19 | 304.49 | 335.56 | 172.78 | 216.05 | 258.16 | 294.71 | 441.02 | 486.02 | 43.2% | 43.3% | 43.5% | 43.6% | 44.8% | 44.8% |
| 58 | 131.60 | 162.11 | 191.64 | 221.44 | 326.24 | 357.31 | 188.59 | 232.21 | 275.07 | 317.99 | 472.52 | 517.52 | 43.3% | 43.2% | 43.5% | 43.6% | 44.8% | 44.8% |
| 59 | 140.84 | 177.17 | 207.29 | 237.73 | 347.99 | 382.16 | 201.72 | 253.96 | 297.71 | 341.31 | 504.02 | 553.52 | 43.2% | 43.3% | 43.6% | 43.6% | 44.8% | 44.8% |
| 60 | 152.18 | 186.30 | 220.66 | 251.59 | 369.74 | 400.81 | 217.95 | 267.02 | 317.08 | 361.17 | 535.52 | 580.52 | 43.2% | 43.3% | 43.7% | 43.6% | 44.8% | 44.8% |
| 61 | 162.75 | 202.97 | 238.03 | 270.58 | 380.08 | 410.25 | 233.16 | 291.17 | 339.49 | 388.64 | 549.83 | 593.47 | 43.3% | 43.5% | 42.6% | 43.6% | 44.7% | 44.7% |
| 62 | 175.73 | 217.70 | 257.08 | 288.40 | 392.17 | 424.37 | 246.31 | 311.92 | 361.79 | 414.13 | 566.63 | 613.14 | 40.2% | 43.3% | 40.7% | 43.6% | 44.5% | 44.5% |
| 63 | 190.39 | 232.65 | 272.68 | 311.92 | 402.92 | 436.97 | 259.57 | 328.77 | 374.75 | 448.09 | 581.44 | 630.58 | 36.3% | 41.3% | 37.4% | 43.7% | 44.3% | 44.3% |
| 64 | 203.73 | 247.80 | 296.36 | 331.68 | 417.84 | 450.83 | 271.15 | 341.14 | 402.54 | 476.32 | 602.23 | 649.77 | 33.1% | 37.7% | 35.8% | 43.6% | 44.1% | 44.1% |
| 65 | 216.42 | 266.92 | 313.71 | 353.07 | 431.09 | 463.03 | 280.59 | 363.42 | 418.30 | 507.11 | 620.57 | 666.53 | 29.7% | 36.2% | 33.3% | 43.6% | 44.0% | 44.0% |
| 66 | 231.19 | 287.09 | 334.47 | 381.80 | 445.28 | 481.31 | 302.29 | 395.00 | 449.96 | 548.71 | 640.19 | 692.00 | 30.8% | 37.6% | 34.5% | 43.7% | 43.8% | 43.8% |
| 67 | 245.79 | 307.52 | 359.12 | 397.97 | 467.61 | 502.43 | 327.60 | 423.56 | 485.31 | 571.47 | 671.48 | 721.48 | 33.3% | 37.7% | 35.1% | 43.6% | 43.6% | 43.6% |
| 68 | 262.43 | 332.01 | 377.02 | 415.44 | 494.69 | 521.10 | 353.33 | 458.78 | 520.32 | 595.82 | 709.48 | 747.36 | 34.6% | 38.2% | 38.0% | 43.4% | 43.4% | 43.4% |
| 69 | 277.94 | 354.29 | 398.38 | 442.38 | 521.13 | 558.19 | 376.56 | 491.89 | 560.33 | 633.68 | 746.48 | 799.57 | 35.5% | 38.8% | 40.7% | 43.2% | 43.2% | 43.2% |
| 70 | 290.10 | 370.44 | 419.53 | 473.09 | 548.96 | 593.60 | 404.07 | 529.97 | 597.39 | 676.83 | 785.38 | 849.23 | 39.3% | 43.1% | 42.4% | 43.1% | 43.1% | 43.1% |
| 71 | 304.96 | 386.57 | 431.67 | 502.55 | 577.71 | 622.81 | 435.76 | 552.37 | 616.81 | 718.08 | 825.48 | 889.92 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 72 | 322.04 | 402.55 | 447.97 | 538.80 | 611.05 | 658.53 | 459.59 | 574.48 | 639.30 | 768.92 | 872.03 | 939.79 | 42.7% | 42.7% | 42.7% | 42.7% | 42.7% | 42.7% |
| 73 | 338.88 | 424.10 | 469.68 | 576.69 | 650.02 | 695.60 | 483.02 | 604.48 | 669.44 | 821.97 | 926.49 | 991.45 | 42.5% | 42.5% | 42.5% | 42.5% | 42.5% | 42.5% |
| 74 | 357.16 | 446.45 | 495.85 | 617.44 | 691.53 | 735.22 | 508.44 | 635.55 | 705.87 | 878.95 | 984.43 | 1046.63 | 42.4% | 42.4% | 42.4% | 42.4% | 42.4% | 42.4% |
| 75 | 370.98 | 470.99 | 532.82 | 654.66 | 731.04 | 776.50 | 527.45 | 669.65 | 757.56 | 930.79 | 1039.38 | 1104.02 | 42.2% | 42.2% | 42.2% | 42.2% | 42.2% | 42.2% |
| 76 | 382.33 | 500.51 | 578.71 | 693.41 | 775.09 | 825.49 | 542.91 | 710.72 | 821.77 | 984.65 | 1100.63 | 1172.20 | 42.0% | 42.0% | 42.0% | 42.0% | 42.0% | 42.0% |
| 77 | 396.24 | 537.16 | 630.00 | 731.13 | 827.29 | 886.97 | 561.96 | 761.81 | 893.49 | 1036.91 | 1173.29 | 1257.93 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 78 | 421.16 | 590.27 | 697.59 | 790.28 | 905.73 | 977.28 | 597.00 | 836.72 | 988.85 | 1120.24 | 1283.89 | 1385.31 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 79 | 456.93 | 656.94 | 780.52 | 866.70 | 1006.55 | 1091.10 | 647.71 | 931.23 | 1106.41 | 1228.57 | 1426.80 | 1546.66 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 80 | 499.21 | 725.23 | | | | | 707.64 | 1028.04 | | | | | 41.8% | 41.8% | | | | |
| 81 | 552.87 | 796.78 | | | | | 783.70 | 1129.46 | | | | | 41.8% | 41.8% | | | | |
| 82 | 613.03 | 871.58 | | | | | 868.99 | 1235.49 | | | | | 41.8% | 41.8% | | | | |
| 83 | 681.33 | 948.01 | | | | | 965.80 | 1343.82 | | | | | 41.8% | 41.8% | | | | |
| 84 | 756.13 | 1029.31 | | | | | 1071.83 | 1459.07 | | | | | 41.8% | 41.8% | | | | |
| 85+ | | | | | | | | | | | | | | | | | | |

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## NH-99 VA 4/99

### Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

### 5% Simple Inflation

| Age | Current Premium Rates | | | | | | Proposed Premium Rates | | | | | | Proposed Rate Increases | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 39.03 | 48.78 | 55.29 | 61.79 | 77.86 | 86.38 | 55.32 | 69.15 | 78.37 | 87.59 | 110.43 | 122.45 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 30 | 39.03 | 48.78 | 55.29 | 61.79 | 80.84 | 92.77 | 55.32 | 69.15 | 78.37 | 87.59 | 114.76 | 131.76 | 41.8% | 41.8% | 41.8% | 41.8% | 42.0% | 42.0% |
| 31 | 39.03 | 48.78 | 55.29 | 61.79 | 83.84 | 99.25 | 55.32 | 69.15 | 78.37 | 87.59 | 119.13 | 141.22 | 41.8% | 41.8% | 41.8% | 41.8% | 42.1% | 42.3% |
| 32 | 39.03 | 48.78 | 55.29 | 61.79 | 89.89 | 102.51 | 55.32 | 69.15 | 78.37 | 87.59 | 127.98 | 146.01 | 41.8% | 41.8% | 41.8% | 41.8% | 42.4% | 42.4% |
| 33 | 40.42 | 48.78 | 56.45 | 61.79 | 92.94 | 109.11 | 57.36 | 69.15 | 80.06 | 87.59 | 132.46 | 155.69 | 41.9% | 41.8% | 41.8% | 41.8% | 42.5% | 42.7% |
| 34 | 40.42 | 48.78 | 59.29 | 63.97 | 99.11 | 115.78 | 57.36 | 69.15 | 84.21 | 90.76 | 141.53 | 165.52 | 41.9% | 41.8% | 42.0% | 41.9% | 42.8% | 43.0% |
| 35 | 43.24 | 50.00 | 59.29 | 66.81 | 105.35 | 119.14 | 61.46 | 70.92 | 84.21 | 94.90 | 150.74 | 170.50 | 42.1% | 41.8% | 42.0% | 42.0% | 43.1% | 43.1% |
| 36 | 46.08 | 52.78 | 62.17 | 72.56 | 108.50 | 125.94 | 65.62 | 74.97 | 88.40 | 103.31 | 155.40 | 180.55 | 42.4% | 42.0% | 42.2% | 42.4% | 43.2% | 43.4% |
| 37 | 48.96 | 55.58 | 67.98 | 75.47 | 114.86 | 132.81 | 69.85 | 79.06 | 96.93 | 107.57 | 164.84 | 190.76 | 42.7% | 42.3% | 42.6% | 42.5% | 43.5% | 43.6% |
| 38 | 48.96 | 58.41 | 70.93 | 78.39 | 121.30 | 139.76 | 69.85 | 83.21 | 101.26 | 111.87 | 174.42 | 201.12 | 42.7% | 42.5% | 42.8% | 42.7% | 43.8% | 43.9% |
| 39 | 51.87 | 61.26 | 73.90 | 84.32 | 127.82 | 150.33 | 74.14 | 87.40 | 105.64 | 120.60 | 184.15 | 216.94 | 42.9% | 42.7% | 42.9% | 43.0% | 44.1% | 44.3% |
| 40 | 54.82 | 64.15 | 76.90 | 87.31 | 134.41 | 157.48 | 78.49 | 91.64 | 110.06 | 125.03 | 194.03 | 227.68 | 43.2% | 42.9% | 43.1% | 43.2% | 44.4% | 44.6% |
| 41 | 58.09 | 67.36 | 80.29 | 90.76 | 141.82 | 164.67 | 83.34 | 96.39 | 115.09 | 130.14 | 205.17 | 238.51 | 43.5% | 43.1% | 43.3% | 43.4% | 44.7% | 44.8% |
| 42 | 58.38 | 70.63 | 83.74 | 97.35 | 146.03 | 164.67 | 83.77 | 101.23 | 120.21 | 139.94 | 211.51 | 238.51 | 43.5% | 43.3% | 43.5% | 43.7% | 44.8% | 44.8% |
| 43 | 61.74 | 73.96 | 90.40 | 100.95 | 146.03 | 164.67 | 88.77 | 106.18 | 130.13 | 145.31 | 211.51 | 238.51 | 43.8% | 43.6% | 43.9% | 43.9% | 44.8% | 44.8% |
| 44 | 65.17 | 77.35 | 94.01 | 104.60 | 146.03 | 164.67 | 93.89 | 110.90 | 134.99 | 150.77 | 211.51 | 238.51 | 44.1% | 43.4% | 43.6% | 44.1% | 44.8% | 44.8% |
| 45 | 66.54 | 78.72 | 96.55 | 107.34 | 163.93 | 189.34 | 95.08 | 112.18 | 138.06 | 153.47 | 236.06 | 273.03 | 42.9% | 42.5% | 43.0% | 43.0% | 44.0% | 44.2% |
| 46 | 66.87 | 85.03 | 103.32 | 110.91 | 171.47 | 200.73 | 95.56 | 121.45 | 148.07 | 158.74 | 247.36 | 290.12 | 42.9% | 42.8% | 43.3% | 43.1% | 44.3% | 44.5% |
| 47 | 70.26 | 88.44 | 107.01 | 117.64 | 179.17 | 208.63 | 100.56 | 126.48 | 153.54 | 168.71 | 258.90 | 302.02 | 43.1% | 43.0% | 43.5% | 43.4% | 44.5% | 44.8% |
| 48 | 73.70 | 91.90 | 114.02 | 124.51 | 187.00 | 211.28 | 105.67 | 131.60 | 163.97 | 178.93 | 270.70 | 306.01 | 43.4% | 43.2% | 43.8% | 43.7% | 44.8% | 44.8% |
| 49 | 77.21 | 98.54 | 117.86 | 128.30 | 189.53 | 211.28 | 110.88 | 141.44 | 169.71 | 184.58 | 274.51 | 306.01 | 43.6% | 43.5% | 44.0% | 43.9% | 44.8% | 44.8% |
| 50 | 82.30 | 98.14 | 124.82 | 135.92 | 202.16 | 229.92 | 118.06 | 140.51 | 179.52 | 195.27 | 292.63 | 333.01 | 43.5% | 43.2% | 43.8% | 43.7% | 44.8% | 44.8% |
| 51 | 84.93 | 100.99 | 129.32 | 144.63 | 210.77 | 239.24 | 121.74 | 144.51 | 185.83 | 207.84 | 305.05 | 346.51 | 43.3% | 43.1% | 43.7% | 43.7% | 44.7% | 44.8% |
| 52 | 90.85 | 109.18 | 130.22 | 144.87 | 221.90 | 248.56 | 130.27 | 156.29 | 186.91 | 207.94 | 321.30 | 360.01 | 43.4% | 43.2% | 43.5% | 43.5% | 44.8% | 44.8% |
| 53 | 89.45 | 115.17 | 136.94 | 151.66 | 233.03 | 257.88 | 128.09 | 164.95 | 196.52 | 217.66 | 337.51 | 373.51 | 43.2% | 43.2% | 43.5% | 43.5% | 44.8% | 44.8% |
| 54 | 94.06 | 118.10 | 141.28 | 157.35 | 242.07 | 270.31 | 134.69 | 169.06 | 202.72 | 225.85 | 350.60 | 391.52 | 43.2% | 43.1% | 43.5% | 43.5% | 44.8% | 44.8% |
| 55 | 100.07 | 121.89 | 146.22 | 164.28 | 251.67 | 276.55 | 143.36 | 174.56 | 209.70 | 235.79 | 364.51 | 400.36 | 43.3% | 43.2% | 43.4% | 43.5% | 44.8% | 44.8% |
| 56 | 108.47 | 132.59 | 154.91 | 174.95 | 267.20 | 295.17 | 155.47 | 189.95 | 222.24 | 251.14 | 387.01 | 427.52 | 43.3% | 43.3% | 43.5% | 43.5% | 44.8% | 44.8% |
| 57 | 113.66 | 141.54 | 167.53 | 192.68 | 285.85 | 313.81 | 162.81 | 202.76 | 240.48 | 276.74 | 414.02 | 454.52 | 43.2% | 43.3% | 43.5% | 43.6% | 44.8% | 44.8% |
| 58 | 124.55 | 150.53 | 176.90 | 206.51 | 304.49 | 335.56 | 178.49 | 215.63 | 253.91 | 296.55 | 441.02 | 486.02 | 43.3% | 43.2% | 43.5% | 43.6% | 44.8% | 44.8% |
| 59 | 131.60 | 163.00 | 192.31 | 220.39 | 323.13 | 354.20 | 188.49 | 233.64 | 276.19 | 316.43 | 468.02 | 513.02 | 43.2% | 43.3% | 43.6% | 43.6% | 44.8% | 44.8% |
| 60 | 140.65 | 172.15 | 202.90 | 231.86 | 338.67 | 369.74 | 201.44 | 246.74 | 291.57 | 332.85 | 490.52 | 535.52 | 43.2% | 43.3% | 43.7% | 43.6% | 44.8% | 44.8% |
| 61 | 148.80 | 186.06 | 217.55 | 248.03 | 346.90 | 377.07 | 213.18 | 266.90 | 310.29 | 356.26 | 501.83 | 545.47 | 43.3% | 43.5% | 42.6% | 43.6% | 44.7% | 44.7% |
| 62 | 156.99 | 195.93 | 233.71 | 258.57 | 354.13 | 383.39 | 220.04 | 280.72 | 328.90 | 371.29 | 511.66 | 553.94 | 40.2% | 43.3% | 40.7% | 43.6% | 44.5% | 44.5% |
| 63 | 171.11 | 208.67 | 242.38 | 279.22 | 360.36 | 388.73 | 233.28 | 294.87 | 333.11 | 401.12 | 520.02 | 560.97 | 36.3% | 41.3% | 37.4% | 43.7% | 44.3% | 44.3% |
| 64 | 179.76 | 217.12 | 260.90 | 291.78 | 365.61 | 395.85 | 239.25 | 298.91 | 354.37 | 419.02 | 526.95 | 570.53 | 33.1% | 37.7% | 35.8% | 43.6% | 44.1% | 44.1% |
| 65 | 190.26 | 231.49 | 273.87 | 307.99 | 372.55 | 404.48 | 246.68 | 315.18 | 365.18 | 442.38 | 536.29 | 582.26 | 29.7% | 36.2% | 33.3% | 43.6% | 44.0% | 44.0% |
| 66 | 200.20 | 249.13 | 290.20 | 330.90 | 383.50 | 416.96 | 261.78 | 342.77 | 390.40 | 475.55 | 551.38 | 599.49 | 30.8% | 37.6% | 34.5% | 43.7% | 43.8% | 43.8% |
| 67 | 214.77 | 267.62 | 317.02 | 348.22 | 405.43 | 437.76 | 286.25 | 368.60 | 428.41 | 500.03 | 582.18 | 628.62 | 33.3% | 37.7% | 35.1% | 43.6% | 43.6% | 43.6% |
| 68 | 226.96 | 287.58 | 333.79 | 367.41 | 427.45 | 463.47 | 305.59 | 397.39 | 460.67 | 526.94 | 613.04 | 664.70 | 34.6% | 38.2% | 38.0% | 43.4% | 43.4% | 43.4% |
| 69 | 240.88 | 310.29 | 349.74 | 389.11 | 453.97 | 491.02 | 326.35 | 430.81 | 491.92 | 557.37 | 650.27 | 703.35 | 35.5% | 38.8% | 40.7% | 43.2% | 43.2% | 43.2% |
| 70 | 254.40 | 321.35 | 365.98 | 410.61 | 475.32 | 517.72 | 354.34 | 459.73 | 521.13 | 587.44 | 680.02 | 740.68 | 39.3% | 43.1% | 42.4% | 43.1% | 43.1% | 43.1% |
| 71 | 266.31 | 335.03 | 375.84 | 438.12 | 502.55 | 543.35 | 380.52 | 478.72 | 537.02 | 626.02 | 718.08 | 776.38 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 72 | 282.82 | 350.94 | 390.17 | 468.61 | 532.61 | 573.89 | 403.61 | 500.83 | 556.81 | 668.76 | 760.08 | 819.01 | 42.7% | 42.7% | 42.7% | 42.7% | 42.7% | 42.7% |
| 73 | 297.26 | 368.61 | 408.24 | 501.38 | 564.80 | 604.44 | 423.70 | 525.39 | 581.88 | 714.64 | 805.03 | 861.52 | 42.5% | 42.5% | 42.5% | 42.5% | 42.5% | 42.5% |
| 74 | 309.67 | 387.56 | 431.26 | 537.64 | 600.34 | 640.23 | 440.83 | 551.71 | 613.92 | 765.37 | 854.61 | 911.41 | 42.4% | 42.4% | 42.4% | 42.4% | 42.4% | 42.4% |
| 75 | 321.88 | 410.98 | 463.72 | 571.01 | 636.48 | 674.67 | 457.64 | 584.33 | 659.31 | 811.85 | 904.93 | 959.23 | 42.2% | 42.2% | 42.2% | 42.2% | 42.2% | 42.2% |
| 76 | 333.67 | 436.21 | 503.98 | 603.04 | 674.29 | 717.74 | 473.82 | 619.41 | 715.66 | 856.32 | 957.50 | 1019.20 | 42.0% | 42.0% | 42.0% | 42.0% | 42.0% | 42.0% |
| 77 | 344.84 | 467.53 | 547.10 | 636.63 | 719.52 | 770.92 | 489.07 | 663.06 | 775.92 | 902.89 | 1020.45 | 1093.34 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 78 | 367.49 | 513.84 | 608.16 | 687.83 | 788.65 | 850.44 | 520.93 | 728.38 | 862.08 | 975.02 | 1117.93 | 1205.52 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 79 | 398.39 | 570.76 | 678.08 | 754.50 | 874.83 | 948.01 | 564.73 | 809.06 | 961.19 | 1069.53 | 1240.10 | 1343.82 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 80 | 434.16 | 630.92 | | | | | 615.44 | 894.35 | | | | | 41.8% | 41.8% | | | | |
| 81 | 479.69 | 694.34 | | | | | 679.98 | 984.24 | | | | | 41.8% | 41.8% | | | | |
| 82 | 533.36 | 757.76 | | | | | 756.04 | 1074.14 | | | | | 41.8% | 41.8% | | | | |
| 83 | 593.52 | 824.42 | | | | | 841.33 | 1168.64 | | | | | 41.8% | 41.8% | | | | |
| 84 | 658.56 | 894.35 | | | | | 933.53 | 1267.76 | | | | | 41.8% | 41.8% | | | | |
| 85+ | | | | | | | | | | | | | | | | | | |

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## NH-99 VA 4/99

### Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

### 5% Compound Inflation

| Age | Current Premium Rates | | | | | | Proposed Premium Rates | | | | | | Proposed Rate Increases | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 109.58 | 134.63 | 152.43 | 174.80 | 220.60 | 242.35 | 158.22 | 194.36 | 220.25 | 252.86 | 319.51 | 351.01 | 44.4% | 44.4% | 44.5% | 44.7% | 44.8% | 44.8% |
| 30 | 116.50 | 141.46 | 161.57 | 180.21 | 220.60 | 242.35 | 168.64 | 204.62 | 234.01 | 261.01 | 319.51 | 351.01 | 44.8% | 44.6% | 44.8% | 44.8% | 44.8% | 44.8% |
| 31 | 118.07 | 144.91 | 161.57 | 180.21 | 220.60 | 242.35 | 171.01 | 209.82 | 234.01 | 261.01 | 319.51 | 351.01 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 32 | 118.07 | 146.03 | 161.57 | 180.21 | 220.60 | 242.35 | 171.01 | 211.51 | 234.01 | 261.01 | 319.51 | 351.01 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 33 | 118.07 | 146.03 | 161.57 | 180.21 | 220.60 | 242.35 | 171.01 | 211.51 | 234.01 | 261.01 | 319.51 | 351.01 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 34 | 118.07 | 146.03 | 161.57 | 180.21 | 220.60 | 242.35 | 171.01 | 211.51 | 234.01 | 261.01 | 319.51 | 351.01 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 35 | 118.07 | 146.03 | 161.57 | 180.21 | 220.60 | 242.35 | 171.01 | 211.51 | 234.01 | 261.01 | 319.51 | 351.01 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 36 | 118.07 | 146.03 | 161.57 | 180.21 | 220.60 | 242.35 | 171.01 | 211.51 | 234.01 | 261.01 | 319.51 | 351.01 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 37 | 118.07 | 146.03 | 161.57 | 180.21 | 220.60 | 242.35 | 171.01 | 211.51 | 234.01 | 261.01 | 319.51 | 351.01 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 38 | 118.07 | 146.03 | 161.57 | 180.21 | 220.60 | 242.35 | 171.01 | 211.51 | 234.01 | 261.01 | 319.51 | 351.01 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 39 | 118.07 | 146.03 | 161.57 | 180.21 | 220.60 | 242.35 | 171.01 | 211.51 | 234.01 | 261.01 | 319.51 | 351.01 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 40 | 118.07 | 146.03 | 161.57 | 180.21 | 220.60 | 242.35 | 171.01 | 211.51 | 234.01 | 261.01 | 319.51 | 351.01 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 41 | 118.07 | 146.03 | 161.57 | 180.21 | 220.60 | 242.35 | 171.01 | 211.51 | 234.01 | 261.01 | 319.51 | 351.01 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 42 | 118.07 | 146.03 | 161.57 | 180.21 | 220.60 | 242.35 | 171.01 | 211.51 | 234.01 | 261.01 | 319.51 | 351.01 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 43 | 118.07 | 146.03 | 161.57 | 180.21 | 220.60 | 242.35 | 171.01 | 211.51 | 234.01 | 261.01 | 319.51 | 351.01 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 44 | 118.07 | 146.03 | 161.57 | 180.21 | 220.60 | 242.35 | 171.01 | 211.51 | 234.01 | 261.01 | 319.51 | 351.01 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 45 | 133.60 | 164.67 | 183.31 | 205.06 | 245.46 | 273.42 | 193.51 | 238.51 | 265.51 | 297.01 | 355.51 | 396.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 46 | 133.60 | 164.67 | 183.31 | 205.06 | 245.46 | 273.42 | 193.51 | 238.51 | 265.51 | 297.01 | 355.51 | 396.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 47 | 133.60 | 164.67 | 183.31 | 205.06 | 245.46 | 273.42 | 193.51 | 238.51 | 265.51 | 297.01 | 355.51 | 396.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 48 | 133.60 | 164.67 | 183.31 | 205.06 | 245.46 | 273.42 | 193.51 | 238.51 | 265.51 | 297.01 | 355.51 | 396.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 49 | 133.60 | 164.67 | 183.31 | 205.06 | 245.46 | 273.42 | 193.51 | 238.51 | 265.51 | 297.01 | 355.51 | 396.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 50 | 139.82 | 177.10 | 195.74 | 214.38 | 257.88 | 285.85 | 202.51 | 256.51 | 283.51 | 310.51 | 373.51 | 414.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 51 | 146.03 | 180.21 | 198.85 | 220.60 | 264.10 | 292.06 | 211.51 | 261.01 | 288.01 | 319.51 | 382.51 | 423.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 52 | 152.24 | 186.42 | 205.06 | 223.71 | 270.31 | 301.38 | 220.51 | 270.01 | 297.01 | 324.01 | 391.52 | 436.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 53 | 158.46 | 189.53 | 211.28 | 229.92 | 279.63 | 307.60 | 229.51 | 274.51 | 306.01 | 333.01 | 405.02 | 445.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 54 | 164.67 | 198.85 | 217.49 | 236.13 | 285.85 | 313.81 | 238.51 | 288.01 | 315.01 | 342.01 | 414.02 | 454.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 55 | 170.33 | 201.96 | 220.60 | 239.24 | 292.06 | 320.02 | 246.66 | 292.51 | 319.51 | 346.51 | 423.02 | 463.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 56 | 179.66 | 214.38 | 236.13 | 254.78 | 307.60 | 341.77 | 260.18 | 310.51 | 342.01 | 369.01 | 445.52 | 495.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 57 | 188.34 | 233.03 | 257.88 | 276.53 | 332.45 | 366.63 | 272.54 | 337.51 | 373.51 | 400.52 | 481.52 | 531.02 | 44.7% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 58 | 200.77 | 251.67 | 279.63 | 298.27 | 363.52 | 400.81 | 290.53 | 364.51 | 405.02 | 432.02 | 526.52 | 580.52 | 44.7% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 59 | 209.47 | 266.34 | 307.60 | 323.13 | 394.59 | 434.98 | 302.75 | 385.34 | 445.52 | 468.02 | 571.52 | 630.02 | 44.5% | 44.7% | 44.8% | 44.8% | 44.8% | 44.8% |
| 60 | 219.09 | 276.78 | 319.70 | 347.99 | 425.66 | 469.16 | 316.53 | 399.83 | 462.48 | 504.02 | 616.52 | 679.53 | 44.5% | 44.5% | 44.7% | 44.8% | 44.8% | 44.8% |
| 61 | 232.51 | 291.85 | 338.03 | 365.00 | 440.41 | 485.66 | 336.01 | 421.62 | 485.03 | 528.01 | 637.11 | 702.56 | 44.5% | 44.5% | 43.5% | 44.7% | 44.7% | 44.7% |
| 62 | 246.26 | 305.90 | 351.20 | 377.54 | 456.56 | 503.39 | 347.88 | 441.02 | 499.35 | 545.48 | 659.66 | 727.31 | 41.3% | 44.2% | 42.2% | 44.5% | 44.5% | 44.5% |
| 63 | 255.37 | 320.64 | 360.36 | 394.41 | 473.86 | 522.10 | 352.35 | 456.65 | 512.72 | 569.16 | 683.81 | 753.42 | 38.0% | 42.4% | 42.3% | 44.3% | 44.3% | 44.3% |
| 64 | 261.15 | 332.62 | 373.86 | 409.59 | 489.31 | 538.79 | 357.29 | 470.48 | 527.24 | 590.34 | 705.24 | 776.56 | 36.8% | 41.4% | 41.0% | 44.1% | 44.1% | 44.1% |
| 65 | 268.77 | 340.62 | 383.19 | 423.11 | 505.60 | 556.16 | 361.65 | 484.59 | 538.86 | 609.07 | 727.82 | 800.61 | 34.6% | 42.3% | 40.6% | 44.0% | 44.0% | 44.0% |
| 66 | 280.55 | 352.62 | 396.37 | 434.98 | 522.49 | 571.40 | 383.10 | 506.10 | 568.11 | 625.39 | 751.21 | 821.52 | 36.6% | 43.5% | 43.3% | 43.8% | 43.8% | 43.8% |
| 67 | 286.04 | 368.12 | 405.43 | 450.20 | 547.20 | 584.51 | 400.20 | 528.61 | 582.18 | 646.47 | 785.77 | 839.34 | 39.9% | 43.6% | 43.6% | 43.6% | 43.6% | 43.6% |
| 68 | 297.77 | 381.82 | 425.05 | 470.67 | 571.53 | 605.15 | 420.70 | 547.61 | 609.60 | 675.04 | 819.69 | 867.90 | 41.3% | 43.4% | 43.4% | 43.4% | 43.4% | 43.4% |
| 69 | 315.00 | 400.69 | 449.33 | 500.29 | 599.88 | 639.26 | 444.47 | 573.96 | 643.63 | 716.62 | 859.29 | 915.69 | 41.1% | 43.2% | 43.2% | 43.2% | 43.2% | 43.2% |
| 70 | 330.27 | 417.30 | 470.86 | 533.34 | 624.84 | 680.63 | 468.76 | 597.01 | 673.64 | 763.03 | 893.92 | 973.74 | 41.9% | 43.1% | 43.1% | 43.1% | 43.1% | 43.1% |
| 71 | 345.77 | 433.82 | 487.51 | 566.98 | 652.88 | 704.42 | 494.06 | 619.88 | 696.60 | 810.14 | 932.89 | 1006.53 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 72 | 363.33 | 454.16 | 505.77 | 604.86 | 685.37 | 736.98 | 518.51 | 648.13 | 721.79 | 863.20 | 978.09 | 1051.74 | 42.7% | 42.7% | 42.7% | 42.7% | 42.7% | 42.7% |
| 73 | 378.52 | 475.62 | 531.11 | 642.09 | 721.36 | 768.92 | 539.51 | 677.92 | 757.01 | 915.19 | 1028.17 | 1095.96 | 42.5% | 42.5% | 42.5% | 42.5% | 42.5% | 42.5% |
| 74 | 393.26 | 497.75 | 556.64 | 682.03 | 758.02 | 805.52 | 559.83 | 708.57 | 792.41 | 970.91 | 1079.08 | 1146.70 | 42.4% | 42.4% | 42.4% | 42.4% | 42.4% | 42.4% |
| 75 | 405.53 | 520.09 | 589.20 | 716.49 | 796.51 | 843.79 | 576.57 | 739.46 | 837.71 | 1018.69 | 1132.46 | 1199.68 | 42.2% | 42.2% | 42.2% | 42.2% | 42.2% | 42.2% |
| 76 | 417.09 | 545.69 | 629.11 | 750.76 | 835.92 | 889.79 | 592.27 | 774.89 | 893.34 | 1066.08 | 1187.01 | 1263.51 | 42.0% | 42.0% | 42.0% | 42.0% | 42.0% | 42.0% |
| 77 | 426.08 | 575.29 | 671.45 | 780.87 | 883.66 | 946.66 | 604.28 | 815.89 | 952.27 | 1107.45 | 1253.23 | 1342.58 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 78 | 450.43 | 624.42 | 733.36 | 834.18 | 959.39 | 1034.19 | 638.49 | 885.13 | 1039.56 | 1182.47 | 1359.96 | 1465.99 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 79 | 484.57 | 686.21 | 809.79 | 907.35 | 1056.95 | 1146.39 | 686.89 | 972.72 | 1147.90 | 1286.20 | 1498.26 | 1625.03 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 80 | 525.23 | 749.62 | | | | | 744.52 | 1062.61 | | | | | 41.8% | 41.8% | | | | |
| 81 | 574.01 | 817.92 | | | | | 813.67 | 1159.42 | | | | | 41.8% | 41.8% | | | | |
| 82 | 632.55 | 889.47 | | | | | 896.65 | 1260.84 | | | | | 41.8% | 41.8% | | | | |
| 83 | 697.59 | 962.64 | | | | | 988.85 | 1364.57 | | | | | 41.8% | 41.8% | | | | |
| 84 | 769.14 | 1039.07 | | | | | 1090.27 | 1472.90 | | | | | 41.8% | 41.8% | | | | |
| 85+ | | | | | | | | | | | | | | | | | | |

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## NH-99 VA 4/99

### Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

### 5% Compound Inflation

| Age | Current Premium Rates | | | | | | Proposed Premium Rates | | | | | | Proposed Rate Increases | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 100.92 | 126.04 | 143.64 | 168.77 | 208.17 | 229.92 | 145.73 | 181.95 | 207.54 | 244.14 | 301.51 | 333.01 | 44.4% | 44.4% | 44.5% | 44.7% | 44.8% | 44.8% |
| 30 | 107.30 | 132.43 | 152.24 | 173.99 | 208.17 | 229.92 | 155.33 | 191.56 | 220.51 | 252.01 | 301.51 | 333.01 | 44.8% | 44.6% | 44.8% | 44.8% | 44.8% | 44.8% |
| 31 | 108.75 | 135.66 | 152.24 | 173.99 | 208.17 | 229.92 | 157.51 | 196.42 | 220.51 | 252.01 | 301.51 | 333.01 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 32 | 108.75 | 136.71 | 152.24 | 173.99 | 208.17 | 229.92 | 157.51 | 198.01 | 220.51 | 252.01 | 301.51 | 333.01 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 33 | 108.75 | 136.71 | 152.24 | 173.99 | 208.17 | 229.92 | 157.51 | 198.01 | 220.51 | 252.01 | 301.51 | 333.01 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 34 | 108.75 | 136.71 | 152.24 | 173.99 | 208.17 | 229.92 | 157.51 | 198.01 | 220.51 | 252.01 | 301.51 | 333.01 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 35 | 108.75 | 136.71 | 152.24 | 173.99 | 208.17 | 229.92 | 157.51 | 198.01 | 220.51 | 252.01 | 301.51 | 333.01 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 36 | 108.75 | 136.71 | 152.24 | 173.99 | 208.17 | 229.92 | 157.51 | 198.01 | 220.51 | 252.01 | 301.51 | 333.01 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 37 | 108.75 | 136.71 | 152.24 | 173.99 | 208.17 | 229.92 | 157.51 | 198.01 | 220.51 | 252.01 | 301.51 | 333.01 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 38 | 108.75 | 136.71 | 152.24 | 173.99 | 208.17 | 229.92 | 157.51 | 198.01 | 220.51 | 252.01 | 301.51 | 333.01 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 39 | 108.75 | 136.71 | 152.24 | 173.99 | 208.17 | 229.92 | 157.51 | 198.01 | 220.51 | 252.01 | 301.51 | 333.01 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 40 | 108.75 | 136.71 | 152.24 | 173.99 | 208.17 | 229.92 | 157.51 | 198.01 | 220.51 | 252.01 | 301.51 | 333.01 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 41 | 108.75 | 136.71 | 152.24 | 173.99 | 208.17 | 229.92 | 157.51 | 198.01 | 220.51 | 252.01 | 301.51 | 333.01 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 42 | 108.75 | 136.71 | 152.24 | 173.99 | 208.17 | 229.92 | 157.51 | 198.01 | 220.51 | 252.01 | 301.51 | 333.01 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 43 | 108.75 | 136.71 | 152.24 | 173.99 | 208.17 | 229.92 | 157.51 | 198.01 | 220.51 | 252.01 | 301.51 | 333.01 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 44 | 108.75 | 136.71 | 152.24 | 173.99 | 208.17 | 229.92 | 157.51 | 198.01 | 220.51 | 252.01 | 301.51 | 333.01 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 45 | 130.50 | 158.46 | 173.99 | 192.64 | 233.03 | 254.78 | 189.01 | 229.51 | 252.01 | 279.01 | 337.51 | 369.01 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 46 | 130.50 | 158.46 | 173.99 | 192.64 | 233.03 | 254.78 | 189.01 | 229.51 | 252.01 | 279.01 | 337.51 | 369.01 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 47 | 130.50 | 158.46 | 173.99 | 192.64 | 233.03 | 254.78 | 189.01 | 229.51 | 252.01 | 279.01 | 337.51 | 369.01 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 48 | 130.50 | 158.46 | 173.99 | 192.64 | 233.03 | 254.78 | 189.01 | 229.51 | 252.01 | 279.01 | 337.51 | 369.01 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 49 | 130.50 | 158.46 | 173.99 | 192.64 | 233.03 | 254.78 | 189.01 | 229.51 | 252.01 | 279.01 | 337.51 | 369.01 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 50 | 139.82 | 164.67 | 180.21 | 201.96 | 242.35 | 267.20 | 202.51 | 238.51 | 261.01 | 292.51 | 351.01 | 387.01 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 51 | 142.92 | 170.89 | 186.42 | 205.06 | 248.56 | 273.42 | 207.01 | 247.51 | 270.01 | 297.01 | 360.01 | 396.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 52 | 146.03 | 173.99 | 189.53 | 211.28 | 254.78 | 279.63 | 211.51 | 252.01 | 274.51 | 306.01 | 369.01 | 405.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 53 | 149.14 | 180.21 | 198.85 | 214.38 | 260.99 | 285.85 | 216.01 | 261.01 | 288.01 | 310.51 | 378.01 | 414.02 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 54 | 155.35 | 183.31 | 201.96 | 220.60 | 267.20 | 295.17 | 225.01 | 265.51 | 292.51 | 319.51 | 387.01 | 427.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 55 | 157.94 | 189.53 | 208.17 | 226.81 | 273.42 | 301.38 | 228.73 | 274.51 | 301.51 | 328.51 | 396.02 | 436.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 56 | 170.37 | 201.96 | 220.60 | 239.24 | 288.95 | 320.02 | 246.72 | 292.51 | 319.51 | 346.51 | 418.52 | 463.52 | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 57 | 176.19 | 217.49 | 242.35 | 257.88 | 310.70 | 344.88 | 254.96 | 315.01 | 351.01 | 373.51 | 450.02 | 499.52 | 44.7% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 58 | 188.60 | 236.13 | 260.99 | 279.63 | 338.67 | 375.95 | 272.92 | 342.01 | 378.01 | 405.02 | 490.52 | 544.52 | 44.7% | 44.8% | 44.8% | 44.8% | 44.8% | 44.8% |
| 59 | 191.77 | 245.15 | 285.85 | 301.38 | 366.63 | 407.02 | 277.16 | 354.69 | 414.02 | 436.52 | 531.02 | 589.52 | 44.5% | 44.7% | 44.8% | 44.8% | 44.8% | 44.8% |
| 60 | 204.49 | 253.47 | 295.57 | 323.13 | 388.38 | 431.88 | 295.43 | 366.16 | 427.57 | 468.02 | 562.52 | 625.52 | 44.5% | 44.5% | 44.7% | 44.8% | 44.8% | 44.8% |
| 61 | 214.85 | 265.58 | 308.11 | 328.80 | 401.20 | 443.43 | 310.49 | 383.68 | 442.10 | 475.65 | 580.38 | 641.47 | 44.5% | 44.5% | 43.5% | 44.7% | 44.7% | 44.7% |
| 62 | 220.19 | 274.46 | 316.08 | 342.42 | 409.73 | 453.63 | 311.05 | 395.68 | 449.41 | 494.74 | 592.00 | 655.43 | 41.3% | 44.2% | 42.2% | 44.5% | 44.5% | 44.5% |
| 63 | 227.00 | 289.42 | 323.47 | 351.85 | 422.78 | 465.35 | 313.20 | 412.20 | 460.24 | 507.74 | 610.11 | 671.53 | 38.0% | 42.4% | 42.3% | 44.3% | 44.3% | 44.3% |
| 64 | 230.91 | 291.39 | 329.87 | 360.11 | 431.58 | 475.57 | 315.92 | 412.16 | 465.21 | 519.03 | 622.04 | 685.43 | 36.8% | 41.4% | 41.0% | 44.1% | 44.1% | 44.1% |
| 65 | 234.17 | 295.38 | 332.63 | 369.89 | 439.08 | 484.31 | 315.10 | 420.23 | 467.76 | 532.46 | 632.06 | 697.18 | 34.6% | 42.3% | 40.6% | 44.0% | 44.0% | 44.0% |
| 66 | 239.37 | 303.71 | 342.32 | 380.93 | 453.00 | 496.75 | 326.87 | 435.91 | 490.64 | 547.68 | 651.30 | 714.20 | 36.6% | 43.5% | 43.3% | 43.8% | 43.8% | 43.8% |
| 67 | 248.73 | 315.89 | 358.17 | 395.48 | 472.59 | 517.36 | 348.00 | 453.60 | 514.32 | 567.90 | 678.62 | 742.91 | 39.9% | 43.6% | 43.6% | 43.6% | 43.6% | 43.6% |
| 68 | 261.75 | 331.39 | 374.62 | 415.44 | 497.09 | 542.71 | 369.81 | 475.28 | 537.27 | 595.82 | 712.92 | 778.36 | 41.3% | 43.4% | 43.4% | 43.4% | 43.4% | 43.4% |
| 69 | 273.31 | 347.42 | 391.43 | 437.75 | 521.13 | 567.46 | 385.64 | 497.66 | 560.69 | 627.05 | 746.48 | 812.84 | 41.1% | 43.2% | 43.2% | 43.2% | 43.2% | 43.2% |
| 70 | 287.87 | 363.74 | 408.38 | 464.17 | 542.27 | 591.36 | 408.58 | 520.39 | 584.24 | 664.06 | 775.80 | 846.03 | 41.9% | 43.1% | 43.1% | 43.1% | 43.1% | 43.1% |
| 71 | 302.82 | 377.98 | 425.23 | 493.96 | 566.98 | 614.22 | 432.69 | 540.09 | 607.60 | 705.80 | 810.14 | 877.65 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 72 | 315.85 | 396.36 | 439.71 | 524.35 | 594.54 | 639.95 | 450.75 | 565.64 | 627.51 | 748.30 | 848.47 | 913.28 | 42.7% | 42.7% | 42.7% | 42.7% | 42.7% | 42.7% |
| 73 | 328.97 | 414.19 | 459.77 | 560.84 | 626.23 | 669.83 | 468.89 | 590.35 | 655.32 | 799.38 | 892.59 | 954.73 | 42.5% | 42.5% | 42.5% | 42.5% | 42.5% | 42.5% |
| 74 | 343.86 | 433.15 | 484.45 | 592.74 | 659.23 | 701.03 | 489.51 | 616.62 | 689.64 | 843.80 | 938.45 | 997.95 | 42.4% | 42.4% | 42.4% | 42.4% | 42.4% | 42.4% |
| 75 | 352.79 | 452.81 | 514.64 | 623.75 | 692.85 | 732.86 | 501.59 | 643.79 | 731.70 | 886.83 | 985.08 | 1041.96 | 42.2% | 42.2% | 42.2% | 42.2% | 42.2% | 42.2% |
| 76 | 363.21 | 474.44 | 547.43 | 653.44 | 728.17 | 773.35 | 515.77 | 673.71 | 777.35 | 927.89 | 1034.00 | 1098.17 | 42.0% | 42.0% | 42.0% | 42.0% | 42.0% | 42.0% |
| 77 | 371.37 | 500.68 | 585.24 | 679.74 | 769.26 | 822.31 | 526.69 | 710.09 | 830.00 | 964.02 | 1090.99 | 1166.23 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 78 | 391.89 | 543.11 | 637.42 | 726.86 | 834.18 | 900.85 | 555.51 | 769.87 | 903.57 | 1030.34 | 1182.47 | 1276.98 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 79 | 421.16 | 596.77 | 704.09 | 788.65 | 918.74 | 998.42 | 597.00 | 845.94 | 998.07 | 1117.93 | 1302.33 | 1415.28 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 80 | 456.93 | 653.69 | | | | | 647.71 | 926.62 | | | | | 41.8% | 41.8% | | | | |
| 81 | 500.83 | 712.22 | | | | | 709.94 | 1009.60 | | | | | 41.8% | 41.8% | | | | |
| 82 | 551.24 | 772.39 | | | | | 781.40 | 1094.88 | | | | | 41.8% | 41.8% | | | | |
| 83 | 608.16 | 837.43 | | | | | 862.08 | 1187.08 | | | | | 41.8% | 41.8% | | | | |
| 84 | 669.95 | 904.10 | | | | | 949.67 | 1281.59 | | | | | 41.8% | 41.8% | | | | |
| 85+ | | | | | | | | | | | | | | | | | | |

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96CL VA, LTC-96CL VA 9/96

### Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
### Home Health Daily Benefit at 100% of Nursing Home Daily Benefit
### GPO Inflation

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 28.74 | 31.93 | 39.03 | 58.54 | 36.04 | 37.62 | 54.03 | 80.41 | 25.4% | 17.8% | 38.4% | 37.4% |
| 30 | 29.27 | 33.85 | 39.03 | 58.54 | 38.77 | 42.95 | 55.32 | 82.98 | 32.5% | 26.9% | 41.8% | 41.8% |
| 31 | 29.27 | 34.15 | 39.03 | 58.54 | 39.72 | 44.95 | 55.32 | 82.98 | 35.7% | 31.6% | 41.8% | 41.8% |
| 32 | 29.27 | 34.15 | 39.03 | 58.54 | 41.23 | 46.85 | 55.32 | 82.98 | 40.9% | 37.2% | 41.8% | 41.8% |
| 33 | 29.27 | 34.15 | 39.03 | 58.54 | 41.49 | 48.36 | 55.32 | 82.98 | 41.8% | 41.6% | 41.8% | 41.8% |
| 34 | 29.27 | 34.15 | 39.03 | 58.54 | 41.49 | 48.41 | 55.32 | 82.98 | 41.8% | 41.8% | 41.8% | 41.8% |
| 35 | 29.27 | 34.15 | 39.03 | 58.82 | 41.49 | 48.41 | 55.32 | 83.38 | 41.8% | 41.8% | 41.8% | 41.8% |
| 36 | 29.27 | 34.61 | 41.75 | 62.90 | 41.49 | 49.08 | 59.28 | 89.33 | 41.8% | 41.8% | 42.0% | 42.0% |
| 37 | 31.86 | 34.61 | 41.75 | 67.02 | 45.26 | 49.08 | 59.28 | 95.36 | 42.1% | 41.8% | 42.0% | 42.3% |
| 38 | 31.86 | 37.82 | 45.08 | 67.02 | 45.26 | 53.76 | 64.15 | 95.36 | 42.1% | 42.1% | 42.3% | 42.3% |
| 39 | 35.11 | 41.09 | 48.46 | 71.20 | 50.01 | 58.54 | 69.10 | 101.48 | 42.5% | 42.5% | 42.6% | 42.5% |
| 40 | 38.41 | 44.40 | 51.88 | 75.43 | 54.30 | 63.22 | 74.14 | 107.69 | 41.4% | 42.4% | 42.9% | 42.8% |
| 41 | 38.70 | 48.12 | 55.77 | 79.93 | 55.30 | 66.61 | 79.90 | 114.34 | 42.9% | 38.4% | 43.3% | 43.0% |
| 42 | 42.41 | 48.49 | 56.20 | 84.51 | 59.08 | 69.15 | 80.53 | 121.12 | 39.3% | 42.6% | 43.3% | 43.3% |
| 43 | 42.73 | 52.36 | 60.23 | 89.17 | 61.17 | 72.10 | 86.52 | 128.03 | 43.2% | 37.7% | 43.6% | 43.6% |
| 44 | 45.67 | 52.76 | 62.89 | 93.91 | 62.49 | 74.95 | 89.79 | 135.09 | 36.8% | 42.1% | 42.8% | 43.8% |
| 45 | 45.67 | 55.10 | 62.89 | 95.67 | 63.99 | 75.13 | 89.79 | 136.66 | 40.1% | 36.4% | 42.8% | 42.8% |
| 46 | 49.50 | 55.51 | 66.95 | 100.30 | 66.82 | 78.38 | 95.79 | 143.49 | 35.0% | 41.2% | 43.1% | 43.1% |
| 47 | 49.87 | 59.47 | 71.12 | 105.00 | 69.42 | 81.38 | 101.96 | 150.44 | 39.2% | 36.9% | 43.4% | 43.3% |
| 48 | 53.84 | 63.52 | 71.67 | 109.77 | 73.04 | 85.52 | 102.76 | 157.51 | 35.7% | 34.6% | 43.4% | 43.5% |
| 49 | 54.25 | 64.01 | 75.98 | 119.16 | 75.31 | 88.55 | 109.17 | 171.49 | 38.8% | 38.3% | 43.7% | 43.9% |
| 50 | 57.63 | 67.48 | 79.29 | 122.91 | 77.63 | 90.98 | 113.72 | 176.68 | 34.7% | 34.8% | 43.4% | 43.7% |
| 51 | 61.17 | 70.89 | 82.99 | 131.26 | 80.40 | 94.57 | 118.97 | 188.71 | 31.4% | 33.4% | 43.4% | 43.8% |
| 52 | 61.17 | 70.89 | 86.20 | 139.65 | 83.04 | 97.18 | 123.09 | 200.81 | 35.8% | 37.1% | 42.8% | 43.8% |
| 53 | 64.85 | 74.50 | 86.20 | 147.71 | 86.89 | 101.09 | 123.09 | 212.28 | 34.0% | 35.7% | 42.8% | 43.7% |
| 54 | 64.85 | 74.50 | 90.05 | 156.19 | 90.18 | 104.77 | 128.57 | 224.52 | 39.1% | 40.6% | 42.8% | 43.7% |
| 55 | 68.17 | 77.94 | 93.96 | 164.72 | 92.96 | 108.38 | 134.14 | 236.83 | 36.4% | 39.1% | 42.8% | 43.8% |
| 56 | 71.71 | 85.22 | 101.30 | 177.53 | 98.93 | 116.26 | 144.66 | 255.37 | 38.0% | 36.4% | 42.8% | 43.8% |
| 57 | 79.26 | 88.89 | 108.71 | 190.82 | 106.16 | 124.17 | 155.30 | 274.79 | 33.9% | 39.7% | 42.9% | 44.0% |
| 58 | 82.88 | 96.33 | 120.38 | 203.78 | 112.27 | 132.25 | 172.33 | 293.58 | 35.4% | 37.3% | 43.1% | 44.1% |
| 59 | 90.03 | 103.58 | 127.69 | 221.56 | 119.36 | 141.27 | 182.70 | 319.58 | 32.6% | 36.4% | 43.1% | 44.2% |
| 60 | 97.25 | 110.64 | 138.71 | 238.58 | 126.97 | 150.36 | 198.47 | 344.14 | 30.6% | 35.9% | 43.1% | 44.2% |
| 61 | 104.54 | 121.55 | 150.16 | 256.12 | 137.57 | 161.39 | 214.96 | 369.48 | 31.6% | 32.8% | 43.2% | 44.3% |
| 62 | 114.35 | 128.76 | 161.42 | 278.63 | 146.72 | 172.47 | 231.08 | 402.28 | 28.3% | 33.9% | 43.2% | 44.4% |
| 63 | 122.62 | 139.89 | 172.51 | 295.60 | 160.68 | 185.55 | 246.84 | 426.44 | 31.0% | 32.6% | 43.1% | 44.3% |
| 64 | 133.74 | 153.68 | 183.73 | 307.88 | 173.72 | 197.29 | 262.78 | 443.75 | 29.9% | 28.4% | 43.0% | 44.1% |
| 65 | 144.69 | 164.75 | 199.09 | 319.33 | 188.01 | 211.96 | 284.86 | 459.68 | 29.9% | 28.7% | 43.1% | 44.0% |
| 66 | 158.49 | 180.85 | 221.19 | 332.03 | 205.91 | 230.27 | 316.79 | 477.37 | 29.9% | 27.3% | 43.2% | 43.8% |
| 67 | 175.98 | 199.58 | 247.75 | 343.25 | 226.95 | 255.83 | 354.59 | 492.89 | 29.0% | 28.2% | 43.1% | 43.6% |
| 68 | 192.63 | 219.28 | 268.96 | 355.41 | 246.98 | 279.20 | 384.28 | 509.72 | 28.2% | 27.3% | 42.9% | 43.4% |
| 69 | 208.45 | 240.40 | 284.89 | 379.85 | 273.02 | 310.92 | 408.08 | 544.10 | 31.0% | 29.3% | 43.2% | 43.2% |
| 70 | 223.16 | 258.86 | 307.96 | 408.38 | 297.30 | 340.68 | 440.58 | 584.24 | 33.2% | 31.6% | 43.1% | 43.1% |
| 71 | 242.68 | 279.19 | 335.03 | 440.27 | 324.22 | 368.16 | 478.72 | 629.08 | 33.6% | 31.9% | 42.9% | 42.9% |
| 72 | 260.11 | 299.33 | 359.20 | 476.87 | 352.39 | 398.70 | 512.61 | 680.54 | 35.5% | 33.2% | 42.7% | 42.7% |
| 73 | 281.41 | 323.03 | 388.42 | 515.26 | 383.81 | 431.80 | 553.63 | 734.41 | 36.4% | 33.7% | 42.5% | 42.5% |
| 74 | 303.97 | 349.56 | 421.76 | 554.74 | 417.08 | 467.40 | 600.39 | 789.71 | 37.2% | 33.7% | 42.4% | 42.4% |
| 75 | 327.33 | 376.43 | 454.63 | 596.47 | 454.38 | 505.92 | 645.54 | 848.05 | 38.8% | 34.4% | 42.0% | 42.2% |
| 76 | 349.31 | 403.19 | 486.60 | 637.80 | 496.03 | 572.53 | 690.98 | 905.68 | 42.0% | 42.0% | 42.0% | 42.0% |
| 77 | 371.37 | 429.39 | 517.26 | 676.42 | 526.69 | 608.98 | 733.60 | 959.32 | 41.8% | 41.8% | 41.8% | 41.8% |
| 78 | 403.27 | 466.69 | 561.00 | 731.74 | 571.64 | 661.54 | 795.23 | 1037.26 | 41.8% | 41.8% | 41.8% | 41.8% |
| 79 | 445.55 | 513.84 | 622.79 | 808.16 | 631.57 | 728.38 | 882.82 | 1145.59 | 41.8% | 41.8% | 41.8% | 41.8% |
| 80 | 492.70 | 569.13 | 687.83 | 892.72 | 698.42 | 806.75 | 975.02 | 1265.45 | 41.8% | 41.8% | 41.8% | 41.8% |
| 81 | 544.74 | 629.29 | 759.38 | 983.78 | 772.18 | 892.04 | 1076.44 | 1394.53 | 41.8% | 41.8% | 41.8% | 41.8% |
| 82 | 600.02 | 692.71 | 837.43 | 1081.35 | 850.55 | 981.94 | 1187.08 | 1532.83 | 41.8% | 41.8% | 41.8% | 41.8% |
| 83 | 661.82 | 764.26 | 923.62 | 1191.92 | 938.14 | 1083.36 | 1309.25 | 1689.58 | 41.8% | 41.8% | 41.8% | 41.8% |
| 84 | 731.74 | 845.56 | 1022.81 | 1318.75 | 1037.26 | 1198.61 | 1449.85 | 1869.37 | 41.8% | 41.8% | 41.8% | 41.8% |
| 85+ | 978.90 | 1133.38 | 1372.41 | 1774.06 | 1387.62 | 1606.59 | 1945.43 | 2514.77 | 41.8% | 41.8% | 41.8% | 41.8% |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96CL VA, LTC-96CL VA 9/96

### Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
### Home Health Daily Benefit at 80% of Nursing Home Daily Benefit
### GPO Inflation

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 27.15 | 30.41 | 37.40 | 53.66 | 34.04 | 35.83 | 51.78 | 73.71 | 25.4% | 17.8% | 38.4% | 37.4% |
| 30 | 27.64 | 32.24 | 37.40 | 53.66 | 36.62 | 40.90 | 53.02 | 76.07 | 32.5% | 26.9% | 41.8% | 41.8% |
| 31 | 27.64 | 32.52 | 37.40 | 53.66 | 37.51 | 42.81 | 53.02 | 76.07 | 35.7% | 31.6% | 41.8% | 41.8% |
| 32 | 27.64 | 32.52 | 37.40 | 53.66 | 38.94 | 44.62 | 53.02 | 76.07 | 40.9% | 37.2% | 41.8% | 41.8% |
| 33 | 27.64 | 32.52 | 37.40 | 53.66 | 39.19 | 46.06 | 53.02 | 76.07 | 41.8% | 41.6% | 41.8% | 41.8% |
| 34 | 27.64 | 32.52 | 37.40 | 53.66 | 39.19 | 46.10 | 53.02 | 76.07 | 41.8% | 41.8% | 41.8% | 41.8% |
| 35 | 27.64 | 32.52 | 37.40 | 53.91 | 39.19 | 46.10 | 53.02 | 76.43 | 41.8% | 41.8% | 41.8% | 41.8% |
| 36 | 27.64 | 32.97 | 40.01 | 57.65 | 39.19 | 46.75 | 56.81 | 81.88 | 41.8% | 41.8% | 42.0% | 42.0% |
| 37 | 30.09 | 32.97 | 40.01 | 61.44 | 42.75 | 46.75 | 56.81 | 87.41 | 42.1% | 41.8% | 42.0% | 42.3% |
| 38 | 30.09 | 36.02 | 43.20 | 61.44 | 42.75 | 51.20 | 61.48 | 87.41 | 42.1% | 42.1% | 42.3% | 42.3% |
| 39 | 33.16 | 39.13 | 46.44 | 65.27 | 47.24 | 55.75 | 66.22 | 93.02 | 42.5% | 42.5% | 42.6% | 42.5% |
| 40 | 36.28 | 42.28 | 49.72 | 69.14 | 51.29 | 60.21 | 71.06 | 98.72 | 41.4% | 42.4% | 42.9% | 42.8% |
| 41 | 36.55 | 45.83 | 53.45 | 73.27 | 52.23 | 63.44 | 76.57 | 104.81 | 42.9% | 38.4% | 43.3% | 43.0% |
| 42 | 40.05 | 46.18 | 53.85 | 77.47 | 55.80 | 65.85 | 77.17 | 111.02 | 39.3% | 42.6% | 43.3% | 43.3% |
| 43 | 40.36 | 49.86 | 57.72 | 81.74 | 57.77 | 68.67 | 82.91 | 117.36 | 43.2% | 37.7% | 43.6% | 43.6% |
| 44 | 43.14 | 50.24 | 60.27 | 86.09 | 59.02 | 71.38 | 86.05 | 123.83 | 36.8% | 42.1% | 42.8% | 43.8% |
| 45 | 41.52 | 50.86 | 60.79 | 89.29 | 58.17 | 69.35 | 86.80 | 127.55 | 40.1% | 36.4% | 42.8% | 42.8% |
| 46 | 45.00 | 51.24 | 64.72 | 93.61 | 60.75 | 72.35 | 92.59 | 133.92 | 35.0% | 41.2% | 43.1% | 43.1% |
| 47 | 45.34 | 54.89 | 68.75 | 98.00 | 63.10 | 75.12 | 98.56 | 140.41 | 39.2% | 36.9% | 43.4% | 43.3% |
| 48 | 48.94 | 58.64 | 69.28 | 102.45 | 66.40 | 78.94 | 99.34 | 147.01 | 35.7% | 34.6% | 43.4% | 43.5% |
| 49 | 49.32 | 59.08 | 73.45 | 111.21 | 68.47 | 81.74 | 105.53 | 160.06 | 38.8% | 38.3% | 43.7% | 43.9% |
| 50 | 52.83 | 62.66 | 74.48 | 115.23 | 71.16 | 84.48 | 106.83 | 165.64 | 34.7% | 34.8% | 43.4% | 43.7% |
| 51 | 58.72 | 66.17 | 78.25 | 123.53 | 77.19 | 88.27 | 112.17 | 177.61 | 31.4% | 33.4% | 43.4% | 43.8% |
| 52 | 56.64 | 66.46 | 79.40 | 131.89 | 76.89 | 91.11 | 113.37 | 189.66 | 35.8% | 37.1% | 42.8% | 43.8% |
| 53 | 62.53 | 67.92 | 79.89 | 137.52 | 83.79 | 92.17 | 114.08 | 197.64 | 34.0% | 35.7% | 42.8% | 43.7% |
| 54 | 62.69 | 70.36 | 83.77 | 145.95 | 87.18 | 98.95 | 119.60 | 209.80 | 39.1% | 40.6% | 42.8% | 43.7% |
| 55 | 64.04 | 71.94 | 89.78 | 157.00 | 87.32 | 100.04 | 128.18 | 225.73 | 36.4% | 39.1% | 42.8% | 43.8% |
| 56 | 67.61 | 78.99 | 94.97 | 167.09 | 93.27 | 107.75 | 135.62 | 240.35 | 38.0% | 36.4% | 42.8% | 43.8% |
| 57 | 74.86 | 82.69 | 102.32 | 180.07 | 100.26 | 115.50 | 146.17 | 259.31 | 33.9% | 39.7% | 42.9% | 44.0% |
| 58 | 80.70 | 92.05 | 113.57 | 192.92 | 109.31 | 126.37 | 162.57 | 277.92 | 35.4% | 37.3% | 43.1% | 44.1% |
| 59 | 85.64 | 97.11 | 120.97 | 213.15 | 113.54 | 132.44 | 173.09 | 307.45 | 32.6% | 36.4% | 43.1% | 44.2% |
| 60 | 92.83 | 102.13 | 127.53 | 224.54 | 121.20 | 138.79 | 182.46 | 323.89 | 30.6% | 35.9% | 43.1% | 44.2% |
| 61 | 100.09 | 112.87 | 141.06 | 242.05 | 131.71 | 149.86 | 201.93 | 349.18 | 31.6% | 32.8% | 43.2% | 44.3% |
| 62 | 107.75 | 120.17 | 152.33 | 264.27 | 138.26 | 160.97 | 218.07 | 381.55 | 28.3% | 33.9% | 43.2% | 44.4% |
| 63 | 118.16 | 133.33 | 161.31 | 278.71 | 154.84 | 176.85 | 230.81 | 402.08 | 31.0% | 32.6% | 43.1% | 44.3% |
| 64 | 129.21 | 146.99 | 172.66 | 291.39 | 167.84 | 188.72 | 246.95 | 419.98 | 29.9% | 28.4% | 43.0% | 44.1% |
| 65 | 137.90 | 153.77 | 187.91 | 300.70 | 179.19 | 197.83 | 268.85 | 432.86 | 29.9% | 28.7% | 43.1% | 44.0% |
| 66 | 149.43 | 167.45 | 207.37 | 311.44 | 194.14 | 213.21 | 296.99 | 447.77 | 29.9% | 27.3% | 43.2% | 43.8% |
| 67 | 168.84 | 187.98 | 235.61 | 323.35 | 217.75 | 240.96 | 337.21 | 464.32 | 29.0% | 28.2% | 43.1% | 43.6% |
| 68 | 183.12 | 205.29 | 252.15 | 338.60 | 234.78 | 261.38 | 360.26 | 485.61 | 28.2% | 27.3% | 42.9% | 43.4% |
| 69 | 196.87 | 224.22 | 268.67 | 361.32 | 257.86 | 289.99 | 384.85 | 517.56 | 31.0% | 29.3% | 43.2% | 43.2% |
| 70 | 214.23 | 243.24 | 292.33 | 388.29 | 285.41 | 320.12 | 418.23 | 555.51 | 33.2% | 31.6% | 43.1% | 43.1% |
| 71 | 231.94 | 264.16 | 315.70 | 423.08 | 309.87 | 348.33 | 451.10 | 604.53 | 33.6% | 31.9% | 42.9% | 42.9% |
| 72 | 249.79 | 282.82 | 340.62 | 454.16 | 338.40 | 376.70 | 486.10 | 648.13 | 35.5% | 33.2% | 42.7% | 42.7% |
| 73 | 269.52 | 305.19 | 368.61 | 489.49 | 367.59 | 407.95 | 525.39 | 697.69 | 36.4% | 33.7% | 42.5% | 42.5% |
| 74 | 292.57 | 330.57 | 398.96 | 530.04 | 401.44 | 442.00 | 567.94 | 754.55 | 37.2% | 33.7% | 42.4% | 42.4% |
| 75 | 314.60 | 356.43 | 430.99 | 572.83 | 436.71 | 479.03 | 611.97 | 814.44 | 38.8% | 34.4% | 42.0% | 42.2% |
| 76 | 335.41 | 382.33 | 462.27 | 611.73 | 476.28 | 542.91 | 656.43 | 868.66 | 42.0% | 42.0% | 42.0% | 42.0% |
| 77 | 356.45 | 406.18 | 490.74 | 646.58 | 505.52 | 576.06 | 695.98 | 917.00 | 41.8% | 41.8% | 41.8% | 41.8% |
| 78 | 387.01 | 440.67 | 534.98 | 700.84 | 548.59 | 624.66 | 758.35 | 993.46 | 41.8% | 41.8% | 41.8% | 41.8% |
| 79 | 429.29 | 487.83 | 591.89 | 775.64 | 608.52 | 691.50 | 839.03 | 1099.49 | 41.8% | 41.8% | 41.8% | 41.8% |
| 80 | 473.19 | 538.23 | 655.31 | 855.32 | 670.76 | 762.96 | 928.92 | 1212.44 | 41.8% | 41.8% | 41.8% | 41.8% |
| 81 | 523.60 | 595.15 | 723.61 | 943.13 | 742.21 | 843.64 | 1025.73 | 1336.91 | 41.8% | 41.8% | 41.8% | 41.8% |
| 82 | 577.26 | 656.94 | 798.41 | 1037.44 | 818.28 | 931.23 | 1131.76 | 1470.60 | 41.8% | 41.8% | 41.8% | 41.8% |
| 83 | 635.80 | 723.61 | 879.71 | 1143.14 | 901.26 | 1025.73 | 1247.01 | 1620.42 | 41.8% | 41.8% | 41.8% | 41.8% |
| 84 | 702.47 | 801.66 | 974.02 | 1266.72 | 995.77 | 1136.37 | 1380.70 | 1795.61 | 41.8% | 41.8% | 41.8% | 41.8% |
| 85+ | 941.50 | 1074.84 | 1309.00 | 1705.76 | 1334.60 | 1523.61 | 1855.54 | 2417.96 | 41.8% | 41.8% | 41.8% | 41.8% |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96CL VA, LTC-96CL VA 9/96

### Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
### Home Health Daily Benefit at 50% of Nursing Home Daily Benefit
### GPO Inflation

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 23.95 | 25.85 | 32.52 | 47.16 | 30.03 | 30.46 | 45.03 | 64.77 | 25.4% | 17.8% | 38.4% | 37.4% |
| 30 | 24.39 | 27.40 | 32.52 | 47.16 | 32.31 | 34.77 | 46.10 | 66.85 | 32.5% | 26.9% | 41.8% | 41.8% |
| 31 | 24.39 | 27.64 | 32.52 | 47.16 | 33.10 | 36.39 | 46.10 | 66.85 | 35.7% | 31.6% | 41.8% | 41.8% |
| 32 | 24.39 | 27.64 | 32.52 | 47.16 | 34.36 | 37.92 | 46.10 | 66.85 | 40.9% | 37.2% | 41.8% | 41.8% |
| 33 | 24.39 | 27.64 | 32.52 | 47.16 | 34.58 | 39.15 | 46.10 | 66.85 | 41.8% | 41.6% | 41.8% | 41.8% |
| 34 | 24.39 | 27.64 | 32.52 | 47.16 | 34.58 | 39.19 | 46.10 | 66.85 | 41.8% | 41.8% | 41.8% | 41.8% |
| 35 | 24.39 | 27.64 | 32.52 | 47.38 | 34.58 | 39.19 | 46.10 | 67.17 | 41.8% | 41.8% | 41.8% | 41.8% |
| 36 | 24.39 | 28.02 | 34.79 | 50.67 | 34.58 | 39.73 | 49.40 | 71.96 | 41.8% | 41.8% | 42.0% | 42.0% |
| 37 | 26.55 | 28.02 | 34.79 | 53.99 | 37.72 | 39.73 | 49.40 | 76.82 | 42.1% | 41.8% | 42.0% | 42.3% |
| 38 | 26.55 | 30.62 | 37.57 | 53.99 | 37.72 | 43.52 | 53.46 | 76.82 | 42.1% | 42.1% | 42.3% | 42.3% |
| 39 | 29.26 | 33.26 | 40.38 | 57.36 | 41.68 | 47.39 | 57.59 | 81.75 | 42.5% | 42.5% | 42.6% | 42.5% |
| 40 | 32.01 | 35.94 | 43.23 | 60.76 | 45.25 | 51.18 | 61.79 | 86.75 | 41.4% | 42.4% | 42.9% | 42.8% |
| 41 | 32.25 | 38.96 | 46.48 | 64.39 | 46.08 | 53.92 | 66.58 | 92.10 | 42.9% | 38.4% | 43.3% | 43.0% |
| 42 | 35.34 | 39.25 | 46.83 | 68.08 | 49.23 | 55.98 | 67.11 | 97.57 | 39.3% | 42.6% | 43.3% | 43.3% |
| 43 | 35.61 | 42.38 | 50.19 | 71.83 | 50.98 | 58.37 | 72.10 | 103.14 | 43.2% | 37.7% | 43.6% | 43.6% |
| 44 | 38.06 | 42.71 | 52.41 | 75.65 | 52.07 | 60.67 | 74.82 | 108.82 | 36.8% | 42.1% | 42.8% | 43.8% |
| 45 | 37.37 | 44.50 | 52.41 | 76.54 | 52.35 | 60.68 | 74.82 | 109.33 | 40.1% | 36.4% | 42.8% | 42.8% |
| 46 | 40.50 | 44.84 | 55.79 | 80.24 | 54.67 | 63.30 | 79.82 | 114.79 | 35.0% | 41.2% | 43.1% | 43.1% |
| 47 | 40.80 | 48.03 | 59.27 | 84.00 | 56.79 | 65.73 | 84.97 | 120.35 | 39.2% | 36.9% | 43.4% | 43.3% |
| 48 | 44.05 | 51.31 | 59.72 | 87.81 | 59.76 | 69.08 | 85.64 | 126.01 | 35.7% | 34.6% | 43.4% | 43.5% |
| 49 | 44.38 | 51.70 | 63.32 | 95.32 | 61.62 | 71.52 | 90.98 | 137.20 | 38.8% | 38.3% | 43.7% | 43.9% |
| 50 | 48.02 | 53.02 | 64.87 | 102.43 | 64.69 | 71.48 | 93.04 | 147.24 | 34.7% | 34.8% | 43.4% | 43.7% |
| 51 | 51.38 | 56.71 | 66.39 | 110.67 | 67.54 | 75.66 | 95.18 | 159.11 | 31.4% | 33.4% | 43.4% | 43.8% |
| 52 | 49.84 | 55.38 | 70.32 | 116.37 | 67.67 | 75.93 | 100.41 | 167.34 | 35.8% | 37.1% | 42.8% | 43.8% |
| 53 | 57.90 | 61.35 | 69.38 | 122.24 | 77.58 | 83.25 | 99.07 | 175.68 | 34.0% | 35.7% | 42.8% | 43.7% |
| 54 | 56.20 | 60.01 | 71.21 | 130.58 | 78.16 | 84.40 | 101.66 | 187.71 | 39.1% | 40.6% | 42.8% | 43.7% |
| 55 | 57.84 | 61.95 | 77.26 | 138.98 | 78.87 | 86.15 | 110.29 | 199.82 | 36.4% | 39.1% | 42.8% | 43.8% |
| 56 | 59.42 | 68.59 | 82.30 | 146.20 | 81.97 | 93.57 | 117.54 | 210.31 | 38.0% | 36.4% | 42.8% | 43.8% |
| 57 | 66.05 | 70.28 | 87.40 | 161.25 | 88.47 | 98.18 | 124.85 | 232.21 | 33.9% | 39.7% | 42.9% | 44.0% |
| 58 | 71.98 | 79.20 | 99.94 | 171.18 | 97.49 | 108.74 | 143.06 | 246.61 | 35.4% | 37.3% | 43.1% | 44.1% |
| 59 | 74.66 | 84.16 | 105.29 | 187.91 | 98.98 | 114.78 | 150.65 | 271.04 | 32.6% | 36.4% | 43.1% | 44.2% |
| 60 | 81.78 | 87.23 | 111.87 | 202.09 | 106.77 | 118.55 | 160.06 | 291.50 | 30.6% | 35.9% | 43.1% | 44.2% |
| 61 | 91.20 | 97.68 | 122.86 | 216.72 | 120.01 | 129.69 | 175.88 | 312.64 | 31.6% | 32.8% | 43.2% | 44.3% |
| 62 | 94.56 | 103.01 | 131.87 | 235.55 | 121.33 | 137.97 | 188.77 | 340.07 | 28.3% | 33.9% | 43.2% | 44.4% |
| 63 | 104.78 | 115.84 | 141.15 | 247.74 | 137.31 | 153.66 | 201.96 | 357.40 | 31.0% | 32.6% | 43.1% | 44.3% |
| 64 | 115.61 | 126.95 | 152.74 | 261.15 | 150.17 | 162.98 | 218.46 | 376.39 | 29.9% | 28.4% | 43.0% | 44.1% |
| 65 | 124.34 | 134.00 | 165.54 | 268.77 | 161.57 | 172.40 | 236.85 | 386.90 | 29.9% | 28.7% | 43.1% | 44.0% |
| 66 | 133.58 | 145.12 | 182.02 | 280.55 | 173.55 | 184.78 | 260.69 | 403.36 | 29.9% | 27.3% | 43.2% | 43.8% |
| 67 | 152.19 | 164.77 | 206.46 | 291.01 | 196.29 | 211.21 | 295.49 | 417.89 | 29.0% | 28.2% | 43.1% | 43.6% |
| 68 | 166.47 | 179.63 | 223.33 | 304.98 | 213.44 | 228.70 | 319.09 | 437.40 | 28.2% | 27.3% | 42.9% | 43.4% |
| 69 | 178.34 | 196.48 | 238.56 | 326.58 | 233.59 | 254.12 | 341.72 | 467.80 | 31.0% | 29.3% | 43.2% | 43.2% |
| 70 | 194.15 | 214.23 | 258.86 | 352.59 | 258.65 | 281.94 | 370.34 | 504.43 | 33.2% | 31.6% | 43.1% | 43.1% |
| 71 | 210.47 | 231.94 | 281.34 | 382.28 | 281.18 | 305.85 | 402.00 | 546.23 | 33.6% | 31.9% | 42.9% | 42.9% |
| 72 | 227.08 | 249.79 | 303.46 | 412.87 | 307.64 | 332.71 | 433.07 | 589.21 | 35.5% | 33.2% | 42.7% | 42.7% |
| 73 | 247.72 | 271.50 | 328.97 | 445.89 | 337.86 | 362.92 | 468.89 | 635.55 | 36.4% | 33.7% | 42.5% | 42.5% |
| 74 | 265.97 | 292.57 | 357.16 | 484.45 | 364.94 | 391.20 | 508.44 | 689.64 | 37.2% | 33.7% | 42.4% | 42.4% |
| 75 | 289.14 | 318.24 | 387.34 | 521.91 | 401.37 | 427.71 | 550.00 | 742.04 | 38.8% | 34.4% | 42.0% | 42.2% |
| 76 | 307.60 | 338.88 | 415.35 | 557.86 | 436.80 | 481.22 | 589.80 | 792.16 | 42.0% | 42.0% | 42.0% | 42.0% |
| 77 | 326.60 | 359.76 | 442.66 | 591.87 | 463.20 | 510.23 | 627.79 | 839.41 | 41.8% | 41.8% | 41.8% | 41.8% |
| 78 | 356.11 | 393.51 | 481.32 | 642.30 | 504.80 | 557.81 | 682.28 | 910.48 | 41.8% | 41.8% | 41.8% | 41.8% |
| 79 | 395.14 | 435.79 | 533.36 | 710.60 | 560.12 | 617.74 | 756.04 | 1007.29 | 41.8% | 41.8% | 41.8% | 41.8% |
| 80 | 437.42 | 481.32 | 590.27 | 783.77 | 620.05 | 682.28 | 836.72 | 1111.02 | 41.8% | 41.8% | 41.8% | 41.8% |
| 81 | 482.95 | 531.73 | 652.06 | 865.08 | 684.59 | 753.74 | 924.31 | 1226.27 | 41.8% | 41.8% | 41.8% | 41.8% |
| 82 | 531.73 | 587.02 | 720.36 | 951.26 | 753.74 | 832.11 | 1021.12 | 1348.43 | 41.8% | 41.8% | 41.8% | 41.8% |
| 83 | 588.64 | 648.81 | 795.16 | 1050.45 | 834.41 | 919.70 | 1127.15 | 1489.04 | 41.8% | 41.8% | 41.8% | 41.8% |
| 84 | 650.43 | 717.10 | 881.34 | 1164.28 | 922.01 | 1016.51 | 1249.32 | 1650.39 | 41.8% | 41.8% | 41.8% | 41.8% |
| 85+ | 874.83 | 967.52 | 1188.67 | 1574.05 | 1240.10 | 1371.48 | 1684.97 | 2231.25 | 41.8% | 41.8% | 41.8% | 41.8% |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96CL VA, LTC-96CL VA 9/96

### Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
### Home Health Daily Benefit at 100% of Nursing Home Daily Benefit
### 5% Simple Inflation

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 48.78 | 58.54 | 68.30 | 117.08 | 69.15 | 82.98 | 96.81 | 166.34 | 41.8% | 41.8% | 41.8% | 42.1% |
| 30 | 50.24 | 60.18 | 68.30 | 125.80 | 71.27 | 85.36 | 96.81 | 179.11 | 41.9% | 41.9% | 41.8% | 42.4% |
| 31 | 53.73 | 63.69 | 71.78 | 134.65 | 76.36 | 90.49 | 101.88 | 192.09 | 42.1% | 42.1% | 41.9% | 42.7% |
| 32 | 53.73 | 67.25 | 75.41 | 139.11 | 76.36 | 95.69 | 107.18 | 198.66 | 42.1% | 42.3% | 42.1% | 42.8% |
| 33 | 57.26 | 70.84 | 79.07 | 148.13 | 81.53 | 100.95 | 112.53 | 211.96 | 42.4% | 42.5% | 42.3% | 43.1% |
| 34 | 60.84 | 74.46 | 82.76 | 157.26 | 86.78 | 106.27 | 117.95 | 225.48 | 42.6% | 42.7% | 42.5% | 43.4% |
| 35 | 64.46 | 74.46 | 86.49 | 161.87 | 92.10 | 106.27 | 123.42 | 232.33 | 42.9% | 42.7% | 42.7% | 43.5% |
| 36 | 68.12 | 78.12 | 94.04 | 171.18 | 97.51 | 111.67 | 134.55 | 246.18 | 43.1% | 42.9% | 43.1% | 43.8% |
| 37 | 71.82 | 85.55 | 97.86 | 180.60 | 102.99 | 122.65 | 140.20 | 260.25 | 43.4% | 43.4% | 43.3% | 44.1% |
| 38 | 75.56 | 89.32 | 101.71 | 190.13 | 108.55 | 128.25 | 145.91 | 274.54 | 43.7% | 43.6% | 43.5% | 44.4% |
| 39 | 79.34 | 93.12 | 109.51 | 204.65 | 114.19 | 133.91 | 157.52 | 296.39 | 43.9% | 43.8% | 43.8% | 44.8% |
| 40 | 83.17 | 96.96 | 113.46 | 205.06 | 119.91 | 139.63 | 163.42 | 297.01 | 44.2% | 44.0% | 44.0% | 44.8% |
| 41 | 87.44 | 101.31 | 118.01 | 205.06 | 126.32 | 146.15 | 170.23 | 297.01 | 44.5% | 44.3% | 44.3% | 44.8% |
| 42 | 91.80 | 105.74 | 126.73 | 205.06 | 132.88 | 152.80 | 183.33 | 297.01 | 44.7% | 44.5% | 44.7% | 44.8% |
| 43 | 93.21 | 111.85 | 130.50 | 205.06 | 135.01 | 162.01 | 189.01 | 297.01 | 44.8% | 44.8% | 44.8% | 44.8% |
| 44 | 93.21 | 111.85 | 130.50 | 205.06 | 135.01 | 162.01 | 189.01 | 297.01 | 44.8% | 44.8% | 44.8% | 44.8% |
| 45 | 101.30 | 118.80 | 139.25 | 257.34 | 145.84 | 170.83 | 200.09 | 372.51 | 44.0% | 43.8% | 43.7% | 44.8% |
| 46 | 109.66 | 127.26 | 143.94 | 260.99 | 158.36 | 183.46 | 207.08 | 378.01 | 44.4% | 44.2% | 43.9% | 44.8% |
| 47 | 114.19 | 131.88 | 152.80 | 260.99 | 165.17 | 190.38 | 220.32 | 378.01 | 44.6% | 44.4% | 44.2% | 44.8% |
| 48 | 118.07 | 140.66 | 161.86 | 260.99 | 171.01 | 203.60 | 233.91 | 378.01 | 44.8% | 44.7% | 44.5% | 44.8% |
| 49 | 118.07 | 142.92 | 166.86 | 260.99 | 171.01 | 207.01 | 241.44 | 378.01 | 44.8% | 44.8% | 44.7% | 44.8% |
| 50 | 130.17 | 152.39 | 174.17 | 282.74 | 188.51 | 220.55 | 251.74 | 409.52 | 44.8% | 44.7% | 44.5% | 44.8% |
| 51 | 133.91 | 160.50 | 181.63 | 298.27 | 193.79 | 232.40 | 262.27 | 432.02 | 44.7% | 44.8% | 44.4% | 44.8% |
| 52 | 141.32 | 163.52 | 189.64 | 313.81 | 204.41 | 236.24 | 273.80 | 454.52 | 44.6% | 44.5% | 44.4% | 44.8% |
| 53 | 148.82 | 171.27 | 196.85 | 329.35 | 215.16 | 247.38 | 283.80 | 477.02 | 44.6% | 44.4% | 44.2% | 44.8% |
| 54 | 152.73 | 179.57 | 209.26 | 347.99 | 220.71 | 259.51 | 301.94 | 504.02 | 44.5% | 44.5% | 44.3% | 44.8% |
| 55 | 160.36 | 187.01 | 217.09 | 363.52 | 231.66 | 270.01 | 313.04 | 526.52 | 44.5% | 44.4% | 44.2% | 44.8% |
| 56 | 167.96 | 194.86 | 229.16 | 379.06 | 242.58 | 281.31 | 330.50 | 549.02 | 44.4% | 44.4% | 44.2% | 44.8% |
| 57 | 175.63 | 206.53 | 241.34 | 394.59 | 253.59 | 298.16 | 348.13 | 571.52 | 44.4% | 44.4% | 44.2% | 44.8% |
| 58 | 183.37 | 214.54 | 253.63 | 413.23 | 264.71 | 309.69 | 365.91 | 598.52 | 44.4% | 44.4% | 44.3% | 44.8% |
| 59 | 195.36 | 226.40 | 265.58 | 431.88 | 282.22 | 326.83 | 383.03 | 625.52 | 44.5% | 44.4% | 44.2% | 44.8% |
| 60 | 202.78 | 237.91 | 277.65 | 453.63 | 292.70 | 343.29 | 400.32 | 657.03 | 44.3% | 44.3% | 44.2% | 44.8% |
| 61 | 217.84 | 253.29 | 297.10 | 464.54 | 314.48 | 362.71 | 428.37 | 672.02 | 44.4% | 43.2% | 44.2% | 44.7% |
| 62 | 233.44 | 273.02 | 312.72 | 477.05 | 336.81 | 385.87 | 450.84 | 689.26 | 44.3% | 41.3% | 44.2% | 44.5% |
| 63 | 241.19 | 283.75 | 336.30 | 488.05 | 348.05 | 396.86 | 484.91 | 704.28 | 44.3% | 39.9% | 44.2% | 44.3% |
| 64 | 250.15 | 291.39 | 354.61 | 500.31 | 360.54 | 419.98 | 511.10 | 721.09 | 44.1% | 44.1% | 44.1% | 44.1% |
| 65 | 260.78 | 303.36 | 364.57 | 510.93 | 375.40 | 436.69 | 524.80 | 735.49 | 44.0% | 44.0% | 44.0% | 44.0% |
| 66 | 267.68 | 311.44 | 375.78 | 527.64 | 384.86 | 447.77 | 540.28 | 758.61 | 43.8% | 43.8% | 43.8% | 43.8% |
| 67 | 276.09 | 320.86 | 388.02 | 539.74 | 396.46 | 460.75 | 557.18 | 775.05 | 43.6% | 43.6% | 43.6% | 43.6% |
| 68 | 290.57 | 336.19 | 403.43 | 561.93 | 416.73 | 482.17 | 578.60 | 805.91 | 43.4% | 43.4% | 43.4% | 43.4% |
| 69 | 305.73 | 356.69 | 428.49 | 592.93 | 437.94 | 510.93 | 613.78 | 849.33 | 43.2% | 43.2% | 43.2% | 43.2% |
| 70 | 330.27 | 381.60 | 459.70 | 633.76 | 472.50 | 545.93 | 657.67 | 906.69 | 43.1% | 43.1% | 43.1% | 43.1% |
| 71 | 352.21 | 405.90 | 493.96 | 678.65 | 503.27 | 579.99 | 705.80 | 969.71 | 42.9% | 42.9% | 42.9% | 42.9% |
| 72 | 375.71 | 433.52 | 526.41 | 722.53 | 536.18 | 618.67 | 751.25 | 1031.12 | 42.7% | 42.7% | 42.7% | 42.7% |
| 73 | 398.33 | 459.77 | 560.84 | 766.94 | 567.76 | 655.32 | 799.38 | 1093.14 | 42.5% | 42.5% | 42.5% | 42.5% |
| 74 | 423.66 | 488.25 | 594.64 | 811.22 | 603.10 | 695.05 | 846.50 | 1154.81 | 42.4% | 42.4% | 42.4% | 42.4% |
| 75 | 445.53 | 516.46 | 627.38 | 854.70 | 633.45 | 734.29 | 892.00 | 1215.19 | 42.2% | 42.2% | 42.2% | 42.2% |
| 76 | 467.49 | 542.22 | 660.39 | 895.00 | 663.84 | 769.95 | 937.76 | 1270.91 | 42.0% | 42.0% | 42.0% | 42.0% |
| 77 | 487.42 | 563.68 | 688.02 | 931.73 | 691.28 | 799.43 | 975.78 | 1321.42 | 41.8% | 41.8% | 41.8% | 41.8% |
| 78 | 520.35 | 603.28 | 734.99 | 991.91 | 737.60 | 855.16 | 1041.87 | 1406.06 | 41.8% | 41.8% | 41.8% | 41.8% |
| 79 | 565.88 | 656.94 | 803.29 | 1078.09 | 802.14 | 931.23 | 1138.68 | 1528.22 | 41.8% | 41.8% | 41.8% | 41.8% |
| 80 | 617.91 | | | | 875.91 | | | | 41.8% | | | |
| 81 | 671.57 | | | | 951.97 | | | | 41.8% | | | |
| 82 | 730.11 | | | | 1034.95 | | | | 41.8% | | | |
| 83 | 793.53 | | | | 1124.85 | | | | 41.8% | | | |
| 84 | 865.08 | | | | 1226.27 | | | | 41.8% | | | |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96CL VA, LTC-96CL VA 9/96

### Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
### Home Health Daily Benefit at 80% of Nursing Home Daily Benefit
### 5% Simple Inflation

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 45.53 | 53.66 | 63.42 | 108.21 | 64.54 | 76.07 | 89.90 | 153.74 | 41.8% | 41.8% | 41.8% | 42.1% |
| 30 | 46.89 | 55.16 | 63.42 | 116.27 | 66.52 | 78.25 | 89.90 | 165.54 | 41.9% | 41.9% | 41.8% | 42.4% |
| 31 | 50.15 | 58.39 | 66.65 | 124.45 | 71.27 | 82.95 | 94.60 | 177.54 | 42.1% | 42.1% | 41.9% | 42.7% |
| 32 | 50.15 | 61.65 | 70.02 | 128.57 | 71.27 | 87.71 | 99.52 | 183.61 | 42.1% | 42.3% | 42.1% | 42.8% |
| 33 | 53.45 | 64.94 | 73.42 | 136.91 | 76.09 | 92.54 | 104.49 | 195.90 | 42.4% | 42.5% | 42.3% | 43.1% |
| 34 | 56.78 | 68.26 | 76.85 | 145.35 | 80.99 | 97.42 | 109.52 | 208.40 | 42.6% | 42.7% | 42.5% | 43.4% |
| 35 | 60.16 | 68.26 | 80.31 | 149.61 | 85.96 | 97.42 | 114.60 | 214.73 | 42.9% | 42.7% | 42.7% | 43.5% |
| 36 | 63.58 | 71.61 | 87.32 | 158.21 | 91.01 | 102.36 | 124.94 | 227.53 | 43.1% | 42.9% | 43.1% | 43.8% |
| 37 | 67.03 | 78.42 | 90.87 | 166.91 | 96.12 | 112.43 | 130.19 | 240.53 | 43.4% | 43.4% | 43.3% | 44.1% |
| 38 | 70.52 | 81.87 | 94.44 | 175.73 | 101.31 | 117.56 | 135.49 | 253.74 | 43.7% | 43.6% | 43.5% | 44.4% |
| 39 | 74.05 | 85.36 | 101.69 | 189.15 | 106.58 | 122.75 | 146.27 | 273.94 | 43.9% | 43.8% | 43.8% | 44.8% |
| 40 | 77.62 | 88.88 | 105.36 | 189.53 | 111.91 | 128.00 | 151.75 | 274.51 | 44.2% | 44.0% | 44.0% | 44.8% |
| 41 | 81.61 | 92.87 | 109.58 | 189.53 | 117.90 | 133.97 | 158.07 | 274.51 | 44.5% | 44.3% | 44.3% | 44.8% |
| 42 | 85.68 | 96.93 | 117.67 | 189.53 | 124.02 | 140.07 | 170.23 | 274.51 | 44.7% | 44.5% | 44.7% | 44.8% |
| 43 | 87.00 | 102.53 | 121.17 | 189.53 | 126.00 | 148.51 | 175.51 | 274.51 | 44.8% | 44.8% | 44.8% | 44.8% |
| 44 | 87.00 | 102.53 | 121.17 | 189.53 | 126.00 | 148.51 | 175.51 | 274.51 | 44.8% | 44.8% | 44.8% | 44.8% |
| 45 | 95.97 | 111.05 | 129.12 | 242.03 | 138.16 | 159.68 | 185.54 | 350.34 | 44.0% | 43.8% | 43.7% | 44.8% |
| 46 | 103.89 | 118.96 | 133.47 | 245.46 | 150.02 | 171.49 | 192.02 | 355.51 | 44.4% | 44.2% | 43.9% | 44.8% |
| 47 | 108.18 | 123.28 | 141.69 | 245.46 | 156.47 | 177.97 | 204.30 | 355.51 | 44.6% | 44.4% | 44.2% | 44.8% |
| 48 | 111.85 | 131.49 | 150.08 | 245.46 | 162.01 | 190.32 | 216.90 | 355.51 | 44.8% | 44.7% | 44.5% | 44.8% |
| 49 | 111.85 | 133.60 | 154.73 | 245.46 | 162.01 | 193.51 | 223.88 | 355.51 | 44.8% | 44.8% | 44.7% | 44.8% |
| 50 | 120.87 | 140.20 | 165.32 | 267.20 | 175.05 | 202.90 | 238.94 | 387.01 | 44.8% | 44.7% | 44.5% | 44.8% |
| 51 | 127.82 | 151.24 | 170.10 | 282.74 | 184.98 | 218.99 | 245.62 | 409.52 | 44.7% | 44.8% | 44.4% | 44.8% |
| 52 | 132.30 | 151.84 | 181.02 | 295.17 | 191.37 | 219.37 | 261.36 | 427.52 | 44.6% | 44.5% | 44.4% | 44.8% |
| 53 | 139.89 | 159.66 | 182.98 | 313.81 | 202.25 | 230.61 | 263.82 | 454.52 | 44.6% | 44.4% | 44.2% | 44.8% |
| 54 | 146.86 | 170.74 | 195.12 | 326.24 | 212.22 | 246.75 | 281.54 | 472.52 | 44.5% | 44.5% | 44.3% | 44.8% |
| 55 | 151.62 | 175.50 | 205.96 | 344.88 | 219.03 | 253.40 | 296.99 | 499.52 | 44.5% | 44.4% | 44.2% | 44.8% |
| 56 | 156.38 | 180.53 | 215.19 | 357.31 | 225.85 | 260.62 | 310.35 | 517.52 | 44.4% | 44.4% | 44.2% | 44.8% |
| 57 | 164.12 | 192.19 | 227.31 | 375.95 | 236.97 | 277.46 | 327.89 | 544.52 | 44.4% | 44.4% | 44.2% | 44.8% |
| 58 | 171.91 | 200.24 | 239.54 | 391.49 | 248.17 | 289.05 | 345.58 | 567.02 | 44.4% | 44.4% | 44.3% | 44.8% |
| 59 | 186.61 | 212.07 | 251.61 | 410.13 | 269.59 | 306.15 | 362.87 | 594.02 | 44.5% | 44.4% | 44.2% | 44.8% |
| 60 | 191.36 | 220.91 | 263.77 | 431.88 | 276.21 | 318.77 | 380.31 | 625.52 | 44.3% | 44.3% | 44.2% | 44.8% |
| 61 | 203.51 | 236.21 | 280.44 | 440.41 | 293.79 | 338.26 | 404.35 | 637.11 | 44.4% | 43.2% | 44.2% | 44.7% |
| 62 | 221.76 | 255.60 | 296.12 | 453.63 | 319.97 | 361.24 | 426.90 | 655.43 | 44.3% | 41.3% | 44.2% | 44.5% |
| 63 | 229.84 | 266.72 | 314.07 | 462.51 | 331.67 | 373.05 | 452.85 | 667.43 | 44.3% | 39.9% | 44.2% | 44.3% |
| 64 | 239.16 | 274.89 | 332.62 | 475.57 | 344.70 | 396.20 | 479.41 | 685.43 | 44.1% | 44.1% | 44.1% | 44.1% |
| 65 | 244.82 | 284.73 | 343.28 | 489.64 | 352.42 | 409.88 | 494.15 | 704.84 | 44.0% | 44.0% | 44.0% | 44.0% |
| 66 | 254.81 | 293.42 | 355.19 | 501.90 | 366.35 | 421.86 | 510.67 | 721.61 | 43.8% | 43.8% | 43.8% | 43.8% |
| 67 | 263.65 | 303.45 | 365.63 | 514.87 | 378.60 | 435.74 | 525.04 | 739.34 | 43.6% | 43.6% | 43.6% | 43.6% |
| 68 | 276.16 | 316.98 | 381.82 | 535.51 | 396.07 | 454.62 | 547.61 | 768.03 | 43.4% | 43.4% | 43.4% | 43.4% |
| 69 | 291.83 | 335.84 | 407.64 | 567.46 | 418.03 | 481.07 | 583.92 | 812.84 | 43.2% | 43.2% | 43.2% | 43.2% |
| 70 | 314.65 | 359.28 | 435.15 | 604.75 | 450.15 | 514.01 | 622.55 | 865.19 | 43.1% | 43.1% | 43.1% | 43.1% |
| 71 | 339.33 | 384.43 | 468.18 | 648.59 | 484.86 | 549.30 | 668.98 | 926.75 | 42.9% | 42.9% | 42.9% | 42.9% |
| 72 | 359.20 | 408.74 | 501.64 | 693.63 | 512.61 | 583.32 | 715.89 | 989.88 | 42.7% | 42.7% | 42.7% | 42.7% |
| 73 | 382.48 | 435.99 | 533.09 | 735.23 | 545.16 | 621.42 | 759.83 | 1047.95 | 42.5% | 42.5% | 42.5% | 42.5% |
| 74 | 406.56 | 463.55 | 566.14 | 780.82 | 578.76 | 659.89 | 805.93 | 1111.54 | 42.4% | 42.4% | 42.4% | 42.4% |
| 75 | 427.35 | 489.18 | 598.29 | 821.97 | 607.60 | 695.50 | 850.64 | 1168.65 | 42.2% | 42.2% | 42.2% | 42.2% |
| 76 | 448.37 | 512.67 | 629.11 | 860.25 | 636.69 | 728.00 | 893.34 | 1221.56 | 42.0% | 42.0% | 42.0% | 42.0% |
| 77 | 469.18 | 535.50 | 656.52 | 895.26 | 665.41 | 759.46 | 931.11 | 1269.69 | 41.8% | 41.8% | 41.8% | 41.8% |
| 78 | 500.83 | 572.38 | 702.47 | 956.14 | 709.94 | 811.36 | 995.77 | 1355.35 | 41.8% | 41.8% | 41.8% | 41.8% |
| 79 | 546.36 | 624.42 | 765.89 | 1039.07 | 774.48 | 885.13 | 1085.66 | 1472.90 | 41.8% | 41.8% | 41.8% | 41.8% |
| 80 | 593.52 | | | | 841.33 | | | | 41.8% | | | |
| 81 | 647.18 | | | | 917.40 | | | | 41.8% | | | |
| 82 | 704.09 | | | | 998.07 | | | | 41.8% | | | |
| 83 | 765.89 | | | | 1085.66 | | | | 41.8% | | | |
| 84 | 834.18 | | | | 1182.47 | | | | 41.8% | | | |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96CL VA, LTC-96CL VA 9/96

### Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
### Home Health Daily Benefit at 50% of Nursing Home Daily Benefit
### 5% Simple Inflation

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 40.65 | 45.53 | 55.29 | 95.79 | 57.63 | 64.54 | 78.37 | 136.10 | 41.8% | 41.8% | 41.8% | 42.1% |
| 30 | 41.86 | 46.80 | 55.29 | 102.93 | 59.39 | 66.39 | 78.37 | 146.54 | 41.9% | 41.9% | 41.8% | 42.4% |
| 31 | 44.77 | 49.54 | 58.11 | 110.17 | 63.63 | 70.38 | 82.47 | 157.16 | 42.1% | 42.1% | 41.9% | 42.7% |
| 32 | 44.77 | 52.31 | 61.04 | 113.82 | 63.63 | 74.42 | 86.76 | 162.54 | 42.1% | 42.3% | 42.1% | 42.8% |
| 33 | 47.72 | 55.10 | 64.01 | 121.20 | 67.94 | 78.51 | 91.10 | 173.42 | 42.4% | 42.5% | 42.3% | 43.1% |
| 34 | 50.70 | 57.92 | 67.00 | 128.67 | 72.31 | 82.66 | 95.48 | 184.49 | 42.6% | 42.7% | 42.5% | 43.4% |
| 35 | 53.71 | 57.92 | 70.01 | 132.44 | 76.75 | 82.66 | 99.91 | 190.09 | 42.9% | 42.7% | 42.7% | 43.5% |
| 36 | 56.76 | 60.76 | 76.12 | 140.05 | 81.26 | 86.85 | 108.92 | 201.42 | 43.1% | 42.9% | 43.1% | 43.8% |
| 37 | 59.85 | 66.54 | 79.22 | 147.76 | 85.82 | 95.40 | 113.50 | 212.93 | 43.4% | 43.4% | 43.3% | 44.1% |
| 38 | 62.97 | 69.47 | 82.34 | 155.56 | 90.46 | 99.75 | 118.12 | 224.62 | 43.7% | 43.6% | 43.5% | 44.4% |
| 39 | 66.12 | 72.43 | 88.65 | 167.44 | 95.16 | 104.15 | 127.52 | 242.50 | 43.9% | 43.8% | 43.8% | 44.8% |
| 40 | 69.31 | 75.41 | 91.85 | 167.78 | 99.92 | 108.60 | 132.29 | 243.01 | 44.2% | 44.0% | 44.0% | 44.8% |
| 41 | 72.87 | 78.80 | 95.53 | 167.78 | 105.27 | 113.67 | 137.81 | 243.01 | 44.5% | 44.3% | 44.3% | 44.8% |
| 42 | 76.50 | 82.24 | 102.59 | 167.78 | 110.74 | 118.85 | 148.41 | 243.01 | 44.7% | 44.5% | 44.7% | 44.8% |
| 43 | 77.68 | 87.00 | 105.64 | 167.78 | 112.50 | 126.00 | 153.01 | 243.01 | 44.8% | 44.8% | 44.8% | 44.8% |
| 44 | 77.68 | 87.00 | 105.64 | 167.78 | 112.50 | 126.00 | 153.01 | 243.01 | 44.8% | 44.8% | 44.8% | 44.8% |
| 45 | 85.31 | 92.97 | 111.40 | 214.45 | 122.81 | 133.69 | 160.07 | 310.43 | 44.0% | 43.8% | 43.7% | 44.8% |
| 46 | 92.35 | 99.59 | 115.15 | 217.49 | 133.35 | 143.58 | 165.66 | 315.01 | 44.4% | 44.2% | 43.9% | 44.8% |
| 47 | 96.16 | 103.21 | 122.24 | 217.49 | 139.09 | 149.00 | 176.26 | 315.01 | 44.6% | 44.4% | 44.2% | 44.8% |
| 48 | 99.42 | 110.08 | 129.49 | 217.49 | 144.01 | 159.34 | 187.13 | 315.01 | 44.8% | 44.7% | 44.5% | 44.8% |
| 49 | 99.42 | 111.85 | 133.49 | 217.49 | 144.01 | 162.01 | 193.15 | 315.01 | 44.8% | 44.8% | 44.7% | 44.8% |
| 50 | 108.47 | 121.91 | 141.70 | 236.13 | 157.09 | 176.44 | 204.80 | 342.01 | 44.8% | 44.7% | 44.5% | 44.8% |
| 51 | 112.61 | 129.63 | 147.03 | 251.67 | 162.96 | 187.71 | 212.31 | 364.51 | 44.7% | 44.8% | 44.4% | 44.8% |
| 52 | 120.28 | 131.40 | 155.16 | 264.10 | 173.97 | 189.84 | 224.02 | 382.51 | 44.6% | 44.5% | 44.4% | 44.8% |
| 53 | 122.03 | 136.44 | 160.80 | 279.63 | 176.43 | 197.06 | 231.84 | 405.02 | 44.6% | 44.4% | 44.2% | 44.8% |
| 54 | 129.24 | 147.19 | 172.50 | 292.06 | 186.75 | 212.71 | 248.89 | 423.02 | 44.5% | 44.5% | 44.3% | 44.8% |
| 55 | 137.04 | 152.48 | 178.13 | 307.60 | 197.97 | 220.16 | 256.85 | 445.52 | 44.5% | 44.4% | 44.2% | 44.8% |
| 56 | 141.90 | 157.61 | 190.04 | 323.13 | 204.94 | 227.53 | 274.08 | 468.02 | 44.4% | 44.4% | 44.2% | 44.8% |
| 57 | 149.72 | 166.37 | 199.25 | 335.56 | 216.18 | 240.19 | 287.41 | 486.02 | 44.4% | 44.4% | 44.2% | 44.8% |
| 58 | 154.72 | 174.49 | 211.36 | 351.09 | 223.35 | 251.88 | 304.92 | 508.52 | 44.4% | 44.4% | 44.3% | 44.8% |
| 59 | 166.20 | 183.41 | 220.85 | 366.63 | 240.10 | 264.78 | 318.52 | 531.02 | 44.5% | 44.4% | 44.2% | 44.8% |
| 60 | 174.22 | 192.59 | 230.45 | 385.27 | 251.48 | 277.90 | 332.27 | 558.02 | 44.3% | 44.3% | 44.2% | 44.8% |
| 61 | 186.31 | 204.91 | 244.34 | 395.16 | 268.96 | 293.43 | 352.30 | 571.65 | 44.4% | 43.2% | 44.2% | 44.7% |
| 62 | 198.42 | 223.65 | 260.14 | 403.88 | 286.29 | 316.09 | 375.04 | 583.54 | 44.3% | 41.3% | 44.2% | 44.5% |
| 63 | 207.14 | 232.67 | 275.15 | 417.11 | 298.91 | 325.43 | 396.75 | 601.92 | 44.3% | 39.9% | 44.2% | 44.3% |
| 64 | 214.42 | 241.91 | 294.14 | 428.84 | 309.04 | 348.66 | 423.94 | 618.08 | 44.1% | 44.1% | 44.1% | 44.1% |
| 65 | 223.53 | 247.48 | 303.36 | 441.74 | 321.78 | 356.25 | 436.69 | 635.89 | 44.0% | 44.0% | 44.0% | 44.0% |
| 66 | 231.65 | 257.39 | 314.01 | 453.00 | 333.05 | 370.05 | 451.47 | 651.30 | 43.8% | 43.8% | 43.8% | 43.8% |
| 67 | 238.78 | 266.14 | 325.84 | 465.12 | 342.88 | 382.17 | 467.89 | 667.90 | 43.6% | 43.6% | 43.6% | 43.6% |
| 68 | 252.15 | 278.56 | 341.00 | 485.08 | 361.63 | 399.51 | 489.06 | 695.70 | 43.4% | 43.4% | 43.4% | 43.4% |
| 69 | 268.67 | 296.47 | 361.32 | 514.18 | 384.85 | 424.67 | 517.56 | 736.53 | 43.2% | 43.2% | 43.2% | 43.2% |
| 70 | 285.64 | 316.88 | 388.29 | 551.20 | 408.65 | 453.35 | 555.51 | 788.57 | 43.1% | 43.1% | 43.1% | 43.1% |
| 71 | 309.26 | 341.47 | 418.79 | 592.75 | 441.89 | 487.92 | 598.40 | 846.96 | 42.9% | 42.9% | 42.9% | 42.9% |
| 72 | 332.36 | 365.39 | 450.03 | 633.76 | 474.32 | 521.45 | 642.24 | 904.44 | 42.7% | 42.7% | 42.7% | 42.7% |
| 73 | 352.75 | 388.42 | 479.58 | 675.78 | 502.79 | 553.63 | 683.57 | 963.21 | 42.5% | 42.5% | 42.5% | 42.5% |
| 74 | 374.26 | 412.26 | 511.05 | 716.23 | 532.78 | 586.87 | 727.50 | 1019.59 | 42.4% | 42.4% | 42.4% | 42.4% |
| 75 | 396.43 | 436.44 | 540.10 | 754.68 | 563.64 | 620.52 | 767.90 | 1072.99 | 42.2% | 42.2% | 42.2% | 42.2% |
| 76 | 415.35 | 458.80 | 568.28 | 792.47 | 589.80 | 651.50 | 806.97 | 1125.31 | 42.0% | 42.0% | 42.0% | 42.0% |
| 77 | 434.37 | 479.13 | 593.53 | 825.63 | 616.03 | 679.52 | 841.76 | 1170.94 | 41.8% | 41.8% | 41.8% | 41.8% |
| 78 | 463.43 | 512.22 | 635.80 | 881.34 | 656.93 | 726.08 | 901.26 | 1249.32 | 41.8% | 41.8% | 41.8% | 41.8% |
| 79 | 505.71 | 559.37 | 694.34 | 959.39 | 716.86 | 792.92 | 984.24 | 1359.96 | 41.8% | 41.8% | 41.8% | 41.8% |
| 80 | 551.24 | | | | 781.40 | | | | 41.8% | | | |
| 81 | 601.65 | | | | 852.86 | | | | 41.8% | | | |
| 82 | 652.06 | | | | 924.31 | | | | 41.8% | | | |
| 83 | 710.60 | | | | 1007.29 | | | | 41.8% | | | |
| 84 | 775.64 | | | | 1099.49 | | | | 41.8% | | | |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96CL VA, LTC-96CL VA 9/96

### Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
### Home Health Daily Benefit at 100% of Nursing Home Daily Benefit
### 5% Compound Inflation

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 136.71 | 164.67 | 198.85 | 335.56 | 198.01 | 238.51 | 288.01 | 486.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 30 | 136.71 | 164.67 | 198.85 | 335.56 | 198.01 | 238.51 | 288.01 | 486.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 31 | 136.71 | 164.67 | 198.85 | 335.56 | 198.01 | 238.51 | 288.01 | 486.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 32 | 136.71 | 164.67 | 198.85 | 335.56 | 198.01 | 238.51 | 288.01 | 486.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 33 | 136.71 | 164.67 | 198.85 | 335.56 | 198.01 | 238.51 | 288.01 | 486.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 34 | 136.71 | 164.67 | 198.85 | 335.56 | 198.01 | 238.51 | 288.01 | 486.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 35 | 136.71 | 164.67 | 198.85 | 335.56 | 198.01 | 238.51 | 288.01 | 486.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 36 | 136.71 | 164.67 | 198.85 | 335.56 | 198.01 | 238.51 | 288.01 | 486.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 37 | 136.71 | 164.67 | 198.85 | 335.56 | 198.01 | 238.51 | 288.01 | 486.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 38 | 136.71 | 164.67 | 198.85 | 335.56 | 198.01 | 238.51 | 288.01 | 486.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 39 | 136.71 | 164.67 | 198.85 | 335.56 | 198.01 | 238.51 | 288.01 | 486.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 40 | 136.71 | 164.67 | 198.85 | 335.56 | 198.01 | 238.51 | 288.01 | 486.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 41 | 136.71 | 164.67 | 198.85 | 335.56 | 198.01 | 238.51 | 288.01 | 486.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 42 | 136.71 | 164.67 | 198.85 | 335.56 | 198.01 | 238.51 | 288.01 | 486.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 43 | 136.71 | 164.67 | 198.85 | 335.56 | 198.01 | 238.51 | 288.01 | 486.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 44 | 136.71 | 164.67 | 198.85 | 335.56 | 198.01 | 238.51 | 288.01 | 486.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 45 | 158.46 | 189.53 | 226.81 | 382.16 | 229.51 | 274.51 | 328.51 | 553.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 46 | 158.46 | 189.53 | 226.81 | 382.16 | 229.51 | 274.51 | 328.51 | 553.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 47 | 158.46 | 189.53 | 226.81 | 382.16 | 229.51 | 274.51 | 328.51 | 553.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 48 | 158.46 | 189.53 | 226.81 | 382.16 | 229.51 | 274.51 | 328.51 | 553.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 49 | 158.46 | 189.53 | 226.81 | 382.16 | 229.51 | 274.51 | 328.51 | 553.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 50 | 167.78 | 201.96 | 239.24 | 400.81 | 243.01 | 292.51 | 346.51 | 580.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 51 | 173.99 | 208.17 | 251.67 | 416.34 | 252.01 | 301.51 | 364.51 | 603.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 52 | 183.31 | 217.49 | 260.99 | 431.88 | 265.51 | 315.01 | 378.01 | 625.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 53 | 189.53 | 226.81 | 270.31 | 447.41 | 274.51 | 328.51 | 391.52 | 648.03 | 44.8% | 44.8% | 44.8% | 44.8% |
| 54 | 198.85 | 236.13 | 285.85 | 459.84 | 288.01 | 342.01 | 414.02 | 666.03 | 44.8% | 44.8% | 44.8% | 44.8% |
| 55 | 208.17 | 245.46 | 295.17 | 475.38 | 301.51 | 355.51 | 427.52 | 688.53 | 44.8% | 44.8% | 44.8% | 44.8% |
| 56 | 214.38 | 254.78 | 307.60 | 494.02 | 310.51 | 369.01 | 445.52 | 715.53 | 44.8% | 44.8% | 44.8% | 44.8% |
| 57 | 223.71 | 264.10 | 316.92 | 506.45 | 324.01 | 382.51 | 459.02 | 733.53 | 44.8% | 44.8% | 44.8% | 44.8% |
| 58 | 233.03 | 276.53 | 332.45 | 525.09 | 337.51 | 400.52 | 481.52 | 760.53 | 44.8% | 44.8% | 44.8% | 44.8% |
| 59 | 242.35 | 285.85 | 344.88 | 543.73 | 351.01 | 414.02 | 499.52 | 787.53 | 44.8% | 44.8% | 44.8% | 44.8% |
| 60 | 254.78 | 301.38 | 360.42 | 562.37 | 369.01 | 436.52 | 522.02 | 814.53 | 44.8% | 44.8% | 44.8% | 44.8% |
| 61 | 259.42 | 307.69 | 368.02 | 567.11 | 375.28 | 445.10 | 532.38 | 820.38 | 44.7% | 44.7% | 44.7% | 44.7% |
| 62 | 266.33 | 313.15 | 377.54 | 573.63 | 384.80 | 452.46 | 545.48 | 828.80 | 44.5% | 44.5% | 44.5% | 44.5% |
| 63 | 272.40 | 323.47 | 385.90 | 578.85 | 393.09 | 466.79 | 556.87 | 835.31 | 44.3% | 44.3% | 44.3% | 44.3% |
| 64 | 280.39 | 329.87 | 395.85 | 593.77 | 404.13 | 475.44 | 570.53 | 855.80 | 44.1% | 44.1% | 44.1% | 44.1% |
| 65 | 287.40 | 337.96 | 409.80 | 601.40 | 413.71 | 486.49 | 589.92 | 865.73 | 44.0% | 44.0% | 44.0% | 44.0% |
| 66 | 301.14 | 352.62 | 419.54 | 615.15 | 432.96 | 506.97 | 603.19 | 884.43 | 43.8% | 43.8% | 43.8% | 43.8% |
| 67 | 308.42 | 360.66 | 435.28 | 631.77 | 442.89 | 517.89 | 625.04 | 907.21 | 43.6% | 43.6% | 43.6% | 43.6% |
| 68 | 324.19 | 377.02 | 453.86 | 653.18 | 464.95 | 540.72 | 650.93 | 936.79 | 43.4% | 43.4% | 43.4% | 43.4% |
| 69 | 342.79 | 398.38 | 481.76 | 690.21 | 491.02 | 570.64 | 690.08 | 988.68 | 43.2% | 43.2% | 43.2% | 43.2% |
| 70 | 365.98 | 424.00 | 515.49 | 731.95 | 523.58 | 606.59 | 737.49 | 1047.17 | 43.1% | 43.1% | 43.1% | 43.1% |
| 71 | 390.87 | 453.15 | 549.79 | 777.44 | 558.50 | 647.50 | 785.59 | 1110.87 | 42.9% | 42.9% | 42.9% | 42.9% |
| 72 | 414.94 | 478.93 | 580.09 | 819.55 | 592.16 | 683.49 | 827.84 | 1169.59 | 42.7% | 42.7% | 42.7% | 42.7% |
| 73 | 435.99 | 503.37 | 614.34 | 860.08 | 621.42 | 717.46 | 875.64 | 1225.90 | 42.5% | 42.5% | 42.5% | 42.5% |
| 74 | 457.85 | 530.04 | 644.03 | 900.51 | 651.78 | 754.55 | 916.82 | 1281.92 | 42.4% | 42.4% | 42.4% | 42.4% |
| 75 | 476.45 | 552.83 | 672.85 | 936.53 | 677.41 | 786.00 | 956.64 | 1331.54 | 42.2% | 42.2% | 42.2% | 42.2% |
| 76 | 495.29 | 573.50 | 700.36 | 971.47 | 703.32 | 814.37 | 994.52 | 1379.49 | 42.0% | 42.0% | 42.0% | 42.0% |
| 77 | 512.29 | 593.53 | 724.50 | 999.71 | 726.54 | 841.76 | 1027.51 | 1417.82 | 41.8% | 41.8% | 41.8% | 41.8% |
| 78 | 543.11 | 629.29 | 769.14 | 1056.95 | 769.87 | 892.04 | 1090.27 | 1498.26 | 41.8% | 41.8% | 41.8% | 41.8% |
| 79 | 587.02 | 679.70 | 830.93 | 1139.88 | 832.11 | 963.50 | 1177.86 | 1615.81 | 41.8% | 41.8% | 41.8% | 41.8% |
| 80 | 635.80 | | | | 901.26 | | | | 41.8% | | | |
| 81 | 687.83 | | | | 975.02 | | | | 41.8% | | | |
| 82 | 743.12 | | | | 1053.39 | | | | 41.8% | | | |
| 83 | 803.29 | | | | 1138.68 | | | | 41.8% | | | |
| 84 | 873.21 | | | | 1237.79 | | | | 41.8% | | | |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96CL VA, LTC-96CL VA 9/96

### Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
### Home Health Daily Benefit at 80% of Nursing Home Daily Benefit
### 5% Compound Inflation

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 130.50 | 152.24 | 186.42 | 316.92 | 189.01 | 220.51 | 270.01 | 459.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 30 | 130.50 | 152.24 | 186.42 | 316.92 | 189.01 | 220.51 | 270.01 | 459.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 31 | 130.50 | 152.24 | 186.42 | 316.92 | 189.01 | 220.51 | 270.01 | 459.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 32 | 130.50 | 152.24 | 186.42 | 316.92 | 189.01 | 220.51 | 270.01 | 459.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 33 | 130.50 | 152.24 | 186.42 | 316.92 | 189.01 | 220.51 | 270.01 | 459.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 34 | 130.50 | 152.24 | 186.42 | 316.92 | 189.01 | 220.51 | 270.01 | 459.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 35 | 130.50 | 152.24 | 186.42 | 316.92 | 189.01 | 220.51 | 270.01 | 459.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 36 | 130.50 | 152.24 | 186.42 | 316.92 | 189.01 | 220.51 | 270.01 | 459.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 37 | 130.50 | 152.24 | 186.42 | 316.92 | 189.01 | 220.51 | 270.01 | 459.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 38 | 130.50 | 152.24 | 186.42 | 316.92 | 189.01 | 220.51 | 270.01 | 459.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 39 | 130.50 | 152.24 | 186.42 | 316.92 | 189.01 | 220.51 | 270.01 | 459.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 40 | 130.50 | 152.24 | 186.42 | 316.92 | 189.01 | 220.51 | 270.01 | 459.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 41 | 130.50 | 152.24 | 186.42 | 316.92 | 189.01 | 220.51 | 270.01 | 459.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 42 | 130.50 | 152.24 | 186.42 | 316.92 | 189.01 | 220.51 | 270.01 | 459.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 43 | 130.50 | 152.24 | 186.42 | 316.92 | 189.01 | 220.51 | 270.01 | 459.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 44 | 130.50 | 152.24 | 186.42 | 316.92 | 189.01 | 220.51 | 270.01 | 459.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 45 | 149.14 | 177.10 | 214.38 | 363.52 | 216.01 | 256.51 | 310.51 | 526.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 46 | 149.14 | 177.10 | 214.38 | 363.52 | 216.01 | 256.51 | 310.51 | 526.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 47 | 149.14 | 177.10 | 214.38 | 363.52 | 216.01 | 256.51 | 310.51 | 526.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 48 | 149.14 | 177.10 | 214.38 | 363.52 | 216.01 | 256.51 | 310.51 | 526.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 49 | 149.14 | 177.10 | 214.38 | 363.52 | 216.01 | 256.51 | 310.51 | 526.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 50 | 158.46 | 186.42 | 226.81 | 382.16 | 229.51 | 270.01 | 328.51 | 553.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 51 | 167.78 | 195.74 | 236.13 | 397.70 | 243.01 | 283.51 | 342.01 | 576.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 52 | 173.99 | 201.96 | 245.46 | 413.23 | 252.01 | 292.51 | 355.51 | 598.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 53 | 180.21 | 214.38 | 257.88 | 425.66 | 261.01 | 310.51 | 373.51 | 616.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 54 | 189.53 | 223.71 | 267.20 | 441.20 | 274.51 | 324.01 | 387.01 | 639.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 55 | 195.74 | 229.92 | 279.63 | 456.73 | 283.51 | 333.01 | 405.02 | 661.53 | 44.8% | 44.8% | 44.8% | 44.8% |
| 56 | 205.06 | 239.24 | 292.06 | 469.16 | 297.01 | 346.51 | 423.02 | 679.53 | 44.8% | 44.8% | 44.8% | 44.8% |
| 57 | 214.38 | 248.56 | 301.38 | 484.70 | 310.51 | 360.01 | 436.52 | 702.03 | 44.8% | 44.8% | 44.8% | 44.8% |
| 58 | 220.60 | 257.88 | 313.81 | 500.23 | 319.51 | 373.51 | 454.52 | 724.53 | 44.8% | 44.8% | 44.8% | 44.8% |
| 59 | 229.92 | 270.31 | 326.24 | 515.77 | 333.01 | 391.52 | 472.52 | 747.03 | 44.8% | 44.8% | 44.8% | 44.8% |
| 60 | 242.35 | 282.74 | 341.77 | 537.52 | 351.01 | 409.52 | 495.02 | 778.53 | 44.8% | 44.8% | 44.8% | 44.8% |
| 61 | 247.35 | 286.57 | 346.90 | 542.97 | 357.83 | 414.55 | 501.83 | 785.47 | 44.7% | 44.7% | 44.7% | 44.7% |
| 62 | 254.62 | 295.59 | 357.05 | 547.29 | 367.89 | 427.09 | 515.88 | 790.74 | 44.5% | 44.5% | 44.5% | 44.5% |
| 63 | 258.21 | 300.77 | 366.03 | 558.98 | 372.61 | 434.03 | 528.21 | 806.65 | 44.3% | 44.3% | 44.3% | 44.3% |
| 64 | 269.40 | 310.63 | 376.61 | 566.28 | 388.28 | 447.71 | 542.80 | 816.18 | 44.1% | 44.1% | 44.1% | 44.1% |
| 65 | 276.75 | 319.33 | 385.86 | 577.45 | 398.39 | 459.68 | 555.45 | 831.25 | 44.0% | 44.0% | 44.0% | 44.0% |
| 66 | 288.27 | 332.03 | 401.52 | 591.99 | 414.46 | 477.37 | 577.28 | 851.12 | 43.8% | 43.8% | 43.8% | 43.8% |
| 67 | 298.48 | 343.25 | 412.89 | 604.41 | 428.60 | 492.89 | 592.90 | 867.92 | 43.6% | 43.6% | 43.6% | 43.6% |
| 68 | 309.78 | 355.41 | 432.25 | 629.16 | 444.28 | 509.72 | 619.93 | 902.35 | 43.4% | 43.4% | 43.4% | 43.4% |
| 69 | 331.21 | 377.53 | 458.60 | 662.42 | 474.43 | 540.79 | 656.91 | 948.86 | 43.2% | 43.2% | 43.2% | 43.2% |
| 70 | 352.59 | 401.68 | 490.94 | 705.17 | 504.43 | 574.67 | 702.37 | 1008.86 | 43.1% | 43.1% | 43.1% | 43.1% |
| 71 | 377.98 | 429.53 | 521.88 | 749.52 | 540.09 | 613.74 | 745.70 | 1070.98 | 42.9% | 42.9% | 42.9% | 42.9% |
| 72 | 398.42 | 454.16 | 557.38 | 792.72 | 568.59 | 648.13 | 795.44 | 1131.29 | 42.7% | 42.7% | 42.7% | 42.7% |
| 73 | 420.13 | 479.58 | 586.60 | 832.34 | 598.83 | 683.57 | 836.10 | 1186.35 | 42.5% | 42.5% | 42.5% | 42.5% |
| 74 | 442.65 | 503.45 | 617.44 | 872.01 | 630.14 | 716.69 | 878.95 | 1241.35 | 42.4% | 42.4% | 42.4% | 42.4% |
| 75 | 461.90 | 527.37 | 645.57 | 907.44 | 656.72 | 749.80 | 917.86 | 1290.17 | 42.2% | 42.2% | 42.2% | 42.2% |
| 76 | 479.65 | 547.43 | 672.56 | 940.19 | 681.11 | 777.35 | 955.03 | 1335.07 | 42.0% | 42.0% | 42.0% | 42.0% |
| 77 | 495.71 | 565.34 | 696.31 | 968.21 | 703.03 | 801.79 | 987.54 | 1373.15 | 41.8% | 41.8% | 41.8% | 41.8% |
| 78 | 525.23 | 600.02 | 738.24 | 1024.43 | 744.52 | 850.55 | 1046.48 | 1452.16 | 41.8% | 41.8% | 41.8% | 41.8% |
| 79 | 567.50 | 650.43 | 800.03 | 1104.11 | 804.45 | 922.01 | 1134.07 | 1565.10 | 41.8% | 41.8% | 41.8% | 41.8% |
| 80 | 616.29 | | | | 873.60 | | | | 41.8% | | | |
| 81 | 665.07 | | | | 942.75 | | | | 41.8% | | | |
| 82 | 718.73 | | | | 1018.82 | | | | 41.8% | | | |
| 83 | 778.89 | | | | 1104.10 | | | | 41.8% | | | |
| 84 | 845.56 | | | | 1198.61 | | | | 41.8% | | | |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96CL VA, LTC-96CL VA 9/96

### Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
### Home Health Daily Benefit at 50% of Nursing Home Daily Benefit
### 5% Compound Inflation

| Age | Current Premium Rates | | | | Proposed Premium Rates | | | | Proposed Rate Increases | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 118.07 | 133.60 | 161.57 | 282.74 | 171.01 | 193.51 | 234.01 | 409.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 30 | 118.07 | 133.60 | 161.57 | 282.74 | 171.01 | 193.51 | 234.01 | 409.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 31 | 118.07 | 133.60 | 161.57 | 282.74 | 171.01 | 193.51 | 234.01 | 409.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 32 | 118.07 | 133.60 | 161.57 | 282.74 | 171.01 | 193.51 | 234.01 | 409.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 33 | 118.07 | 133.60 | 161.57 | 282.74 | 171.01 | 193.51 | 234.01 | 409.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 34 | 118.07 | 133.60 | 161.57 | 282.74 | 171.01 | 193.51 | 234.01 | 409.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 35 | 118.07 | 133.60 | 161.57 | 282.74 | 171.01 | 193.51 | 234.01 | 409.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 36 | 118.07 | 133.60 | 161.57 | 282.74 | 171.01 | 193.51 | 234.01 | 409.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 37 | 118.07 | 133.60 | 161.57 | 282.74 | 171.01 | 193.51 | 234.01 | 409.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 38 | 118.07 | 133.60 | 161.57 | 282.74 | 171.01 | 193.51 | 234.01 | 409.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 39 | 118.07 | 133.60 | 161.57 | 282.74 | 171.01 | 193.51 | 234.01 | 409.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 40 | 118.07 | 133.60 | 161.57 | 282.74 | 171.01 | 193.51 | 234.01 | 409.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 41 | 118.07 | 133.60 | 161.57 | 282.74 | 171.01 | 193.51 | 234.01 | 409.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 42 | 118.07 | 133.60 | 161.57 | 282.74 | 171.01 | 193.51 | 234.01 | 409.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 43 | 118.07 | 133.60 | 161.57 | 282.74 | 171.01 | 193.51 | 234.01 | 409.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 44 | 118.07 | 133.60 | 161.57 | 282.74 | 171.01 | 193.51 | 234.01 | 409.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 45 | 136.71 | 155.35 | 189.53 | 329.35 | 198.01 | 225.01 | 274.51 | 477.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 46 | 136.71 | 155.35 | 189.53 | 329.35 | 198.01 | 225.01 | 274.51 | 477.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 47 | 136.71 | 155.35 | 189.53 | 329.35 | 198.01 | 225.01 | 274.51 | 477.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 48 | 136.71 | 155.35 | 189.53 | 329.35 | 198.01 | 225.01 | 274.51 | 477.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 49 | 136.71 | 155.35 | 189.53 | 329.35 | 198.01 | 225.01 | 274.51 | 477.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 50 | 146.03 | 164.67 | 198.85 | 344.88 | 211.51 | 238.51 | 288.01 | 499.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 51 | 149.14 | 170.89 | 208.17 | 360.42 | 216.01 | 247.51 | 301.51 | 522.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 52 | 158.46 | 177.10 | 217.49 | 372.84 | 229.51 | 256.51 | 315.01 | 540.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 53 | 164.67 | 186.42 | 226.81 | 385.27 | 238.51 | 270.01 | 328.51 | 558.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 54 | 170.89 | 192.64 | 236.13 | 397.70 | 247.51 | 279.01 | 342.01 | 576.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 55 | 177.10 | 201.96 | 245.46 | 410.13 | 256.51 | 292.51 | 355.51 | 594.02 | 44.8% | 44.8% | 44.8% | 44.8% |
| 56 | 186.42 | 208.17 | 254.78 | 425.66 | 270.01 | 301.51 | 369.01 | 616.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 57 | 192.64 | 217.49 | 264.10 | 438.09 | 279.01 | 315.01 | 382.51 | 634.52 | 44.8% | 44.8% | 44.8% | 44.8% |
| 58 | 201.96 | 226.81 | 276.53 | 453.63 | 292.51 | 328.51 | 400.52 | 657.03 | 44.8% | 44.8% | 44.8% | 44.8% |
| 59 | 208.17 | 236.13 | 288.95 | 469.16 | 301.51 | 342.01 | 418.52 | 679.53 | 44.8% | 44.8% | 44.8% | 44.8% |
| 60 | 220.60 | 248.56 | 301.38 | 487.80 | 319.51 | 360.01 | 436.52 | 706.53 | 44.8% | 44.8% | 44.8% | 44.8% |
| 61 | 226.24 | 253.39 | 310.70 | 494.71 | 327.28 | 366.55 | 449.46 | 715.65 | 44.7% | 44.7% | 44.7% | 44.7% |
| 62 | 231.21 | 257.55 | 316.08 | 497.53 | 334.06 | 372.11 | 456.69 | 718.86 | 44.5% | 44.5% | 44.5% | 44.5% |
| 63 | 238.35 | 266.72 | 326.31 | 507.91 | 343.95 | 384.90 | 470.89 | 732.95 | 44.3% | 44.3% | 44.3% | 44.3% |
| 64 | 244.66 | 272.15 | 335.37 | 516.80 | 352.62 | 392.24 | 483.37 | 744.86 | 44.1% | 44.1% | 44.1% | 44.1% |
| 65 | 252.80 | 282.07 | 345.94 | 526.89 | 363.91 | 406.05 | 497.99 | 758.47 | 44.0% | 44.0% | 44.0% | 44.0% |
| 66 | 259.96 | 290.85 | 357.77 | 540.51 | 373.75 | 418.16 | 514.38 | 777.11 | 43.8% | 43.8% | 43.8% | 43.8% |
| 67 | 271.11 | 300.96 | 370.61 | 552.18 | 389.31 | 432.17 | 532.18 | 792.91 | 43.6% | 43.6% | 43.6% | 43.6% |
| 68 | 285.77 | 316.98 | 389.03 | 576.33 | 409.84 | 454.62 | 557.94 | 826.58 | 43.4% | 43.4% | 43.4% | 43.4% |
| 69 | 303.42 | 335.84 | 412.27 | 609.15 | 434.62 | 481.07 | 590.55 | 872.56 | 43.2% | 43.2% | 43.2% | 43.2% |
| 70 | 325.81 | 359.28 | 444.08 | 649.38 | 466.12 | 514.01 | 635.32 | 929.04 | 43.1% | 43.1% | 43.1% | 43.1% |
| 71 | 347.92 | 384.43 | 472.48 | 691.54 | 497.13 | 549.30 | 675.11 | 988.12 | 42.9% | 42.9% | 42.9% | 42.9% |
| 72 | 369.52 | 408.74 | 503.71 | 732.85 | 527.34 | 583.32 | 718.84 | 1045.85 | 42.7% | 42.7% | 42.7% | 42.7% |
| 73 | 390.41 | 430.04 | 533.09 | 770.90 | 556.46 | 612.95 | 759.83 | 1098.79 | 42.5% | 42.5% | 42.5% | 42.5% |
| 74 | 410.36 | 454.05 | 562.34 | 809.32 | 584.17 | 646.37 | 800.52 | 1152.11 | 42.4% | 42.4% | 42.4% | 42.4% |
| 75 | 429.17 | 474.63 | 589.20 | 843.79 | 610.18 | 674.82 | 837.71 | 1199.68 | 42.2% | 42.2% | 42.2% | 42.2% |
| 76 | 446.63 | 493.56 | 611.73 | 875.89 | 634.22 | 700.85 | 868.66 | 1243.77 | 42.0% | 42.0% | 42.0% | 42.0% |
| 77 | 462.55 | 512.29 | 633.31 | 901.89 | 656.01 | 726.54 | 898.19 | 1279.09 | 41.8% | 41.8% | 41.8% | 41.8% |
| 78 | 491.08 | 543.11 | 673.20 | 954.51 | 696.11 | 769.87 | 954.28 | 1353.04 | 41.8% | 41.8% | 41.8% | 41.8% |
| 79 | 531.73 | 588.64 | 728.49 | 1029.31 | 753.74 | 834.41 | 1032.65 | 1459.07 | 41.8% | 41.8% | 41.8% | 41.8% |
| 80 | 575.63 | | | | 815.97 | | | | 41.8% | | | |
| 81 | 622.79 | | | | 882.82 | | | | 41.8% | | | |
| 82 | 673.20 | | | | 954.28 | | | | 41.8% | | | |
| 83 | 728.49 | | | | 1032.65 | | | | 41.8% | | | |
| 84 | 791.90 | | | | 1122.54 | | | | 41.8% | | | |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC2000 VA 4/00

**Rates per $10 of Nursing Home Daily Benefit - 100 Day EP**
**Home Health Daily Benefit at 150% of Nursing Home Daily Benefit**
**GPO Inflation**

**Standard Rates**

| Age | Current Premium Rates | | | Proposed Premium Rates | | | Proposed Rate Increases | | |
|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | Benefit Period | | | Benefit Period | | |
| | 4 Years | 6 Years | Life | 4 Years | 6 Years | Life | 4 Years | 6 Years | Life |
| 40 | 54.40 | 61.56 | 83.31 | 77.43 | 87.84 | 118.92 | 42.3% | 42.7% | 42.7% |
| 41 | 58.96 | 66.16 | 88.28 | 81.58 | 94.61 | 126.26 | 38.4% | 43.0% | 43.0% |
| 42 | 59.41 | 66.66 | 93.34 | 84.69 | 95.35 | 133.74 | 42.6% | 43.0% | 43.3% |
| 43 | 64.14 | 71.42 | 98.49 | 88.30 | 102.40 | 141.37 | 37.7% | 43.4% | 43.5% |
| 44 | 64.63 | 74.76 | 103.72 | 91.78 | 106.61 | 149.16 | 42.0% | 42.6% | 43.8% |
| 45 | 67.56 | 74.76 | 105.67 | 92.11 | 106.61 | 150.91 | 36.3% | 42.6% | 42.8% |
| 46 | 68.07 | 79.57 | 110.78 | 96.09 | 113.70 | 158.45 | 41.2% | 42.9% | 43.0% |
| 47 | 72.91 | 84.51 | 115.97 | 99.77 | 121.00 | 166.12 | 36.8% | 43.2% | 43.2% |
| 48 | 77.89 | 85.15 | 121.23 | 104.85 | 121.95 | 173.93 | 34.6% | 43.2% | 43.5% |
| 49 | 78.48 | 90.26 | 131.59 | 108.56 | 129.52 | 189.35 | 38.3% | 43.5% | 43.9% |
| 50 | 82.90 | 94.43 | 135.14 | 111.81 | 135.36 | 193.98 | 34.9% | 43.3% | 43.5% |
| 51 | 86.75 | 98.66 | 144.47 | 115.65 | 141.28 | 207.46 | 33.3% | 43.2% | 43.6% |
| 52 | 86.75 | 102.87 | 153.85 | 118.84 | 146.89 | 221.04 | 37.0% | 42.8% | 43.7% |
| 53 | 91.31 | 102.87 | 162.92 | 123.87 | 146.89 | 234.02 | 35.7% | 42.8% | 43.6% |
| 54 | 91.43 | 107.57 | 172.79 | 128.60 | 153.62 | 248.45 | 40.7% | 42.8% | 43.8% |
| 55 | 95.82 | 112.07 | 181.59 | 133.32 | 159.97 | 260.89 | 39.1% | 42.7% | 43.7% |
| 56 | 104.62 | 120.98 | 196.28 | 142.75 | 172.81 | 282.37 | 36.4% | 42.8% | 43.9% |
| 57 | 108.72 | 129.72 | 211.10 | 151.75 | 185.30 | 304.07 | 39.6% | 42.8% | 44.0% |
| 58 | 117.69 | 143.47 | 225.19 | 161.39 | 205.28 | 324.40 | 37.1% | 43.1% | 44.1% |
| 59 | 127.03 | 152.42 | 244.59 | 173.24 | 218.09 | 352.67 | 36.4% | 43.1% | 44.2% |
| 60 | 135.66 | 166.18 | 263.67 | 184.35 | 238.01 | 380.32 | 35.9% | 43.2% | 44.2% |
| 61 | 149.03 | 179.47 | 282.90 | 197.83 | 257.02 | 408.03 | 32.8% | 43.2% | 44.2% |
| 62 | 158.12 | 192.90 | 307.16 | 211.85 | 276.24 | 443.12 | 34.0% | 43.2% | 44.3% |
| 63 | 171.46 | 206.49 | 326.31 | 227.38 | 295.68 | 470.89 | 32.6% | 43.2% | 44.3% |
| 64 | 188.71 | 219.91 | 340.87 | 242.34 | 314.78 | 491.29 | 28.4% | 43.1% | 44.1% |
| 65 | 202.39 | 238.31 | 353.92 | 260.50 | 341.24 | 509.48 | 28.7% | 43.2% | 44.0% |
| 66 | 222.26 | 264.84 | 365.49 | 283.14 | 379.64 | 525.48 | 27.4% | 43.3% | 43.8% |
| 67 | 244.67 | 295.99 | 375.58 | 313.57 | 424.85 | 539.32 | 28.2% | 43.5% | 43.6% |
| 68 | 269.43 | 309.78 | 393.83 | 343.19 | 444.28 | 564.83 | 27.4% | 43.4% | 43.4% |
| 69 | 294.15 | 333.53 | 421.54 | 382.38 | 477.75 | 603.82 | 30.0% | 43.2% | 43.2% |
| 70 | 316.88 | 361.51 | 453.01 | 417.92 | 517.20 | 648.09 | 31.9% | 43.1% | 43.1% |
| 71 | 339.33 | 388.72 | 489.66 | 451.62 | 555.44 | 699.66 | 33.1% | 42.9% | 42.9% |
| 72 | 363.33 | 423.20 | 530.54 | 489.08 | 603.94 | 757.14 | 34.6% | 42.7% | 42.7% |
| 73 | 388.42 | 455.80 | 572.73 | 529.69 | 649.67 | 816.32 | 36.4% | 42.5% | 42.5% |
| 74 | 412.26 | 492.05 | 611.74 | 573.37 | 700.46 | 870.84 | 39.1% | 42.4% | 42.4% |
| 75 | 432.80 | 520.09 | 643.75 | 615.35 | 739.46 | 915.27 | 42.2% | 42.2% | 42.2% |
| 76 | 451.85 | 543.95 | 672.56 | 641.63 | 772.42 | 955.03 | 42.0% | 42.0% | 42.0% |
| 77 | 474.16 | 567.00 | 699.63 | 672.47 | 804.14 | 992.24 | 41.8% | 41.8% | 41.8% |
| 78 | 510.59 | 606.53 | 748.00 | 723.77 | 859.77 | 1060.31 | 41.8% | 41.8% | 41.8% |
| 79 | 561.00 | 660.19 | 813.04 | 795.23 | 935.84 | 1152.51 | 41.8% | 41.8% | 41.8% |
| 80 | 621.16 | 725.23 | 900.85 | 880.52 | 1028.04 | 1276.98 | 41.8% | 41.8% | 41.8% |
| 81 | 699.22 | 811.42 | 1024.43 | 991.16 | 1150.20 | 1452.16 | 41.8% | 41.8% | 41.8% |
| 82 | 791.90 | 915.49 | 1175.66 | 1122.54 | 1297.72 | 1666.52 | 41.8% | 41.8% | 41.8% |
| 83 | 897.60 | 1034.19 | 1354.53 | 1272.37 | 1465.99 | 1920.08 | 41.8% | 41.8% | 41.8% |
| 84 | 1014.68 | 1162.65 | 1551.28 | 1438.33 | 1648.08 | 2198.98 | 41.8% | 41.8% | 41.8% |
| 85+ | 1398.43 | 1591.94 | 2206.60 | 1982.31 | 2256.61 | 3127.90 | 41.8% | 41.8% | 41.8% |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

**Preferred Rates**

| Age | Current Premium Rates | | | Proposed Premium Rates | | | Proposed Rate Increases | | |
|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | Benefit Period | | | Benefit Period | | |
| | 4 Years | 6 Years | Life | 4 Years | 6 Years | Life | 4 Years | 6 Years | Life |
| 40 | 52.31 | 59.51 | 79.14 | 74.46 | 84.91 | 112.98 | 42.3% | 42.7% | 42.7% |
| 41 | 56.69 | 63.95 | 83.87 | 78.44 | 91.46 | 119.95 | 38.4% | 43.0% | 43.0% |
| 42 | 57.12 | 64.44 | 88.68 | 81.43 | 92.17 | 127.05 | 42.6% | 43.0% | 43.3% |
| 43 | 61.67 | 69.04 | 93.56 | 84.90 | 98.99 | 134.30 | 37.7% | 43.4% | 43.5% |
| 44 | 62.14 | 72.26 | 98.53 | 88.25 | 103.06 | 141.70 | 42.0% | 42.6% | 43.8% |
| 45 | 67.56 | 72.73 | 103.56 | 92.11 | 103.73 | 147.90 | 36.3% | 42.6% | 42.8% |
| 46 | 68.07 | 77.42 | 108.57 | 96.09 | 110.63 | 155.28 | 41.2% | 42.9% | 43.0% |
| 47 | 72.91 | 82.23 | 113.65 | 99.77 | 117.73 | 162.80 | 36.8% | 43.2% | 43.2% |
| 48 | 77.89 | 82.85 | 118.81 | 104.85 | 118.66 | 170.45 | 34.6% | 43.2% | 43.5% |
| 49 | 78.48 | 87.82 | 128.96 | 108.56 | 126.02 | 185.57 | 38.3% | 43.5% | 43.9% |
| 50 | 80.46 | 92.07 | 132.68 | 108.52 | 131.97 | 190.45 | 34.9% | 43.3% | 43.5% |
| 51 | 84.41 | 96.37 | 141.98 | 112.52 | 138.00 | 203.89 | 33.3% | 43.2% | 43.6% |
| 52 | 84.58 | 100.59 | 151.33 | 115.87 | 143.62 | 217.41 | 37.0% | 42.8% | 43.7% |
| 53 | 89.13 | 98.67 | 157.91 | 120.92 | 140.89 | 226.82 | 35.7% | 42.8% | 43.6% |
| 54 | 89.35 | 103.36 | 167.63 | 125.68 | 147.60 | 241.03 | 40.7% | 42.8% | 43.8% |
| 55 | 89.70 | 105.85 | 171.50 | 124.81 | 151.08 | 246.39 | 39.1% | 42.7% | 43.7% |
| 56 | 96.25 | 112.49 | 185.81 | 131.33 | 160.68 | 267.31 | 36.4% | 42.8% | 43.9% |
| 57 | 98.66 | 119.09 | 200.27 | 137.70 | 170.11 | 288.48 | 39.6% | 42.8% | 44.0% |
| 58 | 109.43 | 134.50 | 211.63 | 150.06 | 192.45 | 304.86 | 37.1% | 43.1% | 44.1% |
| 59 | 120.57 | 141.21 | 227.91 | 164.43 | 202.06 | 328.62 | 36.4% | 43.1% | 44.2% |
| 60 | 122.94 | 154.64 | 241.23 | 167.06 | 221.48 | 347.95 | 35.9% | 43.2% | 44.2% |
| 61 | 133.91 | 161.06 | 254.89 | 177.76 | 230.66 | 367.63 | 32.8% | 43.2% | 44.2% |
| 62 | 142.95 | 172.24 | 273.34 | 191.54 | 246.64 | 394.34 | 34.0% | 43.2% | 44.3% |
| 63 | 151.93 | 183.54 | 292.26 | 201.47 | 262.83 | 421.75 | 32.6% | 43.2% | 44.3% |
| 64 | 166.24 | 192.71 | 299.64 | 213.49 | 275.84 | 431.86 | 28.4% | 43.1% | 44.1% |
| 65 | 175.70 | 206.23 | 306.02 | 226.15 | 295.31 | 440.53 | 28.7% | 43.2% | 44.0% |
| 66 | 190.51 | 227.01 | 316.58 | 242.69 | 325.40 | 455.17 | 27.4% | 43.3% | 43.8% |
| 67 | 212.35 | 258.68 | 330.81 | 272.16 | 371.30 | 475.03 | 28.2% | 43.5% | 43.6% |
| 68 | 238.70 | 273.76 | 348.20 | 304.06 | 392.62 | 499.39 | 27.4% | 43.4% | 43.4% |
| 69 | 259.41 | 291.83 | 368.27 | 337.21 | 418.03 | 527.51 | 30.0% | 43.2% | 43.2% |
| 70 | 274.48 | 314.65 | 394.99 | 362.00 | 450.15 | 565.09 | 31.9% | 43.1% | 43.1% |
| 71 | 294.23 | 341.47 | 425.23 | 391.59 | 487.92 | 607.60 | 33.1% | 42.9% | 42.9% |
| 72 | 315.85 | 371.59 | 462.42 | 425.17 | 530.29 | 659.92 | 34.6% | 42.7% | 42.7% |
| 73 | 336.90 | 400.31 | 497.42 | 459.42 | 570.58 | 708.99 | 36.4% | 42.5% | 42.5% |
| 74 | 359.06 | 429.36 | 531.94 | 499.38 | 611.21 | 757.25 | 39.1% | 42.4% | 42.4% |
| 75 | 378.25 | 450.99 | 560.10 | 537.79 | 641.21 | 796.34 | 42.2% | 42.2% | 42.2% |
| 76 | 394.50 | 472.70 | 583.92 | 560.19 | 671.24 | 829.18 | 42.0% | 42.0% | 42.0% |
| 77 | 412.81 | 492.39 | 610.10 | 585.47 | 698.33 | 865.27 | 41.8% | 41.8% | 41.8% |
| 78 | 443.92 | 528.48 | 652.06 | 629.27 | 749.13 | 924.31 | 41.8% | 41.8% | 41.8% |
| 79 | 487.83 | 574.01 | 708.97 | 691.50 | 813.67 | 1004.99 | 41.8% | 41.8% | 41.8% |
| 80 | 541.49 | 630.92 | 783.77 | 767.57 | 894.35 | 1111.02 | 41.8% | 41.8% | 41.8% |
| 81 | 608.16 | 705.72 | 889.47 | 862.08 | 1000.38 | 1260.84 | 41.8% | 41.8% | 41.8% |
| 82 | 689.46 | 795.16 | 1024.43 | 977.33 | 1127.15 | 1452.16 | 41.8% | 41.8% | 41.8% |
| 83 | 782.15 | 899.22 | 1177.28 | 1108.71 | 1274.67 | 1668.83 | 41.8% | 41.8% | 41.8% |
| 84 | 882.96 | 1013.05 | 1349.65 | 1251.62 | 1436.02 | 1913.16 | 41.8% | 41.8% | 41.8% |
| 85+ | 1216.31 | 1383.80 | 1920.41 | 1724.15 | 1961.57 | 2722.22 | 41.8% | 41.8% | 41.8% |

# Appendix D

## John Hancock Life Insurance Company (U.S.A.)

## LTC2000 VA 4/00

**Rates per $10 of Nursing Home Daily Benefit - 100 Day EP**
**Home Health Daily Benefit at 150% of Nursing Home Daily Benefit**
**5% Compound Inflation**

**Standard Rates**

| Age | Current Premium Rates | | | Proposed Premium Rates | | | Proposed Rate Increases | | |
|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | Benefit Period | | | Benefit Period | | |
| | 4 Years | 6 Years | Life | 4 Years | 6 Years | Life | 4 Years | 6 Years | Life |
| 40 | 214.38 | 239.24 | 320.02 | 310.51 | 346.51 | 463.52 | 44.8% | 44.8% | 44.8% |
| 41 | 214.38 | 239.24 | 320.02 | 310.51 | 346.51 | 463.52 | 44.8% | 44.8% | 44.8% |
| 42 | 214.38 | 239.24 | 320.02 | 310.51 | 346.51 | 463.52 | 44.8% | 44.8% | 44.8% |
| 43 | 214.38 | 239.24 | 320.02 | 310.51 | 346.51 | 463.52 | 44.8% | 44.8% | 44.8% |
| 44 | 214.38 | 239.24 | 320.02 | 310.51 | 346.51 | 463.52 | 44.8% | 44.8% | 44.8% |
| 45 | 242.35 | 270.31 | 360.42 | 351.01 | 391.52 | 522.02 | 44.8% | 44.8% | 44.8% |
| 46 | 242.35 | 270.31 | 360.42 | 351.01 | 391.52 | 522.02 | 44.8% | 44.8% | 44.8% |
| 47 | 242.35 | 270.31 | 360.42 | 351.01 | 391.52 | 522.02 | 44.8% | 44.8% | 44.8% |
| 48 | 242.35 | 270.31 | 360.42 | 351.01 | 391.52 | 522.02 | 44.8% | 44.8% | 44.8% |
| 49 | 242.35 | 270.31 | 360.42 | 351.01 | 391.52 | 522.02 | 44.8% | 44.8% | 44.8% |
| 50 | 257.88 | 285.85 | 375.95 | 373.51 | 414.02 | 544.52 | 44.8% | 44.8% | 44.8% |
| 51 | 264.10 | 292.06 | 385.27 | 382.51 | 423.02 | 558.02 | 44.8% | 44.8% | 44.8% |
| 52 | 270.31 | 295.17 | 397.70 | 391.52 | 427.52 | 576.02 | 44.8% | 44.8% | 44.8% |
| 53 | 279.63 | 304.49 | 407.02 | 405.02 | 441.02 | 589.52 | 44.8% | 44.8% | 44.8% |
| 54 | 288.95 | 310.70 | 416.34 | 418.52 | 450.02 | 603.02 | 44.8% | 44.8% | 44.8% |
| 55 | 292.06 | 316.92 | 422.56 | 423.02 | 459.02 | 612.02 | 44.8% | 44.8% | 44.8% |
| 56 | 304.49 | 329.35 | 441.20 | 441.02 | 477.02 | 639.02 | 44.8% | 44.8% | 44.8% |
| 57 | 323.13 | 347.99 | 462.95 | 468.02 | 504.02 | 670.53 | 44.8% | 44.8% | 44.8% |
| 58 | 344.88 | 363.52 | 490.91 | 499.52 | 526.52 | 711.03 | 44.8% | 44.8% | 44.8% |
| 59 | 366.63 | 388.38 | 521.98 | 531.02 | 562.52 | 756.03 | 44.8% | 44.8% | 44.8% |
| 60 | 388.38 | 413.23 | 553.05 | 562.52 | 598.52 | 801.03 | 44.8% | 44.8% | 44.8% |
| 61 | 398.18 | 425.33 | 570.12 | 576.01 | 615.29 | 824.75 | 44.7% | 44.7% | 44.7% |
| 62 | 406.81 | 439.00 | 585.33 | 587.77 | 634.28 | 845.71 | 44.5% | 44.5% | 44.5% |
| 63 | 417.11 | 454.00 | 604.38 | 601.92 | 655.15 | 872.16 | 44.3% | 44.3% | 44.3% |
| 64 | 431.58 | 472.82 | 621.26 | 622.04 | 681.47 | 895.42 | 44.1% | 44.1% | 44.1% |
| 65 | 441.74 | 486.98 | 638.66 | 635.89 | 701.01 | 919.36 | 44.0% | 44.0% | 44.0% |
| 66 | 455.57 | 501.90 | 656.33 | 655.00 | 721.61 | 943.64 | 43.8% | 43.8% | 43.8% |
| 67 | 467.61 | 517.36 | 671.57 | 671.48 | 742.91 | 964.35 | 43.6% | 43.6% | 43.6% |
| 68 | 487.48 | 540.31 | 696.40 | 699.15 | 774.92 | 998.78 | 43.4% | 43.4% | 43.4% |
| 69 | 516.50 | 574.40 | 736.54 | 739.85 | 822.79 | 1055.03 | 43.2% | 43.2% | 43.2% |
| 70 | 540.04 | 613.68 | 781.05 | 772.61 | 877.96 | 1117.40 | 43.1% | 43.1% | 43.1% |
| 71 | 560.53 | 650.73 | 809.66 | 800.93 | 929.82 | 1156.90 | 42.9% | 42.9% | 42.9% |
| 72 | 580.09 | 691.56 | 842.26 | 827.84 | 986.93 | 1201.99 | 42.7% | 42.7% | 42.7% |
| 73 | 604.44 | 733.25 | 877.92 | 861.52 | 1045.12 | 1251.32 | 42.5% | 42.5% | 42.5% |
| 74 | 634.53 | 775.12 | 917.60 | 903.29 | 1103.42 | 1306.26 | 42.4% | 42.4% | 42.4% |
| 75 | 671.03 | 816.51 | 960.17 | 954.06 | 1160.90 | 1365.15 | 42.2% | 42.2% | 42.2% |
| 76 | 716.00 | 853.29 | 1013.18 | 1016.73 | 1211.68 | 1438.72 | 42.0% | 42.0% | 42.0% |
| 77 | 764.29 | 888.63 | 1077.63 | 1083.94 | 1260.28 | 1528.33 | 41.8% | 41.8% | 41.8% |
| 78 | 834.18 | 949.63 | 1177.28 | 1182.47 | 1346.13 | 1668.83 | 41.8% | 41.8% | 41.8% |
| 79 | 921.99 | 1034.19 | 1305.75 | 1306.94 | 1465.99 | 1850.93 | 41.8% | 41.8% | 41.8% |
| 80 | | | | | | | | | |
| 81 | | | | | | | | | |
| 82 | | | | | | | | | |
| 83 | | | | | | | | | |
| 84 | | | | | | | | | |
| 85+ | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

**Preferred Rates**

| Age | Current Premium Rates | | | Proposed Premium Rates | | | Proposed Rate Increases | | |
|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | Benefit Period | | | Benefit Period | | |
| | 4 Years | 6 Years | Life | 4 Years | 6 Years | Life | 4 Years | 6 Years | Life |
| 40 | 201.96 | 226.81 | 301.38 | 292.51 | 328.51 | 436.52 | 44.8% | 44.8% | 44.8% |
| 41 | 201.96 | 226.81 | 301.38 | 292.51 | 328.51 | 436.52 | 44.8% | 44.8% | 44.8% |
| 42 | 201.96 | 226.81 | 301.38 | 292.51 | 328.51 | 436.52 | 44.8% | 44.8% | 44.8% |
| 43 | 201.96 | 226.81 | 301.38 | 292.51 | 328.51 | 436.52 | 44.8% | 44.8% | 44.8% |
| 44 | 201.96 | 226.81 | 301.38 | 292.51 | 328.51 | 436.52 | 44.8% | 44.8% | 44.8% |
| 45 | 226.81 | 254.78 | 338.67 | 328.51 | 369.01 | 490.52 | 44.8% | 44.8% | 44.8% |
| 46 | 226.81 | 254.78 | 338.67 | 328.51 | 369.01 | 490.52 | 44.8% | 44.8% | 44.8% |
| 47 | 226.81 | 254.78 | 338.67 | 328.51 | 369.01 | 490.52 | 44.8% | 44.8% | 44.8% |
| 48 | 226.81 | 254.78 | 338.67 | 328.51 | 369.01 | 490.52 | 44.8% | 44.8% | 44.8% |
| 49 | 226.81 | 254.78 | 338.67 | 328.51 | 369.01 | 490.52 | 44.8% | 44.8% | 44.8% |
| 50 | 236.13 | 267.20 | 354.20 | 342.01 | 387.01 | 513.02 | 44.8% | 44.8% | 44.8% |
| 51 | 245.46 | 273.42 | 360.42 | 355.51 | 396.02 | 522.02 | 44.8% | 44.8% | 44.8% |
| 52 | 251.67 | 279.63 | 369.74 | 364.51 | 405.02 | 535.52 | 44.8% | 44.8% | 44.8% |
| 53 | 260.99 | 285.85 | 379.06 | 378.01 | 414.02 | 549.02 | 44.8% | 44.8% | 44.8% |
| 54 | 267.20 | 292.06 | 388.38 | 387.01 | 423.02 | 562.52 | 44.8% | 44.8% | 44.8% |
| 55 | 276.53 | 298.27 | 400.81 | 400.52 | 432.02 | 580.52 | 44.8% | 44.8% | 44.8% |
| 56 | 288.95 | 307.60 | 416.34 | 418.52 | 445.52 | 603.02 | 44.8% | 44.8% | 44.8% |
| 57 | 304.49 | 323.13 | 434.98 | 441.02 | 468.02 | 630.02 | 44.8% | 44.8% | 44.8% |
| 58 | 320.02 | 341.77 | 459.84 | 463.52 | 495.02 | 666.03 | 44.8% | 44.8% | 44.8% |
| 59 | 341.77 | 360.42 | 487.80 | 495.02 | 522.02 | 706.53 | 44.8% | 44.8% | 44.8% |
| 60 | 357.31 | 379.06 | 509.55 | 517.52 | 549.02 | 738.03 | 44.8% | 44.8% | 44.8% |
| 61 | 361.98 | 386.11 | 518.84 | 523.65 | 558.56 | 750.56 | 44.7% | 44.7% | 44.7% |
| 62 | 368.76 | 398.03 | 526.80 | 532.80 | 575.08 | 761.14 | 44.5% | 44.5% | 44.5% |
| 63 | 374.55 | 405.76 | 539.12 | 540.50 | 585.54 | 777.99 | 44.3% | 44.3% | 44.3% |
| 64 | 379.35 | 415.09 | 547.04 | 546.76 | 598.27 | 788.44 | 44.1% | 44.1% | 44.1% |
| 65 | 383.19 | 423.11 | 556.16 | 551.61 | 609.07 | 800.61 | 44.0% | 44.0% | 44.0% |
| 66 | 393.80 | 437.55 | 571.40 | 566.18 | 629.09 | 821.52 | 43.8% | 43.8% | 43.8% |
| 67 | 410.40 | 455.17 | 596.95 | 589.33 | 653.62 | 857.20 | 43.6% | 43.6% | 43.6% |
| 68 | 429.85 | 477.88 | 626.76 | 616.49 | 685.37 | 898.90 | 43.4% | 43.4% | 43.4% |
| 69 | 451.65 | 504.92 | 653.15 | 646.95 | 723.26 | 935.59 | 43.2% | 43.2% | 43.2% |
| 70 | 470.86 | 535.58 | 678.40 | 673.64 | 766.22 | 970.55 | 43.1% | 43.1% | 43.1% |
| 71 | 487.51 | 564.83 | 704.42 | 696.60 | 807.07 | 1006.53 | 42.9% | 42.9% | 42.9% |
| 72 | 503.71 | 600.73 | 732.85 | 718.84 | 857.30 | 1045.85 | 42.7% | 42.7% | 42.7% |
| 73 | 525.17 | 640.11 | 764.96 | 748.53 | 912.36 | 1090.32 | 42.5% | 42.5% | 42.5% |
| 74 | 550.94 | 676.33 | 797.92 | 784.30 | 962.79 | 1135.88 | 42.4% | 42.4% | 42.4% |
| 75 | 585.56 | 709.22 | 834.69 | 832.54 | 1008.35 | 1186.75 | 42.2% | 42.2% | 42.2% |
| 76 | 623.90 | 743.81 | 881.10 | 885.94 | 1056.21 | 1251.17 | 42.0% | 42.0% | 42.0% |
| 77 | 666.47 | 774.24 | 936.71 | 945.21 | 1098.05 | 1328.47 | 41.8% | 41.8% | 41.8% |
| 78 | 726.86 | 827.68 | 1026.06 | 1030.34 | 1173.25 | 1454.46 | 41.8% | 41.8% | 41.8% |
| 79 | 801.66 | 899.22 | 1136.63 | 1136.37 | 1274.67 | 1611.20 | 41.8% | 41.8% | 41.8% |
| 80 | | | | | | | | | |
| 81 | | | | | | | | | |
| 82 | | | | | | | | | |
| 83 | | | | | | | | | |
| 84 | | | | | | | | | |
| 85+ | | | | | | | | | |

# Appendix D

**John Hancock Life Insurance Company (U.S.A.)**
**LTC-02 VA (Pre Rate Stability)**

**Standard rates per $100 of Monthly Benefit**
**90 Day Elimination Period**
**GPO Inflation**

| Age | Current Premium Rates | | | | | | | Proposed Premium Rates | | | | | | | Proposed Rate Increases | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 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 | 8.45 | 10.86 | 12.07 | 13.27 | 14.48 | 16.89 | 18.10 | 11.85 | 15.24 | 16.93 | 18.63 | 20.32 | 23.71 | 25.40 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 30 | 8.45 | 10.86 | 12.07 | 14.48 | 15.68 | 16.89 | 18.10 | 11.85 | 15.24 | 16.93 | 19.81 | 22.01 | 23.71 | 25.40 | 40.4% | 40.4% | 40.4% | 36.8% | 40.4% | 40.4% | 40.4% |
| 31 | 8.45 | 10.86 | 13.27 | 14.48 | 15.68 | 16.89 | 18.10 | 11.85 | 15.24 | 18.63 | 20.32 | 22.01 | 23.71 | 25.40 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 32 | 8.45 | 12.07 | 13.27 | 14.48 | 15.68 | 18.10 | 19.30 | 11.85 | 16.93 | 18.63 | 20.32 | 22.01 | 25.40 | 27.09 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 33 | 9.65 | 12.07 | 13.27 | 14.48 | 15.68 | 18.10 | 19.30 | 13.55 | 16.93 | 18.63 | 20.32 | 22.01 | 25.40 | 27.09 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 34 | 9.65 | 12.07 | 13.27 | 14.48 | 15.68 | 18.10 | 19.30 | 13.55 | 16.93 | 18.63 | 20.32 | 22.01 | 25.40 | 27.09 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 35 | 9.65 | 12.07 | 13.27 | 15.68 | 16.89 | 18.10 | 20.04 | 13.55 | 16.93 | 18.63 | 22.01 | 23.71 | 25.40 | 28.14 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 36 | 9.85 | 12.07 | 13.27 | 15.68 | 16.89 | 19.30 | 21.29 | 13.83 | 16.93 | 18.63 | 22.01 | 23.71 | 27.09 | 29.90 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 37 | 9.85 | 12.09 | 14.48 | 15.68 | 16.89 | 19.66 | 22.62 | 13.83 | 16.97 | 20.32 | 22.01 | 23.71 | 27.60 | 31.81 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.6% |
| 38 | 11.02 | 12.09 | 14.48 | 15.68 | 16.89 | 19.66 | 22.62 | 15.50 | 16.97 | 20.32 | 22.01 | 23.71 | 27.60 | 31.81 | 40.7% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.6% |
| 39 | 11.02 | 13.27 | 15.42 | 16.89 | 18.10 | 20.89 | 23.97 | 15.50 | 18.63 | 21.66 | 23.71 | 25.40 | 29.36 | 33.74 | 40.7% | 40.4% | 40.5% | 40.4% | 40.4% | 40.5% | 40.8% |
| 40 | 12.19 | 14.35 | 16.59 | 17.60 | 18.66 | 22.04 | 25.22 | 17.15 | 20.17 | 23.35 | 24.72 | 26.20 | 30.97 | 35.49 | 40.6% | 40.5% | 40.7% | 40.5% | 40.4% | 40.5% | 40.7% |
| 41 | 12.19 | 14.46 | 17.91 | 18.90 | 19.97 | 23.43 | 26.65 | 17.15 | 20.32 | 25.23 | 26.59 | 28.08 | 32.96 | 37.54 | 40.6% | 40.6% | 40.9% | 40.6% | 40.6% | 40.7% | 40.9% |
| 42 | 13.48 | 15.76 | 17.94 | 19.04 | 20.11 | 24.84 | 28.09 | 19.00 | 22.18 | 25.23 | 26.78 | 28.28 | 34.99 | 39.62 | 40.9% | 40.8% | 40.7% | 40.7% | 40.6% | 40.9% | 41.1% |
| 43 | 13.59 | 15.87 | 19.27 | 20.28 | 21.37 | 26.28 | 29.55 | 19.15 | 22.34 | 27.16 | 28.52 | 30.04 | 37.07 | 41.73 | 41.0% | 40.8% | 40.9% | 40.6% | 40.6% | 41.0% | 41.2% |
| 44 | 13.69 | 17.21 | 19.41 | 20.42 | 22.73 | 27.63 | 30.89 | 19.30 | 24.25 | 27.36 | 28.73 | 32.00 | 38.96 | 43.62 | 41.0% | 40.9% | 40.9% | 40.7% | 40.8% | 41.0% | 41.2% |
| 45 | 13.80 | 17.22 | 20.79 | 21.79 | 22.89 | 29.11 | 32.38 | 19.46 | 24.25 | 29.34 | 30.69 | 32.23 | 41.10 | 45.76 | 41.0% | 40.8% | 41.1% | 40.8% | 40.8% | 41.2% | 41.3% |
| 46 | 15.04 | 18.59 | 20.94 | 23.19 | 24.30 | 30.62 | 33.88 | 21.19 | 26.21 | 29.56 | 32.70 | 34.25 | 43.28 | 47.93 | 40.9% | 41.0% | 41.2% | 41.0% | 41.0% | 41.3% | 41.5% |
| 47 | 15.15 | 18.72 | 22.36 | 24.61 | 25.61 | 32.02 | 35.24 | 21.36 | 26.40 | 31.61 | 34.75 | 36.09 | 45.24 | 49.85 | 41.0% | 41.1% | 41.4% | 41.2% | 40.9% | 41.3% | 41.4% |
| 48 | 15.27 | 20.13 | 23.66 | 24.66 | 25.79 | 33.57 | 36.76 | 21.53 | 28.43 | 33.43 | 34.77 | 36.36 | 47.48 | 52.05 | 41.0% | 41.3% | 41.3% | 41.0% | 41.0% | 41.5% | 41.6% |
| 49 | 16.66 | 20.27 | 23.83 | 26.11 | 27.25 | 36.52 | 39.75 | 23.54 | 28.64 | 33.68 | 36.86 | 38.46 | 51.76 | 56.39 | 41.3% | 41.3% | 41.3% | 41.2% | 41.1% | 41.8% | 41.9% |
| 50 | 16.79 | 21.58 | 25.31 | 27.59 | 28.74 | 38.14 | 41.13 | 23.73 | 30.47 | 35.82 | 39.00 | 40.61 | 54.13 | 58.33 | 41.3% | 41.2% | 41.5% | 41.4% | 41.3% | 41.9% | 41.8% |
| 51 | 18.07 | 23.03 | 26.64 | 28.94 | 30.10 | 41.01 | 44.16 | 25.52 | 32.54 | 37.69 | 40.90 | 42.52 | 58.23 | 62.75 | 41.2% | 41.3% | 41.5% | 41.3% | 41.3% | 42.0% | 42.1% |
| 52 | 18.19 | 23.04 | 26.83 | 30.46 | 31.48 | 42.50 | 47.02 | 25.70 | 32.54 | 37.96 | 43.10 | 44.47 | 60.33 | 66.85 | 41.2% | 41.2% | 41.5% | 41.5% | 41.2% | 41.9% | 42.2% |
| 53 | 19.63 | 24.52 | 28.20 | 30.52 | 31.57 | 45.44 | 49.90 | 27.72 | 34.66 | 39.88 | 43.14 | 44.55 | 64.53 | 70.97 | 41.2% | 41.4% | 41.4% | 41.3% | 41.1% | 42.0% | 42.2% |
| 54 | 19.63 | 24.55 | 28.25 | 31.92 | 32.99 | 48.41 | 52.79 | 27.72 | 34.66 | 39.90 | 45.11 | 46.54 | 68.79 | 75.11 | 41.2% | 41.2% | 41.3% | 41.3% | 41.1% | 42.1% | 42.3% |
| 55 | 21.10 | 25.92 | 29.65 | 33.34 | 34.54 | 51.42 | 55.71 | 29.84 | 36.59 | 41.87 | 47.10 | 48.78 | 73.10 | 79.29 | 41.4% | 41.2% | 41.2% | 41.3% | 41.2% | 42.2% | 42.3% |
| 56 | 22.42 | 27.26 | 32.36 | 36.07 | 37.14 | 54.21 | 59.90 | 31.69 | 38.48 | 45.73 | 50.99 | 52.43 | 77.02 | 85.25 | 41.4% | 41.1% | 41.3% | 41.4% | 41.2% | 42.1% | 42.3% |
| 57 | 23.75 | 29.97 | 33.74 | 38.83 | 39.90 | 58.71 | 64.12 | 33.56 | 42.33 | 47.68 | 54.93 | 56.36 | 83.51 | 91.24 | 41.3% | 41.3% | 41.3% | 41.5% | 41.3% | 42.2% | 42.3% |
| 58 | 25.10 | 31.35 | 36.50 | 41.48 | 43.91 | 63.05 | 68.36 | 35.46 | 44.27 | 51.61 | 58.64 | 62.04 | 89.68 | 97.27 | 41.3% | 41.2% | 41.4% | 41.4% | 41.3% | 42.2% | 42.3% |
| 59 | 27.83 | 34.10 | 39.14 | 44.15 | 46.59 | 67.44 | 74.37 | 39.35 | 48.20 | 55.32 | 62.40 | 65.82 | 95.92 | 105.98 | 41.4% | 41.3% | 41.3% | 41.3% | 41.3% | 42.2% | 42.5% |
| 60 | 29.21 | 36.89 | 41.96 | 47.00 | 50.82 | 71.88 | 79.94 | 41.29 | 52.18 | 59.34 | 66.46 | 71.87 | 102.24 | 113.86 | 41.4% | 41.4% | 41.4% | 41.4% | 41.4% | 42.2% | 42.4% |
| 61 | 31.84 | 39.55 | 46.03 | 50.96 | 54.80 | 77.95 | 85.93 | 44.98 | 55.92 | 65.12 | 72.02 | 77.46 | 110.94 | 122.45 | 41.3% | 41.4% | 41.5% | 41.3% | 41.4% | 42.3% | 42.5% |
| 62 | 34.63 | 43.63 | 48.76 | 55.10 | 58.97 | 83.88 | 93.26 | 48.97 | 61.71 | 68.95 | 77.90 | 83.38 | 119.35 | 132.91 | 41.4% | 41.4% | 41.4% | 41.4% | 41.4% | 42.3% | 42.5% |
| 63 | 38.71 | 46.36 | 52.91 | 59.29 | 63.04 | 91.41 | 99.10 | 54.71 | 65.54 | 74.84 | 83.84 | 89.09 | 130.10 | 141.20 | 41.3% | 41.4% | 41.4% | 41.4% | 41.3% | 42.3% | 42.5% |
| 64 | 41.57 | 50.51 | 58.51 | 63.52 | 67.29 | 99.04 | 106.99 | 58.83 | 71.43 | 82.83 | 89.85 | 95.13 | 141.01 | 152.38 | 41.5% | 41.4% | 41.6% | 41.5% | 41.4% | 42.4% | 42.4% |
| 65 | 45.72 | 54.71 | 62.75 | 69.06 | 72.85 | 105.93 | 110.34 | 63.60 | 77.39 | 88.85 | 97.69 | 103.01 | 150.73 | 157.01 | 39.1% | 41.5% | 41.6% | 41.5% | 41.4% | 42.3% | 42.3% |
| 66 | 49.66 | 59.91 | 69.21 | 75.53 | 80.59 | 113.29 | 119.71 | 69.78 | 84.75 | 97.70 | 106.82 | 113.91 | 161.06 | 170.18 | 40.5% | 41.4% | 41.2% | 41.4% | 41.4% | 42.2% | 42.2% |
| 67 | 54.86 | 66.53 | 75.68 | 83.26 | 89.73 | 119.99 | 126.19 | 76.45 | 94.15 | 107.10 | 117.72 | 126.85 | 170.42 | 179.24 | 39.3% | 41.5% | 41.5% | 41.4% | 41.4% | 42.0% | 42.0% |
| 68 | 60.07 | 74.41 | 83.56 | 90.99 | 98.87 | 128.02 | 136.02 | 84.08 | 103.71 | 117.81 | 128.63 | 139.79 | 181.66 | 193.01 | 40.0% | 39.4% | 41.0% | 41.4% | 41.4% | 41.9% | 41.9% |
| 69 | 65.12 | 80.88 | 91.28 | 100.13 | 110.69 | 137.18 | 144.91 | 91.91 | 113.75 | 129.17 | 141.57 | 156.55 | 194.48 | 205.44 | 41.2% | 40.6% | 41.5% | 41.4% | 41.4% | 41.8% | 41.8% |
| 70 | 71.73 | 90.02 | 100.43 | 110.54 | 122.51 | 145.42 | 152.87 | 101.47 | 124.59 | 142.11 | 156.28 | 173.31 | 205.97 | 216.54 | 41.5% | 38.4% | 41.5% | 41.4% | 41.5% | 41.6% | 41.6% |
| 71 | 79.06 | 98.83 | 111.41 | 123.77 | 136.56 | 154.53 | 163.52 | 111.26 | 136.63 | 154.54 | 174.45 | 193.26 | 218.69 | 231.40 | 40.7% | 38.3% | 38.7% | 41.0% | 41.5% | 41.5% | 41.5% |
| 72 | 84.76 | 105.52 | 119.36 | 136.66 | 147.04 | 164.34 | 172.99 | 119.84 | 148.79 | 167.68 | 191.81 | 207.89 | 232.35 | 244.57 | 41.4% | 41.0% | 40.5% | 40.4% | 41.4% | 41.4% | 41.4% |
| 73 | 89.81 | 113.09 | 128.06 | 144.70 | 156.34 | 174.63 | 184.61 | 126.86 | 159.75 | 180.90 | 204.39 | 220.83 | 246.68 | 260.77 | 41.3% | 41.3% | 41.3% | 41.3% | 41.3% | 41.3% | 41.3% |
| 74 | 94.21 | 119.76 | 135.73 | 153.30 | 166.07 | 185.23 | 194.81 | 132.96 | 169.02 | 191.55 | 216.34 | 234.37 | 261.41 | 274.93 | 41.1% | 41.1% | 41.1% | 41.1% | 41.1% | 41.1% | 41.1% |
| 75 | 99.51 | 128.59 | 145.43 | 163.80 | 176.05 | 195.95 | 206.67 | 140.30 | 181.31 | 205.06 | 230.96 | 248.23 | 276.29 | 291.39 | 41.0% | 41.0% | 41.0% | 41.0% | 41.0% | 41.0% | 41.0% |
| 76 | 105.50 | 134.81 | 153.85 | 172.90 | 184.62 | 205.14 | 216.86 | 148.61 | 189.90 | 216.73 | 243.56 | 260.08 | 288.97 | 305.49 | 40.9% | 40.9% | 40.9% | 40.9% | 40.9% | 40.9% | 40.9% |
| 77 | 112.00 | 142.80 | 161.00 | 180.60 | 193.21 | 215.61 | 226.81 | 157.63 | 200.98 | 226.59 | 254.18 | 271.91 | 303.44 | 319.20 | 40.7% | 40.7% | 40.7% | 40.7% | 40.7% | 40.7% | 40.7% |
| 78 | 117.49 | 149.54 | 169.57 | 189.59 | 202.95 | 224.31 | 236.32 | 165.21 | 210.26 | 238.42 | 266.59 | 285.36 | 315.40 | 332.29 | 40.6% | 40.6% | 40.6% | 40.6% | 40.6% | 40.6% | 40.6% |
| 79 | 123.25 | 157.56 | 177.89 | 198.22 | 212.20 | 233.80 | 246.51 | 173.15 | 221.34 | 249.90 | 278.46 | 298.10 | 328.44 | 346.29 | 40.5% | 40.5% | 40.5% | 40.5% | 40.5% | 40.5% | 40.5% |
| 80 | 129.10 | 164.09 | 185.80 | 207.52 | 222.00 | 243.72 | 256.99 | 181.19 | 230.29 | 260.77 | 291.25 | 311.57 | 342.06 | 360.68 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 81 | 141.16 | 180.98 | 203.90 | 228.03 | 243.72 | 269.05 | 282.32 | 198.12 | 254.00 | 286.17 | 320.04 | 342.06 | 377.62 | 396.24 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 82 | 155.64 | 197.87 | 224.41 | 250.95 | 267.85 | 295.60 | 311.28 | 218.44 | 277.71 | 314.96 | 352.22 | 375.92 | 414.87 | 436.88 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 83 | 171.32 | 218.38 | 247.33 | 275.08 | 294.39 | 325.76 | 342.65 | 240.45 | 306.49 | 347.14 | 386.08 | 413.18 | 457.20 | 480.91 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 84 | 188.22 | 240.10 | 271.47 | 302.83 | 324.55 | 357.13 | 376.43 | 264.16 | 336.98 | 381.00 | 425.03 | 455.51 | 501.23 | 528.32 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 85 | 228.03 | 290.77 | 329.38 | 366.78 | 392.12 | 433.14 | 456.06 | 320.04 | 408.10 | 462.28 | 514.78 | 550.34 | 607.91 | 640.08 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 86 | 250.95 | 319.73 | 361.95 | 404.18 | 431.93 | 476.57 | 500.70 | 352.22 | 448.74 | 508.00 | 567.27 | 606.22 | 668.87 | 702.74 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 87 | 275.08 | 351.10 | 398.15 | 444.00 | 475.37 | 523.63 | 551.38 | 386.08 | 492.76 | 558.80 | 623.15 | 667.18 | 734.91 | 773.86 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 88 | 318.52 | 406.59 | 459.68 | 512.77 | 548.96 | 604.46 | 637.04 | 447.04 | 570.66 | 645.16 | 719.67 | 770.47 | 848.36 | 894.08 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 89 | 349.89 | 446.41 | 505.53 | 564.65 | 603.26 | 664.79 | 699.78 | 491.07 | 626.54 | 709.51 | 792.48 | 846.67 | 933.03 | 982.14 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 90 | 384.88 | 491.05 | 556.20 | 620.15 | 663.58 | 732.35 | 770.96 | 540.18 | 689.19 | 780.63 | 870.38 | 931.34 | 1027.86 | 1082.05 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 91+ | 423.49 | 540.52 | 611.70 | 682.89 | 729.94 | 804.74 | 846.97 | 594.36 | 758.62 | 858.52 | 958.43 | 1024.47 | 1129.46 | 1188.73 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |

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 D

**John Hancock Life Insurance Company (U.S.A.)**
**LTC-02 VA (Pre Rate Stability)**

**Standard rates per $100 of Monthly Benefit**
**90 Day Elimination Period**
**5% Simple Inflation**

| Age | Current Premium Rates | | | | | | | Proposed Premium Rates | | | | | | | Proposed Rate Increases | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | | Benefit Period | | | | | | | Benefit Period | | | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life |
| 18-29 | 15.24 | 17.52 | 21.05 | 22.12 | 23.17 | 35.88 | 39.08 | 21.49 | 24.63 | 29.62 | 31.08 | 32.52 | 50.71 | 55.29 | 41.0% | 40.6% | 40.7% | 40.5% | 40.4% | 41.3% | 41.5% |
| 30 | 16.39 | 18.67 | 22.20 | 23.27 | 24.32 | 37.08 | 41.76 | 23.10 | 26.26 | 31.24 | 32.70 | 34.14 | 52.39 | 59.10 | 40.9% | 40.6% | 40.7% | 40.5% | 40.4% | 41.3% | 41.5% |
| 31 | 17.65 | 19.92 | 23.45 | 24.51 | 25.56 | 38.42 | 44.43 | 24.91 | 28.05 | 33.04 | 34.48 | 35.90 | 54.33 | 62.93 | 41.1% | 40.8% | 40.9% | 40.7% | 40.5% | 41.4% | 41.6% |
| 32 | 17.65 | 19.92 | 24.71 | 25.76 | 26.79 | 40.96 | 45.86 | 24.91 | 28.05 | 34.85 | 36.27 | 37.68 | 57.95 | 65.00 | 41.1% | 40.8% | 41.0% | 40.8% | 40.6% | 41.5% | 41.7% |
| 33 | 18.80 | 21.08 | 25.86 | 26.91 | 27.95 | 42.31 | 48.73 | 26.52 | 29.66 | 36.46 | 37.89 | 39.29 | 59.90 | 69.17 | 41.1% | 40.7% | 41.0% | 40.8% | 40.6% | 41.6% | 42.0% |
| 34 | 18.80 | 22.33 | 27.13 | 28.17 | 29.19 | 45.02 | 51.42 | 26.52 | 31.47 | 38.28 | 39.69 | 41.08 | 63.85 | 73.02 | 41.1% | 40.9% | 41.1% | 40.9% | 40.7% | 41.8% | 42.0% |
| 35 | 20.07 | 23.60 | 27.13 | 29.43 | 30.44 | 47.58 | 52.87 | 28.35 | 33.29 | 38.28 | 41.51 | 42.87 | 67.50 | 75.13 | 41.3% | 41.1% | 41.1% | 41.0% | 40.8% | 41.9% | 42.1% |
| 36 | 21.35 | 24.87 | 28.40 | 30.58 | 32.85 | 48.95 | 55.56 | 30.20 | 35.13 | 40.12 | 43.12 | 46.29 | 69.49 | 78.99 | 41.5% | 41.2% | 41.3% | 41.0% | 40.9% | 42.0% | 42.2% |
| 37 | 22.64 | 26.15 | 30.83 | 31.85 | 34.11 | 51.50 | 58.48 | 32.07 | 36.99 | 43.57 | 44.94 | 48.11 | 73.14 | 83.26 | 41.7% | 41.4% | 41.4% | 41.1% | 41.0% | 42.0% | 42.4% |
| 38 | 22.64 | 27.30 | 32.11 | 33.12 | 35.38 | 54.27 | 61.42 | 32.07 | 38.58 | 45.43 | 46.78 | 49.94 | 77.18 | 87.58 | 41.7% | 41.3% | 41.5% | 41.2% | 41.1% | 42.2% | 42.6% |
| 39 | 23.94 | 28.59 | 33.41 | 35.54 | 37.80 | 57.05 | 65.61 | 33.97 | 40.45 | 47.31 | 50.23 | 53.37 | 81.26 | 93.63 | 41.9% | 41.5% | 41.6% | 41.3% | 41.2% | 42.4% | 42.7% |
| 40 | 25.07 | 29.88 | 34.71 | 36.83 | 39.07 | 59.61 | 68.59 | 35.53 | 42.33 | 49.20 | 52.09 | 55.22 | 84.92 | 98.02 | 41.8% | 41.6% | 41.8% | 41.4% | 41.3% | 42.4% | 42.9% |
| 41 | 26.50 | 31.32 | 36.00 | 38.29 | 40.54 | 62.74 | 69.08 | 37.62 | 44.42 | 51.01 | 54.20 | 57.34 | 89.51 | 98.74 | 42.0% | 41.8% | 41.7% | 41.6% | 41.4% | 42.7% | 42.9% |
| 42 | 26.63 | 32.60 | 37.47 | 40.91 | 43.17 | 65.92 | 71.64 | 37.81 | 46.21 | 53.16 | 57.94 | 61.09 | 94.19 | 102.40 | 42.0% | 41.7% | 41.8% | 41.6% | 41.5% | 42.9% | 42.9% |
| 43 | 28.09 | 34.07 | 40.31 | 42.41 | 44.67 | 68.85 | 71.64 | 39.95 | 48.35 | 57.29 | 60.12 | 63.27 | 98.40 | 102.40 | 42.2% | 41.9% | 42.1% | 41.8% | 41.6% | 42.9% | 42.9% |
| 44 | 29.58 | 35.56 | 41.63 | 43.93 | 46.20 | 69.08 | 71.64 | 42.13 | 50.53 | 59.13 | 62.33 | 65.49 | 98.74 | 102.40 | 42.4% | 42.1% | 42.1% | 41.9% | 41.8% | 42.9% | 42.9% |
| 45 | 30.86 | 36.87 | 43.17 | 46.61 | 48.89 | 69.08 | 74.20 | 43.90 | 52.35 | 61.38 | 66.17 | 69.34 | 98.74 | 106.05 | 42.3% | 42.0% | 42.2% | 42.0% | 41.8% | 42.9% | 42.9% |
| 46 | 31.01 | 39.75 | 46.10 | 48.17 | 50.46 | 71.64 | 74.20 | 44.12 | 56.56 | 65.67 | 68.44 | 71.62 | 102.40 | 106.05 | 42.3% | 42.3% | 42.5% | 42.1% | 41.9% | 42.9% | 42.9% |
| 47 | 32.53 | 41.31 | 47.45 | 51.12 | 53.40 | 71.64 | 74.20 | 46.36 | 58.84 | 67.56 | 72.75 | 75.92 | 102.40 | 106.05 | 42.5% | 42.5% | 42.4% | 42.3% | 42.2% | 42.9% | 42.9% |
| 48 | 34.09 | 42.88 | 50.44 | 54.12 | 56.40 | 71.64 | 76.76 | 48.65 | 61.16 | 71.95 | 77.15 | 80.30 | 102.40 | 109.71 | 42.7% | 42.6% | 42.7% | 42.6% | 42.4% | 42.9% | 42.9% |
| 49 | 35.67 | 45.62 | 52.07 | 55.51 | 57.81 | 74.20 | 76.76 | 50.97 | 65.08 | 74.36 | 79.10 | 82.28 | 106.05 | 109.71 | 42.9% | 42.6% | 42.8% | 42.5% | 42.3% | 42.9% | 42.9% |
| 50 | 36.98 | 47.24 | 54.87 | 58.57 | 60.87 | 74.20 | 76.76 | 52.79 | 67.46 | 78.36 | 83.60 | 86.77 | 106.05 | 109.71 | 42.8% | 42.8% | 42.8% | 42.7% | 42.5% | 42.9% | 42.9% |
| 51 | 38.38 | 48.61 | 57.71 | 61.43 | 63.73 | 76.76 | 81.87 | 54.86 | 69.37 | 82.43 | 87.69 | 90.86 | 109.71 | 117.03 | 42.9% | 42.7% | 42.8% | 42.8% | 42.6% | 42.9% | 42.9% |
| 52 | 40.94 | 51.43 | 59.14 | 64.04 | 66.37 | 81.87 | 86.99 | 58.51 | 73.41 | 84.43 | 91.32 | 94.54 | 117.03 | 124.34 | 42.9% | 42.7% | 42.8% | 42.6% | 42.4% | 42.9% | 42.9% |
| 53 | 42.70 | 54.27 | 62.02 | 66.94 | 69.28 | 86.99 | 89.55 | 60.99 | 77.48 | 88.56 | 95.48 | 98.70 | 124.34 | 128.00 | 42.9% | 42.8% | 42.8% | 42.6% | 42.5% | 42.9% | 42.9% |
| 54 | 44.07 | 55.70 | 64.93 | 69.62 | 73.39 | 89.55 | 94.66 | 62.90 | 79.47 | 92.73 | 99.21 | 104.55 | 128.00 | 135.31 | 42.7% | 42.7% | 42.8% | 42.5% | 42.5% | 42.9% | 42.9% |
| 55 | 46.05 | 58.58 | 67.86 | 72.57 | 76.12 | 94.66 | 99.78 | 65.83 | 83.61 | 96.94 | 103.44 | 108.36 | 135.31 | 142.62 | 42.9% | 42.7% | 42.9% | 42.5% | 42.3% | 42.9% | 42.9% |
| 56 | 49.72 | 61.46 | 70.50 | 76.69 | 80.27 | 102.34 | 107.46 | 71.00 | 87.73 | 100.61 | 109.29 | 114.24 | 146.28 | 153.60 | 42.8% | 42.8% | 42.7% | 42.5% | 42.3% | 42.9% | 42.9% |
| 57 | 51.12 | 64.09 | 74.63 | 80.85 | 84.45 | 110.02 | 115.13 | 72.95 | 91.39 | 106.47 | 115.19 | 120.18 | 157.25 | 164.57 | 42.7% | 42.6% | 42.7% | 42.5% | 42.3% | 42.9% | 42.9% |
| 58 | 53.98 | 66.76 | 77.34 | 84.81 | 88.44 | 117.69 | 122.81 | 77.06 | 95.11 | 110.24 | 120.71 | 125.76 | 168.22 | 175.54 | 42.7% | 42.5% | 42.5% | 42.3% | 42.2% | 42.9% | 42.9% |
| 59 | 56.61 | 70.90 | 81.53 | 89.03 | 92.48 | 125.37 | 133.04 | 80.71 | 100.99 | 116.20 | 126.72 | 131.41 | 179.20 | 190.17 | 42.6% | 42.4% | 42.5% | 42.3% | 42.1% | 42.9% | 42.9% |
| 60 | 59.28 | 73.63 | 85.52 | 93.08 | 96.56 | 135.60 | 143.28 | 84.42 | 104.81 | 121.76 | 132.36 | 137.12 | 193.82 | 204.79 | 42.4% | 42.3% | 42.4% | 42.2% | 42.0% | 42.9% | 42.9% |
| 61 | 63.56 | 79.16 | 91.08 | 98.43 | 103.36 | 139.30 | 146.76 | 90.61 | 112.71 | 129.72 | 139.93 | 146.81 | 198.93 | 209.58 | 42.6% | 42.4% | 42.4% | 42.2% | 42.0% | 42.8% | 42.8% |
| 62 | 67.61 | 84.48 | 97.89 | 105.25 | 108.76 | 142.59 | 149.84 | 96.36 | 120.23 | 139.41 | 149.65 | 154.44 | 203.44 | 213.79 | 42.5% | 42.3% | 42.4% | 42.2% | 42.0% | 42.7% | 42.7% |
| 63 | 72.74 | 89.83 | 103.26 | 112.11 | 117.06 | 147.83 | 154.86 | 103.69 | 127.79 | 147.00 | 159.42 | 166.31 | 210.72 | 220.76 | 42.5% | 42.3% | 42.4% | 42.2% | 42.1% | 42.5% | 42.5% |
| 64 | 77.01 | 95.20 | 111.36 | 118.79 | 123.76 | 150.25 | 159.35 | 109.66 | 135.39 | 158.50 | 168.83 | 175.77 | 213.98 | 226.95 | 42.4% | 42.2% | 42.3% | 42.1% | 42.0% | 42.4% | 42.4% |
| 65 | 79.45 | 102.06 | 116.96 | 127.16 | 132.14 | 154.48 | 163.31 | 113.05 | 145.16 | 166.43 | 180.81 | 187.75 | 219.81 | 232.37 | 42.3% | 42.2% | 42.3% | 42.2% | 42.1% | 42.3% | 42.3% |
| 66 | 83.37 | 109.02 | 123.98 | 136.08 | 142.32 | 164.60 | 173.15 | 118.52 | 154.98 | 176.25 | 193.34 | 202.05 | 233.99 | 246.15 | 42.2% | 42.2% | 42.2% | 42.1% | 42.0% | 42.2% | 42.2% |
| 67 | 88.96 | 115.85 | 132.40 | 146.46 | 155.59 | 175.84 | 184.12 | 126.35 | 164.54 | 188.05 | 208.00 | 220.93 | 249.75 | 261.51 | 42.0% | 42.0% | 42.0% | 42.0% | 42.0% | 42.0% | 42.0% |
| 68 | 94.01 | 122.02 | 140.02 | 156.02 | 168.02 | 188.02 | 198.02 | 133.40 | 173.14 | 198.69 | 221.39 | 238.43 | 266.81 | 281.00 | 41.9% | 41.9% | 41.9% | 41.9% | 41.9% | 41.9% | 41.9% |
| 69 | 98.54 | 129.45 | 146.84 | 166.16 | 177.75 | 199.01 | 210.60 | 139.70 | 183.53 | 208.18 | 235.57 | 252.01 | 282.14 | 298.57 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 70 | 104.40 | 136.10 | 154.74 | 175.25 | 188.30 | 212.53 | 223.72 | 147.88 | 192.77 | 219.18 | 248.23 | 266.71 | 301.04 | 316.88 | 41.6% | 41.6% | 41.6% | 41.6% | 41.6% | 41.6% | 41.6% |
| 71 | 109.61 | 143.75 | 163.52 | 185.08 | 199.46 | 224.61 | 237.19 | 155.12 | 203.43 | 231.40 | 261.92 | 282.26 | 317.86 | 335.66 | 41.5% | 41.5% | 41.5% | 41.5% | 41.5% | 41.5% | 41.5% |
| 72 | 115.90 | 150.50 | 172.99 | 195.47 | 211.04 | 238.72 | 250.83 | 163.87 | 212.78 | 244.57 | 276.37 | 298.38 | 337.51 | 354.63 | 41.4% | 41.4% | 41.4% | 41.4% | 41.4% | 41.4% | 41.4% |
| 73 | 121.41 | 159.66 | 181.28 | 207.90 | 224.53 | 251.14 | 264.44 | 171.50 | 225.53 | 256.07 | 293.66 | 317.16 | 354.75 | 373.54 | 41.3% | 41.3% | 41.3% | 41.3% | 41.3% | 41.3% | 41.3% |
| 74 | 127.75 | 167.67 | 191.62 | 218.77 | 236.33 | 266.67 | 279.45 | 180.28 | 236.62 | 270.43 | 308.74 | 333.53 | 376.34 | 394.37 | 41.1% | 41.1% | 41.1% | 41.1% | 41.1% | 41.1% | 41.1% |
| 75 | 134.72 | 176.05 | 200.54 | 229.63 | 248.00 | 280.15 | 295.46 | 189.95 | 248.23 | 282.76 | 323.77 | 349.67 | 395.00 | 416.59 | 41.0% | 41.0% | 41.0% | 41.0% | 41.0% | 41.0% | 41.0% |
| 76 | 140.67 | 183.16 | 209.53 | 238.84 | 259.35 | 291.59 | 307.71 | 198.15 | 258.01 | 295.17 | 336.45 | 365.34 | 410.75 | 433.46 | 40.9% | 40.9% | 40.9% | 40.9% | 40.9% | 40.9% | 40.9% |
| 77 | 147.00 | 191.81 | 218.41 | 249.21 | 270.21 | 303.81 | 319.21 | 206.89 | 269.94 | 307.38 | 350.73 | 380.28 | 427.57 | 449.25 | 40.7% | 40.7% | 40.7% | 40.7% | 40.7% | 40.7% | 40.7% |
| 78 | 152.21 | 198.94 | 228.31 | 259.02 | 280.38 | 315.10 | 331.12 | 214.02 | 279.73 | 321.03 | 364.21 | 394.25 | 443.06 | 465.59 | 40.6% | 40.6% | 40.6% | 40.6% | 40.6% | 40.6% | 40.6% |
| 79 | 157.56 | 207.12 | 237.61 | 269.38 | 290.98 | 326.56 | 343.08 | 221.34 | 290.96 | 333.80 | 378.42 | 408.77 | 458.75 | 481.95 | 40.5% | 40.5% | 40.5% | 40.5% | 40.5% | 40.5% | 40.5% |
| 80 | 164.09 | 215.97 | 247.33 | 281.12 | 304.04 | 341.44 | 358.33 | 230.29 | 303.11 | 347.14 | 394.55 | 426.72 | 479.22 | 502.92 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 81 | 180.98 | 237.68 | 272.67 | 310.07 | 334.20 | 375.23 | 394.53 | 254.00 | 333.59 | 382.70 | 435.19 | 469.06 | 526.63 | 553.72 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 82 | 199.07 | 261.81 | 300.42 | 341.44 | 367.99 | 412.63 | 434.34 | 279.40 | 367.46 | 421.64 | 479.22 | 516.47 | 579.12 | 609.60 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 83 | 219.59 | 288.36 | 329.38 | 374.02 | 404.18 | 453.65 | 477.78 | 308.19 | 404.71 | 462.28 | 524.94 | 567.27 | 636.70 | 670.56 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 84 | 241.30 | 316.11 | 363.16 | 412.63 | 445.20 | 499.50 | 526.04 | 338.67 | 443.66 | 509.70 | 579.12 | 624.84 | 701.04 | 738.30 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 85 | 291.98 | 383.67 | 439.17 | 498.29 | 538.10 | 604.46 | 635.83 | 409.79 | 538.48 | 616.38 | 699.35 | 755.23 | 848.36 | 892.39 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 86 | 320.93 | 421.07 | 482.60 | 548.96 | 592.40 | 664.79 | 699.78 | 450.43 | 590.98 | 677.34 | 770.47 | 831.43 | 933.03 | 982.14 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 87 | 353.51 | 463.30 | 530.87 | 603.26 | 651.52 | 731.15 | 769.75 | 496.15 | 650.24 | 745.07 | 846.67 | 914.40 | 1026.17 | 1080.35 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 88 | 407.80 | 535.69 | 614.11 | 696.16 | 751.66 | 844.56 | 887.99 | 572.35 | 751.84 | 861.91 | 977.06 | 1054.95 | 1185.34 | 1246.30 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 89 | 448.82 | 588.78 | 674.44 | 766.14 | 827.67 | 929.01 | 977.27 | 629.92 | 826.35 | 946.58 | 1075.27 | 1161.63 | 1303.87 | 1371.61 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 90 | 493.46 | 647.90 | 742.00 | 842.15 | 909.71 | 1021.92 | 1075.00 | 692.58 | 909.32 | 1041.41 | 1181.95 | 1276.78 | 1434.26 | 1508.77 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 91+ | 542.93 | 713.05 | 816.81 | 927.81 | 1001.40 | 1123.26 | 1182.38 | 762.00 | 1000.77 | 1146.39 | 1302.18 | 1405.47 | 1576.50 | 1659.47 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |

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 D

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-02 VA (Pre Rate Stability)**

**Standard rates per $100 of Monthly Benefit**

**90 Day Elimination Period**

**5% Compound Inflation**

| Age | Current Premium Rates | | | | | | | Proposed Premium Rates | | | | | | | Proposed Rate Increases | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 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 | 33.26 | 43.49 | 51.17 | 56.29 | 61.40 | 69.08 | 71.64 | 47.54 | 62.17 | 73.14 | 80.45 | 87.77 | 98.74 | 102.40 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 30 | 35.82 | 46.05 | 51.17 | 58.85 | 63.96 | 71.64 | 76.76 | 51.20 | 65.83 | 73.14 | 84.11 | 91.43 | 102.40 | 109.71 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 31 | 35.82 | 46.05 | 53.73 | 61.40 | 66.52 | 74.20 | 76.76 | 51.20 | 65.83 | 76.80 | 87.77 | 95.08 | 106.05 | 109.71 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 32 | 35.82 | 48.61 | 53.73 | 61.40 | 66.52 | 74.20 | 79.31 | 51.20 | 69.48 | 76.80 | 87.77 | 95.08 | 106.05 | 113.37 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 33 | 38.38 | 48.61 | 53.73 | 61.40 | 66.52 | 76.76 | 79.31 | 54.86 | 69.48 | 76.80 | 87.77 | 95.08 | 109.71 | 113.37 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 34 | 38.38 | 48.61 | 56.29 | 63.96 | 69.08 | 76.76 | 81.87 | 54.86 | 69.48 | 80.45 | 91.43 | 98.74 | 109.71 | 117.03 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 35 | 38.38 | 48.61 | 56.29 | 63.96 | 69.08 | 76.76 | 81.87 | 54.86 | 69.48 | 80.45 | 91.43 | 98.74 | 109.71 | 117.03 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 36 | 38.38 | 51.17 | 56.29 | 66.52 | 71.64 | 79.31 | 84.43 | 54.86 | 73.14 | 80.45 | 95.08 | 102.40 | 113.37 | 120.68 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 37 | 40.94 | 51.17 | 58.85 | 66.52 | 71.64 | 79.31 | 84.43 | 58.51 | 73.14 | 84.11 | 95.08 | 102.40 | 113.37 | 120.68 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 38 | 40.94 | 51.17 | 58.85 | 69.08 | 74.20 | 81.87 | 86.99 | 58.51 | 73.14 | 84.11 | 98.74 | 106.05 | 117.03 | 124.34 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 39 | 40.94 | 53.73 | 58.85 | 69.08 | 74.20 | 81.87 | 86.99 | 58.51 | 76.80 | 84.11 | 98.74 | 106.05 | 117.03 | 124.34 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 40 | 40.94 | 53.73 | 61.40 | 69.08 | 74.20 | 84.43 | 89.55 | 58.51 | 76.80 | 87.77 | 98.74 | 106.05 | 120.68 | 128.00 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 41 | 43.49 | 56.29 | 61.40 | 71.64 | 76.76 | 86.99 | 89.55 | 62.17 | 80.45 | 87.77 | 102.40 | 109.71 | 124.34 | 128.00 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 42 | 43.49 | 56.29 | 63.96 | 74.20 | 79.31 | 86.99 | 92.11 | 62.17 | 80.45 | 91.43 | 106.05 | 113.37 | 124.34 | 131.65 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 43 | 46.05 | 58.85 | 66.52 | 74.20 | 79.31 | 89.55 | 94.66 | 65.83 | 84.11 | 95.08 | 106.05 | 113.37 | 128.00 | 135.31 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 44 | 46.05 | 58.85 | 66.52 | 76.76 | 81.87 | 92.11 | 94.66 | 65.83 | 84.11 | 95.08 | 109.71 | 117.03 | 131.65 | 135.31 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 45 | 48.61 | 61.40 | 69.08 | 79.31 | 84.43 | 92.11 | 97.22 | 69.48 | 87.77 | 98.74 | 113.37 | 120.68 | 131.65 | 138.97 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 46 | 48.61 | 61.40 | 71.64 | 79.31 | 84.43 | 94.66 | 99.78 | 69.48 | 87.77 | 102.40 | 113.37 | 120.68 | 135.31 | 142.62 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 47 | 51.17 | 63.96 | 74.20 | 81.87 | 86.99 | 97.22 | 102.34 | 73.14 | 91.43 | 106.05 | 117.03 | 124.34 | 138.97 | 146.28 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 48 | 51.17 | 66.52 | 74.20 | 84.43 | 89.55 | 97.22 | 102.34 | 73.14 | 95.08 | 106.05 | 120.68 | 128.00 | 138.97 | 146.28 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 49 | 53.73 | 66.52 | 76.76 | 86.99 | 92.11 | 99.78 | 104.90 | 76.80 | 95.08 | 109.71 | 124.34 | 131.65 | 142.62 | 149.94 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 50 | 53.73 | 69.08 | 79.31 | 86.99 | 92.11 | 102.34 | 107.46 | 76.80 | 98.74 | 113.37 | 124.34 | 131.65 | 146.28 | 153.60 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 51 | 56.29 | 71.64 | 81.87 | 89.55 | 94.66 | 104.90 | 112.57 | 80.45 | 102.40 | 117.03 | 128.00 | 135.31 | 149.94 | 160.91 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 52 | 58.85 | 74.20 | 84.43 | 94.66 | 99.78 | 110.02 | 115.13 | 84.11 | 106.05 | 120.68 | 135.31 | 142.62 | 157.25 | 164.57 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 53 | 61.40 | 76.76 | 86.99 | 97.22 | 102.34 | 112.57 | 120.25 | 87.77 | 109.71 | 124.34 | 138.97 | 146.28 | 160.91 | 171.88 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 54 | 63.96 | 81.87 | 92.11 | 99.78 | 104.90 | 117.69 | 122.81 | 91.43 | 117.03 | 131.65 | 142.62 | 149.94 | 168.22 | 175.54 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 55 | 66.52 | 84.43 | 94.66 | 104.90 | 110.02 | 122.81 | 127.93 | 95.08 | 120.68 | 135.31 | 149.94 | 157.25 | 175.54 | 182.85 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 56 | 69.08 | 86.99 | 99.78 | 110.02 | 115.13 | 127.93 | 135.60 | 98.74 | 124.34 | 142.62 | 157.25 | 164.57 | 182.85 | 193.82 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 57 | 71.64 | 92.11 | 102.34 | 115.13 | 122.81 | 135.60 | 143.28 | 102.40 | 131.65 | 146.28 | 164.57 | 175.54 | 193.82 | 204.79 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 58 | 74.20 | 94.66 | 107.46 | 120.25 | 128.26 | 145.83 | 153.51 | 106.05 | 135.31 | 153.60 | 171.88 | 183.23 | 208.45 | 219.42 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 59 | 76.76 | 99.78 | 112.57 | 127.59 | 132.34 | 153.51 | 161.19 | 109.71 | 142.62 | 160.91 | 182.35 | 188.91 | 219.42 | 230.39 | 42.9% | 42.9% | 42.9% | 42.9% | 42.7% | 42.9% | 42.9% |
| 60 | 79.31 | 104.90 | 117.69 | 130.19 | 135.00 | 161.19 | 171.42 | 113.37 | 149.94 | 168.22 | 185.84 | 192.50 | 230.39 | 245.02 | 42.9% | 42.9% | 42.9% | 42.8% | 42.6% | 42.9% | 42.9% |
| 61 | 82.09 | 106.96 | 121.89 | 135.56 | 140.40 | 169.15 | 179.10 | 117.22 | 152.75 | 174.06 | 193.43 | 200.13 | 241.55 | 255.76 | 42.8% | 42.8% | 42.8% | 42.7% | 42.5% | 42.8% | 42.8% |
| 62 | 87.00 | 111.17 | 125.67 | 142.44 | 147.05 | 176.42 | 186.09 | 124.13 | 158.62 | 179.31 | 203.22 | 209.49 | 251.72 | 265.51 | 42.7% | 42.7% | 42.7% | 42.7% | 42.5% | 42.7% | 42.7% |
| 63 | 89.16 | 114.98 | 129.05 | 147.62 | 153.51 | 183.02 | 192.41 | 127.10 | 163.90 | 183.96 | 210.41 | 218.48 | 260.90 | 274.27 | 42.5% | 42.5% | 42.5% | 42.5% | 42.3% | 42.5% | 42.5% |
| 64 | 91.06 | 118.38 | 134.31 | 152.52 | 160.23 | 191.22 | 200.33 | 129.69 | 168.59 | 191.29 | 217.22 | 227.96 | 272.34 | 285.31 | 42.4% | 42.4% | 42.4% | 42.4% | 42.3% | 42.4% | 42.4% |
| 65 | 94.90 | 121.38 | 136.83 | 158.89 | 166.78 | 196.41 | 207.45 | 135.03 | 172.71 | 194.69 | 226.09 | 237.10 | 279.47 | 295.17 | 42.3% | 42.3% | 42.3% | 42.3% | 42.2% | 42.3% | 42.3% |
| 66 | 98.33 | 128.26 | 145.36 | 166.74 | 176.95 | 207.35 | 218.04 | 139.79 | 182.33 | 206.64 | 237.03 | 251.36 | 294.77 | 309.97 | 42.2% | 42.2% | 42.2% | 42.2% | 42.1% | 42.2% | 42.2% |
| 67 | 103.44 | 134.47 | 151.02 | 173.78 | 188.58 | 215.15 | 227.56 | 146.91 | 190.99 | 214.50 | 246.82 | 267.77 | 305.58 | 323.21 | 42.0% | 42.0% | 42.0% | 42.0% | 42.0% | 42.0% | 42.0% |
| 68 | 108.01 | 140.02 | 160.02 | 182.02 | 198.02 | 226.03 | 238.03 | 153.27 | 198.69 | 227.07 | 258.29 | 281.00 | 320.74 | 337.77 | 41.9% | 41.9% | 41.9% | 41.9% | 41.9% | 41.9% | 41.9% |
| 69 | 113.99 | 146.84 | 168.09 | 193.21 | 208.67 | 235.72 | 247.31 | 161.61 | 208.18 | 238.31 | 273.92 | 295.83 | 334.18 | 350.62 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 70 | 117.45 | 152.87 | 175.25 | 201.35 | 218.13 | 244.23 | 257.28 | 166.36 | 216.54 | 248.23 | 285.19 | 308.96 | 345.93 | 364.42 | 41.6% | 41.6% | 41.6% | 41.6% | 41.6% | 41.6% | 41.6% |
| 71 | 123.99 | 161.72 | 185.08 | 210.24 | 228.21 | 256.96 | 269.54 | 175.46 | 228.86 | 261.92 | 297.52 | 322.95 | 363.63 | 381.43 | 41.5% | 41.5% | 41.5% | 41.5% | 41.5% | 41.5% | 41.5% |
| 72 | 129.74 | 169.53 | 193.74 | 221.42 | 238.72 | 269.86 | 283.70 | 183.43 | 239.68 | 273.92 | 313.06 | 337.51 | 381.54 | 401.10 | 41.4% | 41.4% | 41.4% | 41.4% | 41.4% | 41.4% | 41.4% |
| 73 | 136.38 | 177.96 | 204.57 | 232.84 | 251.14 | 281.07 | 296.04 | 192.64 | 251.38 | 288.96 | 328.90 | 354.75 | 397.03 | 418.18 | 41.3% | 41.3% | 41.3% | 41.3% | 41.3% | 41.3% | 41.3% |
| 74 | 143.72 | 186.83 | 213.98 | 242.72 | 261.88 | 293.82 | 309.79 | 202.82 | 263.67 | 301.98 | 342.54 | 369.58 | 414.65 | 437.19 | 41.1% | 41.1% | 41.1% | 41.1% | 41.1% | 41.1% | 41.1% |
| 75 | 150.03 | 195.95 | 225.04 | 254.12 | 274.03 | 307.71 | 323.01 | 211.53 | 276.29 | 317.30 | 358.31 | 386.37 | 433.85 | 455.44 | 41.0% | 41.0% | 41.0% | 41.0% | 41.0% | 41.0% | 41.0% |
| 76 | 153.85 | 203.67 | 232.98 | 263.75 | 284.26 | 317.96 | 335.55 | 216.73 | 286.91 | 328.19 | 371.54 | 400.43 | 447.91 | 472.68 | 40.9% | 40.9% | 40.9% | 40.9% | 40.9% | 40.9% | 40.9% |
| 77 | 159.60 | 210.01 | 240.81 | 273.01 | 294.01 | 329.01 | 347.21 | 224.62 | 295.56 | 338.91 | 384.23 | 413.78 | 463.04 | 488.66 | 40.7% | 40.7% | 40.7% | 40.7% | 40.7% | 40.7% | 40.7% |
| 78 | 164.23 | 217.63 | 249.68 | 283.05 | 304.42 | 340.47 | 357.82 | 230.92 | 306.01 | 351.07 | 398.00 | 428.04 | 478.73 | 503.13 | 40.6% | 40.6% | 40.6% | 40.6% | 40.6% | 40.6% | 40.6% |
| 79 | 169.00 | 223.64 | 257.94 | 290.98 | 313.85 | 350.70 | 368.49 | 237.41 | 314.16 | 362.36 | 408.77 | 440.90 | 492.66 | 517.65 | 40.5% | 40.5% | 40.5% | 40.5% | 40.5% | 40.5% | 40.5% |
| 80 | 176.15 | 234.06 | 269.05 | 304.04 | 326.96 | 365.57 | 384.88 | 247.23 | 328.51 | 377.62 | 426.72 | 458.90 | 513.08 | 540.18 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 81 | 194.25 | 256.99 | 295.60 | 334.20 | 359.54 | 402.98 | 423.49 | 272.63 | 360.68 | 414.87 | 469.06 | 504.62 | 565.58 | 594.36 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 82 | 213.55 | 282.32 | 325.76 | 367.99 | 395.74 | 442.79 | 465.71 | 299.72 | 396.24 | 457.20 | 516.47 | 555.42 | 621.46 | 653.63 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 83 | 234.06 | 311.28 | 358.33 | 404.18 | 435.55 | 487.43 | 512.77 | 328.51 | 436.88 | 502.92 | 567.27 | 611.30 | 684.11 | 719.67 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 84 | 258.19 | 342.65 | 394.53 | 445.20 | 478.99 | 535.69 | 563.44 | 362.38 | 480.91 | 553.72 | 624.84 | 672.26 | 751.84 | 790.79 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 85 | 312.49 | 413.83 | 476.57 | 538.10 | 579.13 | 647.90 | 682.89 | 438.58 | 580.82 | 668.87 | 755.23 | 812.80 | 909.32 | 958.43 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 86 | 343.86 | 456.06 | 524.83 | 592.40 | 637.04 | 713.05 | 750.45 | 482.60 | 640.08 | 736.60 | 831.43 | 894.08 | 1000.77 | 1053.26 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 87 | 377.64 | 500.70 | 576.71 | 651.52 | 700.98 | 784.23 | 825.25 | 530.02 | 702.74 | 809.42 | 914.40 | 983.83 | 1100.67 | 1158.25 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 88 | 436.76 | 579.13 | 665.99 | 751.66 | 809.57 | 906.09 | 954.35 | 612.99 | 812.80 | 934.72 | 1054.95 | 1136.23 | 1271.70 | 1339.43 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 89 | 480.19 | 637.04 | 732.35 | 827.67 | 890.41 | 996.58 | 1049.67 | 673.95 | 894.08 | 1027.86 | 1161.63 | 1249.69 | 1398.70 | 1473.21 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 90 | 528.45 | 699.78 | 805.95 | 909.71 | 979.69 | 1096.72 | 1154.63 | 741.68 | 982.14 | 1131.15 | 1276.78 | 1374.99 | 1539.25 | 1620.53 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 91+ | 580.33 | 770.96 | 886.79 | 1001.40 | 1078.62 | 1206.51 | 1269.25 | 814.50 | 1082.05 | 1244.61 | 1405.47 | 1513.85 | 1693.34 | 1781.40 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |

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 D

**John Hancock Life Insurance Company (U.S.A.)**

**BSC-02 VA (Pre Rate Stability)**

**Standard rates per $10 of Daily Benefit**

**100% Home Health Care**

**GPO Inflation**

| Age | Current Premium Rates | | | | | | | Proposed Premium Rates | | | | | | | Proposed Rate Increases | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 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 | 21.72 | 27.75 | 31.37 | 33.78 | 37.40 | 43.43 | 47.05 | 30.48 | 38.95 | 44.03 | 47.41 | 52.49 | 60.96 | 66.04 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 30 | 21.72 | 27.75 | 31.37 | 37.40 | 41.02 | 43.43 | 47.05 | 30.48 | 38.95 | 44.03 | 51.18 | 57.57 | 60.96 | 66.04 | 40.4% | 40.4% | 40.4% | 36.8% | 40.4% | 40.4% | 40.4% |
| 31 | 21.72 | 27.75 | 33.78 | 37.40 | 41.02 | 43.43 | 47.05 | 30.48 | 38.95 | 47.41 | 52.49 | 57.57 | 60.96 | 66.04 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 32 | 21.72 | 31.37 | 33.78 | 37.40 | 41.02 | 47.05 | 49.47 | 30.48 | 44.03 | 47.41 | 52.49 | 57.57 | 66.04 | 69.43 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 33 | 25.34 | 31.37 | 33.78 | 37.40 | 41.02 | 47.05 | 49.47 | 35.56 | 44.03 | 47.41 | 52.49 | 57.57 | 66.04 | 69.43 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 34 | 25.34 | 31.37 | 33.78 | 37.40 | 41.02 | 47.05 | 49.47 | 35.56 | 44.03 | 47.41 | 52.49 | 57.57 | 66.04 | 69.43 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 35 | 25.34 | 31.37 | 33.78 | 41.02 | 43.43 | 47.05 | 51.34 | 35.56 | 44.03 | 47.41 | 57.57 | 60.96 | 66.04 | 72.11 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 36 | 25.85 | 31.37 | 33.78 | 41.02 | 43.43 | 49.47 | 55.10 | 36.29 | 44.03 | 47.41 | 57.57 | 60.96 | 69.43 | 77.38 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 37 | 25.85 | 31.44 | 37.40 | 41.02 | 43.43 | 50.37 | 58.55 | 36.29 | 44.12 | 52.49 | 57.57 | 60.96 | 70.72 | 82.33 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.6% |
| 38 | 28.92 | 31.44 | 37.40 | 41.02 | 43.43 | 50.37 | 58.55 | 40.69 | 44.12 | 52.49 | 57.57 | 60.96 | 70.72 | 82.33 | 40.7% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.6% |
| 39 | 28.92 | 33.78 | 39.83 | 43.43 | 47.05 | 53.53 | 62.03 | 40.69 | 47.41 | 55.96 | 60.96 | 66.04 | 75.23 | 87.32 | 40.7% | 40.4% | 40.5% | 40.4% | 40.4% | 40.5% | 40.8% |
| 40 | 32.01 | 36.54 | 42.87 | 45.26 | 48.52 | 57.04 | 64.45 | 45.01 | 51.35 | 60.32 | 63.57 | 68.13 | 80.16 | 90.70 | 40.6% | 40.5% | 40.7% | 40.5% | 40.4% | 40.5% | 40.7% |
| 41 | 31.16 | 36.79 | 46.26 | 48.61 | 51.93 | 60.64 | 68.09 | 43.82 | 51.72 | 65.19 | 68.37 | 73.01 | 85.31 | 95.94 | 40.6% | 40.6% | 40.9% | 40.6% | 40.6% | 40.7% | 40.9% |
| 42 | 34.46 | 40.11 | 46.91 | 48.95 | 52.30 | 64.30 | 71.78 | 48.57 | 56.47 | 66.00 | 68.86 | 73.54 | 90.57 | 101.25 | 40.9% | 40.8% | 40.7% | 40.7% | 40.6% | 40.9% | 41.1% |
| 43 | 34.73 | 40.39 | 50.41 | 52.73 | 54.75 | 68.03 | 75.52 | 48.95 | 56.88 | 71.03 | 74.16 | 76.99 | 95.93 | 106.64 | 41.0% | 40.8% | 40.9% | 40.6% | 40.6% | 41.0% | 41.2% |
| 44 | 34.99 | 43.80 | 50.77 | 53.10 | 58.25 | 70.61 | 79.67 | 49.33 | 61.72 | 71.54 | 74.69 | 82.00 | 99.56 | 112.49 | 41.0% | 40.9% | 40.9% | 40.7% | 40.8% | 41.0% | 41.2% |
| 45 | 35.26 | 44.49 | 54.37 | 56.65 | 58.67 | 74.40 | 83.50 | 49.72 | 62.64 | 76.74 | 79.79 | 82.60 | 105.02 | 118.01 | 41.0% | 40.8% | 41.1% | 40.8% | 40.8% | 41.2% | 41.3% |
| 46 | 39.09 | 48.01 | 54.76 | 60.28 | 62.26 | 78.25 | 87.37 | 55.10 | 67.72 | 77.30 | 85.01 | 87.77 | 110.60 | 123.62 | 40.9% | 41.0% | 41.2% | 41.0% | 41.0% | 41.3% | 41.5% |
| 47 | 39.39 | 48.36 | 58.47 | 63.98 | 66.28 | 82.57 | 91.63 | 55.53 | 68.21 | 82.66 | 90.35 | 93.42 | 116.66 | 129.60 | 41.0% | 41.1% | 41.4% | 41.2% | 40.9% | 41.3% | 41.4% |
| 48 | 39.70 | 51.99 | 60.84 | 63.19 | 66.76 | 86.57 | 95.59 | 55.97 | 73.45 | 85.97 | 89.11 | 94.11 | 122.46 | 135.34 | 41.0% | 41.3% | 41.3% | 41.0% | 41.0% | 41.5% | 41.6% |
| 49 | 43.33 | 52.36 | 61.28 | 66.90 | 70.53 | 94.18 | 103.34 | 61.21 | 73.99 | 86.61 | 94.46 | 99.54 | 133.50 | 146.62 | 41.3% | 41.3% | 41.3% | 41.2% | 41.1% | 41.8% | 41.9% |
| 50 | 43.66 | 56.43 | 65.07 | 70.69 | 74.37 | 98.37 | 105.76 | 61.69 | 79.70 | 92.10 | 99.94 | 105.10 | 139.60 | 149.99 | 41.3% | 41.2% | 41.5% | 41.4% | 41.3% | 41.9% | 41.8% |
| 51 | 46.01 | 60.23 | 69.28 | 74.91 | 76.92 | 106.63 | 113.56 | 64.97 | 85.11 | 98.01 | 105.87 | 108.67 | 151.41 | 161.36 | 41.2% | 41.3% | 41.5% | 41.3% | 41.3% | 42.0% | 42.1% |
| 52 | 46.31 | 59.26 | 69.76 | 78.83 | 81.19 | 109.30 | 121.83 | 65.41 | 83.68 | 98.70 | 111.55 | 114.68 | 155.14 | 173.19 | 41.2% | 41.2% | 41.5% | 41.5% | 41.2% | 41.9% | 42.2% |
| 53 | 49.97 | 63.06 | 72.25 | 78.01 | 82.09 | 117.72 | 128.00 | 70.55 | 89.14 | 102.20 | 110.24 | 115.83 | 167.19 | 182.05 | 41.2% | 41.4% | 41.4% | 41.3% | 41.1% | 42.0% | 42.2% |
| 54 | 50.71 | 63.83 | 73.12 | 82.33 | 84.82 | 124.17 | 136.39 | 71.60 | 90.13 | 103.28 | 116.33 | 119.66 | 176.45 | 194.05 | 41.2% | 41.2% | 41.3% | 41.3% | 41.1% | 42.1% | 42.3% |
| 55 | 54.50 | 66.41 | 75.77 | 86.70 | 88.82 | 132.83 | 144.84 | 77.09 | 93.76 | 107.00 | 122.47 | 125.43 | 188.84 | 206.14 | 41.4% | 41.2% | 41.2% | 41.3% | 41.2% | 42.2% | 42.3% |
| 56 | 58.63 | 70.57 | 83.44 | 92.76 | 95.28 | 139.71 | 155.30 | 82.89 | 99.60 | 117.93 | 131.13 | 134.49 | 198.47 | 221.01 | 41.4% | 41.1% | 41.3% | 41.4% | 41.2% | 42.1% | 42.3% |
| 57 | 61.07 | 76.59 | 87.73 | 100.62 | 103.07 | 152.22 | 165.83 | 86.31 | 108.18 | 123.96 | 142.33 | 145.59 | 216.50 | 235.97 | 41.3% | 41.3% | 41.3% | 41.5% | 41.3% | 42.2% | 42.3% |
| 58 | 65.26 | 80.84 | 93.86 | 107.15 | 113.14 | 163.06 | 176.41 | 92.20 | 114.17 | 132.71 | 151.50 | 159.87 | 231.93 | 251.01 | 41.3% | 41.2% | 41.4% | 41.4% | 41.3% | 42.2% | 42.3% |
| 59 | 71.31 | 88.67 | 100.42 | 113.78 | 119.81 | 174.04 | 192.90 | 100.83 | 125.32 | 141.92 | 160.80 | 169.24 | 247.54 | 274.90 | 41.4% | 41.3% | 41.3% | 41.3% | 41.3% | 42.2% | 42.5% |
| 60 | 75.61 | 94.86 | 108.40 | 121.84 | 131.42 | 185.14 | 205.56 | 106.88 | 134.16 | 153.29 | 172.29 | 185.87 | 263.34 | 292.79 | 41.4% | 41.4% | 41.4% | 41.4% | 41.4% | 42.2% | 42.4% |
| 61 | 82.11 | 101.47 | 118.63 | 130.80 | 142.14 | 200.44 | 220.62 | 116.01 | 143.44 | 167.81 | 184.85 | 200.91 | 285.28 | 314.39 | 41.3% | 41.4% | 41.5% | 41.3% | 41.4% | 42.3% | 42.5% |
| 62 | 90.04 | 113.45 | 125.38 | 142.92 | 152.62 | 216.31 | 240.13 | 127.31 | 160.44 | 177.29 | 202.05 | 215.80 | 307.79 | 342.24 | 41.4% | 41.4% | 41.4% | 41.4% | 41.4% | 42.3% | 42.5% |
| 63 | 100.29 | 120.19 | 135.79 | 153.46 | 161.85 | 236.32 | 255.83 | 141.75 | 169.91 | 192.08 | 217.01 | 228.75 | 336.36 | 364.48 | 41.3% | 41.4% | 41.4% | 41.4% | 41.3% | 42.3% | 42.5% |
| 64 | 106.63 | 130.64 | 151.75 | 164.09 | 174.26 | 256.61 | 275.45 | 150.92 | 184.74 | 214.84 | 232.11 | 246.37 | 365.34 | 392.30 | 41.5% | 41.4% | 41.6% | 41.5% | 41.4% | 42.4% | 42.4% |
| 65 | 118.87 | 141.19 | 162.40 | 178.84 | 187.33 | 273.65 | 284.69 | 165.35 | 199.72 | 229.98 | 253.00 | 264.87 | 389.38 | 405.08 | 39.1% | 41.5% | 41.6% | 41.5% | 41.4% | 42.3% | 42.3% |
| 66 | 128.75 | 155.07 | 178.49 | 194.96 | 207.46 | 292.86 | 307.82 | 180.90 | 219.35 | 251.97 | 275.74 | 293.26 | 416.33 | 437.60 | 40.5% | 41.4% | 41.2% | 41.4% | 41.4% | 42.2% | 42.2% |
| 67 | 140.82 | 170.82 | 194.59 | 215.08 | 231.22 | 310.31 | 324.80 | 196.22 | 241.74 | 275.40 | 304.12 | 326.89 | 440.74 | 461.31 | 39.3% | 41.5% | 41.5% | 41.4% | 41.4% | 42.0% | 42.0% |
| 68 | 154.72 | 192.39 | 216.16 | 235.21 | 254.98 | 330.04 | 350.04 | 216.58 | 268.12 | 304.76 | 332.49 | 360.52 | 468.34 | 496.72 | 40.0% | 39.4% | 41.0% | 41.4% | 41.4% | 41.9% | 41.9% |
| 69 | 167.20 | 208.49 | 236.27 | 258.97 | 286.38 | 353.58 | 374.83 | 236.00 | 293.23 | 334.32 | 366.12 | 405.04 | 501.27 | 531.40 | 41.2% | 40.6% | 41.5% | 41.4% | 41.4% | 41.8% | 41.8% |
| 70 | 184.72 | 232.26 | 258.25 | 284.99 | 316.03 | 374.73 | 395.24 | 261.29 | 321.45 | 365.44 | 402.92 | 447.09 | 530.78 | 559.83 | 41.5% | 38.4% | 41.5% | 41.4% | 41.5% | 41.6% | 41.6% |
| 71 | 204.85 | 255.16 | 287.51 | 320.03 | 352.19 | 398.91 | 422.27 | 288.26 | 352.76 | 398.81 | 451.08 | 498.40 | 564.52 | 597.58 | 40.7% | 38.3% | 38.7% | 41.0% | 41.5% | 41.5% | 41.5% |
| 72 | 217.96 | 271.59 | 307.91 | 352.89 | 378.84 | 423.81 | 446.30 | 308.16 | 382.96 | 432.56 | 495.30 | 535.62 | 599.21 | 631.00 | 41.4% | 41.0% | 40.5% | 40.4% | 41.4% | 41.4% | 41.4% |
| 73 | 231.18 | 291.05 | 330.97 | 372.55 | 404.15 | 450.72 | 475.66 | 326.55 | 411.13 | 467.51 | 526.24 | 570.88 | 636.66 | 671.90 | 41.3% | 41.3% | 41.3% | 41.3% | 41.3% | 41.3% | 41.3% |
| 74 | 242.72 | 309.79 | 349.71 | 396.02 | 427.95 | 477.45 | 503.00 | 342.54 | 437.19 | 493.53 | 558.88 | 603.95 | 673.81 | 709.87 | 41.1% | 41.1% | 41.1% | 41.1% | 41.1% | 41.1% | 41.1% |
| 75 | 257.19 | 332.20 | 375.06 | 422.52 | 454.67 | 505.19 | 532.74 | 362.62 | 468.39 | 528.83 | 595.74 | 641.07 | 712.30 | 751.15 | 41.0% | 41.0% | 41.0% | 41.0% | 41.0% | 41.0% | 41.0% |
| 76 | 272.54 | 347.27 | 397.09 | 445.44 | 476.21 | 528.96 | 559.73 | 383.92 | 489.19 | 559.37 | 627.48 | 670.83 | 745.14 | 788.48 | 40.9% | 40.9% | 40.9% | 40.9% | 40.9% | 40.9% | 40.9% |
| 77 | 288.41 | 368.21 | 415.81 | 466.21 | 498.41 | 555.81 | 585.22 | 405.90 | 518.21 | 585.20 | 656.14 | 701.46 | 782.24 | 823.62 | 40.7% | 40.7% | 40.7% | 40.7% | 40.7% | 40.7% | 40.7% |
| 78 | 303.08 | 385.86 | 437.93 | 488.67 | 523.38 | 578.13 | 610.17 | 426.16 | 542.56 | 615.77 | 687.11 | 735.92 | 812.90 | 857.95 | 40.6% | 40.6% | 40.6% | 40.6% | 40.6% | 40.6% | 40.6% |
| 79 | 317.66 | 406.61 | 458.71 | 510.80 | 547.65 | 603.56 | 636.60 | 446.25 | 571.20 | 644.39 | 717.57 | 769.34 | 847.88 | 894.29 | 40.5% | 40.5% | 40.5% | 40.5% | 40.5% | 40.5% | 40.5% |
| 80 | 333.00 | 423.49 | 478.99 | 535.69 | 573.09 | 628.59 | 663.58 | 467.36 | 594.36 | 672.26 | 751.84 | 804.34 | 882.23 | 931.34 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 81 | 364.37 | 466.92 | 526.04 | 588.78 | 628.59 | 693.74 | 728.73 | 511.39 | 655.32 | 738.30 | 826.35 | 882.23 | 973.67 | 1022.78 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 82 | 401.77 | 510.35 | 579.13 | 647.90 | 691.33 | 762.52 | 803.54 | 563.88 | 716.28 | 812.80 | 909.32 | 970.28 | 1070.19 | 1127.77 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 83 | 441.58 | 563.44 | 638.24 | 709.43 | 760.10 | 840.94 | 884.37 | 619.76 | 790.79 | 895.78 | 995.68 | 1066.81 | 1180.26 | 1241.22 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 84 | 485.02 | 618.94 | 700.98 | 781.82 | 837.32 | 921.78 | 971.24 | 680.72 | 868.68 | 983.83 | 1097.29 | 1175.18 | 1293.71 | 1363.14 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 85 | 588.78 | 750.45 | 849.38 | 945.91 | 1012.26 | 1117.23 | 1176.35 | 826.35 | 1053.26 | 1192.11 | 1327.58 | 1420.71 | 1568.03 | 1651.01 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 86 | 647.90 | 825.25 | 933.84 | 1042.43 | 1114.82 | 1229.44 | 1292.17 | 909.32 | 1158.25 | 1310.65 | 1463.05 | 1564.65 | 1725.52 | 1813.57 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 87 | 709.43 | 906.09 | 1026.74 | 1144.98 | 1227.02 | 1351.29 | 1422.48 | 995.68 | 1271.70 | 1441.03 | 1606.98 | 1722.13 | 1896.54 | 1996.45 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 88 | 821.63 | 1048.46 | 1186.00 | 1323.54 | 1416.45 | 1560.02 | 1643.27 | 1153.17 | 1471.51 | 1664.56 | 1857.60 | 1987.98 | 2189.49 | 2306.33 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 89 | 902.47 | 1152.22 | 1304.24 | 1456.26 | 1556.40 | 1715.66 | 1804.94 | 1266.62 | 1617.14 | 1830.50 | 2043.86 | 2184.41 | 2407.93 | 2533.24 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 90 | 992.96 | 1266.84 | 1434.54 | 1599.83 | 1712.04 | 1889.40 | 1989.54 | 1393.62 | 1778.01 | 2013.38 | 2245.37 | 2402.85 | 2651.77 | 2792.32 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |
| 91+ | 1093.10 | 1394.73 | 1578.12 | 1761.51 | 1883.37 | 2076.41 | 2184.99 | 1534.17 | 1957.50 | 2214.89 | 2472.28 | 2643.31 | 2914.24 | 3066.64 | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% | 40.4% |

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

# Appendix D

**John Hancock Life Insurance Company (U.S.A.)**

**BSC-02 VA (Pre Rate Stability)**

**Standard rates per $10 of Daily Benefit**

**100% Home Health Care**

**5% Simple Inflation**

| Age | Current Premium Rates | | | | | | | Proposed Premium Rates | | | | | | | Proposed Rate Increases | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 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 | 39.63 | 45.81 | 54.72 | 57.24 | 59.75 | 92.26 | 101.25 | 55.87 | 64.43 | 77.01 | 80.44 | 83.88 | 130.40 | 143.24 | 41.0% | 40.6% | 40.7% | 40.5% | 40.4% | 41.3% | 41.5% |
| 30 | 41.72 | 48.02 | 56.88 | 59.47 | 63.24 | 96.07 | 107.11 | 58.79 | 67.51 | 80.04 | 83.57 | 88.77 | 135.74 | 151.62 | 40.9% | 40.6% | 40.7% | 40.5% | 40.4% | 41.3% | 41.5% |
| 31 | 44.93 | 51.23 | 60.09 | 62.64 | 66.44 | 99.54 | 114.79 | 63.42 | 72.12 | 84.65 | 88.11 | 93.35 | 140.76 | 162.56 | 41.1% | 40.8% | 40.9% | 40.7% | 40.5% | 41.4% | 41.6% |
| 32 | 44.93 | 51.23 | 63.32 | 65.83 | 69.67 | 105.07 | 118.47 | 63.42 | 72.12 | 89.30 | 92.70 | 97.96 | 148.65 | 167.91 | 41.1% | 40.8% | 41.0% | 40.8% | 40.6% | 41.5% | 41.7% |
| 33 | 47.84 | 54.80 | 66.94 | 69.41 | 71.87 | 108.53 | 125.88 | 67.49 | 77.13 | 94.36 | 97.71 | 101.04 | 153.67 | 178.70 | 41.1% | 40.7% | 41.0% | 40.8% | 40.6% | 41.6% | 42.0% |
| 34 | 48.56 | 58.06 | 70.21 | 72.65 | 75.07 | 115.50 | 133.69 | 68.50 | 81.82 | 99.09 | 102.36 | 105.63 | 163.80 | 189.85 | 41.1% | 40.9% | 41.1% | 40.9% | 40.7% | 41.8% | 42.0% |
| 35 | 51.84 | 61.35 | 70.21 | 75.90 | 78.28 | 122.90 | 137.45 | 73.23 | 86.56 | 99.09 | 107.05 | 110.25 | 174.36 | 195.35 | 41.3% | 41.1% | 41.1% | 41.0% | 40.8% | 41.9% | 42.1% |
| 36 | 55.14 | 64.67 | 73.51 | 79.51 | 85.11 | 126.45 | 143.18 | 78.02 | 91.34 | 103.85 | 112.10 | 119.94 | 179.52 | 203.54 | 41.5% | 41.2% | 41.3% | 41.0% | 40.9% | 42.0% | 42.2% |
| 37 | 58.48 | 68.00 | 78.78 | 82.80 | 88.38 | 133.90 | 150.70 | 82.86 | 96.16 | 111.35 | 116.85 | 124.64 | 190.16 | 214.55 | 41.7% | 41.4% | 41.4% | 41.1% | 41.0% | 42.0% | 42.4% |
| 38 | 58.48 | 69.95 | 82.06 | 86.12 | 91.66 | 141.09 | 158.28 | 82.86 | 98.87 | 116.11 | 121.63 | 129.38 | 200.66 | 225.68 | 41.7% | 41.3% | 41.5% | 41.2% | 41.1% | 42.2% | 42.6% |
| 39 | 61.85 | 73.25 | 85.37 | 91.40 | 96.96 | 148.34 | 170.10 | 87.75 | 103.65 | 120.91 | 129.16 | 136.92 | 211.28 | 242.73 | 41.9% | 41.5% | 41.6% | 41.3% | 41.2% | 42.4% | 42.7% |
| 40 | 65.56 | 76.57 | 88.69 | 94.70 | 100.23 | 153.62 | 177.83 | 92.93 | 108.47 | 125.74 | 133.94 | 141.65 | 218.83 | 254.12 | 41.8% | 41.6% | 41.8% | 41.4% | 41.3% | 42.4% | 42.9% |
| 41 | 69.30 | 80.27 | 92.84 | 98.45 | 103.99 | 161.67 | 179.10 | 98.39 | 113.84 | 131.55 | 139.37 | 147.09 | 230.66 | 255.99 | 42.0% | 41.8% | 41.7% | 41.6% | 41.4% | 42.7% | 42.9% |
| 42 | 69.64 | 84.38 | 96.64 | 105.99 | 111.52 | 169.86 | 184.21 | 98.88 | 119.61 | 137.09 | 150.12 | 157.82 | 242.72 | 263.31 | 42.0% | 41.7% | 41.8% | 41.6% | 41.5% | 42.9% | 42.9% |
| 43 | 73.47 | 88.19 | 103.95 | 109.87 | 115.40 | 178.50 | 184.21 | 104.47 | 125.15 | 147.74 | 155.76 | 163.46 | 255.11 | 263.31 | 42.2% | 41.9% | 42.1% | 41.8% | 41.6% | 42.9% | 42.9% |
| 44 | 77.36 | 92.05 | 108.23 | 113.81 | 119.34 | 179.10 | 184.21 | 110.18 | 130.77 | 153.75 | 161.48 | 169.18 | 255.99 | 263.31 | 42.4% | 42.1% | 42.1% | 41.9% | 41.8% | 42.9% | 42.9% |
| 45 | 79.35 | 94.22 | 112.23 | 119.57 | 127.13 | 179.10 | 191.89 | 112.90 | 133.79 | 159.59 | 169.73 | 180.29 | 255.99 | 274.28 | 42.3% | 42.0% | 42.2% | 42.0% | 41.8% | 42.9% | 42.9% |
| 46 | 79.73 | 101.59 | 119.85 | 123.57 | 131.19 | 184.21 | 191.89 | 113.46 | 144.55 | 170.75 | 175.57 | 186.21 | 263.31 | 274.28 | 42.3% | 42.3% | 42.5% | 42.1% | 41.9% | 42.9% | 42.9% |
| 47 | 83.66 | 105.56 | 122.00 | 131.13 | 138.85 | 184.21 | 191.89 | 119.22 | 150.37 | 173.72 | 186.63 | 197.39 | 263.31 | 274.28 | 42.5% | 42.5% | 42.4% | 42.3% | 42.2% | 42.9% | 42.9% |
| 48 | 87.65 | 109.59 | 129.70 | 138.83 | 146.64 | 184.21 | 197.01 | 125.09 | 156.29 | 185.02 | 197.92 | 208.79 | 263.31 | 281.59 | 42.7% | 42.6% | 42.7% | 42.6% | 42.4% | 42.9% | 42.9% |
| 49 | 91.71 | 117.66 | 133.91 | 143.41 | 148.98 | 191.89 | 197.01 | 131.07 | 167.83 | 191.21 | 204.34 | 212.04 | 274.28 | 281.59 | 42.9% | 42.6% | 42.8% | 42.5% | 42.3% | 42.9% | 42.9% |
| 50 | 96.14 | 121.83 | 142.16 | 151.32 | 156.86 | 191.89 | 197.01 | 137.26 | 173.98 | 203.03 | 215.96 | 223.59 | 274.28 | 281.59 | 42.8% | 42.8% | 42.8% | 42.7% | 42.5% | 42.9% | 42.9% |
| 51 | 99.78 | 126.40 | 148.03 | 159.71 | 165.23 | 197.01 | 212.36 | 142.62 | 180.37 | 211.45 | 227.99 | 235.57 | 281.59 | 303.53 | 42.9% | 42.7% | 42.8% | 42.8% | 42.6% | 42.9% | 42.9% |
| 52 | 104.90 | 132.25 | 152.77 | 166.03 | 171.64 | 212.36 | 225.15 | 149.94 | 188.76 | 218.10 | 236.75 | 244.49 | 303.53 | 321.82 | 42.9% | 42.7% | 42.8% | 42.6% | 42.4% | 42.9% | 42.9% |
| 53 | 110.51 | 140.61 | 161.25 | 172.14 | 177.81 | 225.15 | 230.27 | 157.87 | 200.74 | 230.26 | 245.52 | 253.34 | 321.82 | 329.13 | 42.9% | 42.8% | 42.8% | 42.6% | 42.5% | 42.9% | 42.9% |
| 54 | 112.61 | 142.87 | 167.31 | 178.68 | 190.36 | 230.27 | 243.06 | 160.74 | 203.86 | 238.96 | 254.63 | 271.17 | 329.13 | 347.42 | 42.7% | 42.7% | 42.8% | 42.5% | 42.5% | 42.9% | 42.9% |
| 55 | 117.69 | 151.34 | 175.94 | 187.27 | 197.02 | 243.06 | 258.41 | 168.22 | 215.99 | 251.34 | 266.94 | 280.46 | 347.42 | 369.36 | 42.9% | 42.7% | 42.9% | 42.5% | 42.3% | 42.9% | 42.9% |
| 56 | 129.28 | 159.78 | 182.34 | 197.54 | 207.35 | 263.53 | 276.32 | 184.61 | 228.10 | 260.21 | 281.51 | 295.13 | 376.68 | 394.96 | 42.8% | 42.8% | 42.7% | 42.5% | 42.3% | 42.9% | 42.9% |
| 57 | 131.44 | 166.16 | 192.60 | 207.90 | 217.78 | 283.99 | 296.79 | 187.58 | 236.94 | 274.76 | 296.21 | 309.94 | 405.93 | 424.22 | 42.7% | 42.6% | 42.7% | 42.5% | 42.3% | 42.9% | 42.9% |
| 58 | 139.86 | 172.65 | 199.21 | 218.71 | 228.65 | 304.46 | 317.25 | 199.65 | 245.96 | 283.96 | 311.31 | 325.13 | 435.19 | 453.47 | 42.7% | 42.5% | 42.5% | 42.3% | 42.2% | 42.9% | 42.9% |
| 59 | 146.25 | 182.98 | 209.66 | 229.26 | 239.60 | 322.37 | 342.84 | 208.51 | 260.63 | 298.80 | 326.30 | 340.46 | 460.79 | 490.04 | 42.6% | 42.4% | 42.5% | 42.3% | 42.1% | 42.9% | 42.9% |
| 60 | 152.75 | 189.66 | 220.56 | 240.27 | 248.59 | 350.52 | 368.43 | 217.56 | 269.96 | 314.01 | 341.69 | 353.01 | 501.01 | 526.61 | 42.4% | 42.3% | 42.4% | 42.2% | 42.0% | 42.9% | 42.9% |
| 61 | 164.78 | 203.55 | 234.53 | 254.63 | 266.68 | 358.19 | 378.09 | 234.91 | 289.84 | 334.02 | 362.00 | 378.76 | 511.53 | 539.94 | 42.6% | 42.4% | 42.4% | 42.2% | 42.0% | 42.8% | 42.8% |
| 62 | 174.86 | 217.87 | 252.68 | 270.65 | 281.14 | 367.35 | 386.68 | 249.21 | 310.07 | 359.87 | 384.82 | 399.21 | 524.12 | 551.71 | 42.5% | 42.3% | 42.4% | 42.2% | 42.0% | 42.7% | 42.7% |
| 63 | 187.71 | 232.24 | 267.13 | 288.90 | 301.02 | 382.47 | 398.89 | 267.58 | 330.38 | 380.29 | 410.80 | 427.67 | 545.20 | 568.62 | 42.5% | 42.3% | 42.4% | 42.2% | 42.1% | 42.5% | 42.5% |
| 64 | 199.32 | 246.66 | 287.31 | 305.45 | 319.72 | 387.00 | 412.04 | 283.83 | 350.78 | 408.93 | 434.14 | 454.06 | 551.16 | 586.83 | 42.4% | 42.2% | 42.3% | 42.1% | 42.0% | 42.4% | 42.4% |
| 65 | 205.24 | 262.76 | 302.34 | 327.60 | 341.88 | 399.44 | 421.51 | 292.03 | 373.70 | 430.20 | 465.83 | 485.76 | 568.37 | 599.77 | 42.3% | 42.2% | 42.3% | 42.2% | 42.1% | 42.3% | 42.3% |
| 66 | 215.90 | 282.17 | 320.64 | 351.71 | 368.00 | 425.39 | 446.77 | 306.93 | 401.13 | 455.83 | 499.71 | 522.43 | 604.74 | 635.12 | 42.2% | 42.2% | 42.2% | 42.1% | 42.0% | 42.2% | 42.2% |
| 67 | 229.63 | 297.90 | 341.35 | 377.49 | 401.27 | 453.06 | 475.81 | 326.15 | 423.11 | 484.82 | 536.12 | 569.76 | 643.49 | 675.81 | 42.0% | 42.0% | 42.0% | 42.0% | 42.0% | 42.0% | 42.0% |
| 68 | 242.03 | 314.04 | 362.05 | 402.05 | 434.05 | 486.06 | 510.06 | 343.45 | 445.63 | 513.75 | 570.52 | 615.93 | 689.73 | 723.79 | 41.9% | 41.9% | 41.9% | 41.9% | 41.9% | 41.9% | 41.9% |
| 69 | 255.04 | 334.25 | 378.69 | 428.93 | 457.91 | 513.94 | 542.92 | 361.57 | 473.88 | 536.88 | 608.10 | 649.19 | 728.63 | 769.71 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 70 | 268.46 | 350.49 | 398.97 | 453.03 | 486.59 | 548.11 | 577.94 | 380.26 | 496.45 | 565.11 | 641.69 | 689.22 | 776.36 | 818.61 | 41.6% | 41.6% | 41.6% | 41.6% | 41.6% | 41.6% | 41.6% |
| 71 | 282.11 | 370.16 | 422.27 | 477.98 | 513.92 | 580.40 | 612.75 | 399.23 | 523.83 | 597.58 | 676.40 | 727.26 | 821.35 | 867.12 | 41.5% | 41.5% | 41.5% | 41.5% | 41.5% | 41.5% | 41.5% |
| 72 | 299.26 | 387.49 | 446.30 | 505.12 | 544.90 | 615.83 | 646.96 | 423.11 | 547.85 | 631.00 | 714.16 | 770.41 | 870.69 | 914.71 | 41.4% | 41.4% | 41.4% | 41.4% | 41.4% | 41.4% | 41.4% |
| 73 | 312.67 | 412.46 | 467.35 | 537.20 | 578.78 | 648.63 | 681.90 | 441.67 | 582.63 | 660.15 | 758.83 | 817.56 | 916.23 | 963.22 | 41.3% | 41.3% | 41.3% | 41.3% | 41.3% | 41.3% | 41.3% |
| 74 | 328.95 | 432.74 | 495.02 | 563.68 | 609.99 | 688.24 | 721.77 | 464.23 | 610.71 | 698.60 | 795.50 | 860.86 | 971.28 | 1018.60 | 41.1% | 41.1% | 41.1% | 41.1% | 41.1% | 41.1% | 41.1% |
| 75 | 347.51 | 454.67 | 517.43 | 592.45 | 639.90 | 722.57 | 762.37 | 489.97 | 641.07 | 729.57 | 835.33 | 902.24 | 1018.80 | 1074.92 | 41.0% | 41.0% | 41.0% | 41.0% | 41.0% | 41.0% | 41.0% |
| 76 | 363.39 | 473.28 | 540.69 | 616.88 | 669.63 | 751.68 | 794.18 | 511.89 | 666.70 | 761.65 | 868.98 | 943.29 | 1058.88 | 1118.74 | 40.9% | 40.9% | 40.9% | 40.9% | 40.9% | 40.9% | 40.9% |
| 77 | 379.41 | 494.21 | 562.81 | 642.62 | 697.22 | 784.02 | 823.22 | 533.97 | 695.55 | 792.10 | 904.41 | 981.25 | 1103.42 | 1158.59 | 40.7% | 40.7% | 40.7% | 40.7% | 40.7% | 40.7% | 40.7% |
| 78 | 392.54 | 512.70 | 588.81 | 668.92 | 723.66 | 813.12 | 854.51 | 551.94 | 720.91 | 827.92 | 940.56 | 1017.53 | 1143.31 | 1201.51 | 40.6% | 40.6% | 40.6% | 40.6% | 40.6% | 40.6% | 40.6% |
| 79 | 406.61 | 534.95 | 612.46 | 695.05 | 750.96 | 842.45 | 885.65 | 571.20 | 751.49 | 860.38 | 976.40 | 1054.94 | 1183.46 | 1244.15 | 40.5% | 40.5% | 40.5% | 40.5% | 40.5% | 40.5% | 40.5% |
| 80 | 423.49 | 557.41 | | | | | | 594.36 | 782.32 | | | | | | 40.4% | 40.4% | | | | | |
| 81 | 466.92 | 612.91 | | | | | | 655.32 | 860.22 | | | | | | 40.4% | 40.4% | | | | | |
| 82 | 513.97 | 675.65 | | | | | | 721.36 | 948.27 | | | | | | 40.4% | 40.4% | | | | | |
| 83 | 567.06 | 744.42 | | | | | | 795.87 | 1044.79 | | | | | | 40.4% | 40.4% | | | | | |
| 84 | 622.56 | 815.60 | | | | | | 873.76 | 1144.70 | | | | | | 40.4% | 40.4% | | | | | |
| 85 | 752.86 | | | | | | | 1056.65 | | | | | | | 40.4% | | | | | | |
| 86 | 827.67 | | | | | | | 1161.63 | | | | | | | 40.4% | | | | | | |
| 87 | 912.12 | | | | | | | 1280.17 | | | | | | | 40.4% | | | | | | |
| 88 | 1052.08 | | | | | | | 1476.59 | | | | | | | 40.4% | | | | | | |
| 89 | 1158.25 | | | | | | | 1625.61 | | | | | | | 40.4% | | | | | | |
| 90 | 1272.87 | | | | | | | 1786.48 | | | | | | | 40.4% | | | | | | |
| 91+ | 1400.76 | | | | | | | 1965.97 | | | | | | | 40.4% | | | | | | |

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

# Appendix D

**John Hancock Life Insurance Company (U.S.A.)**

**BSC-02 VA (Pre Rate Stability)**

**Standard rates per $10 of Daily Benefit**

**100% Home Health Care**

**5% Compound Inflation**

| Age | Current Premium Rates | | | | | | | Proposed Premium Rates | | | | | | | Proposed Rate Increases | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 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 | 86.99 | 112.57 | 133.04 | 145.83 | 158.63 | 179.10 | 184.21 | 124.34 | 160.91 | 190.17 | 208.45 | 226.74 | 255.99 | 263.31 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 30 | 92.11 | 117.69 | 133.04 | 150.95 | 166.30 | 184.21 | 197.01 | 131.65 | 168.22 | 190.17 | 215.77 | 237.71 | 263.31 | 281.59 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 31 | 92.11 | 117.69 | 138.16 | 158.63 | 171.42 | 191.89 | 197.01 | 131.65 | 168.22 | 197.48 | 226.74 | 245.02 | 274.28 | 281.59 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 32 | 92.11 | 125.37 | 138.16 | 158.63 | 171.42 | 191.89 | 204.68 | 131.65 | 179.20 | 197.48 | 226.74 | 245.02 | 274.28 | 292.56 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 33 | 99.78 | 125.37 | 138.16 | 158.63 | 171.42 | 197.01 | 204.68 | 142.62 | 179.20 | 197.48 | 226.74 | 245.02 | 281.59 | 292.56 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 34 | 99.78 | 125.37 | 145.83 | 166.30 | 179.10 | 197.01 | 212.36 | 142.62 | 179.20 | 208.45 | 237.71 | 255.99 | 281.59 | 303.53 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 35 | 99.78 | 125.37 | 145.83 | 166.30 | 179.10 | 197.01 | 212.36 | 142.62 | 179.20 | 208.45 | 237.71 | 255.99 | 281.59 | 303.53 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 36 | 99.78 | 133.04 | 145.83 | 171.42 | 184.21 | 204.68 | 217.47 | 142.62 | 190.17 | 208.45 | 245.02 | 263.31 | 292.56 | 310.85 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 37 | 104.90 | 133.04 | 150.95 | 171.42 | 184.21 | 204.68 | 217.47 | 149.94 | 190.17 | 215.77 | 245.02 | 263.31 | 292.56 | 310.85 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 38 | 104.90 | 133.04 | 150.95 | 179.10 | 191.89 | 212.36 | 225.15 | 149.94 | 190.17 | 215.77 | 255.99 | 274.28 | 303.53 | 321.82 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 39 | 104.90 | 138.16 | 150.95 | 179.10 | 191.89 | 212.36 | 225.15 | 149.94 | 197.48 | 215.77 | 255.99 | 274.28 | 303.53 | 321.82 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 40 | 104.90 | 138.16 | 158.63 | 179.10 | 191.89 | 217.47 | 230.27 | 149.94 | 197.48 | 226.74 | 255.99 | 274.28 | 310.85 | 329.13 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 41 | 112.57 | 145.83 | 158.63 | 184.21 | 197.01 | 225.15 | 230.27 | 160.91 | 208.45 | 226.74 | 263.31 | 281.59 | 321.82 | 329.13 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 42 | 112.57 | 145.83 | 166.30 | 191.89 | 204.68 | 225.15 | 237.94 | 160.91 | 208.45 | 237.71 | 274.28 | 292.56 | 321.82 | 340.11 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 43 | 117.69 | 150.95 | 171.42 | 191.89 | 204.68 | 230.27 | 243.06 | 168.22 | 215.77 | 245.02 | 274.28 | 292.56 | 329.13 | 347.42 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 44 | 117.69 | 150.95 | 171.42 | 197.01 | 212.36 | 237.94 | 243.06 | 168.22 | 215.77 | 245.02 | 281.59 | 303.53 | 340.11 | 347.42 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 45 | 125.37 | 158.63 | 179.10 | 204.68 | 217.47 | 237.94 | 250.73 | 179.20 | 226.74 | 255.99 | 292.56 | 310.85 | 340.11 | 358.39 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 46 | 125.37 | 158.63 | 184.21 | 204.68 | 217.47 | 243.06 | 258.41 | 179.20 | 226.74 | 263.31 | 292.56 | 310.85 | 347.42 | 369.36 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 47 | 133.04 | 166.30 | 191.89 | 212.36 | 225.15 | 250.73 | 263.53 | 190.17 | 237.71 | 274.28 | 303.53 | 321.82 | 358.39 | 376.68 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 48 | 133.04 | 171.42 | 191.89 | 217.47 | 230.27 | 250.73 | 263.53 | 190.17 | 245.02 | 274.28 | 310.85 | 329.13 | 358.39 | 376.68 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 49 | 138.16 | 171.42 | 197.01 | 225.15 | 237.94 | 258.41 | 271.20 | 197.48 | 245.02 | 281.59 | 321.82 | 340.11 | 369.36 | 387.65 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 50 | 138.16 | 179.10 | 204.68 | 225.15 | 237.94 | 263.53 | 276.32 | 197.48 | 255.99 | 292.56 | 321.82 | 340.11 | 376.68 | 394.96 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 51 | 145.83 | 184.21 | 212.36 | 230.27 | 243.06 | 271.20 | 291.67 | 208.45 | 263.31 | 303.53 | 329.13 | 347.42 | 387.65 | 416.90 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 52 | 150.95 | 191.89 | 217.47 | 243.06 | 258.41 | 283.99 | 296.79 | 215.77 | 274.28 | 310.85 | 347.42 | 369.36 | 405.93 | 424.22 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 53 | 158.63 | 197.01 | 225.15 | 250.73 | 263.53 | 291.67 | 309.58 | 226.74 | 281.59 | 321.82 | 358.39 | 376.68 | 416.90 | 442.50 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 54 | 166.30 | 212.36 | 237.94 | 258.41 | 271.20 | 304.46 | 317.25 | 237.71 | 303.53 | 340.11 | 369.36 | 387.65 | 435.19 | 453.47 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 55 | 171.42 | 217.47 | 243.06 | 271.20 | 283.99 | 317.25 | 330.05 | 245.02 | 310.85 | 347.42 | 387.65 | 405.93 | 453.47 | 471.76 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 56 | 179.10 | 225.15 | 258.41 | 283.99 | 296.79 | 330.05 | 350.52 | 255.99 | 321.82 | 369.36 | 405.93 | 424.22 | 471.76 | 501.01 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 57 | 184.21 | 237.94 | 263.53 | 296.79 | 317.25 | 350.52 | 368.43 | 263.31 | 340.11 | 376.68 | 424.22 | 453.47 | 501.01 | 526.61 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 58 | 191.89 | 243.06 | 276.32 | 309.58 | 331.98 | 376.10 | 396.57 | 274.28 | 347.42 | 394.96 | 442.50 | 474.25 | 537.59 | 566.84 | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% | 42.9% |
| 59 | 197.01 | 258.41 | 291.67 | 329.17 | 340.66 | 396.57 | 417.04 | 281.59 | 369.36 | 416.90 | 470.47 | 486.26 | 566.84 | 596.10 | 42.9% | 42.9% | 42.9% | 42.9% | 42.7% | 42.9% | 42.9% |
| 60 | 204.68 | 271.20 | 304.46 | 336.52 | 348.17 | 417.04 | 442.62 | 292.56 | 387.65 | 435.19 | 480.38 | 496.45 | 596.10 | 632.67 | 42.9% | 42.9% | 42.9% | 42.8% | 42.6% | 42.9% | 42.9% |
| 61 | 211.43 | 276.11 | 313.42 | 348.59 | 362.71 | 435.30 | 462.67 | 301.94 | 394.30 | 447.59 | 497.38 | 517.00 | 621.65 | 660.72 | 42.8% | 42.8% | 42.8% | 42.7% | 42.5% | 42.8% | 42.8% |
| 62 | 224.76 | 287.59 | 323.85 | 366.96 | 379.12 | 454.35 | 480.94 | 320.68 | 410.33 | 462.06 | 523.55 | 540.09 | 648.26 | 686.19 | 42.7% | 42.7% | 42.7% | 42.7% | 42.5% | 42.7% | 42.7% |
| 63 | 229.95 | 295.65 | 333.19 | 381.92 | 396.01 | 471.63 | 497.44 | 327.79 | 421.45 | 474.96 | 544.41 | 563.61 | 672.31 | 709.10 | 42.5% | 42.5% | 42.5% | 42.5% | 42.3% | 42.5% | 42.5% |
| 64 | 234.48 | 305.05 | 346.02 | 393.83 | 412.66 | 493.99 | 516.76 | 333.94 | 434.45 | 492.80 | 560.89 | 587.08 | 703.54 | 735.96 | 42.4% | 42.4% | 42.4% | 42.4% | 42.3% | 42.4% | 42.4% |
| 65 | 244.96 | 313.38 | 353.10 | 410.48 | 429.78 | 507.58 | 536.27 | 348.56 | 445.90 | 502.42 | 584.07 | 610.98 | 722.24 | 763.06 | 42.3% | 42.3% | 42.3% | 42.3% | 42.2% | 42.3% | 42.3% |
| 66 | 254.38 | 331.33 | 374.09 | 429.66 | 455.90 | 534.41 | 562.20 | 361.63 | 471.03 | 531.80 | 610.81 | 647.63 | 759.72 | 799.22 | 42.2% | 42.2% | 42.2% | 42.2% | 42.1% | 42.2% | 42.2% |
| 67 | 266.87 | 347.55 | 388.93 | 448.92 | 485.79 | 554.43 | 587.53 | 379.04 | 493.63 | 552.40 | 637.61 | 689.80 | 787.46 | 834.47 | 42.0% | 42.0% | 42.0% | 42.0% | 42.0% | 42.0% | 42.0% |
| 68 | 278.03 | 362.05 | 412.05 | 470.06 | 510.06 | 584.07 | 614.08 | 394.54 | 513.75 | 584.71 | 667.02 | 723.79 | 828.81 | 871.39 | 41.9% | 41.9% | 41.9% | 41.9% | 41.9% | 41.9% | 41.9% |
| 69 | 293.68 | 378.69 | 432.79 | 498.48 | 539.06 | 608.61 | 637.59 | 416.36 | 536.88 | 613.58 | 706.71 | 764.24 | 862.85 | 903.94 | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% | 41.8% |
| 70 | 303.88 | 395.24 | 453.03 | 520.15 | 563.03 | 630.14 | 663.70 | 430.43 | 559.83 | 641.69 | 736.75 | 797.49 | 892.55 | 940.09 | 41.6% | 41.6% | 41.6% | 41.6% | 41.6% | 41.6% | 41.6% |
| 71 | 319.85 | 416.88 | 477.98 | 542.67 | 589.39 | 663.06 | 695.40 | 452.63 | 589.95 | 676.40 | 767.95 | 834.06 | 938.32 | 984.09 | 41.5% | 41.5% | 41.5% | 41.5% | 41.5% | 41.5% | 41.5% |
| 72 | 335.59 | 437.65 | 499.93 | 570.85 | 615.83 | 695.40 | 731.73 | 474.47 | 618.77 | 706.82 | 807.10 | 870.69 | 983.19 | 1034.55 | 41.4% | 41.4% | 41.4% | 41.4% | 41.4% | 41.4% | 41.4% |
| 73 | 352.59 | 459.03 | 527.22 | 600.40 | 648.63 | 725.14 | 763.39 | 498.05 | 648.41 | 744.73 | 848.10 | 916.23 | 1024.30 | 1078.33 | 41.3% | 41.3% | 41.3% | 41.3% | 41.3% | 41.3% | 41.3% |
| 74 | 370.47 | 482.24 | 552.50 | 625.96 | 675.46 | 758.50 | 800.01 | 522.82 | 680.57 | 779.73 | 883.39 | 953.25 | 1070.44 | 1129.03 | 41.1% | 41.1% | 41.1% | 41.1% | 41.1% | 41.1% | 41.1% |
| 75 | 387.31 | 505.19 | 580.20 | 655.21 | 707.26 | 794.52 | 832.79 | 546.10 | 712.30 | 818.06 | 923.83 | 997.22 | 1120.25 | 1174.21 | 41.0% | 41.0% | 41.0% | 41.0% | 41.0% | 41.0% | 41.0% |
| 76 | 397.09 | 526.03 | 600.76 | 679.89 | 734.10 | 820.55 | 865.98 | 559.37 | 741.01 | 846.28 | 957.74 | 1034.11 | 1155.89 | 1219.88 | 40.9% | 40.9% | 40.9% | 40.9% | 40.9% | 40.9% | 40.9% |
| 77 | 411.61 | 541.81 | 621.62 | 704.22 | 758.82 | 848.42 | 896.02 | 579.29 | 762.54 | 874.85 | 991.10 | 1067.95 | 1194.05 | 1261.05 | 40.7% | 40.7% | 40.7% | 40.7% | 40.7% | 40.7% | 40.7% |
| 78 | 423.25 | 562.10 | 643.55 | 730.34 | 785.08 | 878.54 | 922.60 | 595.12 | 790.37 | 904.89 | 1026.92 | 1103.89 | 1235.30 | 1297.26 | 40.6% | 40.6% | 40.6% | 40.6% | 40.6% | 40.6% | 40.6% |
| 79 | 435.84 | 576.88 | 665.82 | 750.96 | 809.41 | 904.71 | 950.45 | 612.26 | 810.40 | 935.35 | 1054.94 | 1137.05 | 1270.93 | 1335.19 | 40.5% | 40.5% | 40.5% | 40.5% | 40.5% | 40.5% | 40.5% |
| 80 | 454.86 | 604.46 | | | | | | 638.39 | 848.36 | | | | | | 40.4% | 40.4% | | | | | |
| 81 | 500.70 | 663.58 | | | | | | 702.74 | 931.34 | | | | | | 40.4% | 40.4% | | | | | |
| 82 | 551.38 | 728.73 | | | | | | 773.86 | 1022.78 | | | | | | 40.4% | 40.4% | | | | | |
| 83 | 604.46 | 803.54 | | | | | | 848.36 | 1127.77 | | | | | | 40.4% | 40.4% | | | | | |
| 84 | 665.99 | 884.37 | | | | | | 934.72 | 1241.22 | | | | | | 40.4% | 40.4% | | | | | |
| 85 | 805.95 | | | | | | | 1131.15 | | | | | | | 40.4% | | | | | | |
| 86 | 886.79 | | | | | | | 1244.61 | | | | | | | 40.4% | | | | | | |
| 87 | 974.86 | | | | | | | 1368.22 | | | | | | | 40.4% | | | | | | |
| 88 | 1126.88 | | | | | | | 1581.58 | | | | | | | 40.4% | | | | | | |
| 89 | 1239.09 | | | | | | | 1739.06 | | | | | | | 40.4% | | | | | | |
| 90 | 1363.36 | | | | | | | 1913.48 | | | | | | | 40.4% | | | | | | |
| 91+ | 1497.28 | | | | | | | 2101.44 | | | | | | | 40.4% | | | | | | |

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 - Advantage Policy Series**
**May 20, 2019**

| Product Name | Form Number | Issue Date Range |
|---|---|---|
| ProtectCare Advantage LTC | LTC-VA-91 | Oct 1991 - May 1994 |
| ProtectCare Advantage NH | NH-VA-91 | Oct 1991 - Dec 1993 |
| ProtectCare Advantage Plus LTC | LTC-94 VA | Jan 1994 - Dec 1997 |
| ProtectCare Advantage Plus NH | NH-94 VA | Mar 1994 - Mar 1999 |

## 1. Scope & Purpose

This memorandum consists of materials which support the development of new premium rates for the above captioned policy series forms. The purpose of this memorandum is to demonstrate that the requirements of this State in regards to an in force rate increase request have been met. This rate filing is not intended to be used for any other purpose.

## 2. Benefit Description(s)

A brief policy description for each of the policy forms:

LTC-VA-91, LTC-94 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 or covered services received in a community setting.

Provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the nursing home or home health maximum daily amounts. There are separate pools for nursing home/assistance living facilities and home health care. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of five activities of daily living (ADLs) of dressing, eating, toileting, transferring, and maintaining continence.

Premiums are waived after the insured has received 90 days of benefits and will continue to be waived until the insured stops receiving such benefits or the policy limit is reached.

NH-VA-91, NH-94 VA
Individually underwritten long-term care policies that provide facility-only long-term care coverage for care received in a nursing home or assisted care living facility.

Provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amounts. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of five activities of daily living (ADLs) of dressing, eating, toileting, transferring, and maintaining continence.

Premiums are waived after the insured has received 90 days of benefits and will continue to be waived until the insured stops receiving such benefits or the policy limit is reached.

## 3. Renewability

All policy forms are guaranteed renewable.

## 4. Applicability

This filing is applicable to in force policies only, as these policy forms are no longer being sold in the market. The premium changes will apply to the base forms as well as all applicable riders.

## 5. Actuarial Assumptions

Morbidity

The morbidity assumptions are derived from our own experience, following our most recent comprehensive claim study completed in 2016. The study has been peer reviewed both internally as well as by an Independent third party.

Our claims projections include 12 years of future morbidity improvements at 1.1% per year.

Below are currently expected sample annual claim costs for an LTC-91 policy, 100-day EP, $10 daily benefit, with Indexed Inflation option (does not include future improvements):

| Age | Issue Age 55 | |
|---|---|---|
| | 4 year | Lifetime |
| **55** | 1.68 | 7.60 |
| **60** | 6.31 | 18.13 |
| **65** | 21.73 | 58.69 |
| **70** | 31.93 | 76.80 |
| **75** | 67.20 | 157.07 |
| **80** | 150.70 | 282.68 |
| **85** | 343.10 | 544.13 |
| **90** | 451.93 | 618.01 |
| **95** | 443.63 | 540.27 |

| Age | Issue Age 65 | |
|---|---|---|
| | 4 year | Lifetime |
| **65** | 5.97 | 27.17 |
| **70** | 26.27 | 67.47 |
| **75** | 79.23 | 184.54 |
| **80** | 163.31 | 305.12 |
| **85** | 367.32 | 580.07 |
| **90** | 484.48 | 659.57 |
| **95** | 463.65 | 555.89 |

| Age | Issue Age 75 | |
|---|---|---|
| | 4 year | Lifetime |
| **75** | 18.99 | 75.72 |
| **80** | 148.28 | 294.59 |
| **85** | 404.40 | 632.79 |
| **90** | 491.85 | 660.91 |
| **95** | 473.83 | 564.50 |

Voluntary Lapses

The voluntary lapse rates are based on our own experience:

| Duration | No Inflation | | | |
|---|---|---|---|---|
| | Issue Age | | | |
| | 55 | 65 | 75 | 82 |
| 1 | 4.30% | 4.45% | 4.93% | 6.25% |
| 5 | 1.70% | 1.45% | 1.80% | 3.15% |
| 10 | 1.16% | 1.17% | 1.27% | 1.55% |
| 15 | 0.63% | 1.05% | 1.31% | 1.98% |
| 20 | 0.55% | 0.81% | 1.93% | 1.98% |
| 25 | 0.55% | 1.45% | 1.98% | 1.98% |
| 30 | 0.81% | 1.94% | 1.98% | 1.98% |
| 35 | 1.45% | 1.98% | 1.98% | 1.98% |
| 40 | 1.94% | 1.98% | 1.98% | 1.98% |

| Duration | Inflation | | | |
|---|---|---|---|---|
| | Issue Age | | | |
| | 55 | 65 | 75 | 82 |
| 1 | 3.00% | 3.00% | 4.10% | 4.10% |
| 5 | 1.50% | 1.25% | 1.35% | 1.15% |
| 10 | 0.69% | 0.77% | 1.05% | 0.91% |
| 15 | 0.51% | 0.67% | 0.91% | 1.85% |
| 20 | 0.43% | 0.60% | 1.49% | 2.03% |
| 25 | 0.43% | 1.27% | 2.03% | 2.03% |
| 30 | 0.60% | 2.03% | 2.03% | 2.03% |
| 35 | 1.27% | 2.03% | 2.03% | 2.03% |
| 40 | 2.03% | 2.03% | 2.03% | 2.03% |

In addition to the lapse rates shown, we assume a 4.8% lapse rate due to the rate increase. The additional lapse rate is used to adjust future premiums and claims down by 4.8% starting at the effective implementation date of the rate increase.

Mortality

The mortality rates have 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 22 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 | 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 | 33.3% | 19.0% | 19.0% | 28.5% | 38.5% | 22.0% | 22.0% | 33.0% | 40.3% | 23.0% | 23.0% | 34.5% |
| 2 | 36.1% | 21.9% | 25.7% | 33.3% | 41.8% | 25.3% | 29.7% | 38.5% | 43.7% | 26.5% | 31.1% | 40.3% |
| 3 | 39.0% | 24.7% | 32.3% | 38.0% | 45.1% | 28.6% | 37.4% | 44.0% | 47.2% | 29.9% | 39.1% | 46.0% |
| 4 | 40.9% | 27.6% | 39.0% | 42.8% | 47.3% | 31.9% | 45.1% | 49.5% | 49.5% | 33.4% | 47.2% | 51.8% |
| 5 | 42.8% | 31.4% | 45.6% | 47.5% | 49.5% | 36.3% | 52.8% | 55.0% | 51.8% | 38.0% | 55.2% | 57.5% |
| 6 | 44.7% | 36.1% | 52.3% | 52.3% | 51.7% | 41.8% | 60.5% | 60.5% | 54.1% | 43.7% | 63.3% | 63.3% |
| 7 | 46.6% | 41.8% | 55.1% | 57.0% | 53.9% | 48.4% | 63.8% | 66.0% | 56.4% | 50.6% | 66.7% | 69.0% |
| 8 | 48.5% | 48.5% | 58.0% | 61.8% | 56.1% | 56.1% | 67.1% | 71.5% | 58.7% | 58.7% | 70.2% | 74.8% |
| 9 | 50.4% | 55.1% | 60.8% | 66.5% | 58.3% | 63.8% | 70.4% | 77.0% | 61.0% | 66.7% | 73.6% | 80.5% |
| 10 | 51.3% | 61.8% | 63.7% | 71.3% | 59.4% | 71.5% | 73.7% | 82.5% | 62.1% | 74.8% | 77.1% | 86.3% |
| 11 | 52.3% | 64.6% | 69.4% | 76.0% | 60.6% | 74.8% | 80.3% | 88.0% | 63.4% | 78.2% | 84.0% | 92.0% |
| 12 | 53.6% | 66.5% | 75.1% | 80.8% | 62.0% | 77.0% | 86.9% | 93.5% | 64.8% | 80.5% | 90.9% | 97.8% |
| 13 | 54.9% | 67.5% | 77.9% | 85.5% | 63.5% | 78.1% | 90.2% | 99.0% | 66.4% | 81.7% | 94.3% | 103.5% |
| 14 | 56.2% | 68.5% | 80.8% | 90.3% | 65.0% | 79.3% | 93.5% | 104.5% | 68.0% | 82.9% | 97.8% | 109.3% |
| 15 | 57.4% | 69.7% | 83.6% | 95.0% | 66.5% | 80.7% | 96.8% | 110.0% | 69.5% | 84.4% | 101.2% | 115.0% |
| 16 | 59.4% | 71.9% | 86.4% | 96.0% | 66.8% | 80.8% | 97.2% | 108.0% | 69.3% | 83.8% | 100.8% | 112.0% |
| 17 | 61.3% | 74.1% | 88.8% | 97.0% | 67.0% | 80.9% | 97.0% | 106.0% | 68.9% | 83.2% | 99.7% | 109.0% |
| 18 | 63.3% | 76.3% | 91.3% | 98.0% | 67.1% | 81.0% | 96.9% | 104.0% | 68.4% | 82.6% | 98.7% | 106.0% |
| 19 | 65.3% | 78.6% | 93.9% | 99.0% | 67.2% | 81.0% | 96.8% | 102.0% | 67.9% | 81.8% | 97.7% | 103.0% |
| 20 | 67.3% | 81.0% | 97.0% | 100.0% | 67.3% | 81.0% | 97.0% | 100.0% | 67.3% | 81.0% | 97.0% | 100.0% |
| 21 | 69.0% | 82.6% | 100.0% | 100.0% | 69.0% | 82.6% | 100.0% | 100.0% | 69.0% | 82.6% | 100.0% | 100.0% |
| 22 | 71.0% | 84.3% | 100.0% | 100.0% | 71.0% | 84.3% | 100.0% | 100.0% | 71.0% | 84.3% | 100.0% | 100.0% |
| 23 | 73.0% | 86.0% | 100.0% | 100.0% | 73.0% | 86.0% | 100.0% | 100.0% | 73.0% | 86.0% | 100.0% | 100.0% |
| 24 | 76.0% | 87.8% | 100.0% | 100.0% | 76.0% | 87.8% | 100.0% | 100.0% | 76.0% | 87.8% | 100.0% | 100.0% |
| 25 | 80.0% | 89.5% | 100.0% | 100.0% | 80.0% | 89.5% | 100.0% | 100.0% | 80.0% | 89.5% | 100.0% | 100.0% |
| 26 | 84.0% | 91.3% | 100.0% | 100.0% | 84.0% | 91.3% | 100.0% | 100.0% | 84.0% | 91.3% | 100.0% | 100.0% |
| 27 | 88.0% | 93.0% | 100.0% | 100.0% | 88.0% | 93.0% | 100.0% | 100.0% | 88.0% | 93.0% | 100.0% | 100.0% |
| 28 | 92.0% | 94.8% | 100.0% | 100.0% | 92.0% | 94.8% | 100.0% | 100.0% | 92.0% | 94.8% | 100.0% | 100.0% |
| 29 | 96.0% | 96.5% | 100.0% | 100.0% | 96.0% | 96.5% | 100.0% | 100.0% | 96.0% | 96.5% | 100.0% | 100.0% |
| 30 | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |

# John Hancock Life Insurance Company (U.S.A.)
## Actuarial Memorandum for Inforce Rate Increase - Advantage Policy Series
## May 20, 2019

| 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% |

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, inflation option, home health care maximum benefit percentage, and underwriting class, as in the initial rate filing.

All premium factors related to the insured elected benefit design options or any eligible discount remain unchanged from the initial rate filing.

## 10. Premium Modalization Rules

| Frequency | Multiple of Annual Premium | Plus flat amount |
|---|---|---|
| Semiannual | 0.5120 | $0.60 |
| Quarterly | 0.2610 | $0.90 |
| Premiumatic | 0.0865 | $0.80 |

## 11. Issue Age Range

The issue age range is 18-84 for all policy forms.

## 12. Area Factors

Area factors are not applicable to any of the policy forms or riders.

## 13. Average Annual Premium

The table below summarizes the average annual premium per policy before and after the requested increase.

| | Nationwide | Virginia | |
|---|---|---|---|
| **Form** | before the rate increase | before the rate increase | after the rate increase |
| LTC-VA-91 | 2,080 | 1,830 | 3,251 |
| NH-VA-91 | 1,410 | 1,420 | 2,523 |
| LTC-94 VA | 2,290 | 2,070 | 3,677 |
| NH-94 VA | 1,690 | 1,590 | 2,824 |

## 14. Number of Policyholders

The table below summarizes, as of 12/31/2015, the number of policies inforce and their 2015 annualized premium that will be affected by this rate increase in your state.

| Form | Number of Policies | 2015 Annualized Premium |
|---|---|---|
| LTC-VA-91 | 496 | 906,909 |
| NH-VA-91 | 5 | 7,120 |
| LTC-94 VA | 1,299 | 2,691,094 |
| NH-94 VA | 29 | 46,069 |

## 15. Reserves

Active Life Reserves have not been used in this rate increase demonstration. Minimum Statutory Claim reserves as of 12/31/2015 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 12/31/2015 have also been allocated to the calendar year of incurral and included in historic incurred claims.

## 16. Analysis Performed

### Original Pricing Assumptions

The initial premium schedule was based on the originally filed pricing assumptions which were believed to be appropriate, given company and industry experience available, when the initial rate schedule was developed.

The original pricing assumptions for morbidity, voluntary termination rates, and mortality were as follows:

Morbidity

Claim assumptions were derived using data published by the National Center for Health Statistics National Nursing Home Survey (1977 and 1985), the National Health Interview Survey (1979 and 1984), the National Long-Term Care Survey (1982), Medicare data; and other experience furnished to us by consultants, with adjustments due to the impact of underwriting, inflation options, elected options, anti-selection considerations, and the saving incurred because the maximum daily benefit will not always be paid.

Below are original sample annual claim costs for an LTC-91 policy, 100-day EP, $10 daily benefit, with Indexed Inflation option:

| Issue Age 57 | | |
|---|---|---|
| **Age** | **2 yr** | **Lifetime** |
| 57 | 5.38 | 9.93 |
| 62 | 18.00 | 33.37 |
| 67 | 29.49 | 57.85 |
| 72 | 49.43 | 102.15 |
| 77 | 100.99 | 206.39 |
| 82 | 182.06 | 356.84 |
| 87 | 301.50 | 544.69 |
| 92 | 423.62 | 675.99 |
| 97 | 496.68 | 711.02 |

| Issue Age 67 | | |
|---|---|---|
| **Age** | **2 yr** | **Lifetime** |
| 67 | 15.60 | 30.63 |
| 72 | 52.00 | 107.53 |
| 77 | 106.31 | 217.25 |
| 82 | 191.64 | 375.62 |
| 87 | 317.36 | 573.36 |
| 92 | 445.92 | 711.57 |
| 97 | 522.82 | 748.45 |

| Issue Age 77 | | |
|---|---|---|
| **Age** | **2 yr** | **Lifetime** |
| 77 | 56.10 | 115.50 |
| 82 | 198.37 | 388.00 |
| 87 | 328.35 | 592.25 |
| 92 | 461.34 | 735.27 |
| 97 | 541.45 | 774.35 |

Voluntary Terminations

| Duration | Issue Age | | | | | |
|---|---|---|---|---|---|---|
| | **45** | **57** | **67** | **72** | **77** | **82** |
| 1 | 11.6% | 11.6% | 13.0% | 13.7% | 16.2% | 16.7% |
| 2 | 9.3% | 9.3% | 10.0% | 10.8% | 11.5% | 11.8% |
| 3 | 8.8% | 8.8% | 9.3% | 9.9% | 10.5% | 10.7% |
| 4 | 8.3% | 8.3% | 8.7% | 9.1% | 9.5% | 9.6% |
| 5 | 7.9% | 7.9% | 8.1% | 8.3% | 8.5% | 8.5% |
| 6 | 6.5% | 6.5% | 6.5% | 6.5% | 6.5% | 6.5% |
| 7 | 5.8% | 5.8% | 5.8% | 5.8% | 5.8% | 5.8% |
| 8 | 5.4% | 5.4% | 5.4% | 5.4% | 5.4% | 5.4% |
| 9 | 5.2% | 5.2% | 5.2% | 5.2% | 5.2% | 5.2% |
| 10+ | 5.0% | 5.0% | 5.0% | 5.0% | 5.0% | 5.0% |

Mortality

The 1983 Group Annuity Mortality Table was used, weighted 40% males and 60% females.

**Recent Experience**

As part of the inforce management of the business, the Company monitors the performance of the business by completing periodic analysis for morbidity, voluntary lapse rates and mortality. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio. The most current studies show significant unfavorable trends since the study that prompted our 2013 rate increase filings. In general claims, particularly at higher ages, continue to last longer than expected, lapses are lower than expected, and a higher percentage of claim terminations are due to recoveries (as opposed to death) than expected.

The following tables show in aggregate how our new assumptions (Expected) compare to actual experience:

## Morbidity

Experience period: Inception through 9/30/2014.

Duration 10+ are used for incidence, duration 5+ for claim termination, and all durations for utilization. The following charts show key experience compared to revised assumptions.

**Incidence**

| Duration | A/E |
|---|---|
| 1-3 | 101% |
| 4-6 | 101% |
| 7-9 | 99% |
| 10+ | 97% |
| **Total** | **98%** |

**Claim Terminations**

| Benefit Period | A/E |
|---|---|
| <10 years | 99% |
| 10+ years | 97% |
| **Total** | **99%** |

**Utilization**

| Inflation | A/E |
|---|---|
| None / GPO | 98% |
| Simple | 98% |
| Compound | 98% |
| **Total** | **98%** |

## Voluntary Lapses

Experience period: 12/31/2009 - 12/31/2014

| | Lapse A/E by Amount | |
|---|---|---|
| **Duration** | **Without Inflation** | **With Inflation** |
| 1 | 100% | 100% |
| 2 | 103% | 100% |
| 3-5 | 100% | 101% |
| 6-10 | 99% | 100% |
| 11-15 | 100% | 101% |
| 16+ | 96% | 97% |
| **Total per inflation** | **100%** | **100%** |
| **TOTAL** | **100%** | |

Note that the lapse study removed all policies which had undergone prior rate increases except for the 2008 re-rate policies which are now allowed to re-enter the study after their first year since re-rate, provided they have not subsequently received another rate increase.

## Mortality

Experience period: 12/31/2009 - 12/31/2014

| Duration | A/E by Amount |
|---|---|
| 1-5 | 96% |
| 6-10 | 96% |
| 11+ | 101% |
| **Total** | **99%** |

## 17. Requested Rate Increase

The Company is requesting an average rate increase of 77.6%, which varies by issue age, benefit period, and inflation option, and ranges from 60.5% to 80.7%. 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 the prior rate increase request was approved in full and within three months of the original filing date. We then determined the amount of rate increase (17.8%) that would be needed in order to revert to the lifetime loss ratio certified to in our 2013 inforce rate increase filing for this form.
2. We ensured that the proposed rate increases did not result in premium rates that exceed rates for older issue ages or the most recent traditional LTC rates that have been filed in your State for new business under the ICC12-LTC-12 policy form, adjusted for benefit differences and changes in underwriting guidelines and risk classification (this is demonstrated in **Appendix A** using LTC-91 as an example). As this product (ICC12-LTC-12) is no longer open for new business, the most recently filed new business LTC rates for this product were adjusted to account for the average impact of the assumption updates due to the 2016 Experience Studies. An adjustment of 9.5% was applied to all rates to reflect these updates. After the application of this restriction the average rate increase for the forms listed in this memo is 17.8%, ranging from 9.5% to 17.9%.
3. Unapproved rate increases initially requested in our 2013 inforce rate filings (SERFF Tracking No. MULF-129480189) were included in this filing. Your state did not approve these rate increases. These rate increases continue to be actuarially justified and are unchanged from our original request with the following exception: to account for the delayed implementation of the originally-requested rate increases, we have adjusted the portion of the current proposed rate increases attributable to the 2013 remainder so that on a present-value basis it is equivalent to implementing our original request all at once After taking the unapproved amount into account and applying this adjustment, the average rate increase for forms listed in this memo is 77.6%, ranging from 60.5% to 80.7%.
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 elected an inflation reduction option as part of the 2010 rate increase filings.

**Appendix B2** contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *did* elect an inflation reduction option as part of the 2010 rate increase filings.

Please note that the actual rates implemented may vary slightly from those in Appendices B1 to B2 due to implementation rounding algorithms.

**Exhibit 1** contains nationwide past premium and claims experience as well as future premium and claim projections. It illustrates that the anticipated lifetime loss ratio with the requested rate increase is 88.3%, well in

excess of the minimum loss ratio of 60% as well as greater than the original pricing loss ratio of 67.3%. The lifetime loss ratio as of 12/31/2015 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at the maximum statutory valuation discount rate.

**Exhibit 1** also contains the original expected loss ratio projections, adjusted for the actual mix of business issued, with the lifetime loss ratio also calculated as stated above.

Furthermore, **Exhibit 1** demonstrates that the calculated loss ratio respects the applicable pre and post stability requirements:

Post-stability form requirements:
The sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times the original assumed lifetime loss ratio (which was higher than 58%),
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times the original assumed lifetime loss ratio, and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

Pre-stability form requirements:

The sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times the original assumed lifetime loss ratio (which was higher than 60%),
2. 80% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times the original assumed lifetime loss ratio, and
4. 80% of the present value of future projected premium in excess of the projected initial earned premium.

Note that as shown at the bottom of **Exhibit 1B**, by requesting the current rate increase, we are complying with Virginia state regulation, where the post rate increase future loss ratio (adjusted for Net Level Premium Reserves) is no less than 60% under the original pricing interest rate assumption.

## 18. New inflation options that will allow policyholders to offset the rate increase

Although this is a closed block of business, we are filing new future inflation options that will allow policyholders that have Compound and Simple inflation coverage the option to completely offset the rate increase. This option is not available to policyholders that have limited coverage, where benefit increases cease after 20 years or at attained age 85.

Under these new options, the policyholders get to keep their current accumulated Daily benefit and their current remaining Lifetime Maximum Benefit, but the future indexation rate will be reduced as follows:

Comp:

| Current inflation | Proposed Landing Spot |
|---|---|
| 5% | 1.6% |
| 4.5% | 0.8% |

NH:

| Current inflation | Proposed Landing Spot |
|---|---|
| 5% | 1.6% |
| 3.6% | 0.3% |

While reviewing the calculation of the 2016 landing spots, we discovered that the 4.5% inflation option offered for Comprehensive forms and the 3.6% inflation option offered for the Nurshing Home only forms in 2010 were much too high, the .5% and 1.4% respective drops in inflation did not decrease the present value of future benefits enough to fully offset the increase in the present value of future premium from the 2010 rate increase. In order to correct this issue, the 0.8% and 0.3% inflation options were calculated as if the 4.5% and 3.6% inflation drops had been the appropriate actuarially equivalent amounts (3.7% and 2.9% respectively). Note that using this approach does not retroactively recoup the larger benefits created by this mistakes, but instead only corrects the issue going forward for those who elect the 0.8% or 0.3% landing spots.

All indexation rates were determined to be actuarially equivalent to the requested rate increases in aggregate and therefore these options are only available if the full rate increase requested is accepted.

The premium rate schedules for these options are included in this filing as **Appendices C1** to **C2.**

**19. New Shared Cost option that will allow the policyholder to offset the rate increase**

We are filing a new Shared Cost option that will allow all policyholders the option to offset the rate increase. The Shared Cost option would:

- Reduce the policyholder's current policy benefit amounts by their Shared Cost percentage. The daily/monthly benefit and the policy limit will be reduced by the Shared Cost percentage
- Apply a percentage factor to any future claim payments equal to the Shared Cost percentage. John Hancock will pay our portion (1 minus the Shared Cost percent) of any covered services, up to the new benefit amount and the policyholder will be responsible for the remainder.

The Shared Cost Percentages are calculated using seriatim, nationwide data for each benefit period, inflation type and issue age combination. For policyholder Shared Cost percentages and for details on premium calculations for policyholders who elected the Shared Cost option, please see **Appendix D**. The Shared Cost percentages in Appendix D will apply to all policyholders who have not bought additional attained age coverage. For those who have, the Shared Cost percentage will be the lesser of those shown in Appendix D and 80% of the policyholder's currently available benefit reduction that would offset their rate increase.

All Shared Cost percentages were determined to be actuarially equivalent to the requested rate increases by combination of issue age, benefit period and inflation type, and therefore these options are only available if the full rate increase requested is accepted.

The premium rate schedules for these options are included in this filing as **Appendices C1 to C2.**

## 20. History of Previous Rate Revisions

A 13.0% rate increase on Comprehensive forms was accepted by your state on July 17, 2009.

A 24.2% rate increase on Comprehensive forms was accepted by your state on December 01, 2011.

A 35.0% rate increase on Nursing Home only forms was accepted by your state on December 01, 2011.

## 21. Ensuring No Cross-Subsidization Between States

We have ensured no state's rate increase approvals will subsidize other states' rate increases. Rate increases will vary by state, but only to reflect the timing and amount of prior rate increases approved by that state. This is accomplished by first backing-out all prior approved rate increases from our nationwide premium data. We then re-introduce actual prior rate increases with the amount and timing based on your state's prior approvals (as detailed in Section 20). The current proposed rate increases are then determined based on the amounts needed in order to achieve our target lifetime loss ratios certified to in our prior filing.

Although some states may have capped our previous inforce rate increase filings, in each case this was done with the understanding that the full amount of the proposed rate increases were justified and that John Hancock would be refiling for the remainder at a later date. In instances where the remainder remains unapproved, it has been included in the current filings.

## 22. Past Losses Testing

Preventing companies from recouping past losses was the subject of a discussion by the NAIC in late 2013. The accepted methodology which was incorporated into the 2014 Long Term Care Model Regulation defines past losses as actual past claims less expected past claims when determining loss ratio compliance. Expected past claims are defined as the following:

> "Expected claims shall be calculated based on the original filing assumptions assumed until new assumptions are filed as part of a rate increase. New assumptions shall be used for all periods beyond each requested effective date of a rate increase [regardless of whether or not the rate increase is approved]. Expected claims are calculated for each calendar year based on the in-force at the beginning of the calendar year. Expected claims shall include margins for moderately adverse experience; either amounts included in the claims that were used to determine the lifetime loss ratio consistent with the original filing or as modified in any rate increase filing."

We apply this methodology in **Exhibit 1A**. The 'Adjusted Expected Incurred Claims' are initially calculated by applying the original pricing durational loss ratio to the actual earned premium in a given calendar year. Later, in years in which and after which we filed for inforce rate increases, expected incurred claims are based on the new assumptions that were filed.

The accumulated value of the Adjusted Expected Incurred Claims is compared to the accumulated value of Actual Incurred Claims. The lesser of the Adjusted Expected Incurred Claims or Actual Incurred Claims is used for past claims when ensuring that the resulting overall increase in rates satisfies the rate stability rule ensuring

no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the original rate schedule (as the original loss ratio was higher than 58%). This is demonstrated at the bottom of **Exhibit 1A**.

## 23. Proposed Effective Date

These rates will be effective on the next policy anniversary date, following at least a 90 day policyholder notification period.

## 24. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for rendering this opinion and am familiar with the requirements for filing long-term care insurance premiums and filing for increases in long-term care insurance premiums. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

I hereby certify that, to the best of my knowledge and judgement, this rate submission is in compliance with the applicable laws and regulations of the Commonwealth of Virginia and that the premiums are reasonable in relation to the benefits provided.

The preceding Actuarial Memorandum contains:

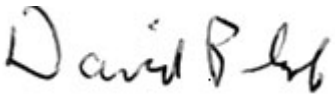
a) the assumptions on which this certification is based;
b) the adjustments to prior assumptions with an explanation of the reasons previous assumptions were not realized;
c) a lifetime projection of the prior premium rate schedules and incurred claims plus future expected premiums and claims which demonstrates that the revised premium rate schedule meets the loss ratios standards and necessary details of this state; and
d) disclosure of the manner, if any, in which reserves have been recognized.

If the requested premium rate schedule increase is implemented and the underlying assumptions are realized, no further premium rate schedule increases are anticipated.

I have reviewed and taken into consideration the policy design and coverage provided, and our current underwriting and claims adjudication processes.

In forming my opinion, I have used actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary. Based on these assumptions or statutory requirements where necessary, the premium rate filing is in compliance with the loss ratio standards of this state.

The basis for contract reserves has been previously filed and there is no anticipation of any changes.



David Plumb, FSA, MAAA
Vice President, Long Term Care Inforce Management
John Hancock Life Insurance Company

## Exhibit 1: Nationwide Loss Ratio Exhibit (Comprehensive Forms)
## Advantage (LTC-91, LTC-94, NH-91, NH-94)

| | | Original Assumptions | | | Historical & Projected Experience | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Before Proposed Increase | | | With Proposed Rate Increase | | |
| | Calendar Year | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio |
| | 1988 | - | - | - | - | 258,164 | 0% | - | 258,164 | 0% |
| | 1989 | - | - | - | - | 1,172,070 | 0% | - | 1,172,070 | 0% |
| | 1990 | - | - | - | - | 2,689,198 | 0% | - | 2,689,198 | 0% |
| | 1991 | 8,655 | 112,996 | 8% | - | 5,489,136 | 0% | - | 5,489,136 | 0% |
| | 1992 | 690,018 | 8,806,570 | 8% | 171,325 | 14,108,712 | 1% | 171,325 | 14,108,712 | 1% |
| | 1993 | 2,789,351 | 22,955,541 | 12% | 2,333,876 | 27,549,003 | 8% | 2,333,876 | 27,549,003 | 8% |
| | 1994 | 6,055,651 | 34,864,930 | 17% | 4,555,691 | 39,413,984 | 12% | 4,555,691 | 39,413,984 | 12% |
| | 1995 | 10,579,753 | 51,968,912 | 20% | 9,721,203 | 56,546,947 | 17% | 9,721,203 | 56,546,947 | 17% |
| | 1996 | 17,375,216 | 82,002,617 | 21% | 15,337,602 | 86,258,373 | 18% | 15,337,602 | 86,258,373 | 18% |
| | 1997 | 25,450,971 | 99,309,496 | 26% | 24,912,338 | 106,476,565 | 23% | 24,912,338 | 106,476,565 | 23% |
| | 1998 | 31,660,190 | 88,848,511 | 36% | 31,589,176 | 102,506,949 | 31% | 31,589,176 | 102,506,949 | 31% |
| | 1999 | 35,282,870 | 78,339,734 | 45% | 33,719,968 | 97,602,592 | 35% | 33,719,968 | 97,602,592 | 35% |
| | 2000 | 37,142,443 | 69,345,863 | 54% | 47,856,130 | 93,476,257 | 51% | 47,856,130 | 93,476,257 | 51% |
| | 2001 | 37,714,233 | 61,616,390 | 61% | 45,017,699 | 90,079,513 | 50% | 45,017,699 | 90,079,513 | 50% |
| | 2002 | 37,898,630 | 54,926,042 | 69% | 46,893,079 | 86,954,536 | 54% | 46,893,079 | 86,954,536 | 54% |
| | 2003 | 38,124,886 | 49,060,541 | 78% | 62,959,362 | 83,629,915 | 75% | 62,959,362 | 83,629,915 | 75% |
| | 2004 | 38,367,085 | 43,831,315 | 88% | 63,955,339 | 80,498,541 | 79% | 63,955,339 | 80,498,541 | 79% |
| | 2005 | 38,503,466 | 39,101,772 | 98% | 70,787,345 | 77,412,942 | 91% | 70,787,345 | 77,412,942 | 91% |
| Historical | 2006 | 38,427,103 | 34,793,492 | 110% | 81,268,122 | 74,083,699 | 110% | 81,268,122 | 74,083,699 | 110% |
| Experience | 2007 | 38,097,885 | 30,855,916 | 123% | 105,488,062 | 70,752,259 | 149% | 105,488,062 | 70,752,259 | 149% |
| | 2008 | 37,538,952 | 27,259,094 | 138% | 104,434,550 | 67,287,940 | 155% | 104,434,550 | 67,287,940 | 155% |
| | 2009 | 36,799,221 | 23,985,475 | 153% | 91,580,847 | 63,287,258 | 145% | 91,580,847 | 63,287,258 | 145% |
| | 2010 | 35,925,504 | 21,018,615 | 171% | 110,819,428 | 63,685,138 | 174% | 110,819,428 | 63,685,138 | 174% |
| | 2011 | 34,948,107 | 18,344,202 | 191% | 107,314,410 | 62,464,285 | 172% | 107,314,410 | 62,464,285 | 172% |
| | 2012 | 33,900,617 | 15,943,600 | 213% | 101,225,754 | 60,450,729 | 167% | 101,225,754 | 60,450,729 | 167% |
| | 2013 | 32,817,987 | 13,795,253 | 238% | 98,013,416 | 65,462,435 | 150% | 98,013,416 | 65,462,435 | 150% |
| | 2014 | 31,690,289 | 11,884,168 | 267% | 109,817,986 | 59,697,793 | 184% | 109,817,986 | 59,697,793 | 184% |
| | 2015 | 30,476,739 | 10,202,664 | 299% | 115,807,139 | 52,689,517 | 220% | 115,807,139 | 52,689,517 | 220% |
| | 2016 | 29,155,292 | 8,725,256 | 334% | 107,019,406 | 48,414,710 | 221% | 107,019,406 | 48,414,710 | 221% |
| | 2017 | 27,726,515 | 7,425,595 | 373% | 105,925,430 | 43,736,668 | 242% | 105,629,630 | 46,493,012 | 227% |
| Projected | 2018 | 26,210,983 | 6,282,905 | 417% | 103,734,067 | 39,301,056 | 264% | 101,686,179 | 62,105,892 | 164% |
| Future | 2019 | 24,649,285 | 5,290,432 | 466% | 99,642,465 | 35,121,279 | 284% | 97,900,620 | 59,494,283 | 165% |
| Experience | 2020 | 23,096,673 | 4,448,929 | 519% | 94,976,747 | 31,202,163 | 304% | 93,742,938 | 52,890,702 | 177% |
| | 2021 | 21,593,486 | 3,726,034 | 580% | 90,968,365 | 27,557,519 | 330% | 90,001,654 | 46,743,140 | 193% |
| | 2022 | 20,115,806 | 3,099,908 | 649% | 86,537,779 | 24,194,459 | 358% | 85,704,750 | 41,064,817 | 209% |
| | 2023 | 18,603,133 | 2,554,742 | 728% | 81,253,264 | 21,122,017 | 385% | 80,503,121 | 35,872,121 | 224% |
| | 2024 | 17,029,270 | 2,090,150 | 815% | 74,865,070 | 18,336,598 | 408% | 74,182,108 | 31,160,194 | 238% |
| | 2025 | 15,428,659 | 1,712,886 | 901% | 68,474,807 | 15,826,413 | 433% | 67,831,255 | 26,910,139 | 252% |
| | 2026 | 13,856,153 | 1,398,214 | 991% | 63,495,158 | 13,588,047 | 467% | 62,819,304 | 23,117,152 | 272% |
| | 2027 | 12,318,008 | 1,130,058 | 1090% | 58,626,947 | 11,615,286 | 505% | 57,920,176 | 19,771,484 | 293% |
| | 2028 | 10,799,587 | 899,002 | 1201% | 53,780,588 | 9,892,478 | 544% | 53,056,883 | 16,847,360 | 315% |
| | 2029 | 9,316,401 | 709,635 | 1313% | 48,848,528 | 8,392,309 | 582% | 48,130,886 | 14,299,171 | 337% |
| | 2030 | 7,943,944 | 568,112 | 1398% | 43,933,781 | 7,088,208 | 620% | 43,243,376 | 12,082,385 | 358% |
| | 2031 | 6,758,159 | 452,838 | 1492% | 40,057,390 | 5,959,339 | 672% | 39,365,324 | 10,162,132 | 387% |
| | 2032 | 5,724,693 | 358,046 | 1599% | 36,415,408 | 4,988,211 | 730% | 35,731,055 | 8,509,094 | 420% |
| | 2033 | 4,793,811 | 281,000 | 1706% | 32,846,754 | 4,158,113 | 790% | 32,186,459 | 7,095,229 | 454% |
| | 2034 | 3,970,223 | 217,225 | 1828% | 29,095,984 | 3,451,166 | 843% | 28,486,159 | 5,890,454 | 484% |
| | 2035 | 3,253,080 | 164,965 | 1972% | 25,513,621 | 2,849,980 | 895% | 24,961,471 | 4,865,412 | 513% |
| | 2036 | 2,644,296 | 124,401 | 2126% | 22,543,197 | 2,340,651 | 963% | 22,033,084 | 3,996,616 | 551% |
| | 2037 | 2,149,442 | 90,382 | 2378% | 19,631,807 | 1,911,679 | 1027% | 19,173,953 | 3,264,616 | 587% |
| | 2038 | 1,738,299 | 61,536 | 2825% | 16,994,648 | 1,552,756 | 1094% | 16,587,300 | 2,651,952 | 625% |
| | 2039 | 1,371,030 | 42,081 | 3258% | 14,695,868 | 1,253,438 | 1172% | 14,332,705 | 2,140,916 | 669% |
| | 2040 | 1,088,312 | 34,124 | 3189% | 12,553,551 | 1,004,793 | 1249% | 12,236,416 | 1,716,311 | 713% |
| ***Values as of 12/31/2015 (discounted at maximum statutory valuation rates)*** | | | | | | | | | | |
| | Past : | 1,155,799,759 | 2,010,835,161 | 57.5% | 2,159,122,369 | 3,117,635,241 | 69.3% | 2,159,122,369 | 3,117,635,241 | 69.3% |
| | Future : | 225,909,324 | 42,105,858 | 536.5% | 993,582,480 | 296,388,065 | 335.2% | 982,422,424 | 440,562,604 | 223.0% |
| | Lifetime : | 1,381,709,083 | 2,052,941,019 | 67.3% | 3,152,704,848 | 3,414,023,306 | 92.3% | 3,141,544,793 | 3,558,197,846 | 88.3% |

***Total Incurred Claims exceed Total Initial Premiums x max(58%, Original Pricing Loss Ratio) + Increased Premiums x max(85%, Original Pricing Loss Ratio)***

| | | | | |
|---|---|---|---|---|
| | | | Accum Value of Past Initial Prm x 67.3% = | 2,044,773,614 |
| | | | Present Value of Future Initial Prm x 67.3% = | 135,278,389 |
| Accum. Value of Past Incurred Claims = | 2,159,122,369 | | Accum Value of Prior Increases x 85.0% = | 67,586,953 |
| Present Value of Future Incurred Claims = | 982,422,424 | | Present Value of Future Increases x 85.0% = | 203,631,272 |
| Total = | 3,141,544,793 | >= | Total = | 2,451,270,229 |

***Total Incurred Claims exceed Total Initial Premiums x max(60%, Original Pricing Loss Ratio) + Increased Premiums x max(80%, Original Pricing Loss Ratio)***

| | | | | |
|---|---|---|---|---|
| | | | Accum Value of Past Initial Prm x 67.3% = | 2,044,773,614 |
| | | | Present Value of Future Initial Prm x 67.3% = | 135,278,389 |
| Accum. Value of Past Incurred Claims = | 2,159,122,369 | | Accum Value of Prior Increases x 80.0% = | 63,611,250 |
| Present Value of Future Incurred Claims = | 982,422,424 | | Present Value of Future Increases x 80.0% = | 191,652,962 |
| Total = | 3,141,544,793 | >= | Total = | 2,435,316,216 |

# Exhibit 1A: Demonstation of not Recouping Past Losses
# Advantage (LTC-91, LTC-94, NH-91, NH-94)

| | | Loss Ratios to Apply to Actual Premium | | | Adjusted | Historical & Projected Experience | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | Before Proposed Increase | | | With Proposed Rate Increase | | |
| | Calendar Year | Incurred Claims | Earned Premium | Incurred Loss Ratio | Expected Incurred Claims | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio |
| Original Pricing | 1988 | 0 | 0 | 0% | - | 0 | 258,164 | 0% | 0 | 258,164 | 0% |
| | 1989 | 0 | 0 | 0% | - | 0 | 1,172,070 | 0% | 0 | 1,172,070 | 0% |
| | 1990 | 0 | 0 | 0% | - | 0 | 2,689,198 | 0% | 0 | 2,689,198 | 0% |
| | 1991 | 8,655 | 112,996 | 8% | 420,438 | 0 | 5,489,136 | 0% | 0 | 5,489,136 | 0% |
| | 1992 | 690,018 | 8,806,570 | 8% | 1,105,455 | 171,325 | 14,108,712 | 1% | 171,325 | 14,108,712 | 1% |
| | 1993 | 2,789,351 | 22,955,541 | 12% | 3,347,507 | 2,333,876 | 27,549,003 | 8% | 2,333,876 | 27,549,003 | 8% |
| | 1994 | 6,055,651 | 34,864,930 | 17% | 6,845,771 | 4,555,691 | 39,413,984 | 12% | 4,555,691 | 39,413,984 | 12% |
| | 1995 | 10,579,753 | 51,968,912 | 20% | 11,511,742 | 9,721,203 | 56,546,947 | 17% | 9,721,203 | 56,546,947 | 17% |
| | 1996 | 17,375,216 | 82,002,617 | 21% | 18,276,952 | 15,337,602 | 86,258,373 | 18% | 15,337,602 | 86,258,373 | 18% |
| | 1997 | 25,450,971 | 99,309,496 | 26% | 27,287,742 | 24,912,338 | 106,476,565 | 23% | 24,912,338 | 106,476,565 | 23% |
| | 1998 | 31,660,190 | 88,848,511 | 36% | 36,527,224 | 31,589,176 | 102,506,949 | 31% | 31,589,176 | 102,506,949 | 31% |
| | 1999 | 35,282,870 | 78,339,734 | 45% | 43,958,530 | 33,719,968 | 97,602,592 | 35% | 33,719,968 | 97,602,592 | 35% |
| | 2000 | 37,142,443 | 69,345,863 | 54% | 50,066,959 | 47,856,130 | 93,476,257 | 51% | 47,856,130 | 93,476,257 | 51% |
| | 2001 | 37,714,233 | 61,616,390 | 61% | 55,135,975 | 45,017,699 | 90,079,513 | 50% | 45,017,699 | 90,079,513 | 50% |
| | 2002 | 37,898,630 | 54,926,042 | 69% | 59,998,092 | 46,893,079 | 86,954,536 | 54% | 46,893,079 | 86,954,536 | 54% |
| | 2003 | 38,124,886 | 49,060,541 | 78% | 64,988,703 | 62,959,362 | 83,629,915 | 75% | 62,959,362 | 83,629,915 | 75% |
| | 2004 | 38,367,085 | 43,831,315 | 88% | 70,463,191 | 63,955,339 | 80,498,541 | 79% | 63,955,339 | 80,498,541 | 79% |
| | 2005 | 38,503,466 | 39,101,772 | 98% | 76,228,427 | 70,787,345 | 77,412,942 | 91% | 70,787,345 | 77,412,942 | 91% |
| | 2006 | 38,427,103 | 34,793,492 | 110% | 81,820,528 | 81,268,122 | 74,083,699 | 110% | 81,268,122 | 74,083,699 | 110% |
| | 2007 | 38,097,885 | 30,855,916 | 123% | 87,358,010 | 105,488,062 | 70,752,259 | 149% | 105,488,062 | 70,752,259 | 149% |
| 2008 RI | 2008 | 76,582,788 | 87,423,908 | 88% | 76,582,788 | 104,434,550 | 67,287,940 | 155% | 104,434,550 | 67,287,940 | 155% |
| | 2009 | 75,622,687 | 82,262,914 | 92% | 75,622,687 | 91,580,847 | 63,287,258 | 145% | 91,580,847 | 63,287,258 | 145% |
| 2010 RI | 2010 | 115,404,128 | 77,923,313 | 148% | 115,404,128 | 110,819,428 | 63,685,138 | 174% | 110,819,428 | 63,685,138 | 174% |
| | 2011 | 115,000,828 | 94,268,457 | 122% | 115,000,828 | 107,314,410 | 62,464,285 | 172% | 107,314,410 | 62,464,285 | 172% |
| | 2012 | 116,364,605 | 87,293,090 | 133% | 116,364,605 | 101,225,754 | 60,450,729 | 167% | 101,225,754 | 60,450,729 | 167% |
| 2013 RI | 2013 | 111,002,572 | 71,388,782 | 155% | 111,002,572 | 98,013,416 | 65,462,435 | 150% | 98,013,416 | 65,462,435 | 150% |
| | 2014 | 111,930,309 | 69,897,691 | 160% | 111,930,309 | 109,817,986 | 59,697,793 | 184% | 109,817,986 | 59,697,793 | 184% |
| | 2015 | 110,041,530 | 72,032,147 | 153% | 110,041,530 | 115,807,139 | 52,689,517 | 220% | 115,807,139 | 52,689,517 | 220% |
| Projected Future Experience | 2016 | | | | | 107,019,406 | 48,414,710 | 221% | 107,019,406 | 48,414,710 | 221% |
| | 2017 | | | | | 105,925,430 | 43,736,668 | 242% | 105,629,630 | 46,493,012 | 227% |
| | 2018 | | | | | 103,734,067 | 39,301,056 | 264% | 101,686,179 | 62,105,892 | 164% |
| | 2019 | | | | | 99,642,465 | 35,121,279 | 284% | 97,900,620 | 59,494,283 | 165% |
| | 2020 | | | | | 94,976,747 | 31,202,163 | 304% | 93,742,938 | 52,890,702 | 177% |
| | 2021 | | | | | 90,968,365 | 27,557,519 | 330% | 90,001,654 | 46,743,140 | 193% |
| | 2022 | | | | | 86,537,779 | 24,194,459 | 358% | 85,704,750 | 41,064,817 | 209% |
| | 2023 | | | | | 81,253,264 | 21,122,017 | 385% | 80,503,121 | 35,872,121 | 224% |
| | 2024 | | | | | 74,865,070 | 18,336,598 | 408% | 74,182,108 | 31,160,194 | 238% |
| | 2025 | | | | | 68,474,807 | 15,826,413 | 433% | 67,831,255 | 26,910,139 | 252% |
| | 2026 | | | | | 63,495,158 | 13,588,047 | 467% | 62,819,304 | 23,117,152 | 272% |
| | 2027 | | | | | 58,626,947 | 11,615,286 | 505% | 57,920,176 | 19,771,484 | 293% |
| | 2028 | | | | | 53,780,588 | 9,892,478 | 544% | 53,056,883 | 16,847,360 | 315% |
| | 2029 | | | | | 48,848,528 | 8,392,309 | 582% | 48,130,886 | 14,299,171 | 337% |
| | 2030 | | | | | 43,933,781 | 7,088,208 | 620% | 43,243,376 | 12,082,385 | 358% |
| | 2031 | | | | | 40,057,390 | 5,959,339 | 672% | 39,365,324 | 10,162,132 | 387% |
| | 2032 | | | | | 36,415,408 | 4,988,211 | 730% | 35,731,055 | 8,509,094 | 420% |
| | 2033 | | | | | 32,846,754 | 4,158,113 | 790% | 32,186,459 | 7,095,229 | 454% |
| | 2034 | | | | | 29,095,984 | 3,451,166 | 843% | 28,486,159 | 5,890,454 | 484% |
| | 2035 | | | | | 25,513,621 | 2,849,980 | 895% | 24,961,471 | 4,865,412 | 513% |
| | 2036 | | | | | 22,543,197 | 2,340,651 | 963% | 22,033,084 | 3,996,616 | 551% |
| | 2037 | | | | | 19,631,807 | 1,911,679 | 1027% | 19,173,953 | 3,264,616 | 587% |
| | 2038 | | | | | 16,994,648 | 1,552,756 | 1094% | 16,587,300 | 2,651,952 | 625% |
| | 2039 | | | | | 14,695,868 | 1,253,438 | 1172% | 14,332,705 | 2,140,916 | 669% |
| | 2040 | | | | | 12,553,551 | 1,004,793 | 1249% | 12,236,416 | 1,716,311 | 713% |
| **Values as of 12/31/2015 (discounted at maximum statutory valuation rates)** | | | | | | | | | | | |
| | **Past** | | | | 2,095,559,481 | 2,159,122,369 | 3,117,635,241 | 69.3% | 2,159,122,369 | 3,117,635,241 | 69.3% |
| | **Future** | | | | | 993,582,480 | 296,388,065 | 335.2% | 982,422,424 | 440,562,604 | 223.0% |
| | **Lifetime** | | | | | 3,152,704,848 | 3,414,023,306 | 92.3% | 3,141,544,793 | 3,558,197,846 | 88.3% |

**Total Incurred Claims exceed Total Initial Premiums x max(58%, Original Pricing Loss Ratio) + Increased Premiums x max(85%, Original Pricing Loss Ratio)**

| | | | | |
|---|---|---|---|---|
| | | | Accum Value of Past Initial Prm x 67.3% = | 2,044,773,614 |
| Accum Value of Minimum(Past Incurred Claims, | | | Present Value of Future Initial Prm x 67.3% = | 135,278,389 |
| Adjusted Originally Expected Incurred Claims) = | 2,095,559,481 | | Accum Value of Prior Increases x 85.0% = | 67,586,953 |
| Present Value of Future Incurred Claims = | 982,422,424 | | Present Value of Future Increases x 85.0% = | 203,631,272 |
| Total = | 3,077,981,905 | > = | Total = | 2,451,270,229 |

**Total Incurred Claims exceed Total Initial Premiums x max(60%, Original Pricing Loss Ratio) + Increased Premiums x max(80%, Original Pricing Loss Ratio)**

| | | | | |
|---|---|---|---|---|
| | | | Accum Value of Past Initial Prm x 67.3% = | 2,044,773,614 |
| Accum Value of Minimum(Past Incurred Claims, | | | Present Value of Future Initial Prm x 67.3% = | 135,278,389 |
| Adjusted Originally Expected Incurred Claims) = | 2,095,559,481 | | Accum Value of Prior Increases x 80.0% = | 63,611,250 |
| Present Value of Future Incurred Claims = | 982,422,424 | | Present Value of Future Increases x 80.0% = | 191,652,962 |
| Total = | 3,077,981,905 | > = | Total = | 2,435,316,216 |

## Exhibit 1B: Nationwide Loss Ratio Exhibit
## Advantage (LTC-91, LTC-94, NH-91, NH-94)

| | | Original Assumptions | | | Historical & Projected Experience | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Before Proposed Increase | | | With Proposed Rate Increase | | |
| | Calendar Year | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio |
| | 1988 | - | - | - | - | 258,164 | 0% | - | 258,164 | 0% |
| | 1989 | - | - | - | - | 1,172,070 | 0% | - | 1,172,070 | 0% |
| | 1990 | - | - | - | - | 2,689,198 | 0% | - | 2,689,198 | 0% |
| | 1991 | 8,655 | 112,996 | 8% | - | 5,489,136 | 0% | - | 5,489,136 | 0% |
| | 1992 | 690,018 | 8,806,570 | 8% | 171,325 | 14,108,712 | 1% | 171,325 | 14,108,712 | 1% |
| | 1993 | 2,789,351 | 22,955,541 | 12% | 2,333,876 | 27,549,003 | 8% | 2,333,876 | 27,549,003 | 8% |
| | 1994 | 6,055,651 | 34,864,930 | 17% | 4,555,691 | 39,413,984 | 12% | 4,555,691 | 39,413,984 | 12% |
| | 1995 | 10,579,753 | 51,968,912 | 20% | 9,721,203 | 56,546,947 | 17% | 9,721,203 | 56,546,947 | 17% |
| | 1996 | 17,375,216 | 82,002,617 | 21% | 15,337,602 | 86,258,373 | 18% | 15,337,602 | 86,258,373 | 18% |
| | 1997 | 25,450,971 | 99,309,496 | 26% | 24,912,338 | 106,476,565 | 23% | 24,912,338 | 106,476,565 | 23% |
| | 1998 | 31,660,190 | 88,848,511 | 36% | 31,589,176 | 102,506,949 | 31% | 31,589,176 | 102,506,949 | 31% |
| | 1999 | 35,282,870 | 78,339,734 | 45% | 33,719,968 | 97,602,592 | 35% | 33,719,968 | 97,602,592 | 35% |
| | 2000 | 37,142,443 | 69,345,863 | 54% | 47,856,130 | 93,476,257 | 51% | 47,856,130 | 93,476,257 | 51% |
| | 2001 | 37,714,233 | 61,616,390 | 61% | 45,017,699 | 90,079,513 | 50% | 45,017,699 | 90,079,513 | 50% |
| | 2002 | 37,898,630 | 54,926,042 | 69% | 46,893,079 | 86,954,536 | 54% | 46,893,079 | 86,954,536 | 54% |
| | 2003 | 38,124,886 | 49,060,541 | 78% | 62,959,362 | 83,629,915 | 75% | 62,959,362 | 83,629,915 | 75% |
| | 2004 | 38,367,085 | 43,831,315 | 88% | 63,955,339 | 80,498,541 | 79% | 63,955,339 | 80,498,541 | 79% |
| | 2005 | 38,503,466 | 39,101,772 | 98% | 70,787,345 | 77,412,942 | 91% | 70,787,345 | 77,412,942 | 91% |
| Historical | 2006 | 38,427,103 | 34,793,492 | 110% | 81,268,122 | 74,083,699 | 110% | 81,268,122 | 74,083,699 | 110% |
| Experience | 2007 | 38,097,885 | 30,855,916 | 123% | 105,488,062 | 70,752,259 | 149% | 105,488,062 | 70,752,259 | 149% |
| | 2008 | 37,538,952 | 27,259,094 | 138% | 104,434,550 | 67,287,940 | 155% | 104,434,550 | 67,287,940 | 155% |
| | 2009 | 36,799,221 | 23,985,475 | 153% | 91,580,847 | 63,287,258 | 145% | 91,580,847 | 63,287,258 | 145% |
| | 2010 | 35,925,504 | 21,018,615 | 171% | 110,819,428 | 63,685,138 | 174% | 110,819,428 | 63,685,138 | 174% |
| | 2011 | 34,948,107 | 18,344,202 | 191% | 107,314,410 | 62,464,285 | 172% | 107,314,410 | 62,464,285 | 172% |
| | 2012 | 33,900,617 | 15,943,600 | 213% | 101,225,754 | 60,450,729 | 167% | 101,225,754 | 60,450,729 | 167% |
| | 2013 | 32,817,987 | 13,795,253 | 238% | 98,013,416 | 65,462,435 | 150% | 98,013,416 | 65,462,435 | 150% |
| | 2014 | 31,690,289 | 11,884,168 | 267% | 109,817,986 | 59,697,793 | 184% | 109,817,986 | 59,697,793 | 184% |
| | 2015 | 30,476,739 | 10,202,664 | 299% | 115,807,139 | 52,689,517 | 220% | 115,807,139 | 52,689,517 | 220% |
| | 2016 | 29,155,292 | 8,725,256 | 334% | 107,019,406 | 48,414,710 | 221% | 107,019,406 | 48,414,710 | 221% |
| | 2017 | 27,726,515 | 7,425,595 | 373% | 105,925,430 | 43,736,668 | 242% | 105,629,630 | 46,493,012 | 227% |
| Projected | 2018 | 26,210,983 | 6,282,905 | 417% | 103,734,067 | 39,301,056 | 264% | 101,686,179 | 62,105,892 | 164% |
| Future | 2019 | 24,649,285 | 5,290,432 | 466% | 99,642,465 | 35,121,279 | 284% | 97,900,620 | 59,494,283 | 165% |
| Experience | 2020 | 23,096,673 | 4,448,929 | 519% | 94,976,747 | 31,202,163 | 304% | 93,742,938 | 52,890,702 | 177% |
| | 2021 | 21,593,486 | 3,726,034 | 580% | 90,968,365 | 27,557,519 | 330% | 90,001,654 | 46,743,140 | 193% |
| | 2022 | 20,115,806 | 3,099,908 | 649% | 86,537,779 | 24,194,459 | 358% | 85,704,750 | 41,064,817 | 209% |
| | 2023 | 18,603,133 | 2,554,742 | 728% | 81,253,264 | 21,122,017 | 385% | 80,503,121 | 35,872,121 | 224% |
| | 2024 | 17,029,270 | 2,090,150 | 815% | 74,865,070 | 18,336,598 | 408% | 74,182,108 | 31,160,194 | 238% |
| | 2025 | 15,428,659 | 1,712,886 | 901% | 68,474,807 | 15,826,413 | 433% | 67,831,255 | 26,910,139 | 252% |
| | 2026 | 13,856,153 | 1,398,214 | 991% | 63,495,158 | 13,588,047 | 467% | 62,819,304 | 23,117,152 | 272% |
| | 2027 | 12,318,008 | 1,130,058 | 1090% | 58,626,947 | 11,615,286 | 505% | 57,920,176 | 19,771,484 | 293% |
| | 2028 | 10,799,587 | 899,002 | 1201% | 53,780,588 | 9,892,478 | 544% | 53,056,883 | 16,847,360 | 315% |
| | 2029 | 9,316,401 | 709,635 | 1313% | 48,848,528 | 8,392,309 | 582% | 48,130,886 | 14,299,171 | 337% |
| | 2030 | 7,943,944 | 568,112 | 1398% | 43,933,781 | 7,088,208 | 620% | 43,243,376 | 12,082,385 | 358% |
| | 2031 | 6,758,159 | 452,838 | 1492% | 40,057,390 | 5,959,339 | 672% | 39,365,324 | 10,162,132 | 387% |
| | 2032 | 5,724,693 | 358,046 | 1599% | 36,415,408 | 4,988,211 | 730% | 35,731,055 | 8,509,094 | 420% |
| | 2033 | 4,793,811 | 281,000 | 1706% | 32,846,754 | 4,158,113 | 790% | 32,186,459 | 7,095,229 | 454% |
| | 2034 | 3,970,223 | 217,225 | 1828% | 29,095,984 | 3,451,166 | 843% | 28,486,159 | 5,890,454 | 484% |
| | 2035 | 3,253,080 | 164,965 | 1972% | 25,513,621 | 2,849,980 | 895% | 24,961,471 | 4,865,412 | 513% |
| | 2036 | 2,644,296 | 124,401 | 2126% | 22,543,197 | 2,340,651 | 963% | 22,033,084 | 3,996,616 | 551% |
| | 2037 | 2,149,442 | 90,382 | 2378% | 19,631,807 | 1,911,679 | 1027% | 19,173,953 | 3,264,616 | 587% |
| | 2038 | 1,738,299 | 61,536 | 2825% | 16,994,648 | 1,552,756 | 1094% | 16,587,300 | 2,651,952 | 625% |
| | 2039 | 1,371,030 | 42,081 | 3258% | 14,695,868 | 1,253,438 | 1172% | 14,332,705 | 2,140,916 | 669% |
| | 2040 | 1,088,312 | 34,124 | 3189% | 12,553,551 | 1,004,793 | 1249% | 12,236,416 | 1,716,311 | 713% |
| ***Values as of 12/31/2015 (discounted at maximum statutory valuation rates)*** | | | | | | | | | | |
| | Past : | 2,219,402,140 | 4,095,378,037 | 54.2% | 2,710,902,345 | 4,482,307,139 | 60.5% | 2,710,902,345 | 4,482,307,139 | 60.5% |
| | Future : | 154,474,615 | 34,615,869 | 446.3% | 830,108,256 | 261,856,427 | 317.0% | 821,395,428 | 383,601,265 | 214.1% |
| | Lifetime : | 2,373,876,755 | 4,129,993,906 | 57.5% | 3,541,010,601 | 4,744,163,566 | 74.6% | 3,532,297,773 | 4,865,908,404 | 72.6% |

| | |
|---|---|
| **Net Level Premium Reserves (based on original pricing assumptions and discount rates)** | **493,207,507** |
| **Future Loss Ratio adjusted for Net Level Premium Reserves** | **85.6%** |

**Appendix A - Comparison to New Business Rates (Advantage Series)**

Rates shown are for a 90/100-day EP, single, Standard policyholder, and are per $10 daily benefit

**Inflation Option: GPO Inflation**

**New Business Rates adjusted for Benefit Differences* :**

| Issue Age | Benefit Period 4 | 6 | 10 | Life |
|---|---|---|---|---|
| 18-29 | 38.32 | 49.01 | 57.14 | 67.30 |
| 30 | 40.63 | 51.31 | 65.26 | 76.33 |
| 31 | 42.05 | 52.72 | 66.04 | 76.79 |
| 32 | 43.82 | 55.02 | 68.92 | 80.14 |
| 33 | 45.24 | 56.79 | 70.23 | 81.24 |
| 34 | 46.66 | 58.74 | 72.63 | 84.03 |
| 35 | 48.44 | 61.04 | 74.65 | 85.97 |
| 36 | 49.86 | 63.34 | 76.72 | 88.02 |
| 37 | 51.63 | 64.76 | 83.34 | 95.28 |
| 38 | 53.94 | 67.06 | 83.34 | 95.28 |
| 39 | 55.36 | 69.89 | 83.34 | 95.28 |
| 40 | 57.13 | 72.19 | 85.51 | 97.19 |
| 41 | 59.48 | 74.99 | 88.25 | 99.71 |
| 42 | 61.68 | 77.82 | 96.10 | 107.96 |
| 43 | 63.54 | 80.33 | 98.38 | 109.93 |
| 44 | 65.97 | 83.23 | 101.17 | 112.45 |
| 45 | 67.88 | 86.17 | 109.22 | 120.77 |
| 46 | 70.73 | 89.14 | 112.01 | 123.24 |
| 47 | 72.70 | 92.15 | 114.87 | 125.77 |
| 48 | 75.62 | 95.75 | 123.87 | 134.98 |
| 49 | 78.20 | 98.84 | 131.28 | 142.21 |
| 50 | 80.62 | 102.53 | 134.91 | 145.49 |
| 51 | 84.19 | 107.57 | 144.90 | 155.38 |
| 52 | 87.23 | 112.86 | 150.71 | 165.61 |
| 53 | 90.89 | 118.60 | 167.93 | 183.26 |
| 54 | 94.98 | 124.02 | 178.72 | 193.76 |
| 55 | 98.73 | 129.90 | 190.22 | 204.93 |
| 56 | 105.33 | 138.22 | 198.65 | 217.83 |
| 57 | 112.59 | 146.22 | 211.50 | 230.17 |
| 58 | 119.32 | 155.29 | 219.44 | 237.14 |
| 59 | 127.31 | 164.44 | 233.92 | 255.88 |
| 60 | 135.79 | 174.69 | 243.73 | 269.36 |
| 61 | 145.32 | 188.65 | 263.65 | 288.92 |
| 62 | 155.56 | 204.35 | 286.07 | 315.80 |
| 63 | 166.91 | 220.82 | 314.38 | 339.11 |
| 64 | 178.36 | 239.49 | 346.07 | 375.43 |
| 65 | 191.57 | 258.95 | 372.41 | 400.98 |
| 66 | 209.76 | 281.04 | 398.53 | 426.45 |
| 67 | 230.64 | 304.58 | 425.35 | 452.43 |
| 68 | 253.18 | 330.81 | 456.14 | 487.33 |
| 69 | 278.42 | 359.33 | 487.57 | 513.27 |
| 70 | 306.15 | 390.34 | 522.68 | 547.80 |
| 71 | 332.90 | 422.44 | 548.60 | 581.34 |
| 72 | 362.77 | 457.25 | 577.98 | 617.92 |
| 73 | 395.36 | 494.78 | 610.72 | 657.53 |
| 74 | 430.66 | 536.46 | 644.03 | 697.21 |
| 75 | 469.09 | 580.45 | 680.41 | 743.49 |
| 76 | 549.17 | 658.53 | 775.13 | 846.91 |
| 77 | 609.45 | 729.24 | 856.32 | 939.01 |
| 78 | 675.12 | 804.97 | 950.07 | 1039.47 |
| 79 | 748.35 | 891.96 | 1051.67 | 1151.59 |
| 80 | 1229.00 | 1462.30 | 1732.34 | 1895.96 |
| 81 | 1327.46 | 1577.26 | 1871.50 | 2048.15 |
| 82 | 1428.88 | 1698.98 | 2016.48 | 2205.14 |
| 83 | 1541.81 | 1831.46 | 2172.12 | 2377.61 |
| 84 | 1660.91 | 1968.52 | 2336.43 | 2557.46 |

**LTC-91 (w/ FlexCare Rider) Rates after Requested Rate Increases**
***excluding additional rate increase due to cost of delay :***

| Issue Age | Benefit Period 4 | 6 | 10 | Life |
|---|---|---|---|---|
| 18-29 | 39.29 | 49.01 | 57.14 | 67.30 |
| 30 | 40.63 | 51.31 | 62.53 | 68.08 |
| 31 | 42.05 | 52.72 | 62.53 | 68.08 |
| 32 | 43.82 | 55.02 | 62.53 | 68.08 |
| 33 | 45.24 | 56.79 | 62.53 | 68.08 |
| 34 | 46.66 | 58.74 | 62.53 | 68.08 |
| 35 | 48.44 | 61.04 | 62.53 | 68.08 |
| 36 | 49.86 | 62.14 | 62.53 | 68.08 |
| 37 | 51.63 | 62.14 | 62.53 | 69.08 |
| 38 | 53.94 | 62.14 | 62.53 | 69.08 |
| 39 | 55.36 | 62.14 | 63.97 | 72.91 |
| 40 | 57.13 | 62.14 | 67.53 | 76.75 |
| 41 | 59.48 | 62.14 | 71.51 | 80.80 |
| 42 | 60.20 | 62.14 | 75.54 | 84.87 |
| 43 | 60.20 | 62.14 | 77.62 | 86.12 |
| 44 | 60.20 | 62.14 | 77.62 | 86.12 |
| 45 | 67.88 | 72.27 | 87.90 | 97.20 |
| 46 | 69.20 | 73.30 | 92.11 | 101.35 |
| 47 | 69.20 | 77.31 | 96.38 | 105.52 |
| 48 | 70.95 | 77.83 | 100.69 | 109.71 |
| 49 | 71.42 | 81.91 | 108.80 | 117.86 |
| 50 | 75.50 | 86.05 | 113.23 | 122.10 |
| 51 | 79.60 | 90.21 | 121.52 | 130.31 |
| 52 | 81.93 | 94.42 | 126.09 | 138.55 |
| 53 | 86.58 | 95.03 | 134.56 | 146.84 |
| 54 | 91.51 | 99.32 | 143.13 | 155.17 |
| 55 | 96.70 | 103.91 | 151.80 | 163.54 |
| 56 | 102.12 | 111.63 | 160.44 | 175.94 |
| 57 | 107.75 | 119.68 | 173.11 | 188.39 |
| 58 | 114.05 | 131.56 | 185.91 | 200.90 |
| 59 | 121.45 | 139.78 | 198.84 | 217.50 |
| 60 | 129.90 | 151.88 | 211.91 | 234.18 |
| 61 | 139.34 | 164.08 | 229.32 | 251.30 |
| 62 | 149.71 | 176.40 | 246.94 | 272.61 |
| 63 | 160.98 | 188.83 | 268.85 | 289.99 |
| 64 | 174.65 | 201.39 | 291.02 | 315.71 |
| 65 | 187.20 | 217.96 | 313.45 | 337.50 |
| 66 | 206.78 | 241.41 | 342.34 | 366.31 |
| 67 | 226.37 | 268.77 | 375.34 | 399.24 |
| 68 | 249.88 | 296.16 | 407.16 | 436.28 |
| 69 | 273.41 | 331.36 | 435.21 | 473.32 |
| 70 | 300.87 | 366.60 | 466.87 | 514.48 |
| 71 | 332.90 | 409.70 | 499.28 | 563.80 |
| 72 | 362.77 | 456.74 | 529.93 | 617.23 |
| 73 | 395.36 | 494.78 | 559.91 | 657.53 |
| 74 | 430.66 | 531.53 | 593.18 | 697.21 |
| 75 | 469.09 | 565.31 | 631.42 | 743.49 |
| 76 | 523.95 | 603.60 | 675.88 | 803.82 |
| 77 | 559.26 | 646.59 | 727.45 | 865.66 |
| 78 | 615.88 | 714.94 | 808.38 | 962.61 |
| 79 | 693.03 | 807.63 | 916.32 | 1090.22 |
| 80 | 725.51 | 857.59 | 984.04 | 1178.08 |
| 81 | 818.24 | 969.03 | 1112.22 | 1327.43 |
| 82 | 915.46 | 1085.53 | 1245.27 | 1481.37 |
| 83 | 1015.38 | 1204.86 | 1380.60 | 1636.90 |
| 84 | 1118.23 | 1327.36 | 1518.49 | 1794.43 |

**LTC-91 (w/ FlexCare Rider) Rates after Requested Rate Increases**
***including additional rate increase due to cost of delay :***

| Issue Age | Benefit Period 4 | 6 | 10 | Life |
|---|---|---|---|---|
| 18-29 | 39.29 | 53.58 | 62.47 | 73.52 |
| 30 | 40.63 | 56.10 | 68.31 | 74.38 |
| 31 | 42.05 | 57.65 | 68.31 | 74.38 |
| 32 | 47.92 | 60.16 | 68.31 | 74.38 |
| 33 | 49.47 | 62.10 | 68.31 | 74.38 |
| 34 | 51.02 | 64.17 | 68.31 | 74.38 |
| 35 | 52.96 | 66.68 | 68.31 | 74.38 |
| 36 | 54.51 | 67.88 | 68.31 | 74.38 |
| 37 | 56.45 | 67.88 | 68.31 | 75.73 |
| 38 | 58.97 | 67.88 | 68.31 | 75.73 |
| 39 | 60.53 | 67.88 | 70.27 | 81.01 |
| 40 | 62.41 | 67.88 | 75.19 | 86.41 |
| 41 | 64.98 | 67.88 | 80.82 | 92.23 |
| 42 | 65.76 | 67.88 | 86.65 | 98.21 |
| 43 | 65.76 | 67.88 | 89.71 | 100.06 |
| 44 | 65.76 | 67.88 | 89.71 | 100.06 |
| 45 | 74.15 | 78.95 | 100.53 | 111.05 |
| 46 | 75.60 | 80.35 | 106.73 | 117.15 |
| 47 | 75.60 | 85.87 | 113.14 | 123.39 |
| 48 | 77.98 | 86.59 | 115.35 | 128.00 |
| 49 | 78.63 | 92.35 | 115.35 | 128.00 |
| 50 | 83.00 | 96.60 | 123.57 | 137.84 |
| 51 | 87.51 | 100.98 | 131.75 | 147.91 |
| 52 | 89.50 | 104.58 | 140.59 | 158.84 |
| 53 | 94.58 | 104.58 | 150.10 | 170.58 |
| 54 | 99.97 | 108.88 | 160.16 | 182.94 |
| 55 | 105.63 | 113.51 | 170.78 | 191.86 |
| 56 | 111.55 | 122.33 | 181.91 | 206.70 |
| 57 | 117.71 | 131.53 | 193.47 | 221.47 |
| 58 | 124.59 | 145.80 | 206.44 | 235.85 |
| 59 | 132.68 | 154.67 | 221.71 | 255.64 |
| 60 | 141.91 | 168.54 | 239.20 | 274.79 |
| 61 | 152.22 | 182.21 | 258.79 | 293.88 |
| 62 | 163.55 | 195.71 | 280.37 | 318.63 |
| 63 | 175.86 | 209.06 | 303.84 | 336.86 |
| 64 | 191.21 | 222.31 | 329.08 | 366.99 |
| 65 | 204.82 | 240.83 | 356.00 | 390.71 |
| 66 | 227.83 | 268.66 | 384.49 | 424.35 |
| 67 | 250.75 | 301.85 | 414.42 | 463.63 |
| 68 | 278.24 | 333.98 | 450.98 | 506.98 |
| 69 | 304.35 | 375.43 | 497.60 | 547.25 |
| 70 | 334.86 | 415.50 | 550.17 | 591.53 |
| 71 | 372.01 | 465.98 | 582.56 | 646.56 |
| 72 | 407.56 | 521.80 | 612.16 | 707.08 |
| 73 | 446.54 | 565.80 | 640.29 | 751.92 |
| 74 | 487.47 | 601.65 | 671.44 | 789.19 |
| 75 | 525.53 | 633.32 | 707.39 | 832.94 |
| 76 | 580.90 | 669.20 | 749.34 | 891.19 |
| 77 | 613.55 | 709.36 | 798.06 | 949.68 |
| 78 | 672.80 | 781.01 | 883.09 | 1051.57 |
| 79 | 757.08 | 882.27 | 1001.00 | 1190.97 |
| 80 | 792.56 | 936.85 | 1074.99 | 1286.96 |
| 81 | 893.86 | 1058.59 | 1215.01 | 1450.11 |
| 82 | 1000.06 | 1185.85 | 1360.36 | 1618.27 |
| 83 | 1109.22 | 1316.22 | 1508.19 | 1788.18 |
| 84 | 1221.58 | 1450.03 | 1658.83 | 1960.27 |

**LTC-91 (w/ FlexCare Rider) 2016 Rate Increases (%) :**

| Issue Age | Benefit Period 4 | 6 | 10 | Life |
|---|---|---|---|---|
| 18-29 | 0% | 32% | 53% | 65% |
| 30 | 3% | 38% | 67% | 67% |
| 31 | 7% | 42% | 67% | 67% |
| 32 | 22% | 48% | 67% | 67% |
| 33 | 26% | 53% | 67% | 67% |
| 34 | 30% | 58% | 67% | 67% |
| 35 | 35% | 64% | 67% | 67% |
| 36 | 39% | 67% | 67% | 67% |
| 37 | 44% | 67% | 67% | 68% |
| 38 | 50% | 67% | 67% | 68% |
| 39 | 54% | 67% | 68% | 70% |
| 40 | 59% | 67% | 71% | 73% |
| 41 | 65% | 67% | 73% | 75% |
| 42 | 67% | 67% | 76% | 77% |
| 43 | 67% | 67% | 77% | 78% |
| 44 | 67% | 67% | 77% | 78% |
| 45 | 64% | 67% | 75% | 75% |
| 46 | 67% | 68% | 78% | 77% |
| 47 | 67% | 70% | 80% | 79% |
| 48 | 68% | 70% | 81% | 81% |
| 49 | 69% | 73% | 81% | 81% |
| 50 | 68% | 72% | 81% | 81% |
| 51 | 68% | 72% | 81% | 81% |
| 52 | 67% | 70% | 81% | 81% |
| 53 | 67% | 69% | 81% | 81% |
| 54 | 67% | 68% | 81% | 81% |
| 55 | 67% | 67% | 81% | 80% |
| 56 | 67% | 68% | 81% | 80% |
| 57 | 67% | 68% | 81% | 80% |
| 58 | 67% | 70% | 81% | 80% |
| 59 | 67% | 70% | 81% | 80% |
| 60 | 67% | 70% | 81% | 80% |
| 61 | 67% | 70% | 81% | 79% |
| 62 | 67% | 70% | 81% | 79% |
| 63 | 67% | 70% | 81% | 78% |
| 64 | 68% | 69% | 81% | 78% |
| 65 | 68% | 69% | 81% | 77% |
| 66 | 69% | 71% | 81% | 78% |
| 67 | 70% | 72% | 81% | 78% |
| 68 | 71% | 73% | 81% | 78% |
| 69 | 71% | 74% | 81% | 77% |
| 70 | 71% | 74% | 81% | 76% |
| 71 | 70% | 74% | 79% | 76% |
| 72 | 66% | 75% | 77% | 76% |
| 73 | 63% | 73% | 75% | 72% |
| 74 | 61% | 73% | 73% | 71% |
| 75 | 64% | 72% | 72% | 70% |
| 76 | 70% | 70% | 70% | 70% |
| 77 | 68% | 68% | 68% | 68% |
| 78 | 67% | 67% | 67% | 67% |
| 79 | 67% | 67% | 67% | 67% |
| 80 | 67% | 67% | 67% | 67% |
| 81 | 67% | 67% | 67% | 67% |
| 82 | 67% | 67% | 67% | 67% |
| 83 | 67% | 67% | 67% | 67% |
| 84 | 67% | 67% | 67% | 67% |

<u>* Benefit Differences between LTC-91 (w/ FlexCare Rider) and ICC12-LTC-12:</u>

LTC-91 is a two-pool policy, but with the addition of the FlexCare Rider, it becomes a one-pool policy. In this case, Benefit Periods 2, 3, and 5 become equivalent to ICC12-LTC-12 Benefit Periods 4, 6, and 10, respectively

LTC-91 has a 2 of 5 ADL trigger, ICC12-LTC-12 has a 2 of 6 ADL trigger

LTC-91 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit, the stay-at-home or respite benefits or coverage for a skilled family member

LTC-91 does not have the ability to convert from GPO to 5% Compound inflation option at age 65

LTC-91 rates are for a 100 service-day EP, ICC12-LTC-12 rates are for a 90 service-day EP

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-91

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered both 10yr and Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

**Appendix A - Comparison to New Business Rates (Advantage Series)**

Rates shown are for a 90/100-day EP, single, Standard policyholder, and are per $10 daily benefit

**Inflation Option: 5% Simple Inflation**

**New Business Rates adjusted for Benefit Differences* :**

| Issue Age | Benefit Period 4 | 6 | 10 | Life |
|---|---|---|---|---|
| 18-29 | 78.21 | 100.53 | 155.20 | 168.26 |
| 30 | 78.91 | 101.50 | 155.20 | 173.50 |
| 31 | 81.73 | 104.91 | 157.39 | 180.91 |
| 32 | 84.56 | 108.14 | 165.19 | 183.61 |
| 33 | 87.22 | 111.38 | 167.99 | 191.59 |
| 34 | 89.91 | 114.44 | 175.45 | 199.20 |
| 35 | 89.91 | 117.69 | 183.14 | 202.03 |
| 36 | 91.18 | 125.08 | 185.48 | 209.34 |
| 37 | 97.35 | 127.98 | 192.64 | 216.66 |
| 38 | 99.79 | 130.70 | 199.45 | 223.62 |
| 39 | 102.05 | 137.78 | 206.29 | 235.41 |
| 40 | 104.38 | 140.33 | 212.79 | 241.99 |
| 41 | 107.92 | 145.65 | 223.55 | 252.87 |
| 42 | 111.46 | 155.21 | 234.24 | 263.61 |
| 43 | 118.62 | 160.67 | 245.25 | 274.66 |
| 44 | 124.12 | 166.04 | 251.52 | 285.56 |
| 45 | 127.73 | 176.23 | 267.77 | 297.14 |
| 46 | 136.85 | 184.34 | 282.80 | 317.36 |
| 47 | 142.85 | 195.07 | 294.97 | 329.41 |
| 48 | 152.42 | 208.73 | 311.43 | 351.25 |
| 49 | 158.55 | 217.72 | 332.85 | 367.89 |
| 50 | 168.85 | 232.06 | 350.24 | 390.70 |
| 51 | 178.77 | 244.10 | 369.22 | 409.57 |
| 52 | 185.19 | 253.44 | 384.12 | 423.82 |
| 53 | 193.32 | 265.63 | 403.28 | 442.70 |
| 54 | 203.82 | 280.08 | 418.41 | 457.07 |
| 55 | 214.89 | 292.60 | 437.99 | 476.21 |
| 56 | 223.24 | 308.36 | 460.25 | 503.29 |
| 57 | 236.21 | 323.98 | 476.99 | 524.68 |
| 58 | 244.60 | 340.07 | 499.69 | 552.15 |
| 59 | 254.38 | 352.18 | 521.82 | 573.06 |
| 60 | 267.51 | 368.62 | 545.05 | 606.22 |
| 61 | 283.23 | 387.08 | 572.55 | 626.51 |
| 62 | 304.01 | 396.67 | 588.92 | 645.56 |
| 63 | 315.61 | 413.06 | 611.56 | 655.58 |
| 64 | 338.42 | 424.42 | 633.56 | 670.39 |
| 65 | 354.86 | 439.99 | 655.03 | 689.62 |
| 66 | 384.49 | 482.60 | 707.62 | 747.27 |
| 67 | 416.91 | 533.53 | 763.63 | 803.52 |
| 68 | 446.71 | 583.01 | 822.29 | 862.23 |
| 69 | 482.19 | 631.28 | 879.08 | 923.79 |
| 70 | 514.86 | 692.04 | 945.15 | 989.98 |
| 71 | 557.00 | 742.77 | 995.60 | 1043.14 |
| 72 | 598.47 | 803.65 | 1053.69 | 1113.15 |
| 73 | 640.69 | 859.25 | 1099.97 | 1169.95 |
| 74 | 689.41 | 923.75 | 1156.81 | 1236.58 |
| 75 | 741.06 | 990.11 | 1216.14 | 1304.86 |
| 76 | 938.75 | 1133.80 | 1396.93 | 1502.02 |
| 77 | 1003.69 | 1208.26 | 1490.34 | 1600.12 |
| 78 | 1059.73 | 1279.90 | 1578.55 | 1696.00 |
| 79 | 1121.70 | 1352.55 | 1674.41 | 1798.83 |

**LTC-91 (w/ FlexCare Rider) Rates after Requested Rate Increases**
***excluding additional rate increase due to cost of delay :***

| Issue Age | Benefit Period 4 | 6 | 10 | Life |
|---|---|---|---|---|
| 18-29 | 77.11 | 81.82 | 84.79 | 96.71 |
| 30 | 77.11 | 81.82 | 86.22 | 96.71 |
| 31 | 77.11 | 81.82 | 89.09 | 102.40 |
| 32 | 77.11 | 81.82 | 94.84 | 105.42 |
| 33 | 77.11 | 81.82 | 97.71 | 111.44 |
| 34 | 77.11 | 81.82 | 103.46 | 117.46 |
| 35 | 77.11 | 81.82 | 109.21 | 120.48 |
| 36 | 77.11 | 81.82 | 112.08 | 126.50 |
| 37 | 77.11 | 81.82 | 117.83 | 132.52 |
| 38 | 77.11 | 81.82 | 123.58 | 138.55 |
| 39 | 77.11 | 86.38 | 129.32 | 147.58 |
| 40 | 78.31 | 89.08 | 132.98 | 151.67 |
| 41 | 81.35 | 92.16 | 132.98 | 151.67 |
| 42 | 84.41 | 96.72 | 132.98 | 151.67 |
| 43 | 84.63 | 96.72 | 132.98 | 151.67 |
| 44 | 84.63 | 96.72 | 132.98 | 151.67 |
| 45 | 96.49 | 110.27 | 162.05 | 185.92 |
| 46 | 103.83 | 115.02 | 162.05 | 187.92 |
| 47 | 108.55 | 122.77 | 162.05 | 187.92 |
| 48 | 116.31 | 130.76 | 162.05 | 187.92 |
| 49 | 121.35 | 136.03 | 162.05 | 187.92 |
| 50 | 129.55 | 144.46 | 175.38 | 204.27 |
| 51 | 138.06 | 153.18 | 187.77 | 220.15 |
| 52 | 143.72 | 162.18 | 201.22 | 237.44 |
| 53 | 152.70 | 171.41 | 215.69 | 256.10 |
| 54 | 161.96 | 184.16 | 231.10 | 276.08 |
| 55 | 171.51 | 194.02 | 247.43 | 297.36 |
| 56 | 181.24 | 207.42 | 264.66 | 319.85 |
| 57 | 194.68 | 221.22 | 282.71 | 343.55 |
| 58 | 204.85 | 235.19 | 302.55 | 369.45 |
| 59 | 218.84 | 249.56 | 325.14 | 398.64 |
| 60 | 233.24 | 264.32 | 350.40 | 431.10 |
| 61 | 251.28 | 286.28 | 378.28 | 463.37 |
| 62 | 273.50 | 305.15 | 408.73 | 496.61 |
| 63 | 290.45 | 329.62 | 441.63 | 523.15 |
| 64 | 315.15 | 350.70 | 476.95 | 553.94 |
| 65 | 336.42 | 375.83 | 508.22 | 589.05 |
| 66 | 361.12 | 408.14 | 532.05 | 631.96 |
| 67 | 389.91 | 448.39 | 555.71 | 675.29 |
| 68 | 415.41 | 484.84 | 583.50 | 717.03 |
| 69 | 444.56 | 521.05 | 617.40 | 762.48 |
| 70 | 473.52 | 564.55 | 653.93 | 807.61 |
| 71 | 522.90 | 606.12 | 689.97 | 864.41 |
| 72 | 545.88 | 633.90 | 722.73 | 903.66 |
| 73 | 567.12 | 659.35 | 751.88 | 937.23 |
| 74 | 589.81 | 686.36 | 782.19 | 970.62 |
| 75 | 615.97 | 717.84 | 818.08 | 1010.11 |
| 76 | 647.30 | 756.06 | 863.23 | 1060.92 |
| 77 | 685.09 | 802.75 | 920.50 | 1127.18 |
| 78 | 751.57 | 884.39 | 1019.72 | 1247.52 |
| 79 | 844.74 | 998.62 | 1157.00 | 1417.78 |

**LTC-91 (w/ FlexCare Rider) Rates after Requested Rate Increases**
***including additional rate increase due to cost of delay :***

| Issue Age | Benefit Period 4 | 6 | 10 | Life |
|---|---|---|---|---|
| 18-29 | 84.24 | 89.39 | 92.63 | 105.65 |
| 30 | 84.24 | 89.39 | 94.57 | 105.65 |
| 31 | 84.24 | 89.39 | 98.51 | 113.45 |
| 32 | 84.24 | 89.39 | 106.55 | 117.65 |
| 33 | 84.24 | 89.39 | 110.65 | 126.20 |
| 34 | 84.24 | 89.39 | 119.00 | 134.94 |
| 35 | 84.24 | 89.39 | 127.56 | 139.38 |
| 36 | 84.24 | 89.39 | 131.91 | 148.42 |
| 37 | 84.24 | 89.39 | 132.98 | 151.67 |
| 38 | 84.24 | 89.39 | 132.98 | 151.67 |
| 39 | 84.24 | 95.62 | 132.98 | 151.67 |
| 40 | 85.87 | 99.38 | 132.98 | 151.67 |
| 41 | 90.04 | 103.74 | 132.98 | 151.67 |
| 42 | 94.31 | 110.29 | 132.98 | 151.67 |
| 43 | 94.62 | 110.29 | 132.98 | 151.67 |
| 44 | 94.62 | 110.29 | 132.98 | 151.67 |
| 45 | 106.70 | 123.89 | 162.05 | 187.92 |
| 46 | 117.00 | 130.69 | 162.05 | 187.92 |
| 47 | 123.78 | 142.03 | 162.05 | 187.92 |
| 48 | 135.21 | 154.05 | 162.05 | 187.92 |
| 49 | 142.82 | 154.61 | 162.05 | 187.92 |
| 50 | 152.18 | 166.75 | 175.38 | 204.27 |
| 51 | 162.44 | 177.57 | 187.77 | 220.15 |
| 52 | 168.16 | 189.32 | 201.22 | 237.44 |
| 53 | 178.71 | 201.90 | 215.69 | 256.10 |
| 54 | 189.50 | 215.29 | 231.10 | 276.08 |
| 55 | 200.53 | 228.57 | 247.43 | 297.36 |
| 56 | 211.67 | 244.34 | 264.66 | 319.85 |
| 57 | 228.24 | 259.95 | 282.71 | 343.55 |
| 58 | 239.52 | 277.10 | 302.55 | 369.45 |
| 59 | 256.00 | 293.56 | 325.14 | 398.64 |
| 60 | 272.57 | 309.71 | 350.40 | 431.10 |
| 61 | 294.10 | 336.14 | 378.28 | 466.79 |
| 62 | 321.47 | 357.25 | 408.73 | 505.73 |
| 63 | 340.34 | 386.26 | 441.63 | 547.88 |
| 64 | 370.47 | 409.57 | 476.95 | 593.27 |
| 65 | 394.93 | 438.44 | 514.66 | 641.84 |
| 66 | 424.14 | 477.61 | 554.64 | 693.61 |
| 67 | 459.12 | 528.35 | 596.87 | 748.58 |
| 68 | 487.61 | 571.54 | 646.30 | 812.03 |
| 69 | 519.58 | 611.84 | 705.90 | 886.94 |
| 70 | 549.96 | 661.47 | 770.60 | 947.21 |
| 71 | 610.11 | 707.22 | 805.05 | 1008.58 |
| 72 | 630.58 | 732.26 | 834.88 | 1043.88 |
| 73 | 648.53 | 754.00 | 859.81 | 1071.77 |
| 74 | 667.62 | 776.92 | 885.39 | 1098.67 |
| 75 | 690.08 | 804.20 | 916.50 | 1131.63 |
| 76 | 717.66 | 838.23 | 957.05 | 1176.23 |
| 77 | 751.59 | 880.67 | 1009.85 | 1236.60 |
| 78 | 821.03 | 966.13 | 1113.96 | 1362.81 |
| 79 | 922.81 | 1090.91 | 1263.93 | 1548.80 |

**LTC-91 (w/ FlexCare Rider) 2016 Rate Increases (%) :**

| Issue Age | Benefit Period 4 | 6 | 10 | Life |
|---|---|---|---|---|
| 18-29 | 67% | 67% | 67% | 67% |
| 30 | 67% | 67% | 68% | 67% |
| 31 | 67% | 67% | 69% | 70% |
| 32 | 67% | 67% | 72% | 71% |
| 33 | 67% | 67% | 74% | 74% |
| 34 | 67% | 67% | 76% | 76% |
| 35 | 67% | 67% | 79% | 77% |
| 36 | 67% | 67% | 80% | 80% |
| 37 | 67% | 67% | 81% | 81% |
| 38 | 67% | 67% | 81% | 81% |
| 39 | 67% | 70% | 81% | 81% |
| 40 | 68% | 71% | 81% | 81% |
| 41 | 70% | 72% | 81% | 81% |
| 42 | 71% | 75% | 81% | 81% |
| 43 | 71% | 75% | 81% | 81% |
| 44 | 71% | 75% | 81% | 81% |
| 45 | 69% | 72% | 81% | 81% |
| 46 | 73% | 74% | 81% | 81% |
| 47 | 75% | 77% | 81% | 81% |
| 48 | 78% | 81% | 81% | 81% |
| 49 | 80% | 81% | 81% | 81% |
| 50 | 80% | 81% | 81% | 81% |
| 51 | 80% | 81% | 81% | 81% |
| 52 | 79% | 81% | 81% | 81% |
| 53 | 79% | 81% | 81% | 81% |
| 54 | 79% | 81% | 81% | 81% |
| 55 | 79% | 81% | 81% | 81% |
| 56 | 79% | 81% | 81% | 81% |
| 57 | 80% | 81% | 81% | 81% |
| 58 | 79% | 81% | 81% | 81% |
| 59 | 79% | 80% | 81% | 81% |
| 60 | 79% | 80% | 81% | 81% |
| 61 | 79% | 80% | 81% | 81% |
| 62 | 80% | 79% | 81% | 81% |
| 63 | 80% | 80% | 81% | 81% |
| 64 | 80% | 79% | 81% | 81% |
| 65 | 80% | 79% | 81% | 81% |
| 66 | 80% | 79% | 81% | 81% |
| 67 | 80% | 81% | 81% | 81% |
| 68 | 80% | 81% | 81% | 81% |
| 69 | 79% | 80% | 81% | 81% |
| 70 | 78% | 80% | 81% | 80% |
| 71 | 79% | 79% | 79% | 79% |
| 72 | 77% | 77% | 77% | 77% |
| 73 | 75% | 75% | 75% | 75% |
| 74 | 73% | 73% | 73% | 73% |
| 75 | 72% | 72% | 72% | 72% |
| 76 | 70% | 70% | 70% | 70% |
| 77 | 68% | 68% | 68% | 68% |
| 78 | 67% | 67% | 67% | 67% |
| 79 | 67% | 67% | 67% | 67% |

* Benefit Differences between LTC-91 (w/ FlexCare Rider) and ICC12-LTC-12:

LTC-91 is a two-pool policy, but with the addition of the FlexCare Rider, it becomes a one-pool policy. In this case, Benefit Periods 2, 3, and 5 become equivalent to ICC12-LTC-12 Benefit Periods 4, 6, and 10, respectively

LTC-91 has a 2 of 5 ADL trigger, ICC12-LTC-12 has a 2 of 6 ADL trigger

LTC-91 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit, the stay-at-home or respite benefits or coverage for a skilled family member

LTC-91 rates are for a 100 service-day EP, ICC12-LTC-12 rates are for a 90 service-day EP

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-91

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered both 10yr and Lifetime benefit period options)

ICC12-LTC-12 Simple Inflation rates are approximated by applying the ratio of [LTC-03 Simple Inflation / LTC-03 Compound Inflation] to the ICC12-LTC-12 Compound Inflation rates

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

**Appendix A - Comparison to New Business Rates (Advantage Series)**

Rates shown are for a 90/100-day EP, single, Standard policyholder, and are per $10 daily benefit

**Inflation Option: 5% Compound Inflation**

**New Business Rates adjusted for Benefit Differences* :**

| Issue Age | Benefit Period 4 | 6 | 10 | Life |
|---|---|---|---|---|
| 18-29 | 278.93 | 368.37 | 535.11 | 604.08 |
| 30 | 282.00 | 371.91 | 539.62 | 612.75 |
| 31 | 282.51 | 372.75 | 539.62 | 618.33 |
| 32 | 283.36 | 373.25 | 543.22 | 618.33 |
| 33 | 283.87 | 374.10 | 543.22 | 620.13 |
| 34 | 284.73 | 374.60 | 543.22 | 620.13 |
| 35 | 285.24 | 375.95 | 546.51 | 621.69 |
| 36 | 286.09 | 376.46 | 546.51 | 626.91 |
| 37 | 286.60 | 377.30 | 549.99 | 629.41 |
| 38 | 287.45 | 377.80 | 549.99 | 629.41 |
| 39 | 287.96 | 378.65 | 553.39 | 631.17 |
| 40 | 288.81 | 379.15 | 553.39 | 636.11 |
| 41 | 292.72 | 386.70 | 561.10 | 643.86 |
| 42 | 296.65 | 393.94 | 575.28 | 652.60 |
| 43 | 300.60 | 401.57 | 584.43 | 661.92 |
| 44 | 304.92 | 408.89 | 598.78 | 676.44 |
| 45 | 308.91 | 417.11 | 608.79 | 686.70 |
| 46 | 312.84 | 424.75 | 623.62 | 695.91 |
| 47 | 317.65 | 432.94 | 625.73 | 697.46 |
| 48 | 321.62 | 441.51 | 641.90 | 713.70 |
| 49 | 325.96 | 449.26 | 651.16 | 722.99 |
| 50 | 330.49 | 457.58 | 667.01 | 733.14 |
| 51 | 333.88 | 460.91 | 675.65 | 740.83 |
| 52 | 337.82 | 464.26 | 678.13 | 742.77 |
| 53 | 341.74 | 467.21 | 680.50 | 748.84 |
| 54 | 345.14 | 470.53 | 682.89 | 750.68 |
| 55 | 349.10 | 473.33 | 687.35 | 752.75 |
| 56 | 352.84 | 478.36 | 696.22 | 765.77 |
| 57 | 357.13 | 482.89 | 709.73 | 777.83 |
| 58 | 360.85 | 488.26 | 718.99 | 791.12 |
| 59 | 364.60 | 492.76 | 721.23 | 801.83 |
| 60 | 368.90 | 498.18 | 734.23 | 813.22 |
| 61 | 379.05 | 502.70 | 743.53 | 819.21 |
| 62 | 390.13 | 506.86 | 750.28 | 819.65 |
| 63 | 401.05 | 511.12 | 757.21 | 819.72 |
| 64 | 411.99 | 515.39 | 764.15 | 819.78 |
| 65 | 423.87 | 519.67 | 771.09 | 819.84 |
| 66 | 446.49 | 557.85 | 809.16 | 866.61 |
| 67 | 470.90 | 598.68 | 844.71 | 911.20 |
| 68 | 495.74 | 642.05 | 887.91 | 963.81 |
| 69 | 522.30 | 688.31 | 928.97 | 1014.18 |
| 70 | 549.69 | 738.18 | 974.51 | 1074.10 |
| 71 | 588.05 | 778.98 | 1019.71 | 1115.39 |
| 72 | 629.38 | 822.34 | 1072.95 | 1169.84 |
| 73 | 670.59 | 864.41 | 1118.06 | 1215.05 |
| 74 | 714.72 | 908.28 | 1169.24 | 1262.47 |
| 75 | 761.72 | 955.14 | 1222.98 | 1312.59 |
| 76 | 966.38 | 1099.77 | 1401.94 | 1511.41 |
| 77 | 1029.94 | 1173.51 | 1492.60 | 1618.10 |
| 78 | 1087.91 | 1240.82 | 1577.80 | 1717.59 |
| 79 | 1151.18 | 1316.18 | 1670.25 | 1823.23 |

**LTC-91 (w/ FlexCare Rider) Rates after Requested Rate Increases**
***excluding additional rate increase due to cost of delay :***

| Issue Age | Benefit Period 4 | 6 | 10 | Life |
|---|---|---|---|---|
| 18-29 | 173.35 | 197.81 | 228.98 | 282.65 |
| 30 | 183.35 | 207.70 | 228.98 | 282.65 |
| 31 | 186.68 | 209.97 | 228.98 | 282.65 |
| 32 | 189.21 | 209.97 | 228.98 | 282.65 |
| 33 | 189.21 | 209.97 | 228.98 | 282.65 |
| 34 | 189.21 | 209.97 | 228.98 | 282.65 |
| 35 | 189.21 | 209.97 | 228.98 | 282.65 |
| 36 | 189.21 | 209.97 | 228.98 | 282.65 |
| 37 | 189.21 | 209.97 | 228.98 | 282.65 |
| 38 | 189.21 | 209.97 | 228.98 | 282.65 |
| 39 | 189.21 | 209.97 | 228.98 | 282.65 |
| 40 | 189.21 | 209.97 | 228.98 | 282.65 |
| 41 | 189.21 | 209.97 | 228.98 | 282.65 |
| 42 | 189.21 | 209.97 | 228.98 | 282.65 |
| 43 | 189.21 | 209.97 | 228.98 | 282.65 |
| 44 | 189.21 | 209.97 | 228.98 | 282.65 |
| 45 | 210.03 | 233.83 | 255.74 | 317.77 |
| 46 | 210.03 | 233.83 | 255.74 | 317.77 |
| 47 | 210.03 | 233.83 | 255.74 | 317.77 |
| 48 | 210.03 | 233.83 | 255.74 | 317.77 |
| 49 | 210.03 | 233.83 | 255.74 | 317.77 |
| 50 | 219.79 | 244.91 | 268.04 | 333.51 |
| 51 | 228.37 | 254.98 | 279.67 | 348.72 |
| 52 | 237.68 | 265.89 | 292.30 | 365.27 |
| 53 | 247.64 | 277.61 | 305.86 | 383.11 |
| 54 | 258.22 | 290.10 | 320.30 | 402.18 |
| 55 | 269.41 | 303.30 | 335.62 | 422.40 |
| 56 | 281.20 | 317.17 | 351.73 | 443.77 |
| 57 | 293.47 | 329.72 | 368.60 | 466.23 |
| 58 | 302.22 | 337.68 | 387.14 | 490.69 |
| 59 | 313.66 | 349.17 | 408.28 | 518.13 |
| 60 | 321.64 | 357.23 | 431.93 | 548.67 |
| 61 | 336.28 | 371.80 | 458.17 | 582.30 |
| 62 | 350.97 | 389.92 | 486.90 | 619.14 |
| 63 | 369.08 | 407.87 | 518.07 | 651.17 |
| 64 | 383.66 | 425.86 | 551.74 | 673.68 |
| 65 | 401.84 | 443.88 | 580.45 | 699.93 |
| 66 | 419.36 | 471.77 | 600.76 | 732.89 |
| 67 | 440.41 | 503.14 | 621.12 | 765.78 |
| 68 | 461.01 | 533.93 | 645.78 | 801.51 |
| 69 | 481.54 | 568.12 | 676.56 | 837.09 |
| 70 | 505.55 | 602.19 | 709.86 | 876.23 |
| 71 | 554.41 | 648.20 | 742.42 | 941.17 |
| 72 | 577.17 | 672.70 | 771.34 | 977.52 |
| 73 | 594.66 | 693.58 | 794.95 | 1003.46 |
| 74 | 612.71 | 714.96 | 818.12 | 1027.14 |
| 75 | 634.58 | 741.14 | 847.42 | 1057.12 |
| 76 | 662.96 | 775.74 | 888.21 | 1100.55 |
| 77 | 699.92 | 821.53 | 944.81 | 1163.21 |
| 78 | 768.22 | 905.67 | 1047.85 | 1287.12 |
| 79 | 864.84 | 1024.57 | 1191.80 | 1467.61 |

**LTC-91 (w/ FlexCare Rider) Rates after Requested Rate Increases**
***including additional rate increase due to cost of delay :***

| Issue Age | Benefit Period 4 | 6 | 10 | Life |
|---|---|---|---|---|
| 18-29 | 189.21 | 209.97 | 228.98 | 282.65 |
| 30 | 189.21 | 209.97 | 228.98 | 282.65 |
| 31 | 189.21 | 209.97 | 228.98 | 282.65 |
| 32 | 189.21 | 209.97 | 228.98 | 282.65 |
| 33 | 189.21 | 209.97 | 228.98 | 282.65 |
| 34 | 189.21 | 209.97 | 228.98 | 282.65 |
| 35 | 189.21 | 209.97 | 228.98 | 282.65 |
| 36 | 189.21 | 209.97 | 228.98 | 282.65 |
| 37 | 189.21 | 209.97 | 228.98 | 282.65 |
| 38 | 189.21 | 209.97 | 228.98 | 282.65 |
| 39 | 189.21 | 209.97 | 228.98 | 282.65 |
| 40 | 189.21 | 209.97 | 228.98 | 282.65 |
| 41 | 189.21 | 209.97 | 228.98 | 282.65 |
| 42 | 189.21 | 209.97 | 228.98 | 282.65 |
| 43 | 189.21 | 209.97 | 228.98 | 282.65 |
| 44 | 189.21 | 209.97 | 228.98 | 282.65 |
| 45 | 210.03 | 233.83 | 255.74 | 317.77 |
| 46 | 210.03 | 233.83 | 255.74 | 317.77 |
| 47 | 210.03 | 233.83 | 255.74 | 317.77 |
| 48 | 210.03 | 233.83 | 255.74 | 317.77 |
| 49 | 210.03 | 233.83 | 255.74 | 317.77 |
| 50 | 219.79 | 244.91 | 268.04 | 333.51 |
| 51 | 228.37 | 254.98 | 279.67 | 348.72 |
| 52 | 237.68 | 265.89 | 292.30 | 365.27 |
| 53 | 247.64 | 277.61 | 305.86 | 383.11 |
| 54 | 258.22 | 290.10 | 320.30 | 402.18 |
| 55 | 269.41 | 303.30 | 335.62 | 422.40 |
| 56 | 281.20 | 317.17 | 351.73 | 443.77 |
| 57 | 293.47 | 331.67 | 368.60 | 466.23 |
| 58 | 306.98 | 347.60 | 387.14 | 490.69 |
| 59 | 322.31 | 365.78 | 408.28 | 518.13 |
| 60 | 339.54 | 386.15 | 431.93 | 548.67 |
| 61 | 358.52 | 408.68 | 458.17 | 582.30 |
| 62 | 379.34 | 433.35 | 486.90 | 619.14 |
| 63 | 401.85 | 460.07 | 518.07 | 659.22 |
| 64 | 426.10 | 488.87 | 551.74 | 702.62 |
| 65 | 452.02 | 519.70 | 587.82 | 749.39 |
| 66 | 479.58 | 552.48 | 626.28 | 799.61 |
| 67 | 508.76 | 587.21 | 667.13 | 853.34 |
| 68 | 543.12 | 628.18 | 715.28 | 915.60 |
| 69 | 562.93 | 667.55 | 773.55 | 986.47 |
| 70 | 586.24 | 703.35 | 836.51 | 1022.80 |
| 71 | 646.02 | 756.32 | 866.25 | 1097.27 |
| 72 | 666.73 | 777.09 | 891.03 | 1129.21 |
| 73 | 680.02 | 793.15 | 909.06 | 1147.51 |
| 74 | 693.54 | 809.29 | 926.05 | 1162.65 |
| 75 | 710.92 | 830.30 | 949.37 | 1184.30 |
| 76 | 735.02 | 860.05 | 984.74 | 1220.17 |
| 77 | 767.86 | 901.28 | 1036.52 | 1276.11 |
| 78 | 839.22 | 989.37 | 1144.69 | 1406.07 |
| 79 | 944.77 | 1119.26 | 1301.95 | 1603.25 |

**LTC-91 (w/ FlexCare Rider) 2016 Rate Increases (%) :**

| Issue Age | Benefit Period 4 | 6 | 10 | Life |
|---|---|---|---|---|
| 18-29 | 81% | 81% | 81% | 81% |
| 30 | 81% | 81% | 81% | 81% |
| 31 | 81% | 81% | 81% | 81% |
| 32 | 81% | 81% | 81% | 81% |
| 33 | 81% | 81% | 81% | 81% |
| 34 | 81% | 81% | 81% | 81% |
| 35 | 81% | 81% | 81% | 81% |
| 36 | 81% | 81% | 81% | 81% |
| 37 | 81% | 81% | 81% | 81% |
| 38 | 81% | 81% | 81% | 81% |
| 39 | 81% | 81% | 81% | 81% |
| 40 | 81% | 81% | 81% | 81% |
| 41 | 81% | 81% | 81% | 81% |
| 42 | 81% | 81% | 81% | 81% |
| 43 | 81% | 81% | 81% | 81% |
| 44 | 81% | 81% | 81% | 81% |
| 45 | 81% | 81% | 81% | 81% |
| 46 | 81% | 81% | 81% | 81% |
| 47 | 81% | 81% | 81% | 81% |
| 48 | 81% | 81% | 81% | 81% |
| 49 | 81% | 81% | 81% | 81% |
| 50 | 81% | 81% | 81% | 81% |
| 51 | 81% | 81% | 81% | 81% |
| 52 | 81% | 81% | 81% | 81% |
| 53 | 81% | 81% | 81% | 81% |
| 54 | 81% | 81% | 81% | 81% |
| 55 | 81% | 81% | 81% | 81% |
| 56 | 81% | 81% | 81% | 81% |
| 57 | 81% | 81% | 81% | 81% |
| 58 | 81% | 81% | 81% | 81% |
| 59 | 81% | 81% | 81% | 81% |
| 60 | 81% | 81% | 81% | 81% |
| 61 | 81% | 81% | 81% | 81% |
| 62 | 81% | 81% | 81% | 81% |
| 63 | 81% | 81% | 81% | 81% |
| 64 | 81% | 81% | 81% | 81% |
| 65 | 81% | 81% | 81% | 81% |
| 66 | 81% | 81% | 81% | 81% |
| 67 | 81% | 81% | 81% | 81% |
| 68 | 81% | 81% | 81% | 81% |
| 69 | 79% | 80% | 81% | 81% |
| 70 | 78% | 79% | 81% | 79% |
| 71 | 79% | 79% | 79% | 79% |
| 72 | 77% | 77% | 77% | 77% |
| 73 | 75% | 75% | 75% | 75% |
| 74 | 73% | 73% | 73% | 73% |
| 75 | 72% | 72% | 72% | 72% |
| 76 | 70% | 70% | 70% | 70% |
| 77 | 68% | 68% | 68% | 68% |
| 78 | 67% | 67% | 67% | 67% |
| 79 | 67% | 67% | 67% | 67% |

* Benefit Differences between LTC-91 (w/ FlexCare Rider) and ICC12-LTC-12:

LTC-91 is a two-pool policy, but with the addition of the FlexCare Rider, it becomes a one-pool policy. In this case, Benefit Periods 2, 3, and 5 become equivalent to ICC12-LTC-12 Benefit Periods 4, 6, and 10, respectively

LTC-91 has a 2 of 5 ADL trigger, ICC12-LTC-12 has a 2 of 6 ADL trigger

LTC-91 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit, the stay-at-home or respite benefits or coverage for a skilled family member

LTC-91 rates are for a 100 service-day EP, ICC12-LTC-12 rates are for a 90 service-day EP

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-91

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered both 10yr and Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

# Appendix B1

## John Hancock Life Insurance Company (U.S.A.)

## LTC-VA-91

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: 2 Years**
**Elimination Period: 20 Days**

| Age | Indexed Inflation | | | | 5% Simple Inflation** | | | | 5% Compound Inflation** | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 260.24 | 7.73 | 43.03 | 10.76 | 478.87 | 23.17 | 115.99 | 29.00 | 879.05 | 77.91 | 283.62 | 70.91 |
| 30 | 269.16 | 7.99 | 44.50 | 11.13 | 478.87 | 23.17 | 115.99 | 29.00 | 879.05 | 77.91 | 283.62 | 70.91 |
| 31 | 278.56 | 8.27 | 46.06 | 11.51 | 478.87 | 23.17 | 115.99 | 29.00 | 879.05 | 77.91 | 283.62 | 70.91 |
| 32 | 317.42 | 9.43 | 52.48 | 13.12 | 478.87 | 23.17 | 115.99 | 29.00 | 879.05 | 77.91 | 283.62 | 70.91 |
| 33 | 327.70 | 9.73 | 54.18 | 13.55 | 478.87 | 23.17 | 115.99 | 29.00 | 879.05 | 77.91 | 283.62 | 70.91 |
| 34 | 337.98 | 10.04 | 55.88 | 13.97 | 478.87 | 23.17 | 115.99 | 29.00 | 879.05 | 77.91 | 283.62 | 70.91 |
| 35 | 350.83 | 10.42 | 58.01 | 14.50 | 478.87 | 23.17 | 115.99 | 29.00 | 879.05 | 77.91 | 283.62 | 70.91 |
| 36 | 361.11 | 10.73 | 59.71 | 14.93 | 478.87 | 23.17 | 115.99 | 29.00 | 879.05 | 77.91 | 283.62 | 70.91 |
| 37 | 373.96 | 11.11 | 61.83 | 15.46 | 478.87 | 23.17 | 115.99 | 29.00 | 879.05 | 77.91 | 283.62 | 70.91 |
| 38 | 390.67 | 11.60 | 64.60 | 16.15 | 478.87 | 23.17 | 115.99 | 29.00 | 879.05 | 77.91 | 283.62 | 70.91 |
| 39 | 400.95 | 11.91 | 66.30 | 16.57 | 478.87 | 23.17 | 115.99 | 29.00 | 879.05 | 77.91 | 283.62 | 70.91 |
| 40 | 413.44 | 12.28 | 68.36 | 17.09 | 488.15 | 23.62 | 118.24 | 29.56 | 879.05 | 77.91 | 283.62 | 70.91 |
| 41 | 430.43 | 12.78 | 71.17 | 17.79 | 511.86 | 24.77 | 123.98 | 31.00 | 879.05 | 77.91 | 283.62 | 70.91 |
| 42 | 435.63 | 12.94 | 72.03 | 18.01 | 536.12 | 25.94 | 129.86 | 32.46 | 879.05 | 77.91 | 283.62 | 70.91 |
| 43 | 435.63 | 12.94 | 72.03 | 18.01 | 537.93 | 26.03 | 130.30 | 32.57 | 879.05 | 77.91 | 283.62 | 70.91 |
| 44 | 435.63 | 12.94 | 72.03 | 18.01 | 537.93 | 26.03 | 130.30 | 32.57 | 879.05 | 77.91 | 283.62 | 70.91 |
| 45 | 439.70 | 16.90 | 103.16 | 25.79 | 538.67 | 32.84 | 173.79 | 43.45 | 914.57 | 87.55 | 345.43 | 86.36 |
| 46 | 448.29 | 17.23 | 105.17 | 26.29 | 590.65 | 36.01 | 190.56 | 47.64 | 914.57 | 87.55 | 345.43 | 86.36 |
| 47 | 448.29 | 17.23 | 105.17 | 26.29 | 624.87 | 38.10 | 201.60 | 50.40 | 914.57 | 87.55 | 345.43 | 86.36 |
| 48 | 462.37 | 17.77 | 108.48 | 27.12 | 682.57 | 41.62 | 220.21 | 55.05 | 914.57 | 87.55 | 345.43 | 86.36 |
| 49 | 466.23 | 17.92 | 109.38 | 27.35 | 721.00 | 43.96 | 232.61 | 58.15 | 914.57 | 87.55 | 345.43 | 86.36 |
| 50 | 468.25 | 19.58 | 126.21 | 31.55 | 730.61 | 47.95 | 263.83 | 65.96 | 928.78 | 91.41 | 376.28 | 94.07 |
| 51 | 479.49 | 22.37 | 135.72 | 33.93 | 759.69 | 54.08 | 283.67 | 70.92 | 951.64 | 96.76 | 392.90 | 98.22 |
| 52 | 476.45 | 24.63 | 141.11 | 35.28 | 766.96 | 58.93 | 295.16 | 73.79 | 976.84 | 102.65 | 410.28 | 102.57 |
| 53 | 489.62 | 27.83 | 151.25 | 37.81 | 795.74 | 65.67 | 314.71 | 78.68 | 1004.22 | 109.03 | 428.53 | 107.13 |
| 54 | 503.77 | 31.23 | 161.84 | 40.46 | 824.73 | 72.75 | 334.26 | 83.56 | 1033.68 | 115.88 | 447.32 | 111.83 |
| 55 | 518.77 | 34.82 | 172.82 | 43.20 | 854.03 | 80.11 | 353.83 | 88.46 | 1065.02 | 123.15 | 466.87 | 116.72 |
| 56 | 534.54 | 38.61 | 184.17 | 46.04 | 883.29 | 87.70 | 373.30 | 93.32 | 1098.15 | 130.84 | 487.19 | 121.80 |
| 57 | 551.00 | 42.54 | 195.89 | 48.97 | 934.40 | 97.75 | 402.10 | 100.53 | 1132.94 | 138.93 | 508.04 | 127.01 |
| 58 | 569.90 | 47.01 | 208.53 | 52.13 | 962.84 | 105.94 | 420.73 | 105.18 | 1171.88 | 147.92 | 530.20 | 132.55 |
| 59 | 592.94 | 52.38 | 222.45 | 55.61 | 1011.37 | 117.03 | 447.13 | 111.78 | 1217.53 | 158.32 | 554.43 | 138.61 |
| 60 | 619.99 | 58.62 | 237.73 | 59.43 | 1059.73 | 128.71 | 472.53 | 118.13 | 1269.78 | 170.14 | 580.50 | 145.12 |
| 61 | 650.82 | 65.68 | 254.15 | 63.54 | 1126.53 | 143.28 | 505.09 | 126.27 | 1328.57 | 183.31 | 608.41 | 152.10 |
| 62 | 685.28 | 73.53 | 271.71 | 67.93 | 1215.03 | 161.34 | 546.27 | 136.57 | 1393.80 | 197.86 | 638.07 | 159.52 |
| 63 | 723.21 | 82.11 | 290.25 | 72.56 | 1270.97 | 175.62 | 571.65 | 142.91 | 1465.36 | 213.75 | 669.35 | 167.34 |
| 64 | 772.95 | 92.44 | 313.14 | 78.29 | 1368.66 | 196.15 | 614.57 | 153.64 | 1543.16 | 230.97 | 702.16 | 175.54 |
| 65 | 815.28 | 102.21 | 332.56 | 83.14 | 1445.18 | 214.13 | 646.82 | 161.71 | 1627.13 | 249.49 | 736.48 | 184.12 |
| 66 | 894.30 | 117.00 | 366.65 | 91.66 | 1539.10 | 235.06 | 685.68 | 171.42 | 1717.18 | 269.26 | 772.22 | 193.06 |
| 67 | 972.03 | 132.15 | 399.75 | 99.94 | 1653.93 | 259.62 | 732.49 | 183.12 | 1813.18 | 290.33 | 809.26 | 202.32 |
| 68 | 1066.29 | 150.98 | 437.38 | 109.34 | 1746.11 | 281.74 | 765.33 | 191.33 | 1928.76 | 315.53 | 850.97 | 212.74 |
| 69 | 1154.35 | 170.73 | 468.98 | 117.24 | 1852.60 | 307.29 | 799.40 | 199.85 | 1994.99 | 333.56 | 865.93 | 216.48 |
| 70 | 1258.88 | 193.83 | 504.95 | 126.24 | 1955.34 | 332.53 | 828.92 | 207.23 | 2075.55 | 354.02 | 884.71 | 221.18 |
| 71 | 1388.62 | 221.24 | 549.78 | 137.45 | 2165.19 | 376.02 | 901.78 | 225.44 | 2286.99 | 396.66 | 957.39 | 239.35 |
| 72 | 1512.67 | 247.60 | 592.08 | 148.02 | 2235.60 | 394.70 | 916.43 | 229.11 | 2361.54 | 414.95 | 972.64 | 243.16 |
| 73 | 1650.45 | 275.89 | 639.98 | 160.00 | 2301.13 | 410.46 | 930.36 | 232.59 | 2415.77 | 426.74 | 980.89 | 245.22 |
| 74 | 1795.27 | 305.96 | 690.18 | 172.54 | 2373.46 | 426.55 | 946.96 | 236.74 | 2475.42 | 437.81 | 991.51 | 247.88 |
| 75 | 1927.27 | 335.50 | 733.96 | 183.49 | 2455.54 | 446.02 | 966.16 | 241.54 | 2545.22 | 452.87 | 1004.79 | 251.20 |
| 76 | 2118.40 | 378.09 | 797.94 | 199.49 | 2549.25 | 471.26 | 987.54 | 246.88 | 2628.54 | 475.65 | 1020.97 | 255.24 |
| 77 | 2220.79 | 408.25 | 825.73 | 206.43 | 2655.54 | 504.02 | 1010.63 | 252.66 | 2727.50 | 508.93 | 1040.02 | 260.00 |
| 78 | 2414.42 | 458.94 | 884.51 | 221.13 | 2878.53 | 564.60 | 1074.95 | 268.74 | 2950.41 | 572.81 | 1103.25 | 275.81 |
| 79 | 2695.08 | 529.55 | 972.65 | 243.16 | 3210.59 | 650.65 | 1177.70 | 294.43 | 3288.68 | 663.49 | 1207.51 | 301.88 |
| 80 | | 608.88 | | 267.70 | | | | | | | | |
| 81 | | 694.50 | | 294.41 | | | | | | | | |
| 82 | | 784.03 | | 322.89 | | | | | | | | |
| 83 | | 875.50 | | 353.10 | | | | | | | | |
| 84 | | 969.12 | | 385.20 | | | | | | | | |
| 85 | | 1065.74 | | 419.25 | | | | | | | | |
| 86 | | 1065.74 | | 419.25 | | | | | | | | |
| 87+ | | 1065.74 | | 419.25 | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix B1

## John Hancock Life Insurance Company (U.S.A.)

## LTC-VA-91

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 2 Years
### Elimination Period: 100 Days

| Age | Indexed Inflation | | | | 5% Simple Inflation** | | | | 5% Compound Inflation** | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 253.28 | 6.05 | 29.15 | 7.29 | 458.52 | 18.27 | 79.75 | 19.94 | 815.10 | 62.81 | 201.83 | 50.46 |
| 30 | 261.96 | 6.25 | 30.15 | 7.54 | 458.52 | 18.27 | 79.75 | 19.94 | 815.10 | 62.81 | 201.83 | 50.46 |
| 31 | 271.11 | 6.47 | 31.21 | 7.80 | 458.52 | 18.27 | 79.75 | 19.94 | 815.10 | 62.81 | 201.83 | 50.46 |
| 32 | 308.93 | 7.37 | 35.56 | 8.89 | 458.52 | 18.27 | 79.75 | 19.94 | 815.10 | 62.81 | 201.83 | 50.46 |
| 33 | 318.93 | 7.61 | 36.71 | 9.18 | 458.52 | 18.27 | 79.75 | 19.94 | 815.10 | 62.81 | 201.83 | 50.46 |
| 34 | 328.94 | 7.85 | 37.86 | 9.47 | 458.52 | 18.27 | 79.75 | 19.94 | 815.10 | 62.81 | 201.83 | 50.46 |
| 35 | 341.45 | 8.15 | 39.30 | 9.83 | 458.52 | 18.27 | 79.75 | 19.94 | 815.10 | 62.81 | 201.83 | 50.46 |
| 36 | 351.45 | 8.39 | 40.45 | 10.11 | 458.52 | 18.27 | 79.75 | 19.94 | 815.10 | 62.81 | 201.83 | 50.46 |
| 37 | 363.96 | 8.69 | 41.89 | 10.47 | 458.52 | 18.27 | 79.75 | 19.94 | 815.10 | 62.81 | 201.83 | 50.46 |
| 38 | 380.22 | 9.08 | 43.77 | 10.94 | 458.52 | 18.27 | 79.75 | 19.94 | 815.10 | 62.81 | 201.83 | 50.46 |
| 39 | 390.22 | 9.31 | 44.92 | 11.23 | 458.52 | 18.27 | 79.75 | 19.94 | 815.10 | 62.81 | 201.83 | 50.46 |
| 40 | 402.38 | 9.60 | 46.32 | 11.58 | 467.40 | 18.63 | 81.29 | 20.32 | 815.10 | 62.81 | 201.83 | 50.46 |
| 41 | 418.92 | 10.00 | 48.22 | 12.06 | 490.11 | 19.53 | 85.24 | 21.31 | 815.10 | 62.81 | 201.83 | 50.46 |
| 42 | 423.98 | 10.12 | 48.80 | 12.20 | 513.34 | 20.46 | 89.28 | 22.32 | 815.10 | 62.81 | 201.83 | 50.46 |
| 43 | 423.98 | 10.12 | 48.80 | 12.20 | 515.07 | 20.53 | 89.58 | 22.40 | 815.10 | 62.81 | 201.83 | 50.46 |
| 44 | 423.98 | 10.12 | 48.80 | 12.20 | 515.07 | 20.53 | 89.58 | 22.40 | 815.10 | 62.81 | 201.83 | 50.46 |
| 45 | 424.13 | 13.15 | 70.21 | 17.55 | 509.43 | 25.88 | 120.02 | 30.00 | 841.58 | 70.42 | 245.28 | 61.32 |
| 46 | 432.42 | 13.41 | 71.58 | 17.89 | 558.59 | 28.38 | 131.60 | 32.90 | 841.58 | 70.42 | 245.28 | 61.32 |
| 47 | 432.42 | 13.41 | 71.58 | 17.89 | 590.95 | 30.02 | 139.22 | 34.81 | 841.58 | 70.42 | 245.28 | 61.32 |
| 48 | 446.00 | 13.83 | 73.83 | 18.46 | 645.52 | 32.79 | 152.08 | 38.02 | 841.58 | 70.42 | 245.28 | 61.32 |
| 49 | 449.73 | 13.95 | 74.44 | 18.61 | 681.86 | 34.64 | 160.64 | 40.16 | 841.58 | 70.42 | 245.28 | 61.32 |
| 50 | 450.10 | 15.22 | 86.28 | 21.57 | 687.76 | 37.75 | 183.15 | 45.79 | 852.17 | 73.49 | 267.55 | 66.89 |
| 51 | 459.02 | 17.44 | 93.06 | 23.26 | 711.88 | 42.70 | 197.47 | 49.37 | 870.66 | 77.83 | 279.60 | 69.90 |
| 52 | 454.21 | 19.28 | 97.08 | 24.27 | 715.40 | 46.65 | 206.01 | 51.50 | 891.11 | 82.64 | 292.31 | 73.08 |
| 53 | 464.82 | 21.85 | 104.34 | 26.09 | 738.87 | 52.14 | 220.21 | 55.05 | 913.41 | 87.82 | 305.67 | 76.42 |
| 54 | 476.23 | 24.61 | 111.91 | 27.98 | 762.37 | 57.90 | 234.53 | 58.63 | 937.47 | 93.42 | 319.47 | 79.87 |
| 55 | 488.37 | 27.52 | 119.78 | 29.94 | 786.03 | 63.92 | 248.97 | 62.24 | 963.16 | 99.37 | 333.92 | 83.48 |
| 56 | 501.20 | 30.57 | 127.95 | 31.99 | 809.57 | 70.13 | 263.34 | 65.83 | 990.37 | 105.69 | 348.91 | 87.23 |
| 57 | 514.59 | 33.76 | 136.35 | 34.09 | 852.99 | 78.33 | 284.31 | 71.08 | 1018.99 | 112.32 | 364.33 | 91.08 |
| 58 | 530.00 | 37.40 | 145.43 | 36.36 | 875.34 | 85.06 | 298.28 | 74.57 | 1051.06 | 119.71 | 380.84 | 95.21 |
| 59 | 548.84 | 41.75 | 155.64 | 38.91 | 915.45 | 94.14 | 317.91 | 79.48 | 1088.65 | 128.21 | 398.87 | 99.72 |
| 60 | 570.98 | 46.80 | 166.84 | 41.71 | 954.86 | 103.70 | 336.88 | 84.22 | 1131.72 | 137.87 | 418.54 | 104.63 |
| 61 | 596.23 | 52.53 | 178.94 | 44.74 | 1010.43 | 115.60 | 361.26 | 90.31 | 1180.16 | 148.65 | 439.50 | 109.87 |
| 62 | 624.51 | 58.89 | 191.88 | 47.97 | 1084.89 | 130.33 | 391.89 | 97.97 | 1233.96 | 160.58 | 461.99 | 115.50 |
| 63 | 655.64 | 65.85 | 205.65 | 51.41 | 1129.91 | 142.01 | 411.43 | 102.86 | 1293.03 | 173.56 | 485.77 | 121.44 |
| 64 | 697.21 | 74.21 | 222.64 | 55.66 | 1211.69 | 158.79 | 443.80 | 110.95 | 1357.33 | 187.65 | 510.87 | 127.72 |
| 65 | 731.87 | 82.13 | 237.22 | 59.30 | 1274.47 | 173.51 | 468.58 | 117.14 | 1426.83 | 202.80 | 537.15 | 134.29 |
| 66 | 799.18 | 94.11 | 262.30 | 65.57 | 1352.33 | 190.61 | 498.30 | 124.57 | 1501.40 | 219.02 | 564.64 | 141.16 |
| 67 | 864.97 | 106.39 | 286.82 | 71.71 | 1448.32 | 210.71 | 533.93 | 133.48 | 1581.05 | 236.29 | 593.21 | 148.30 |
| 68 | 944.14 | 121.61 | 314.91 | 78.73 | 1523.28 | 228.76 | 559.81 | 139.95 | 1676.58 | 256.87 | 625.58 | 156.39 |
| 69 | 1016.04 | 137.50 | 339.13 | 84.78 | 1609.15 | 249.51 | 586.99 | 146.75 | 1727.71 | 271.49 | 638.68 | 159.67 |
| 70 | 1101.35 | 156.10 | 366.89 | 91.72 | 1690.94 | 269.93 | 610.92 | 152.73 | 1790.65 | 288.05 | 654.73 | 163.68 |
| 71 | 1208.08 | 178.12 | 401.25 | 100.31 | 1864.87 | 305.16 | 667.21 | 166.80 | 1966.05 | 322.62 | 710.91 | 177.73 |
| 72 | 1309.69 | 199.36 | 433.87 | 108.47 | 1918.81 | 320.28 | 680.31 | 170.08 | 2023.83 | 337.38 | 724.32 | 181.08 |
| 73 | 1422.41 | 222.07 | 470.65 | 117.66 | 1968.45 | 332.87 | 692.66 | 173.16 | 2064.07 | 346.66 | 732.31 | 183.08 |
| 74 | 1539.66 | 246.08 | 509.30 | 127.32 | 2023.07 | 345.54 | 706.95 | 176.74 | 2108.10 | 355.10 | 741.85 | 185.46 |
| 75 | 1644.84 | 269.63 | 543.47 | 135.87 | 2085.46 | 360.94 | 723.16 | 180.79 | 2160.27 | 366.80 | 753.55 | 188.39 |
| 76 | 1799.63 | 303.74 | 592.93 | 148.23 | 2157.50 | 381.19 | 741.35 | 185.34 | 2223.67 | 385.05 | 767.85 | 191.96 |
| 77 | 1878.70 | 328.05 | 615.86 | 153.96 | 2240.22 | 407.86 | 761.40 | 190.35 | 2300.37 | 412.33 | 784.75 | 196.19 |
| 78 | 2033.53 | 368.69 | 662.21 | 165.55 | 2419.87 | 456.88 | 812.85 | 203.21 | 2480.08 | 464.23 | 835.48 | 208.87 |
| 79 | 2258.97 | 424.81 | 730.53 | 182.63 | 2688.42 | 525.90 | 893.51 | 223.38 | 2753.96 | 537.12 | 917.50 | 229.37 |
| 80 | | 487.54 | | 201.64 | | | | | | | | |
| 81 | | 554.99 | | 222.28 | | | | | | | | |
| 82 | | 625.38 | | 244.24 | | | | | | | | |
| 83 | | 697.13 | | 267.41 | | | | | | | | |
| 84 | | 770.33 | | 291.91 | | | | | | | | |
| 85 | | 845.71 | | 317.79 | | | | | | | | |
| 86 | | 845.71 | | 317.79 | | | | | | | | |
| 87+ | | 845.71 | | 317.79 | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix B1

## John Hancock Life Insurance Company (U.S.A.)

## LTC-VA-91

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 3 Years
### Elimination Period: 20 Days

| Age | Indexed Inflation | | | | 5% Simple Inflation** | | | | 5% Compound Inflation** | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 353.67 | 12.57 | 61.46 | 15.36 | 502.01 | 28.71 | 126.28 | 31.57 | 964.08 | 97.98 | 312.62 | 78.16 |
| 30 | 370.27 | 13.16 | 64.34 | 16.09 | 502.01 | 28.71 | 126.28 | 31.57 | 964.08 | 97.98 | 312.62 | 78.16 |
| 31 | 380.49 | 13.53 | 66.12 | 16.53 | 502.01 | 28.71 | 126.28 | 31.57 | 964.08 | 97.98 | 312.62 | 78.16 |
| 32 | 397.08 | 14.12 | 69.00 | 17.25 | 502.01 | 28.71 | 126.28 | 31.57 | 964.08 | 97.98 | 312.62 | 78.16 |
| 33 | 409.85 | 14.57 | 71.22 | 17.81 | 502.01 | 28.71 | 126.28 | 31.57 | 964.08 | 97.98 | 312.62 | 78.16 |
| 34 | 423.53 | 15.06 | 73.60 | 18.40 | 502.01 | 28.71 | 126.28 | 31.57 | 964.08 | 97.98 | 312.62 | 78.16 |
| 35 | 440.11 | 15.65 | 76.48 | 19.12 | 502.01 | 28.71 | 126.28 | 31.57 | 964.08 | 97.98 | 312.62 | 78.16 |
| 36 | 448.04 | 15.93 | 77.86 | 19.46 | 502.01 | 28.71 | 126.28 | 31.57 | 964.08 | 97.98 | 312.62 | 78.16 |
| 37 | 448.04 | 15.93 | 77.86 | 19.46 | 502.01 | 28.71 | 126.28 | 31.57 | 964.08 | 97.98 | 312.62 | 78.16 |
| 38 | 448.04 | 15.93 | 77.86 | 19.46 | 502.01 | 28.71 | 126.28 | 31.57 | 964.08 | 97.98 | 312.62 | 78.16 |
| 39 | 448.04 | 15.93 | 77.86 | 19.46 | 537.03 | 30.72 | 135.09 | 33.77 | 964.08 | 97.98 | 312.62 | 78.16 |
| 40 | 448.04 | 15.93 | 77.86 | 19.46 | 558.15 | 31.93 | 140.41 | 35.10 | 964.08 | 97.98 | 312.62 | 78.16 |
| 41 | 448.04 | 15.93 | 77.86 | 19.46 | 582.61 | 33.32 | 146.56 | 36.64 | 964.08 | 97.98 | 312.62 | 78.16 |
| 42 | 448.04 | 15.93 | 77.86 | 19.46 | 619.40 | 35.43 | 155.81 | 38.95 | 964.08 | 97.98 | 312.62 | 78.16 |
| 43 | 448.04 | 15.93 | 77.86 | 19.46 | 619.40 | 35.43 | 155.81 | 38.95 | 964.08 | 97.98 | 312.62 | 78.16 |
| 44 | 448.04 | 15.93 | 77.86 | 19.46 | 619.40 | 35.43 | 155.81 | 38.95 | 964.08 | 97.98 | 312.62 | 78.16 |
| 45 | 464.86 | 21.20 | 113.19 | 28.30 | 618.10 | 43.98 | 204.11 | 51.03 | 1010.27 | 109.96 | 379.54 | 94.88 |
| 46 | 473.11 | 21.58 | 115.20 | 28.80 | 652.05 | 46.39 | 215.32 | 53.83 | 1010.27 | 109.96 | 379.54 | 94.88 |
| 47 | 505.59 | 23.06 | 123.11 | 30.78 | 708.62 | 50.42 | 234.00 | 58.50 | 1010.27 | 109.96 | 379.54 | 94.88 |
| 48 | 509.85 | 23.26 | 124.15 | 31.04 | 768.59 | 54.68 | 253.81 | 63.45 | 1010.27 | 109.96 | 379.54 | 94.88 |
| 49 | 543.76 | 24.80 | 132.41 | 33.10 | 771.38 | 54.88 | 254.73 | 63.68 | 1010.27 | 109.96 | 379.54 | 94.88 |
| 50 | 540.47 | 26.73 | 150.71 | 37.68 | 791.66 | 60.34 | 291.44 | 72.86 | 1028.74 | 114.74 | 413.10 | 103.28 |
| 51 | 548.39 | 30.16 | 159.80 | 39.95 | 822.08 | 67.65 | 311.21 | 77.80 | 1057.66 | 121.47 | 431.24 | 107.81 |
| 52 | 551.70 | 33.47 | 167.43 | 41.86 | 855.51 | 75.63 | 331.96 | 82.99 | 1089.49 | 128.88 | 450.25 | 112.56 |
| 53 | 536.54 | 35.64 | 169.05 | 42.26 | 891.82 | 84.29 | 353.58 | 88.39 | 1124.03 | 136.90 | 470.13 | 117.53 |
| 54 | 543.95 | 39.24 | 177.37 | 44.34 | 930.81 | 93.61 | 376.17 | 94.04 | 1161.16 | 145.50 | 490.77 | 122.69 |
| 55 | 553.01 | 43.03 | 186.13 | 46.53 | 968.64 | 103.10 | 398.11 | 99.53 | 1200.61 | 154.66 | 512.17 | 128.04 |
| 56 | 581.81 | 48.50 | 201.59 | 50.40 | 1016.22 | 113.95 | 423.97 | 105.99 | 1242.33 | 164.35 | 534.44 | 133.61 |
| 57 | 611.50 | 54.25 | 217.71 | 54.43 | 1062.31 | 124.95 | 449.17 | 112.29 | 1286.05 | 174.53 | 557.36 | 139.34 |
| 58 | 663.02 | 62.55 | 241.83 | 60.46 | 1113.88 | 137.17 | 475.89 | 118.97 | 1334.98 | 185.86 | 581.80 | 145.45 |
| 59 | 688.12 | 69.20 | 256.03 | 64.01 | 1162.17 | 149.76 | 499.82 | 124.95 | 1392.36 | 198.98 | 608.30 | 152.08 |
| 60 | 734.26 | 78.59 | 277.67 | 69.42 | 1209.10 | 162.74 | 521.53 | 130.38 | 1458.03 | 213.86 | 636.98 | 159.25 |
| 61 | 778.30 | 88.43 | 297.98 | 74.49 | 1296.00 | 181.73 | 559.07 | 139.77 | 1531.87 | 230.50 | 667.61 | 166.90 |
| 62 | 820.85 | 98.61 | 317.27 | 79.32 | 1362.14 | 198.41 | 586.06 | 146.51 | 1613.74 | 248.86 | 700.20 | 175.05 |
| 63 | 862.33 | 109.02 | 335.49 | 83.87 | 1458.41 | 220.01 | 624.54 | 156.13 | 1703.52 | 268.93 | 734.53 | 183.63 |
| 64 | 903.31 | 119.64 | 352.86 | 88.22 | 1533.26 | 238.80 | 652.38 | 163.10 | 1801.10 | 290.68 | 770.59 | 192.65 |
| 65 | 965.52 | 133.37 | 377.84 | 94.46 | 1629.07 | 261.14 | 687.67 | 171.92 | 1906.33 | 314.06 | 808.28 | 202.07 |
| 66 | 1064.32 | 152.69 | 416.64 | 104.16 | 1763.33 | 290.16 | 737.66 | 184.42 | 2019.08 | 339.08 | 847.50 | 211.87 |
| 67 | 1183.12 | 175.58 | 462.48 | 115.62 | 1939.86 | 326.82 | 803.54 | 200.89 | 2139.25 | 365.69 | 888.23 | 222.06 |
| 68 | 1296.92 | 199.48 | 503.04 | 125.76 | 2090.07 | 360.48 | 853.03 | 213.26 | 2284.21 | 397.57 | 933.96 | 233.49 |
| 69 | 1446.61 | 231.11 | 552.45 | 138.11 | 2232.99 | 394.21 | 892.75 | 223.19 | 2427.10 | 430.20 | 972.14 | 243.03 |
| 70 | 1591.20 | 263.18 | 596.33 | 149.08 | 2412.36 | 434.84 | 942.73 | 235.68 | 2559.93 | 461.20 | 1002.35 | 250.59 |
| 71 | 1776.25 | 302.44 | 653.40 | 163.35 | 2579.84 | 473.06 | 986.09 | 246.52 | 2757.47 | 503.49 | 1056.19 | 264.05 |
| 72 | 1982.21 | 345.19 | 717.33 | 179.33 | 2673.19 | 496.68 | 1001.78 | 250.45 | 2839.08 | 523.67 | 1066.12 | 266.53 |
| 73 | 2145.57 | 379.93 | 765.74 | 191.44 | 2760.18 | 516.58 | 1016.56 | 254.14 | 2911.82 | 538.58 | 1074.57 | 268.64 |
| 74 | 2279.54 | 409.78 | 802.82 | 200.71 | 2856.27 | 537.00 | 1034.36 | 258.59 | 2991.79 | 552.69 | 1085.50 | 271.37 |
| 75 | 2395.33 | 438.00 | 831.92 | 207.98 | 2965.45 | 561.84 | 1054.92 | 263.73 | 3085.25 | 571.92 | 1099.47 | 274.87 |
| 76 | 2521.63 | 471.02 | 862.28 | 215.57 | 3090.34 | 594.15 | 1078.06 | 269.51 | 3196.74 | 600.96 | 1116.79 | 279.20 |
| 77 | 2656.38 | 509.39 | 892.55 | 223.14 | 3232.31 | 636.16 | 1103.43 | 275.86 | 3329.17 | 643.37 | 1137.45 | 284.36 |
| 78 | 2903.08 | 573.95 | 956.84 | 239.21 | 3521.33 | 714.32 | 1174.68 | 293.67 | 3618.67 | 725.69 | 1207.44 | 301.86 |
| 79 | 3257.86 | 663.95 | 1053.46 | 263.37 | 3950.66 | 826.23 | 1289.08 | 322.27 | 4057.63 | 843.95 | 1323.89 | 330.97 |
| 80 | | 765.20 | | 290.36 | | | | | | | | |
| 81 | | 874.52 | | 319.75 | | | | | | | | |
| 82 | | 988.71 | | 351.12 | | | | | | | | |
| 83 | | 1105.24 | | 384.33 | | | | | | | | |
| 84 | | 1224.39 | | 419.63 | | | | | | | | |
| 85 | | 1347.30 | | 457.05 | | | | | | | | |
| 86 | | 1347.30 | | 457.05 | | | | | | | | |
| 87+ | | 1347.30 | | 457.05 | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix B1

## John Hancock Life Insurance Company (U.S.A.)

## LTC-VA-91

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: 3 Years**
**Elimination Period: 100 Days**

| Age | Indexed Inflation | | | | 5% Simple Inflation** | | | | 5% Compound Inflation** | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 343.24 | 10.05 | 42.70 | 10.68 | 478.76 | 23.13 | 89.13 | 22.28 | 889.70 | 80.41 | 228.44 | 57.11 |
| 30 | 359.34 | 10.52 | 44.71 | 11.18 | 478.76 | 23.13 | 89.13 | 22.28 | 889.70 | 80.41 | 228.44 | 57.11 |
| 31 | 369.26 | 10.81 | 45.94 | 11.49 | 478.76 | 23.13 | 89.13 | 22.28 | 889.70 | 80.41 | 228.44 | 57.11 |
| 32 | 385.37 | 11.28 | 47.95 | 11.99 | 478.76 | 23.13 | 89.13 | 22.28 | 889.70 | 80.41 | 228.44 | 57.11 |
| 33 | 397.76 | 11.65 | 49.49 | 12.37 | 478.76 | 23.13 | 89.13 | 22.28 | 889.70 | 80.41 | 228.44 | 57.11 |
| 34 | 411.03 | 12.03 | 51.14 | 12.78 | 478.76 | 23.13 | 89.13 | 22.28 | 889.70 | 80.41 | 228.44 | 57.11 |
| 35 | 427.13 | 12.51 | 53.14 | 13.29 | 478.76 | 23.13 | 89.13 | 22.28 | 889.70 | 80.41 | 228.44 | 57.11 |
| 36 | 434.82 | 12.73 | 54.10 | 13.52 | 478.76 | 23.13 | 89.13 | 22.28 | 889.70 | 80.41 | 228.44 | 57.11 |
| 37 | 434.82 | 12.73 | 54.10 | 13.52 | 478.76 | 23.13 | 89.13 | 22.28 | 889.70 | 80.41 | 228.44 | 57.11 |
| 38 | 434.82 | 12.73 | 54.10 | 13.52 | 478.76 | 23.13 | 89.13 | 22.28 | 889.70 | 80.41 | 228.44 | 57.11 |
| 39 | 434.82 | 12.73 | 54.10 | 13.52 | 512.16 | 24.75 | 95.35 | 23.84 | 889.70 | 80.41 | 228.44 | 57.11 |
| 40 | 434.82 | 12.73 | 54.10 | 13.52 | 532.30 | 25.72 | 99.10 | 24.77 | 889.70 | 80.41 | 228.44 | 57.11 |
| 41 | 434.82 | 12.73 | 54.10 | 13.52 | 555.63 | 26.85 | 103.44 | 25.86 | 889.70 | 80.41 | 228.44 | 57.11 |
| 42 | 434.82 | 12.73 | 54.10 | 13.52 | 590.72 | 28.54 | 109.97 | 27.49 | 889.70 | 80.41 | 228.44 | 57.11 |
| 43 | 434.82 | 12.73 | 54.10 | 13.52 | 590.72 | 28.54 | 109.97 | 27.49 | 889.70 | 80.41 | 228.44 | 57.11 |
| 44 | 434.82 | 12.73 | 54.10 | 13.52 | 590.72 | 28.54 | 109.97 | 27.49 | 889.70 | 80.41 | 228.44 | 57.11 |
| 45 | 446.93 | 16.89 | 78.99 | 19.75 | 582.07 | 35.40 | 144.66 | 36.17 | 925.63 | 90.11 | 276.67 | 69.17 |
| 46 | 454.86 | 17.19 | 80.40 | 20.10 | 614.04 | 37.35 | 152.61 | 38.15 | 925.63 | 90.11 | 276.67 | 69.17 |
| 47 | 486.09 | 18.37 | 85.92 | 21.48 | 667.30 | 40.59 | 165.85 | 41.46 | 925.63 | 90.11 | 276.67 | 69.17 |
| 48 | 490.18 | 18.53 | 86.64 | 21.66 | 723.78 | 44.02 | 179.88 | 44.97 | 925.63 | 90.11 | 276.67 | 69.17 |
| 49 | 522.79 | 19.76 | 92.40 | 23.10 | 726.41 | 44.18 | 180.54 | 45.13 | 925.63 | 90.11 | 276.67 | 69.17 |
| 50 | 517.77 | 21.27 | 105.70 | 26.43 | 742.02 | 48.56 | 207.48 | 51.87 | 940.02 | 93.96 | 301.55 | 75.39 |
| 51 | 523.06 | 24.07 | 112.43 | 28.11 | 766.95 | 54.56 | 222.14 | 55.53 | 963.81 | 99.53 | 315.01 | 78.75 |
| 52 | 523.92 | 26.80 | 118.12 | 29.53 | 794.46 | 61.16 | 237.67 | 59.42 | 990.10 | 105.64 | 329.24 | 82.31 |
| 53 | 507.28 | 28.61 | 119.56 | 29.89 | 824.44 | 68.33 | 253.86 | 63.46 | 1018.69 | 112.29 | 344.13 | 86.03 |
| 54 | 512.04 | 31.58 | 125.77 | 31.44 | 856.70 | 76.01 | 270.80 | 67.70 | 1049.46 | 119.43 | 359.77 | 89.94 |
| 55 | 518.33 | 34.69 | 132.26 | 33.06 | 887.75 | 83.89 | 287.30 | 71.83 | 1082.32 | 127.06 | 375.95 | 93.99 |
| 56 | 543.10 | 39.17 | 143.62 | 35.91 | 927.64 | 92.88 | 306.76 | 76.69 | 1117.05 | 135.13 | 392.79 | 98.20 |
| 57 | 568.56 | 43.91 | 155.44 | 38.86 | 966.04 | 102.03 | 325.77 | 81.44 | 1153.58 | 143.60 | 410.17 | 102.54 |
| 58 | 613.90 | 50.73 | 173.05 | 43.26 | 1009.02 | 112.18 | 346.08 | 86.52 | 1194.45 | 153.03 | 428.75 | 107.19 |
| 59 | 634.13 | 56.18 | 183.77 | 45.94 | 1048.40 | 122.64 | 364.46 | 91.12 | 1242.27 | 163.92 | 449.17 | 112.29 |
| 60 | 673.24 | 63.91 | 199.85 | 49.96 | 1086.06 | 133.42 | 381.53 | 95.38 | 1296.99 | 176.27 | 471.22 | 117.80 |
| 61 | 709.95 | 71.99 | 215.20 | 53.80 | 1159.16 | 149.12 | 410.21 | 102.55 | 1358.53 | 190.07 | 494.90 | 123.72 |
| 62 | 744.93 | 80.34 | 229.87 | 57.47 | 1213.23 | 162.96 | 431.41 | 107.85 | 1426.80 | 205.30 | 520.21 | 130.05 |
| 63 | 778.68 | 88.91 | 243.90 | 60.98 | 1293.84 | 180.84 | 461.11 | 115.28 | 1501.72 | 221.92 | 546.93 | 136.73 |
| 64 | 811.82 | 97.65 | 257.35 | 64.34 | 1355.17 | 196.42 | 483.17 | 120.79 | 1583.25 | 239.95 | 575.17 | 143.79 |
| 65 | 863.85 | 108.95 | 276.40 | 69.10 | 1434.90 | 214.97 | 510.99 | 127.75 | 1671.26 | 259.37 | 604.83 | 151.21 |
| 66 | 948.30 | 124.81 | 305.62 | 76.41 | 1548.24 | 239.02 | 549.70 | 137.42 | 1765.74 | 280.17 | 635.68 | 158.92 |
| 67 | 1050.14 | 143.64 | 340.26 | 85.07 | 1698.36 | 269.42 | 600.57 | 150.14 | 1866.57 | 302.31 | 667.83 | 166.96 |
| 68 | 1145.97 | 163.22 | 371.36 | 92.84 | 1823.85 | 297.27 | 639.69 | 159.92 | 1987.66 | 328.70 | 704.22 | 176.06 |
| 69 | 1271.20 | 189.03 | 409.49 | 102.37 | 1940.92 | 324.98 | 671.83 | 167.96 | 2104.96 | 355.52 | 735.17 | 183.79 |
| 70 | 1390.48 | 215.17 | 443.96 | 110.99 | 2088.52 | 358.28 | 712.22 | 178.06 | 2212.44 | 380.88 | 760.56 | 190.14 |
| 71 | 1544.33 | 247.15 | 488.53 | 122.13 | 2225.41 | 389.60 | 747.58 | 186.89 | 2375.49 | 415.55 | 803.89 | 200.97 |
| 72 | 1716.07 | 282.03 | 538.44 | 134.61 | 2298.84 | 408.90 | 761.99 | 190.50 | 2439.01 | 431.97 | 813.84 | 203.46 |
| 73 | 1849.58 | 310.14 | 576.90 | 144.22 | 2366.04 | 424.75 | 775.55 | 193.89 | 2494.12 | 443.51 | 822.30 | 205.57 |
| 74 | 1955.74 | 333.90 | 607.01 | 151.75 | 2439.41 | 440.53 | 791.28 | 197.82 | 2553.71 | 453.77 | 832.68 | 208.17 |
| 75 | 2045.46 | 356.37 | 631.32 | 157.83 | 2523.37 | 460.04 | 809.43 | 202.36 | 2624.31 | 468.40 | 845.48 | 211.37 |
| 76 | 2144.19 | 383.03 | 656.86 | 164.22 | 2621.09 | 486.21 | 829.91 | 207.48 | 2710.76 | 491.95 | 861.30 | 215.33 |
| 77 | 2250.82 | 414.53 | 682.60 | 170.65 | 2734.44 | 521.23 | 852.49 | 213.12 | 2816.28 | 527.80 | 880.25 | 220.06 |
| 78 | 2450.42 | 467.05 | 734.54 | 183.64 | 2970.15 | 585.58 | 910.91 | 227.73 | 3052.65 | 596.12 | 937.85 | 234.46 |
| 79 | 2737.00 | 539.25 | 811.42 | 202.85 | 3319.21 | 676.17 | 1003.07 | 250.77 | 3409.97 | 692.08 | 1031.75 | 257.94 |
| 80 | | 619.76 | | 224.25 | | | | | | | | |
| 81 | | 706.17 | | 247.51 | | | | | | | | |
| 82 | | 796.04 | | 272.29 | | | | | | | | |
| 83 | | 887.34 | | 298.44 | | | | | | | | |
| 84 | | 980.26 | | 326.07 | | | | | | | | |
| 85 | | 1075.65 | | 355.24 | | | | | | | | |
| 86 | | 1075.65 | | 355.24 | | | | | | | | |
| 87+ | | 1075.65 | | 355.24 | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix B1

## John Hancock Life Insurance Company (U.S.A.)

## LTC-VA-91

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 5 Years
### Elimination Period: 20 Days

| Age | Indexed Inflation | | | | 5% Simple Inflation** | | | | 5% Compound Inflation** | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 425.23 | 18.32 | 74.59 | 18.65 | 533.81 | 36.30 | 134.08 | 33.52 | 1082.84 | 126.01 | 338.04 | 84.51 |
| 30 | 464.99 | 20.03 | 81.57 | 20.39 | 544.99 | 37.06 | 136.88 | 34.22 | 1082.84 | 126.01 | 338.04 | 84.51 |
| 31 | 464.99 | 20.03 | 81.57 | 20.39 | 567.72 | 38.61 | 142.59 | 35.65 | 1082.84 | 126.01 | 338.04 | 84.51 |
| 32 | 464.99 | 20.03 | 81.57 | 20.39 | 614.08 | 41.76 | 154.24 | 38.56 | 1082.84 | 126.01 | 338.04 | 84.51 |
| 33 | 464.99 | 20.03 | 81.57 | 20.39 | 637.70 | 43.36 | 160.17 | 40.04 | 1082.84 | 126.01 | 338.04 | 84.51 |
| 34 | 464.99 | 20.03 | 81.57 | 20.39 | 685.83 | 46.64 | 172.26 | 43.06 | 1082.84 | 126.01 | 338.04 | 84.51 |
| 35 | 464.99 | 20.03 | 81.57 | 20.39 | 735.14 | 49.99 | 184.64 | 46.16 | 1082.84 | 126.01 | 338.04 | 84.51 |
| 36 | 464.99 | 20.03 | 81.57 | 20.39 | 760.23 | 51.70 | 190.95 | 47.74 | 1082.84 | 126.01 | 338.04 | 84.51 |
| 37 | 464.99 | 20.03 | 81.57 | 20.39 | 766.35 | 52.11 | 192.48 | 48.12 | 1082.84 | 126.01 | 338.04 | 84.51 |
| 38 | 464.99 | 20.03 | 81.57 | 20.39 | 766.35 | 52.11 | 192.48 | 48.12 | 1082.84 | 126.01 | 338.04 | 84.51 |
| 39 | 478.33 | 20.61 | 83.90 | 20.98 | 766.35 | 52.11 | 192.48 | 48.12 | 1082.84 | 126.01 | 338.04 | 84.51 |
| 40 | 511.76 | 22.05 | 89.77 | 22.44 | 766.35 | 52.11 | 192.48 | 48.12 | 1082.84 | 126.01 | 338.04 | 84.51 |
| 41 | 550.08 | 23.70 | 96.49 | 24.12 | 766.35 | 52.11 | 192.48 | 48.12 | 1082.84 | 126.01 | 338.04 | 84.51 |
| 42 | 589.77 | 25.41 | 103.45 | 25.86 | 766.35 | 52.11 | 192.48 | 48.12 | 1082.84 | 126.01 | 338.04 | 84.51 |
| 43 | 610.62 | 26.31 | 107.11 | 26.78 | 766.35 | 52.11 | 192.48 | 48.12 | 1082.84 | 126.01 | 338.04 | 84.51 |
| 44 | 610.62 | 26.31 | 107.11 | 26.78 | 766.35 | 52.11 | 192.48 | 48.12 | 1082.84 | 126.01 | 338.04 | 84.51 |
| 45 | 610.16 | 33.39 | 148.05 | 37.01 | 832.73 | 69.44 | 270.26 | 67.57 | 1144.75 | 141.38 | 409.52 | 102.38 |
| 46 | 647.82 | 35.45 | 157.19 | 39.30 | 832.73 | 69.44 | 270.26 | 67.57 | 1144.75 | 141.38 | 409.52 | 102.38 |
| 47 | 686.70 | 37.58 | 166.63 | 41.66 | 832.73 | 69.44 | 270.26 | 67.57 | 1144.75 | 141.38 | 409.52 | 102.38 |
| 48 | 700.15 | 38.32 | 169.89 | 42.47 | 832.73 | 69.44 | 270.26 | 67.57 | 1144.75 | 141.38 | 409.52 | 102.38 |
| 49 | 700.15 | 38.32 | 169.89 | 42.47 | 832.73 | 69.44 | 270.26 | 67.57 | 1144.75 | 141.38 | 409.52 | 102.38 |
| 50 | 713.18 | 42.12 | 197.26 | 49.32 | 859.28 | 76.36 | 309.15 | 77.29 | 1169.49 | 147.54 | 445.37 | 111.34 |
| 51 | 738.19 | 48.23 | 212.15 | 53.04 | 898.50 | 85.73 | 330.22 | 82.56 | 1207.13 | 156.23 | 464.70 | 116.18 |
| 52 | 765.76 | 54.91 | 227.90 | 56.97 | 941.57 | 96.00 | 352.27 | 88.07 | 1248.46 | 165.82 | 485.01 | 121.25 |
| 53 | 795.60 | 62.11 | 244.30 | 61.07 | 988.33 | 107.16 | 375.41 | 93.85 | 1293.30 | 176.19 | 506.30 | 126.58 |
| 54 | 827.57 | 69.79 | 261.46 | 65.37 | 1038.54 | 119.11 | 399.53 | 99.88 | 1341.39 | 187.33 | 528.36 | 132.09 |
| 55 | 861.40 | 77.94 | 279.28 | 69.82 | 1091.99 | 131.84 | 424.62 | 106.15 | 1392.56 | 199.22 | 551.38 | 137.85 |
| 56 | 896.92 | 86.47 | 297.63 | 74.41 | 1148.47 | 145.31 | 450.69 | 112.67 | 1446.57 | 211.77 | 575.17 | 143.79 |
| 57 | 933.91 | 95.35 | 316.75 | 79.19 | 1207.78 | 159.49 | 477.63 | 119.41 | 1503.22 | 224.96 | 599.72 | 149.93 |
| 58 | 976.30 | 105.45 | 337.28 | 84.32 | 1274.10 | 175.24 | 506.30 | 126.58 | 1566.49 | 239.63 | 625.90 | 156.48 |
| 59 | 1027.87 | 117.59 | 360.09 | 90.02 | 1351.55 | 193.44 | 537.37 | 134.34 | 1640.49 | 256.60 | 654.36 | 163.59 |
| 60 | 1088.24 | 131.68 | 384.97 | 96.24 | 1439.89 | 214.05 | 570.83 | 142.71 | 1725.06 | 275.83 | 684.99 | 171.25 |
| 61 | 1157.00 | 147.65 | 411.69 | 102.92 | 1538.82 | 236.99 | 606.35 | 151.59 | 1820.08 | 297.34 | 717.69 | 179.42 |
| 62 | 1233.69 | 165.38 | 440.37 | 110.09 | 1648.10 | 262.25 | 644.04 | 161.01 | 1925.39 | 321.07 | 752.45 | 188.11 |
| 63 | 1317.93 | 184.83 | 470.57 | 117.64 | 1767.45 | 289.73 | 683.58 | 170.90 | 2040.89 | 347.03 | 789.17 | 197.29 |
| 64 | 1409.34 | 205.85 | 502.29 | 125.57 | 1896.58 | 319.41 | 725.08 | 181.27 | 2166.40 | 375.17 | 827.73 | 206.93 |
| 65 | 1507.43 | 228.36 | 535.31 | 133.83 | 2035.24 | 351.21 | 768.20 | 192.05 | 2301.83 | 405.47 | 868.03 | 217.01 |
| 66 | 1611.84 | 252.31 | 569.52 | 142.38 | 2183.16 | 385.08 | 812.96 | 203.24 | 2447.01 | 437.92 | 909.96 | 227.49 |
| 67 | 1722.15 | 277.57 | 604.83 | 151.21 | 2340.07 | 420.98 | 859.12 | 214.78 | 2601.83 | 472.49 | 953.52 | 238.38 |
| 68 | 1860.38 | 309.15 | 645.02 | 161.25 | 2528.07 | 463.70 | 910.50 | 227.63 | 2788.59 | 513.88 | 1002.40 | 250.60 |
| 69 | 2041.40 | 350.29 | 692.82 | 173.20 | 2760.75 | 516.03 | 969.27 | 242.32 | 3020.39 | 564.64 | 1058.88 | 264.72 |
| 70 | 2248.18 | 397.08 | 744.55 | 186.14 | 3017.24 | 573.36 | 1030.68 | 257.67 | 3274.91 | 619.95 | 1117.79 | 279.45 |
| 71 | 2374.27 | 429.42 | 768.01 | 192.00 | 3157.97 | 608.15 | 1050.80 | 262.70 | 3402.13 | 650.54 | 1131.79 | 282.95 |
| 72 | 2490.63 | 458.66 | 789.25 | 197.31 | 3281.89 | 638.33 | 1067.01 | 266.75 | 3511.02 | 676.27 | 1141.55 | 285.39 |
| 73 | 2606.13 | 485.71 | 811.79 | 202.95 | 3395.69 | 663.09 | 1082.04 | 270.51 | 3606.30 | 694.50 | 1149.51 | 287.38 |
| 74 | 2737.62 | 515.35 | 839.08 | 209.77 | 3520.08 | 688.01 | 1100.29 | 275.07 | 3709.47 | 711.05 | 1159.91 | 289.98 |
| 75 | 2885.55 | 550.10 | 869.60 | 217.40 | 3662.45 | 718.94 | 1121.53 | 280.38 | 3830.97 | 734.49 | 1173.63 | 293.41 |
| 76 | 3049.50 | 591.87 | 901.67 | 225.42 | 3828.04 | 760.51 | 1145.82 | 286.46 | 3978.59 | 771.66 | 1191.08 | 297.77 |
| 77 | 3228.27 | 641.94 | 933.92 | 233.48 | 4020.00 | 816.09 | 1172.72 | 293.18 | 4157.55 | 827.71 | 1212.54 | 303.14 |
| 78 | 3546.62 | 725.75 | 1002.24 | 250.56 | 4402.65 | 919.84 | 1249.58 | 312.40 | 4542.08 | 937.34 | 1288.02 | 322.01 |
| 79 | 3998.23 | 841.32 | 1104.76 | 276.19 | 4968.33 | 1068.29 | 1373.82 | 343.46 | 5124.18 | 1095.14 | 1414.98 | 353.75 |
| 80 | | 970.63 | | 304.89 | | | | | | | | |
| 81 | | 1109.51 | | 336.15 | | | | | | | | |
| 82 | | 1253.78 | | 369.47 | | | | | | | | |
| 83 | | 1400.12 | | 404.69 | | | | | | | | |
| 84 | | 1548.89 | | 442.01 | | | | | | | | |
| 85 | | 1701.56 | | 481.50 | | | | | | | | |
| 86 | | 1701.56 | | 481.50 | | | | | | | | |
| 87+ | | 1701.56 | | 481.50 | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix B1

## John Hancock Life Insurance Company (U.S.A.)

## LTC-VA-91

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 5 Years
### Elimination Period: 100 Days

| Age | Indexed Inflation | | | | 5% Simple Inflation** | | | | 5% Compound Inflation** | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 411.34 | 14.95 | 52.66 | 13.16 | 506.83 | 29.83 | 96.02 | 24.00 | 994.74 | 105.18 | 251.25 | 62.81 |
| 30 | 449.80 | 16.34 | 57.58 | 14.39 | 517.45 | 30.46 | 98.03 | 24.51 | 994.74 | 105.18 | 251.25 | 62.81 |
| 31 | 449.80 | 16.34 | 57.58 | 14.39 | 539.03 | 31.73 | 102.12 | 25.53 | 994.74 | 105.18 | 251.25 | 62.81 |
| 32 | 449.80 | 16.34 | 57.58 | 14.39 | 583.05 | 34.32 | 110.46 | 27.61 | 994.74 | 105.18 | 251.25 | 62.81 |
| 33 | 449.80 | 16.34 | 57.58 | 14.39 | 605.48 | 35.64 | 114.70 | 28.68 | 994.74 | 105.18 | 251.25 | 62.81 |
| 34 | 449.80 | 16.34 | 57.58 | 14.39 | 651.17 | 38.33 | 123.36 | 30.84 | 994.74 | 105.18 | 251.25 | 62.81 |
| 35 | 449.80 | 16.34 | 57.58 | 14.39 | 697.99 | 41.08 | 132.23 | 33.06 | 994.74 | 105.18 | 251.25 | 62.81 |
| 36 | 449.80 | 16.34 | 57.58 | 14.39 | 721.82 | 42.48 | 136.74 | 34.19 | 994.74 | 105.18 | 251.25 | 62.81 |
| 37 | 449.80 | 16.34 | 57.58 | 14.39 | 727.63 | 42.83 | 137.85 | 34.46 | 994.74 | 105.18 | 251.25 | 62.81 |
| 38 | 449.80 | 16.34 | 57.58 | 14.39 | 727.63 | 42.83 | 137.85 | 34.46 | 994.74 | 105.18 | 251.25 | 62.81 |
| 39 | 462.70 | 16.81 | 59.23 | 14.81 | 727.63 | 42.83 | 137.85 | 34.46 | 994.74 | 105.18 | 251.25 | 62.81 |
| 40 | 495.04 | 17.99 | 63.37 | 15.84 | 727.63 | 42.83 | 137.85 | 34.46 | 994.74 | 105.18 | 251.25 | 62.81 |
| 41 | 532.12 | 19.33 | 68.12 | 17.03 | 727.63 | 42.83 | 137.85 | 34.46 | 994.74 | 105.18 | 251.25 | 62.81 |
| 42 | 570.50 | 20.73 | 73.03 | 18.26 | 727.63 | 42.83 | 137.85 | 34.46 | 994.74 | 105.18 | 251.25 | 62.81 |
| 43 | 590.67 | 21.46 | 75.61 | 18.90 | 727.63 | 42.83 | 137.85 | 34.46 | 994.74 | 105.18 | 251.25 | 62.81 |
| 44 | 590.67 | 21.46 | 75.61 | 18.90 | 727.63 | 42.83 | 137.85 | 34.46 | 994.74 | 105.18 | 251.25 | 62.81 |
| 45 | 584.48 | 27.19 | 104.89 | 26.22 | 780.61 | 57.00 | 194.33 | 48.58 | 1044.74 | 117.94 | 303.50 | 75.88 |
| 46 | 620.56 | 28.87 | 111.36 | 27.84 | 780.61 | 57.00 | 194.33 | 48.58 | 1044.74 | 117.94 | 303.50 | 75.88 |
| 47 | 657.80 | 30.60 | 118.05 | 29.51 | 780.61 | 57.00 | 194.33 | 48.58 | 1044.74 | 117.94 | 303.50 | 75.88 |
| 48 | 670.68 | 31.20 | 120.36 | 30.09 | 780.61 | 57.00 | 194.33 | 48.58 | 1044.74 | 117.94 | 303.50 | 75.88 |
| 49 | 670.68 | 31.20 | 120.36 | 30.09 | 780.61 | 57.00 | 194.33 | 48.58 | 1044.74 | 117.94 | 303.50 | 75.88 |
| 50 | 680.65 | 34.30 | 140.45 | 35.11 | 801.79 | 62.68 | 223.44 | 55.86 | 1064.75 | 123.05 | 330.55 | 82.64 |
| 51 | 701.32 | 39.35 | 151.53 | 37.88 | 834.49 | 70.50 | 239.30 | 59.83 | 1096.22 | 130.35 | 345.21 | 86.30 |
| 52 | 724.13 | 44.89 | 163.16 | 40.79 | 870.50 | 79.11 | 256.03 | 64.01 | 1130.88 | 138.39 | 360.75 | 90.19 |
| 53 | 748.92 | 50.89 | 175.43 | 43.86 | 909.69 | 88.45 | 273.63 | 68.41 | 1168.57 | 147.13 | 376.93 | 94.23 |
| 54 | 775.53 | 57.30 | 188.14 | 47.03 | 951.86 | 98.50 | 291.99 | 73.00 | 1209.09 | 156.50 | 393.88 | 98.47 |
| 55 | 803.80 | 64.06 | 201.50 | 50.38 | 996.86 | 109.20 | 311.21 | 77.80 | 1252.26 | 166.52 | 411.58 | 102.90 |
| 56 | 833.51 | 71.20 | 215.30 | 53.82 | 1044.52 | 120.57 | 331.20 | 82.80 | 1297.94 | 177.14 | 429.94 | 107.49 |
| 57 | 864.50 | 78.62 | 229.63 | 57.41 | 1094.65 | 132.52 | 351.95 | 87.99 | 1345.93 | 188.30 | 448.95 | 112.24 |
| 58 | 900.02 | 87.04 | 245.17 | 61.29 | 1150.67 | 145.80 | 374.11 | 93.53 | 1399.45 | 200.69 | 469.26 | 117.32 |
| 59 | 943.17 | 97.17 | 262.44 | 65.61 | 1215.93 | 161.09 | 398.33 | 99.58 | 1461.86 | 214.97 | 491.53 | 122.88 |
| 60 | 993.68 | 108.90 | 281.45 | 70.36 | 1290.28 | 178.39 | 424.40 | 106.10 | 1533.09 | 231.10 | 515.54 | 128.88 |
| 61 | 1051.20 | 122.18 | 302.09 | 75.52 | 1373.55 | 197.62 | 452.43 | 113.11 | 1613.07 | 249.16 | 541.39 | 135.35 |
| 62 | 1115.42 | 136.95 | 324.14 | 81.03 | 1465.52 | 218.80 | 482.19 | 120.55 | 1701.76 | 269.07 | 568.98 | 142.25 |
| 63 | 1186.03 | 153.11 | 347.60 | 86.90 | 1566.08 | 241.86 | 513.47 | 128.37 | 1799.09 | 290.82 | 598.09 | 149.52 |
| 64 | 1262.72 | 170.60 | 372.26 | 93.07 | 1675.01 | 266.73 | 546.39 | 136.60 | 1905.05 | 314.44 | 628.94 | 157.24 |
| 65 | 1345.14 | 189.39 | 398.00 | 99.50 | 1792.13 | 293.45 | 580.82 | 145.21 | 2019.54 | 339.92 | 661.20 | 165.30 |
| 66 | 1432.99 | 209.35 | 424.84 | 106.21 | 1917.30 | 321.94 | 616.56 | 154.14 | 2142.51 | 367.24 | 694.88 | 173.72 |
| 67 | 1525.97 | 230.45 | 452.43 | 113.11 | 2050.31 | 352.19 | 653.60 | 163.40 | 2273.92 | 396.40 | 729.97 | 182.49 |
| 68 | 1641.77 | 256.68 | 484.14 | 121.04 | 2208.80 | 387.98 | 694.99 | 173.75 | 2431.48 | 431.08 | 769.61 | 192.40 |
| 69 | 1792.41 | 290.63 | 522.27 | 130.57 | 2403.51 | 431.49 | 742.67 | 185.67 | 2625.57 | 473.31 | 815.67 | 203.92 |
| 70 | 1963.89 | 329.15 | 564.04 | 141.01 | 2617.20 | 478.99 | 792.87 | 198.22 | 2837.61 | 519.13 | 864.05 | 216.01 |
| 71 | 2064.55 | 355.69 | 584.46 | 146.11 | 2730.15 | 507.61 | 811.46 | 202.86 | 2938.98 | 544.22 | 877.72 | 219.43 |
| 72 | 2157.68 | 379.76 | 603.19 | 150.80 | 2829.42 | 532.46 | 826.82 | 206.71 | 3025.29 | 565.30 | 887.98 | 222.00 |
| 73 | 2248.75 | 401.50 | 622.92 | 155.73 | 2918.09 | 551.86 | 841.13 | 210.28 | 3097.87 | 578.80 | 896.58 | 224.14 |
| 74 | 2351.00 | 424.73 | 646.43 | 161.61 | 3012.76 | 570.37 | 857.93 | 214.48 | 3173.94 | 589.51 | 907.00 | 226.75 |
| 75 | 2466.44 | 452.27 | 672.61 | 168.15 | 3122.16 | 594.13 | 877.32 | 219.33 | 3265.20 | 606.47 | 920.33 | 230.08 |
| 76 | 2596.18 | 486.21 | 700.41 | 175.10 | 3252.88 | 628.00 | 899.55 | 224.89 | 3380.59 | 636.86 | 937.06 | 234.27 |
| 77 | 2740.34 | 528.11 | 728.68 | 182.17 | 3409.30 | 675.64 | 924.48 | 231.12 | 3526.40 | 686.21 | 957.58 | 239.40 |
| 78 | 3000.17 | 597.25 | 785.24 | 196.31 | 3724.22 | 762.56 | 989.15 | 247.29 | 3843.37 | 779.33 | 1021.31 | 255.33 |
| 79 | 3365.59 | 690.43 | 868.69 | 217.17 | 4184.54 | 883.24 | 1091.37 | 272.84 | 4317.63 | 908.06 | 1126.03 | 281.51 |
| 80 | | 793.22 | | 240.42 | | | | | | | | |
| 81 | | 902.61 | | 265.67 | | | | | | | | |
| 82 | | 1015.50 | | 292.53 | | | | | | | | |
| 83 | | 1129.37 | | 320.81 | | | | | | | | |
| 84 | | 1244.42 | | 350.61 | | | | | | | | |
| 85 | | 1361.72 | | 382.01 | | | | | | | | |
| 86 | | 1361.72 | | 382.01 | | | | | | | | |
| 87+ | | 1361.72 | | 382.01 | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix B1

## John Hancock Life Insurance Company (U.S.A.)

## LTC-VA-91

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: Lifetime**
**Elimination Period: 20 Days**

| Age | Indexed Inflation | | | | 5% Simple Inflation** | | | | 5% Compound Inflation** | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 497.64 | 28.97 | 82.80 | 20.70 | 604.36 | 53.17 | 142.02 | 35.51 | 1338.76 | 186.35 | 380.19 | 95.05 |
| 30 | 503.41 | 29.30 | 83.76 | 20.94 | 604.36 | 53.17 | 142.02 | 35.51 | 1338.76 | 186.35 | 380.19 | 95.05 |
| 31 | 503.41 | 29.30 | 83.76 | 20.94 | 649.00 | 57.10 | 152.51 | 38.13 | 1338.76 | 186.35 | 380.19 | 95.05 |
| 32 | 503.41 | 29.30 | 83.76 | 20.94 | 673.02 | 59.21 | 158.15 | 39.54 | 1338.76 | 186.35 | 380.19 | 95.05 |
| 33 | 503.41 | 29.30 | 83.76 | 20.94 | 721.90 | 63.51 | 169.64 | 42.41 | 1338.76 | 186.35 | 380.19 | 95.05 |
| 34 | 503.41 | 29.30 | 83.76 | 20.94 | 771.92 | 67.91 | 181.39 | 45.35 | 1338.76 | 186.35 | 380.19 | 95.05 |
| 35 | 503.41 | 29.30 | 83.76 | 20.94 | 797.35 | 70.15 | 187.37 | 46.84 | 1338.76 | 186.35 | 380.19 | 95.05 |
| 36 | 503.41 | 29.30 | 83.76 | 20.94 | 849.05 | 74.70 | 199.52 | 49.88 | 1338.76 | 186.35 | 380.19 | 95.05 |
| 37 | 512.54 | 29.83 | 85.28 | 21.32 | 867.65 | 76.34 | 203.89 | 50.97 | 1338.76 | 186.35 | 380.19 | 95.05 |
| 38 | 512.54 | 29.83 | 85.28 | 21.32 | 867.65 | 76.34 | 203.89 | 50.97 | 1338.76 | 186.35 | 380.19 | 95.05 |
| 39 | 548.32 | 31.91 | 91.23 | 22.81 | 867.65 | 76.34 | 203.89 | 50.97 | 1338.76 | 186.35 | 380.19 | 95.05 |
| 40 | 584.87 | 34.04 | 97.31 | 24.33 | 867.65 | 76.34 | 203.89 | 50.97 | 1338.76 | 186.35 | 380.19 | 95.05 |
| 41 | 624.26 | 36.33 | 103.87 | 25.97 | 867.65 | 76.34 | 203.89 | 50.97 | 1338.76 | 186.35 | 380.19 | 95.05 |
| 42 | 664.70 | 38.69 | 110.60 | 27.65 | 867.65 | 76.34 | 203.89 | 50.97 | 1338.76 | 186.35 | 380.19 | 95.05 |
| 43 | 677.28 | 39.42 | 112.69 | 28.17 | 867.65 | 76.34 | 203.89 | 50.97 | 1338.76 | 186.35 | 380.19 | 95.05 |
| 44 | 677.28 | 39.42 | 112.69 | 28.17 | 867.65 | 76.34 | 203.89 | 50.97 | 1338.76 | 186.35 | 380.19 | 95.05 |
| 45 | 673.17 | 48.98 | 150.69 | 37.67 | 969.43 | 101.81 | 285.90 | 71.48 | 1439.89 | 210.30 | 458.40 | 114.60 |
| 46 | 710.13 | 51.67 | 158.97 | 39.74 | 969.43 | 101.81 | 285.90 | 71.48 | 1439.89 | 210.30 | 458.40 | 114.60 |
| 47 | 747.95 | 54.42 | 167.43 | 41.86 | 969.43 | 101.81 | 285.90 | 71.48 | 1439.89 | 210.30 | 458.40 | 114.60 |
| 48 | 775.91 | 56.46 | 173.69 | 43.42 | 969.43 | 101.81 | 285.90 | 71.48 | 1439.89 | 210.30 | 458.40 | 114.60 |
| 49 | 775.91 | 56.46 | 173.69 | 43.42 | 969.43 | 101.81 | 285.90 | 71.48 | 1439.89 | 210.30 | 458.40 | 114.60 |
| 50 | 797.20 | 62.22 | 201.61 | 50.40 | 1010.14 | 112.02 | 327.40 | 81.85 | 1480.35 | 219.89 | 497.40 | 124.35 |
| 51 | 832.40 | 70.74 | 216.82 | 54.20 | 1066.73 | 125.46 | 349.99 | 87.50 | 1535.91 | 232.68 | 518.58 | 129.64 |
| 52 | 870.99 | 80.03 | 232.78 | 58.20 | 1128.92 | 140.24 | 373.67 | 93.42 | 1596.80 | 246.69 | 540.74 | 135.18 |
| 53 | 912.70 | 90.08 | 249.62 | 62.41 | 1196.43 | 156.31 | 398.66 | 99.66 | 1662.79 | 261.92 | 563.88 | 140.97 |
| 54 | 956.78 | 100.75 | 266.97 | 66.74 | 1268.99 | 173.58 | 424.73 | 106.18 | 1733.61 | 278.30 | 587.99 | 147.00 |
| 55 | 982.31 | 109.68 | 279.06 | 69.76 | 1346.36 | 192.02 | 452.10 | 113.03 | 1808.97 | 295.76 | 613.19 | 153.30 |
| 56 | 1037.50 | 122.13 | 299.48 | 74.87 | 1428.29 | 211.60 | 480.45 | 120.11 | 1888.59 | 314.31 | 639.37 | 159.84 |
| 57 | 1091.35 | 134.75 | 319.62 | 79.90 | 1514.51 | 232.24 | 510.11 | 127.53 | 1972.26 | 333.83 | 666.42 | 166.60 |
| 58 | 1142.05 | 147.67 | 338.29 | 84.57 | 1610.11 | 255.03 | 541.50 | 135.37 | 2064.62 | 355.29 | 695.10 | 173.77 |
| 59 | 1217.53 | 164.89 | 363.08 | 90.77 | 1720.22 | 280.99 | 575.50 | 143.87 | 2170.70 | 379.70 | 726.05 | 181.51 |
| 60 | 1288.91 | 182.55 | 385.46 | 96.36 | 1844.76 | 310.15 | 611.67 | 152.92 | 2290.62 | 407.08 | 759.19 | 189.80 |
| 61 | 1359.23 | 200.73 | 406.23 | 101.56 | 1983.59 | 342.52 | 650.23 | 162.56 | 2424.61 | 437.49 | 794.38 | 198.60 |
| 62 | 1455.42 | 223.43 | 433.42 | 108.36 | 2136.56 | 378.02 | 690.86 | 172.71 | 2572.77 | 471.03 | 831.64 | 207.91 |
| 63 | 1521.41 | 241.90 | 450.62 | 112.65 | 2303.57 | 416.69 | 733.55 | 183.39 | 2735.36 | 507.72 | 870.85 | 217.71 |
| 64 | 1641.39 | 269.40 | 482.55 | 120.64 | 2484.49 | 458.51 | 778.19 | 194.55 | 2912.47 | 547.61 | 912.02 | 228.01 |
| 65 | 1732.36 | 292.53 | 504.88 | 126.22 | 2679.17 | 503.43 | 824.58 | 206.14 | 3104.31 | 590.76 | 954.93 | 238.73 |
| 66 | 1867.30 | 323.41 | 538.79 | 134.70 | 2887.52 | 551.47 | 872.70 | 218.17 | 3311.05 | 637.25 | 999.79 | 249.95 |
| 67 | 2026.51 | 359.06 | 578.58 | 144.64 | 3109.41 | 602.60 | 922.45 | 230.61 | 3532.86 | 687.11 | 1046.28 | 261.57 |
| 68 | 2204.56 | 399.81 | 618.92 | 154.73 | 3371.53 | 662.51 | 977.09 | 244.27 | 3795.90 | 745.63 | 1097.88 | 274.47 |
| 69 | 2371.70 | 440.44 | 649.72 | 162.43 | 3689.28 | 734.20 | 1038.68 | 259.67 | 4104.25 | 813.40 | 1153.52 | 288.38 |
| 70 | 2558.86 | 485.28 | 682.39 | 170.60 | 3952.22 | 794.96 | 1079.62 | 269.90 | 4274.93 | 853.43 | 1166.27 | 291.57 |
| 71 | 2794.73 | 539.00 | 726.34 | 181.58 | 4223.13 | 856.54 | 1121.00 | 280.25 | 4608.38 | 925.13 | 1222.18 | 305.54 |
| 72 | 3056.11 | 596.68 | 776.49 | 194.12 | 4386.04 | 894.85 | 1135.31 | 283.83 | 4764.16 | 960.05 | 1232.35 | 308.09 |
| 73 | 3258.22 | 640.27 | 812.64 | 203.16 | 4531.81 | 925.34 | 1147.81 | 286.95 | 4881.28 | 981.50 | 1235.43 | 308.86 |
| 74 | 3434.55 | 677.80 | 842.52 | 210.63 | 4687.14 | 955.03 | 1162.79 | 290.70 | 5003.41 | 999.81 | 1240.27 | 310.07 |
| 75 | 3634.73 | 722.58 | 876.76 | 219.19 | 4862.58 | 991.55 | 1180.92 | 295.23 | 5144.53 | 1025.43 | 1248.13 | 312.03 |
| 76 | 3883.90 | 782.65 | 919.61 | 229.90 | 5065.84 | 1040.95 | 1202.42 | 300.60 | 5315.28 | 1066.68 | 1259.91 | 314.98 |
| 77 | 4112.35 | 846.40 | 953.17 | 238.29 | 5301.87 | 1107.76 | 1227.23 | 306.81 | 5522.92 | 1129.84 | 1276.26 | 319.07 |
| 78 | 4518.59 | 954.44 | 1024.56 | 256.14 | 5800.71 | 1242.62 | 1307.62 | 326.90 | 6020.59 | 1270.32 | 1354.00 | 338.50 |
| 79 | 5091.70 | 1102.70 | 1132.08 | 283.02 | 6560.20 | 1443.43 | 1442.30 | 360.57 | 6811.10 | 1486.13 | 1492.54 | 373.13 |
| 80 | | 1267.55 | | 313.23 | | | | | | | | |
| 81 | | 1443.66 | | 346.16 | | | | | | | | |
| 82 | | 1625.67 | | 381.21 | | | | | | | | |
| 83 | | 1809.36 | | 418.12 | | | | | | | | |
| 84 | | 1995.29 | | 457.08 | | | | | | | | |
| 85 | | 2185.28 | | 498.23 | | | | | | | | |
| 86 | | 2185.28 | | 498.23 | | | | | | | | |
| 87+ | | 2185.28 | | 498.23 | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix B1

## John Hancock Life Insurance Company (U.S.A.)

## LTC-VA-91

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: Lifetime**
**Elimination Period: 100 Days**

| Age | Indexed Inflation | | | | 5% Simple Inflation** | | | | 5% Compound Inflation** | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 477.84 | 24.18 | 58.79 | 14.70 | 568.44 | 44.57 | 102.45 | 25.61 | 1218.10 | 157.83 | 285.90 | 71.48 |
| 30 | 483.38 | 24.46 | 59.47 | 14.87 | 568.44 | 44.57 | 102.45 | 25.61 | 1218.10 | 157.83 | 285.90 | 71.48 |
| 31 | 483.38 | 24.46 | 59.47 | 14.87 | 610.42 | 47.86 | 110.01 | 27.50 | 1218.10 | 157.83 | 285.90 | 71.48 |
| 32 | 483.38 | 24.46 | 59.47 | 14.87 | 633.01 | 49.63 | 114.09 | 28.52 | 1218.10 | 157.83 | 285.90 | 71.48 |
| 33 | 483.38 | 24.46 | 59.47 | 14.87 | 679.00 | 53.23 | 122.37 | 30.59 | 1218.10 | 157.83 | 285.90 | 71.48 |
| 34 | 483.38 | 24.46 | 59.47 | 14.87 | 726.04 | 56.92 | 130.85 | 32.71 | 1218.10 | 157.83 | 285.90 | 71.48 |
| 35 | 483.38 | 24.46 | 59.47 | 14.87 | 749.95 | 58.80 | 135.16 | 33.79 | 1218.10 | 157.83 | 285.90 | 71.48 |
| 36 | 483.38 | 24.46 | 59.47 | 14.87 | 798.59 | 62.61 | 143.93 | 35.98 | 1218.10 | 157.83 | 285.90 | 71.48 |
| 37 | 492.15 | 24.90 | 60.55 | 15.14 | 816.08 | 63.98 | 147.08 | 36.77 | 1218.10 | 157.83 | 285.90 | 71.48 |
| 38 | 492.15 | 24.90 | 60.55 | 15.14 | 816.08 | 63.98 | 147.08 | 36.77 | 1218.10 | 157.83 | 285.90 | 71.48 |
| 39 | 526.50 | 26.64 | 64.78 | 16.19 | 816.08 | 63.98 | 147.08 | 36.77 | 1218.10 | 157.83 | 285.90 | 71.48 |
| 40 | 561.60 | 28.42 | 69.10 | 17.27 | 816.08 | 63.98 | 147.08 | 36.77 | 1218.10 | 157.83 | 285.90 | 71.48 |
| 41 | 599.41 | 30.33 | 73.75 | 18.44 | 816.08 | 63.98 | 147.08 | 36.77 | 1218.10 | 157.83 | 285.90 | 71.48 |
| 42 | 638.25 | 32.29 | 78.53 | 19.63 | 816.08 | 63.98 | 147.08 | 36.77 | 1218.10 | 157.83 | 285.90 | 71.48 |
| 43 | 650.33 | 32.91 | 80.01 | 20.00 | 816.08 | 63.98 | 147.08 | 36.77 | 1218.10 | 157.83 | 285.90 | 71.48 |
| 44 | 650.33 | 32.91 | 80.01 | 20.00 | 816.08 | 63.98 | 147.08 | 36.77 | 1218.10 | 157.83 | 285.90 | 71.48 |
| 45 | 639.46 | 40.88 | 107.62 | 26.91 | 900.10 | 85.30 | 207.26 | 51.81 | 1302.83 | 178.17 | 343.80 | 85.95 |
| 46 | 674.56 | 43.12 | 113.53 | 28.38 | 900.10 | 85.30 | 207.26 | 51.81 | 1302.83 | 178.17 | 343.80 | 85.95 |
| 47 | 710.49 | 45.42 | 119.58 | 29.89 | 900.10 | 85.30 | 207.26 | 51.81 | 1302.83 | 178.17 | 343.80 | 85.95 |
| 48 | 737.05 | 47.12 | 124.05 | 31.01 | 900.10 | 85.30 | 207.26 | 51.81 | 1302.83 | 178.17 | 343.80 | 85.95 |
| 49 | 737.05 | 47.12 | 124.05 | 31.01 | 900.10 | 85.30 | 207.26 | 51.81 | 1302.83 | 178.17 | 343.80 | 85.95 |
| 50 | 754.27 | 51.92 | 144.91 | 36.23 | 933.69 | 93.85 | 238.65 | 59.66 | 1336.72 | 186.32 | 373.67 | 93.42 |
| 51 | 783.71 | 59.07 | 156.31 | 39.08 | 981.43 | 105.20 | 255.92 | 63.98 | 1383.70 | 197.16 | 389.86 | 97.46 |
| 52 | 816.05 | 66.89 | 168.37 | 42.09 | 1033.95 | 117.70 | 274.17 | 68.54 | 1435.33 | 209.05 | 407.02 | 101.76 |
| 53 | 851.08 | 75.33 | 181.08 | 45.27 | 1091.12 | 131.30 | 293.40 | 73.35 | 1491.32 | 222.00 | 425.05 | 106.26 |
| 54 | 888.13 | 84.30 | 194.23 | 48.56 | 1152.71 | 145.97 | 313.60 | 78.40 | 1551.56 | 235.94 | 443.95 | 110.99 |
| 55 | 907.90 | 91.83 | 203.53 | 50.88 | 1218.51 | 161.64 | 334.89 | 83.72 | 1615.75 | 250.82 | 463.61 | 115.90 |
| 56 | 955.01 | 102.32 | 219.08 | 54.77 | 1288.33 | 178.31 | 357.05 | 89.26 | 1683.73 | 266.62 | 484.14 | 121.04 |
| 57 | 1000.80 | 112.98 | 234.38 | 58.59 | 1361.95 | 195.93 | 380.19 | 95.05 | 1755.28 | 283.32 | 505.44 | 126.36 |
| 58 | 1043.12 | 123.86 | 248.79 | 62.20 | 1443.39 | 215.32 | 404.85 | 101.21 | 1834.01 | 301.60 | 528.14 | 132.03 |
| 59 | 1107.10 | 138.32 | 267.87 | 66.97 | 1536.73 | 237.32 | 431.68 | 107.92 | 1923.87 | 322.24 | 552.69 | 138.17 |
| 60 | 1166.50 | 153.09 | 285.29 | 71.32 | 1642.01 | 261.92 | 460.57 | 115.14 | 2025.16 | 345.35 | 579.19 | 144.80 |
| 61 | 1224.34 | 168.34 | 301.80 | 75.45 | 1759.22 | 289.19 | 491.31 | 122.83 | 2138.14 | 370.96 | 607.44 | 151.86 |
| 62 | 1304.97 | 187.29 | 323.26 | 80.82 | 1888.38 | 319.09 | 524.01 | 131.00 | 2263.11 | 399.17 | 637.52 | 159.38 |
| 63 | 1358.26 | 202.77 | 337.38 | 84.34 | 2029.51 | 351.68 | 558.34 | 139.58 | 2400.36 | 430.05 | 669.35 | 167.34 |
| 64 | 1459.51 | 225.78 | 362.53 | 90.63 | 2182.59 | 386.92 | 594.51 | 148.63 | 2550.15 | 463.67 | 702.92 | 175.73 |
| 65 | 1534.87 | 245.16 | 380.66 | 95.16 | 2347.67 | 424.86 | 632.20 | 158.05 | 2712.79 | 500.14 | 738.00 | 184.50 |
| 66 | 1649.12 | 271.10 | 407.65 | 101.91 | 2524.71 | 465.52 | 671.42 | 167.85 | 2888.55 | 539.49 | 774.83 | 193.71 |
| 67 | 1784.69 | 301.06 | 439.19 | 109.80 | 2713.77 | 508.88 | 712.15 | 178.04 | 3077.72 | 581.83 | 813.17 | 203.29 |
| 68 | 1934.50 | 335.07 | 471.57 | 117.89 | 2935.29 | 559.29 | 757.12 | 189.28 | 3300.10 | 631.09 | 855.97 | 213.99 |
| 69 | 2071.43 | 368.63 | 497.44 | 124.36 | 3200.93 | 618.95 | 808.28 | 202.07 | 3557.34 | 687.40 | 902.56 | 225.64 |
| 70 | 2224.22 | 405.48 | 525.21 | 131.30 | 3416.52 | 668.98 | 843.62 | 210.90 | 3692.88 | 719.88 | 915.90 | 228.97 |
| 71 | 2419.00 | 449.74 | 561.82 | 140.45 | 3638.49 | 719.58 | 879.59 | 219.90 | 3968.44 | 778.95 | 963.24 | 240.81 |
| 72 | 2636.43 | 497.43 | 603.43 | 150.86 | 3768.40 | 750.82 | 894.03 | 223.51 | 4091.71 | 807.17 | 974.32 | 243.58 |
| 73 | 2800.06 | 532.43 | 634.19 | 158.55 | 3879.96 | 773.73 | 906.70 | 226.68 | 4177.86 | 821.63 | 979.37 | 244.84 |
| 74 | 2937.12 | 561.20 | 660.22 | 165.06 | 3993.94 | 793.96 | 921.34 | 230.34 | 4262.34 | 830.90 | 985.65 | 246.41 |
| 75 | 3093.11 | 596.03 | 689.82 | 172.45 | 4124.10 | 820.35 | 938.70 | 234.67 | 4362.25 | 847.13 | 994.58 | 248.64 |
| 76 | 3291.68 | 644.69 | 726.75 | 181.69 | 4280.97 | 859.92 | 959.32 | 239.83 | 4490.87 | 880.14 | 1007.27 | 251.82 |
| 77 | 3475.65 | 698.45 | 756.99 | 189.25 | 4471.92 | 918.01 | 983.49 | 245.87 | 4657.90 | 937.44 | 1024.47 | 256.12 |
| 78 | 3805.31 | 787.73 | 817.39 | 204.35 | 4878.43 | 1031.11 | 1052.63 | 263.16 | 5063.35 | 1057.36 | 1091.60 | 272.90 |
| 79 | 4263.66 | 906.30 | 906.53 | 226.63 | 5486.19 | 1192.27 | 1165.37 | 291.34 | 5696.12 | 1231.16 | 1207.82 | 301.95 |
| 80 | | 1035.46 | | 251.51 | | | | | | | | |
| 81 | | 1171.57 | | 278.54 | | | | | | | | |
| 82 | | 1311.06 | | 307.21 | | | | | | | | |
| 83 | | 1450.94 | | 337.23 | | | | | | | | |
| 84 | | 1591.56 | | 368.71 | | | | | | | | |
| 85 | | 1734.13 | | 401.75 | | | | | | | | |
| 86 | | 1734.13 | | 401.75 | | | | | | | | |
| 87+ | | 1734.13 | | 401.75 | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix B1

## John Hancock Life Insurance Company (U.S.A.)

## LTC-94 VA

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 2 Years
### Elimination Period: 20 Days

| Age | Indexed Inflation | | | | 5% Simple Inflation | | | | 5% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 259.90 | 7.91 | 45.20 | 11.30 | 505.05 | 30.27 | 136.19 | 34.05 | 901.59 | 84.18 | 304.15 | 76.04 |
| 30 | 266.04 | 8.10 | 46.27 | 11.57 | 505.05 | 30.27 | 136.19 | 34.05 | 901.59 | 84.18 | 304.15 | 76.04 |
| 31 | 275.33 | 8.38 | 47.88 | 11.97 | 505.05 | 30.27 | 136.19 | 34.05 | 901.59 | 84.18 | 304.15 | 76.04 |
| 32 | 313.74 | 9.55 | 54.56 | 13.64 | 505.05 | 30.27 | 136.19 | 34.05 | 901.59 | 84.18 | 304.15 | 76.04 |
| 33 | 323.90 | 9.86 | 56.33 | 14.08 | 505.05 | 30.27 | 136.19 | 34.05 | 901.59 | 84.18 | 304.15 | 76.04 |
| 34 | 334.06 | 10.17 | 58.10 | 14.52 | 505.05 | 30.27 | 136.19 | 34.05 | 901.59 | 84.18 | 304.15 | 76.04 |
| 35 | 346.76 | 10.55 | 60.31 | 15.08 | 505.05 | 30.27 | 136.19 | 34.05 | 901.59 | 84.18 | 304.15 | 76.04 |
| 36 | 356.93 | 10.86 | 62.07 | 15.52 | 506.38 | 30.35 | 136.55 | 34.14 | 901.59 | 84.18 | 304.15 | 76.04 |
| 37 | 369.63 | 11.25 | 64.28 | 16.07 | 559.59 | 33.53 | 150.90 | 37.73 | 901.59 | 84.18 | 304.15 | 76.04 |
| 38 | 386.14 | 11.75 | 67.15 | 16.79 | 586.83 | 35.17 | 158.25 | 39.56 | 901.59 | 84.18 | 304.15 | 76.04 |
| 39 | 396.30 | 12.06 | 68.92 | 17.23 | 614.49 | 36.82 | 165.71 | 41.43 | 901.59 | 84.18 | 304.15 | 76.04 |
| 40 | 408.65 | 12.44 | 71.07 | 17.77 | 642.58 | 38.51 | 173.28 | 43.32 | 901.59 | 84.18 | 304.15 | 76.04 |
| 41 | 425.44 | 12.95 | 73.99 | 18.50 | 674.67 | 40.43 | 181.93 | 45.48 | 901.59 | 84.18 | 304.15 | 76.04 |
| 42 | 435.07 | 13.24 | 75.66 | 18.92 | 707.56 | 42.40 | 190.80 | 47.70 | 901.59 | 84.18 | 304.15 | 76.04 |
| 43 | 435.07 | 13.24 | 75.66 | 18.92 | 725.08 | 43.45 | 195.53 | 48.88 | 901.59 | 84.18 | 304.15 | 76.04 |
| 44 | 435.07 | 13.24 | 75.66 | 18.92 | 725.08 | 43.45 | 195.53 | 48.88 | 901.59 | 84.18 | 304.15 | 76.04 |
| 45 | 433.24 | 16.45 | 102.37 | 25.59 | 736.83 | 52.26 | 250.84 | 62.71 | 939.61 | 92.33 | 358.46 | 89.62 |
| 46 | 448.31 | 17.02 | 105.93 | 26.48 | 765.81 | 54.31 | 260.70 | 65.18 | 939.61 | 92.33 | 358.46 | 89.62 |
| 47 | 448.31 | 17.02 | 105.93 | 26.48 | 765.81 | 54.31 | 260.70 | 65.18 | 939.61 | 92.33 | 358.46 | 89.62 |
| 48 | 453.94 | 17.24 | 107.26 | 26.82 | 765.81 | 54.31 | 260.70 | 65.18 | 939.61 | 92.33 | 358.46 | 89.62 |
| 49 | 457.73 | 17.38 | 108.16 | 27.04 | 765.81 | 54.31 | 260.70 | 65.18 | 939.61 | 92.33 | 358.46 | 89.62 |
| 50 | 467.96 | 19.50 | 124.79 | 31.20 | 782.11 | 57.03 | 282.43 | 70.61 | 953.19 | 97.76 | 391.05 | 97.76 |
| 51 | 476.51 | 21.39 | 132.26 | 33.06 | 806.55 | 65.18 | 304.15 | 76.04 | 977.63 | 103.19 | 401.92 | 100.48 |
| 52 | 476.68 | 24.59 | 143.76 | 35.94 | 833.70 | 70.61 | 325.88 | 81.47 | 1004.79 | 108.63 | 423.64 | 105.91 |
| 53 | 489.92 | 28.37 | 151.33 | 37.83 | 860.86 | 76.04 | 347.60 | 86.90 | 1031.94 | 116.77 | 445.37 | 111.34 |
| 54 | 503.16 | 32.16 | 158.89 | 39.72 | 890.73 | 84.18 | 358.46 | 89.62 | 1064.53 | 122.20 | 456.23 | 114.06 |
| 55 | 518.30 | 34.05 | 174.03 | 43.51 | 923.32 | 92.33 | 380.19 | 95.05 | 1097.12 | 130.35 | 477.95 | 119.49 |
| 56 | 535.32 | 37.83 | 181.59 | 45.40 | 955.91 | 100.48 | 401.92 | 100.48 | 1132.42 | 138.50 | 499.68 | 124.92 |
| 57 | 550.45 | 41.61 | 196.73 | 49.18 | 991.21 | 108.63 | 423.64 | 105.91 | 1167.73 | 146.64 | 521.40 | 130.35 |
| 58 | 569.37 | 47.29 | 211.86 | 52.96 | 1031.94 | 116.77 | 456.23 | 114.06 | 1208.46 | 157.51 | 543.13 | 135.78 |
| 59 | 592.07 | 52.96 | 219.42 | 54.86 | 1078.11 | 127.64 | 477.95 | 119.49 | 1257.34 | 168.37 | 575.72 | 143.93 |
| 60 | 620.44 | 58.64 | 234.56 | 58.64 | 1132.42 | 141.21 | 499.68 | 124.92 | 1311.66 | 179.23 | 597.44 | 149.36 |
| 61 | 650.71 | 66.21 | 257.26 | 64.31 | 1194.88 | 154.79 | 532.27 | 133.07 | 1374.12 | 192.81 | 630.03 | 157.51 |
| 62 | 684.76 | 73.77 | 272.39 | 68.10 | 1260.06 | 171.09 | 564.85 | 141.21 | 1444.72 | 209.10 | 662.62 | 165.65 |
| 63 | 722.59 | 81.34 | 287.52 | 71.88 | 1336.10 | 187.38 | 597.44 | 149.36 | 1518.04 | 225.40 | 695.20 | 173.80 |
| 64 | 771.94 | 91.72 | 313.36 | 78.34 | 1414.85 | 206.39 | 630.03 | 157.51 | 1602.23 | 244.41 | 727.79 | 181.95 |
| 65 | 817.53 | 103.15 | 336.18 | 84.05 | 1501.75 | 225.40 | 673.48 | 168.37 | 1689.13 | 263.42 | 760.38 | 190.10 |
| 66 | 894.96 | 116.56 | 363.52 | 90.88 | 1591.37 | 244.41 | 706.07 | 176.52 | 1784.18 | 285.14 | 803.83 | 200.96 |
| 67 | 979.16 | 132.87 | 400.66 | 100.16 | 1689.13 | 266.13 | 749.52 | 187.38 | 1884.66 | 306.87 | 836.42 | 209.10 |
| 68 | 1067.25 | 150.08 | 441.91 | 110.48 | 1805.90 | 293.29 | 792.97 | 198.24 | 2004.15 | 334.02 | 879.87 | 219.97 |
| 69 | 1151.97 | 170.20 | 464.94 | 116.23 | 1955.26 | 325.88 | 847.28 | 211.82 | 2153.51 | 366.61 | 934.18 | 233.55 |
| 70 | 1261.71 | 193.63 | 508.02 | 127.00 | 2120.85 | 362.96 | 899.26 | 224.82 | 2321.29 | 403.58 | 985.94 | 246.48 |
| 71 | 1385.71 | 219.79 | 544.24 | 136.06 | 2208.82 | 386.28 | 922.93 | 230.73 | 2403.26 | 422.58 | 1005.89 | 251.47 |
| 72 | 1507.97 | 247.14 | 586.43 | 146.61 | 2287.37 | 406.42 | 941.71 | 235.43 | 2475.71 | 441.12 | 1021.01 | 255.25 |
| 73 | 1650.94 | 276.21 | 640.98 | 160.24 | 2363.27 | 425.81 | 955.72 | 238.93 | 2543.06 | 454.20 | 1031.42 | 257.85 |
| 74 | 1795.96 | 305.96 | 687.37 | 171.84 | 2448.79 | 444.21 | 974.11 | 243.53 | 2620.16 | 469.01 | 1046.26 | 261.57 |
| 75 | 1929.60 | 335.94 | 737.43 | 184.36 | 2545.02 | 465.66 | 1004.28 | 251.07 | 2705.96 | 487.12 | 1072.94 | 268.24 |
| 76 | 2118.19 | 377.16 | 799.16 | 199.79 | 2650.29 | 493.36 | 1027.50 | 256.87 | 2805.23 | 513.75 | 1092.73 | 273.18 |
| 77 | 2221.32 | 407.92 | 827.44 | 206.86 | 2766.49 | 529.71 | 1051.69 | 262.92 | 2915.36 | 550.98 | 1113.56 | 278.39 |
| 78 | 2413.67 | 459.66 | 885.26 | 221.32 | 2996.28 | 592.07 | 1119.82 | 279.96 | 3145.71 | 618.55 | 1180.35 | 295.09 |
| 79 | 2695.51 | 529.64 | 976.06 | 244.01 | 3327.30 | 679.08 | 1225.75 | 306.44 | 3482.42 | 709.35 | 1286.28 | 321.57 |
| 80 | 3009.52 | 609.09 | 1074.42 | 268.61 | 3694.27 | 773.66 | 1339.24 | 334.81 | 3853.17 | 809.60 | 1399.78 | 349.94 |
| 81 | 3350.00 | 694.21 | 1180.35 | 295.09 | 4087.72 | 875.81 | 1460.31 | 365.08 | 4250.40 | 913.64 | 1520.84 | 380.21 |
| 82 | 3711.30 | 783.12 | 1293.85 | 323.46 | 4503.87 | 979.84 | 1588.93 | 397.23 | 4666.55 | 1019.57 | 1649.47 | 412.37 |
| 83 | 4087.72 | 875.81 | 1414.91 | 353.73 | 4931.37 | 1083.88 | 1725.13 | 431.28 | 5094.05 | 1125.50 | 1785.66 | 446.41 |
| 84 | 4483.07 | 968.49 | 1543.54 | 385.88 | 5372.11 | 1189.81 | 1868.89 | 467.22 | 5532.90 | 1231.42 | 1929.42 | 482.36 |
| 85+ | | 1271.15 | 1974.82 | 493.70 | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix B1

## John Hancock Life Insurance Company (U.S.A.)

## LTC-94 VA

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: 2 Years**
**Elimination Period: 100 Days**

| Age | Indexed Inflation | | | | 5% Simple Inflation | | | | 5% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 253.12 | 5.65 | 31.64 | 7.91 | 480.46 | 24.59 | 98.36 | 24.59 | 833.70 | 67.89 | 217.25 | 54.31 |
| 30 | 259.10 | 5.78 | 32.39 | 8.10 | 480.46 | 24.59 | 98.36 | 24.59 | 833.70 | 67.89 | 217.25 | 54.31 |
| 31 | 268.15 | 5.99 | 33.52 | 8.38 | 480.46 | 24.59 | 98.36 | 24.59 | 833.70 | 67.89 | 217.25 | 54.31 |
| 32 | 305.56 | 6.82 | 38.19 | 9.55 | 480.46 | 24.59 | 98.36 | 24.59 | 833.70 | 67.89 | 217.25 | 54.31 |
| 33 | 315.45 | 7.04 | 39.43 | 9.86 | 480.46 | 24.59 | 98.36 | 24.59 | 833.70 | 67.89 | 217.25 | 54.31 |
| 34 | 325.35 | 7.26 | 40.67 | 10.17 | 480.46 | 24.59 | 98.36 | 24.59 | 833.70 | 67.89 | 217.25 | 54.31 |
| 35 | 337.72 | 7.54 | 42.21 | 10.55 | 480.46 | 24.59 | 98.36 | 24.59 | 833.70 | 67.89 | 217.25 | 54.31 |
| 36 | 347.62 | 7.76 | 43.45 | 10.86 | 481.73 | 24.66 | 98.62 | 24.66 | 833.70 | 67.89 | 217.25 | 54.31 |
| 37 | 359.99 | 8.04 | 45.00 | 11.25 | 532.34 | 27.25 | 108.98 | 27.25 | 833.70 | 67.89 | 217.25 | 54.31 |
| 38 | 376.07 | 8.39 | 47.01 | 11.75 | 558.26 | 28.57 | 114.29 | 28.57 | 833.70 | 67.89 | 217.25 | 54.31 |
| 39 | 385.96 | 8.62 | 48.25 | 12.06 | 584.57 | 29.92 | 119.68 | 29.92 | 833.70 | 67.89 | 217.25 | 54.31 |
| 40 | 397.99 | 8.88 | 49.75 | 12.44 | 611.29 | 31.29 | 125.15 | 31.29 | 833.70 | 67.89 | 217.25 | 54.31 |
| 41 | 414.34 | 9.25 | 51.79 | 12.95 | 641.82 | 32.85 | 131.40 | 32.85 | 833.70 | 67.89 | 217.25 | 54.31 |
| 42 | 423.72 | 9.46 | 52.96 | 13.24 | 673.11 | 34.45 | 137.80 | 34.45 | 833.70 | 67.89 | 217.25 | 54.31 |
| 43 | 423.72 | 9.46 | 52.96 | 13.24 | 689.77 | 35.30 | 141.21 | 35.30 | 833.70 | 67.89 | 217.25 | 54.31 |
| 44 | 423.72 | 9.46 | 52.96 | 13.24 | 689.77 | 35.30 | 141.21 | 35.30 | 833.70 | 67.89 | 217.25 | 54.31 |
| 45 | 418.62 | 12.80 | 73.12 | 18.28 | 692.41 | 41.81 | 177.68 | 44.42 | 863.57 | 76.04 | 260.70 | 65.18 |
| 46 | 433.17 | 13.24 | 75.66 | 18.92 | 719.65 | 43.45 | 184.66 | 46.17 | 863.57 | 76.04 | 260.70 | 65.18 |
| 47 | 433.17 | 13.24 | 75.66 | 18.92 | 719.65 | 43.45 | 184.66 | 46.17 | 863.57 | 76.04 | 260.70 | 65.18 |
| 48 | 438.62 | 13.41 | 76.61 | 19.15 | 719.65 | 43.45 | 184.66 | 46.17 | 863.57 | 76.04 | 260.70 | 65.18 |
| 49 | 442.28 | 13.52 | 77.25 | 19.31 | 719.65 | 43.45 | 184.66 | 46.17 | 863.57 | 76.04 | 260.70 | 65.18 |
| 50 | 448.46 | 15.60 | 85.79 | 21.45 | 733.22 | 46.17 | 206.39 | 51.60 | 874.44 | 78.75 | 271.56 | 67.89 |
| 51 | 457.06 | 17.50 | 93.36 | 23.34 | 752.23 | 51.60 | 217.25 | 54.31 | 893.45 | 84.18 | 293.29 | 73.32 |
| 52 | 453.98 | 18.92 | 98.36 | 24.59 | 773.96 | 57.03 | 228.11 | 57.03 | 915.17 | 89.62 | 304.15 | 76.04 |
| 53 | 465.33 | 22.70 | 105.93 | 26.48 | 795.68 | 62.46 | 238.98 | 59.74 | 939.61 | 95.05 | 315.01 | 78.75 |
| 54 | 476.68 | 24.59 | 113.50 | 28.37 | 820.12 | 67.89 | 260.70 | 65.18 | 964.05 | 100.48 | 325.88 | 81.47 |
| 55 | 488.03 | 28.37 | 121.06 | 30.27 | 847.28 | 73.32 | 271.56 | 67.89 | 991.21 | 105.91 | 347.60 | 86.90 |
| 56 | 501.27 | 30.27 | 128.63 | 32.16 | 874.44 | 81.47 | 282.43 | 70.61 | 1018.37 | 111.34 | 358.46 | 89.62 |
| 57 | 514.51 | 34.05 | 136.19 | 34.05 | 904.31 | 86.90 | 304.15 | 76.04 | 1048.24 | 119.49 | 380.19 | 95.05 |
| 58 | 529.64 | 37.83 | 143.76 | 35.94 | 936.90 | 95.05 | 325.88 | 81.47 | 1083.54 | 127.64 | 391.05 | 97.76 |
| 59 | 548.56 | 41.61 | 158.89 | 39.72 | 974.92 | 103.19 | 336.74 | 84.18 | 1121.56 | 135.78 | 412.78 | 103.19 |
| 60 | 571.26 | 47.29 | 166.46 | 41.61 | 1018.37 | 114.06 | 358.46 | 89.62 | 1167.73 | 146.64 | 434.50 | 108.63 |
| 61 | 595.85 | 52.96 | 181.59 | 45.40 | 1069.96 | 124.92 | 380.19 | 95.05 | 1219.32 | 157.51 | 456.23 | 114.06 |
| 62 | 624.22 | 58.64 | 189.16 | 47.29 | 1124.28 | 138.50 | 401.92 | 100.48 | 1276.35 | 171.09 | 477.95 | 119.49 |
| 63 | 656.38 | 66.21 | 204.29 | 51.07 | 1186.74 | 152.08 | 434.50 | 108.63 | 1338.81 | 184.66 | 499.68 | 124.92 |
| 64 | 697.42 | 74.52 | 221.65 | 55.41 | 1251.91 | 165.65 | 456.23 | 114.06 | 1406.70 | 198.24 | 532.27 | 133.07 |
| 65 | 733.48 | 82.13 | 236.85 | 59.21 | 1322.52 | 181.95 | 488.82 | 122.20 | 1480.03 | 214.54 | 553.99 | 138.50 |
| 66 | 798.16 | 94.83 | 260.78 | 65.20 | 1398.56 | 198.24 | 510.54 | 127.64 | 1558.78 | 233.55 | 586.58 | 146.64 |
| 67 | 870.82 | 106.30 | 286.19 | 71.55 | 1480.03 | 217.25 | 543.13 | 135.78 | 1642.96 | 249.84 | 619.17 | 154.79 |
| 68 | 944.27 | 120.90 | 316.84 | 79.21 | 1575.07 | 238.98 | 575.72 | 143.93 | 1740.73 | 271.56 | 651.75 | 162.94 |
| 69 | 1014.98 | 136.99 | 340.40 | 85.10 | 1697.28 | 266.13 | 619.17 | 154.79 | 1865.65 | 298.72 | 695.20 | 173.80 |
| 70 | 1103.48 | 156.15 | 366.44 | 91.61 | 1833.74 | 295.24 | 660.90 | 165.23 | 2004.38 | 327.74 | 736.74 | 184.19 |
| 71 | 1205.70 | 177.92 | 401.90 | 100.47 | 1902.90 | 313.69 | 684.42 | 171.11 | 2066.23 | 344.80 | 746.64 | 186.66 |
| 72 | 1304.81 | 198.97 | 435.63 | 108.91 | 1962.72 | 329.60 | 693.89 | 173.47 | 2121.33 | 359.34 | 763.28 | 190.82 |
| 73 | 1423.23 | 221.39 | 472.30 | 118.08 | 2022.62 | 345.38 | 709.69 | 177.42 | 2174.02 | 371.41 | 775.93 | 193.98 |
| 74 | 1540.30 | 245.19 | 511.34 | 127.83 | 2088.01 | 360.78 | 730.58 | 182.64 | 2232.32 | 381.07 | 793.72 | 198.43 |
| 75 | 1646.92 | 270.39 | 540.78 | 135.19 | 2160.91 | 377.68 | 755.35 | 188.84 | 2298.25 | 394.84 | 806.85 | 201.71 |
| 76 | 1800.16 | 303.76 | 595.30 | 148.82 | 2244.59 | 399.58 | 774.70 | 193.67 | 2375.07 | 417.93 | 823.63 | 205.91 |
| 77 | 1879.13 | 328.65 | 618.64 | 154.66 | 2335.38 | 429.18 | 796.50 | 199.13 | 2462.97 | 448.52 | 842.90 | 210.73 |
| 78 | 2033.46 | 368.86 | 665.84 | 166.46 | 2519.60 | 480.46 | 847.43 | 211.86 | 2648.22 | 505.05 | 900.40 | 225.10 |
| 79 | 2258.56 | 425.61 | 733.94 | 183.48 | 2788.20 | 550.45 | 930.66 | 232.67 | 2920.61 | 576.93 | 983.63 | 245.91 |
| 80 | 2510.14 | 488.03 | 809.60 | 202.40 | 3085.18 | 626.12 | 1021.46 | 255.36 | 3219.48 | 656.38 | 1066.86 | 266.71 |
| 81 | 2780.64 | 554.24 | 892.83 | 223.21 | 3401.08 | 707.45 | 1119.82 | 279.96 | 3539.16 | 739.61 | 1165.22 | 291.30 |
| 82 | 3070.05 | 626.12 | 976.06 | 244.01 | 3734.00 | 788.79 | 1218.18 | 304.55 | 3873.97 | 822.84 | 1271.15 | 317.79 |
| 83 | 3368.92 | 698.00 | 1066.86 | 266.71 | 4076.37 | 872.02 | 1324.11 | 331.03 | 4216.35 | 906.07 | 1369.51 | 342.38 |
| 84 | 3681.03 | 769.88 | 1165.22 | 291.30 | 4428.21 | 955.25 | 1430.04 | 357.51 | 4566.30 | 989.30 | 1483.01 | 370.75 |
| 85+ | | 1006.33 | 1498.14 | 374.53 | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix B1

## John Hancock Life Insurance Company (U.S.A.)

## LTC-94 VA

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: 3 Years**
**Elimination Period: 20 Days**

| Age | Indexed Inflation | | | | 5% Simple Inflation | | | | 5% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 342.92 | 11.58 | 63.66 | 15.92 | 537.21 | 37.83 | 151.33 | 37.83 | 993.93 | 105.91 | 336.74 | 84.18 |
| 30 | 359.01 | 12.12 | 66.65 | 16.66 | 537.21 | 37.83 | 151.33 | 37.83 | 993.93 | 105.91 | 336.74 | 84.18 |
| 31 | 368.92 | 12.45 | 68.49 | 17.12 | 537.21 | 37.83 | 151.33 | 37.83 | 993.93 | 105.91 | 336.74 | 84.18 |
| 32 | 385.01 | 13.00 | 71.48 | 17.87 | 537.21 | 37.83 | 151.33 | 37.83 | 993.93 | 105.91 | 336.74 | 84.18 |
| 33 | 397.39 | 13.41 | 73.78 | 18.44 | 537.21 | 37.83 | 151.33 | 37.83 | 993.93 | 105.91 | 336.74 | 84.18 |
| 34 | 411.01 | 13.87 | 76.31 | 19.08 | 537.21 | 37.83 | 151.33 | 37.83 | 993.93 | 105.91 | 336.74 | 84.18 |
| 35 | 426.73 | 14.40 | 79.22 | 19.81 | 553.42 | 38.97 | 155.89 | 38.97 | 993.93 | 105.91 | 336.74 | 84.18 |
| 36 | 442.81 | 14.95 | 82.21 | 20.55 | 607.21 | 42.76 | 171.05 | 42.76 | 993.93 | 105.91 | 336.74 | 84.18 |
| 37 | 448.31 | 15.13 | 83.23 | 20.81 | 634.71 | 44.70 | 178.79 | 44.70 | 993.93 | 105.91 | 336.74 | 84.18 |
| 38 | 448.31 | 15.13 | 83.23 | 20.81 | 662.61 | 46.66 | 186.65 | 46.66 | 993.93 | 105.91 | 336.74 | 84.18 |
| 39 | 448.31 | 15.13 | 83.23 | 20.81 | 719.61 | 50.68 | 202.71 | 50.68 | 993.93 | 105.91 | 336.74 | 84.18 |
| 40 | 448.31 | 15.13 | 83.23 | 20.81 | 748.71 | 52.73 | 210.90 | 52.73 | 993.93 | 105.91 | 336.74 | 84.18 |
| 41 | 448.31 | 15.13 | 83.23 | 20.81 | 771.24 | 54.31 | 217.25 | 54.31 | 993.93 | 105.91 | 336.74 | 84.18 |
| 42 | 448.31 | 15.13 | 83.23 | 20.81 | 771.24 | 54.31 | 217.25 | 54.31 | 993.93 | 105.91 | 336.74 | 84.18 |
| 43 | 448.31 | 15.13 | 83.23 | 20.81 | 771.24 | 54.31 | 217.25 | 54.31 | 993.93 | 105.91 | 336.74 | 84.18 |
| 44 | 448.31 | 15.13 | 83.23 | 20.81 | 771.24 | 54.31 | 217.25 | 54.31 | 993.93 | 105.91 | 336.74 | 84.18 |
| 45 | 465.33 | 20.81 | 121.06 | 30.27 | 822.84 | 67.89 | 282.43 | 70.61 | 1042.81 | 116.77 | 401.92 | 100.48 |
| 46 | 465.33 | 20.81 | 121.06 | 30.27 | 822.84 | 67.89 | 282.43 | 70.61 | 1042.81 | 116.77 | 401.92 | 100.48 |
| 47 | 496.51 | 22.20 | 129.17 | 32.29 | 822.84 | 67.89 | 282.43 | 70.61 | 1042.81 | 116.77 | 401.92 | 100.48 |
| 48 | 500.68 | 22.39 | 130.26 | 32.56 | 822.84 | 67.89 | 282.43 | 70.61 | 1042.81 | 116.77 | 401.92 | 100.48 |
| 49 | 533.90 | 23.87 | 138.90 | 34.72 | 822.84 | 67.89 | 282.43 | 70.61 | 1042.81 | 116.77 | 401.92 | 100.48 |
| 50 | 540.72 | 26.06 | 147.67 | 36.92 | 841.85 | 73.32 | 315.01 | 78.75 | 1061.82 | 122.20 | 423.64 | 105.91 |
| 51 | 554.06 | 30.18 | 163.85 | 40.96 | 874.44 | 78.75 | 336.74 | 84.18 | 1094.40 | 130.35 | 445.37 | 111.34 |
| 52 | 553.63 | 33.43 | 167.13 | 41.78 | 907.03 | 86.90 | 358.46 | 89.62 | 1126.99 | 138.50 | 467.09 | 116.77 |
| 53 | 535.77 | 35.33 | 172.70 | 43.18 | 942.33 | 95.05 | 369.33 | 92.33 | 1162.30 | 146.64 | 488.82 | 122.20 |
| 54 | 552.70 | 39.06 | 179.68 | 44.92 | 980.35 | 105.91 | 391.05 | 97.76 | 1203.03 | 154.79 | 510.54 | 127.64 |
| 55 | 559.69 | 44.09 | 191.67 | 47.92 | 1021.08 | 114.06 | 423.64 | 105.91 | 1243.76 | 165.65 | 532.27 | 133.07 |
| 56 | 580.91 | 47.93 | 199.39 | 49.85 | 1061.82 | 124.92 | 445.37 | 111.34 | 1287.22 | 173.80 | 553.99 | 138.50 |
| 57 | 606.24 | 54.23 | 216.93 | 54.23 | 1107.98 | 135.78 | 467.09 | 116.77 | 1333.38 | 184.66 | 575.72 | 143.93 |
| 58 | 665.80 | 63.31 | 245.08 | 61.27 | 1156.86 | 146.64 | 488.82 | 122.20 | 1384.98 | 198.24 | 597.44 | 149.36 |
| 59 | 684.18 | 68.22 | 256.82 | 64.20 | 1216.61 | 160.22 | 521.40 | 130.35 | 1444.72 | 211.82 | 630.03 | 157.51 |
| 60 | 741.55 | 78.49 | 280.92 | 70.23 | 1284.50 | 176.52 | 553.99 | 138.50 | 1515.33 | 228.11 | 662.62 | 165.65 |
| 61 | 781.81 | 88.70 | 297.05 | 74.26 | 1360.54 | 195.53 | 586.58 | 146.64 | 1594.08 | 244.41 | 695.20 | 173.80 |
| 62 | 823.65 | 98.59 | 320.42 | 80.11 | 1444.72 | 214.54 | 619.17 | 154.79 | 1680.98 | 263.42 | 727.79 | 181.95 |
| 63 | 862.83 | 109.37 | 332.17 | 83.04 | 1537.05 | 236.26 | 651.75 | 162.94 | 1776.03 | 285.14 | 760.38 | 190.10 |
| 64 | 906.10 | 120.01 | 352.04 | 88.01 | 1637.53 | 257.99 | 695.20 | 173.80 | 1879.23 | 309.58 | 803.83 | 200.96 |
| 65 | 973.95 | 135.38 | 379.88 | 94.97 | 1743.44 | 282.43 | 738.66 | 184.66 | 1990.57 | 334.02 | 836.42 | 209.10 |
| 66 | 1062.19 | 153.52 | 414.92 | 103.73 | 1857.50 | 309.58 | 771.24 | 192.81 | 2110.06 | 361.18 | 879.87 | 219.97 |
| 67 | 1186.19 | 176.30 | 461.42 | 115.35 | 1979.70 | 336.74 | 814.69 | 203.67 | 2234.97 | 388.34 | 923.32 | 230.83 |
| 68 | 1292.72 | 198.88 | 503.83 | 125.96 | 2126.35 | 369.33 | 869.01 | 217.25 | 2387.05 | 420.92 | 966.77 | 241.69 |
| 69 | 1453.63 | 232.03 | 555.06 | 138.77 | 2313.73 | 410.06 | 923.32 | 230.83 | 2577.15 | 464.38 | 1031.94 | 257.99 |
| 70 | 1588.07 | 262.79 | 598.07 | 149.52 | 2521.73 | 457.76 | 985.94 | 246.48 | 2789.88 | 509.22 | 1094.28 | 273.57 |
| 71 | 1776.09 | 302.17 | 655.08 | 163.77 | 2639.18 | 487.39 | 1005.89 | 251.47 | 2898.43 | 536.65 | 1109.60 | 277.40 |
| 72 | 1982.64 | 346.14 | 715.82 | 178.96 | 2743.35 | 512.98 | 1030.93 | 257.73 | 2993.65 | 560.07 | 1120.14 | 280.03 |
| 73 | 2144.01 | 379.86 | 764.38 | 191.10 | 2845.86 | 537.00 | 1050.34 | 262.59 | 3087.16 | 577.22 | 1135.51 | 283.88 |
| 74 | 2279.68 | 410.39 | 802.73 | 200.68 | 2958.39 | 559.21 | 1073.32 | 268.33 | 3188.39 | 593.03 | 1154.49 | 288.62 |
| 75 | 2394.81 | 437.76 | 832.60 | 208.15 | 3085.79 | 587.97 | 1098.69 | 274.67 | 3304.67 | 618.02 | 1175.95 | 293.99 |
| 76 | 2521.85 | 470.94 | 864.40 | 216.10 | 3227.24 | 623.84 | 1125.35 | 281.34 | 3439.26 | 652.38 | 1198.75 | 299.69 |
| 77 | 2656.30 | 508.45 | 889.30 | 222.32 | 3385.14 | 670.84 | 1152.22 | 288.06 | 3592.00 | 701.77 | 1229.55 | 307.39 |
| 78 | 2903.59 | 573.15 | 953.36 | 238.34 | 3684.82 | 752.85 | 1233.32 | 308.33 | 3894.78 | 790.68 | 1301.41 | 325.35 |
| 79 | 3257.32 | 663.95 | 1051.72 | 262.93 | 4116.10 | 866.35 | 1346.81 | 336.70 | 4333.63 | 911.75 | 1414.91 | 353.73 |
| 80 | 3654.55 | 766.09 | 1165.22 | 291.30 | 4594.67 | 991.19 | 1475.44 | 368.86 | 4819.77 | 1042.27 | 1543.54 | 385.88 |
| 81 | 4087.72 | 873.91 | 1278.71 | 319.68 | 5109.18 | 1123.60 | 1611.63 | 402.91 | 5341.85 | 1180.35 | 1687.30 | 421.82 |
| 82 | 4543.60 | 989.30 | 1407.34 | 351.84 | 5650.18 | 1261.69 | 1755.39 | 438.85 | 5888.52 | 1320.33 | 1831.06 | 457.76 |
| 83 | 5022.17 | 1104.69 | 1535.97 | 383.99 | 6208.19 | 1397.88 | 1906.72 | 476.68 | 6448.43 | 1458.42 | 1982.39 | 495.60 |
| 84 | 5519.66 | 1223.86 | 1679.73 | 419.93 | 6781.35 | 1535.97 | 2065.62 | 516.40 | 7023.47 | 1598.39 | 2141.28 | 535.32 |
| 85+ | | 1607.85 | 2156.41 | 539.10 | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix B1

## John Hancock Life Insurance Company (U.S.A.)

## LTC-94 VA

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 3 Years
### Elimination Period: 100 Days

| Age | Indexed Inflation | | | | 5% Simple Inflation | | | | 5% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 332.79 | 10.13 | 46.30 | 11.58 | 506.95 | 30.27 | 105.93 | 26.48 | 917.89 | 86.90 | 249.84 | 62.46 |
| 30 | 348.41 | 10.60 | 48.47 | 12.12 | 506.95 | 30.27 | 105.93 | 26.48 | 917.89 | 86.90 | 249.84 | 62.46 |
| 31 | 358.02 | 10.90 | 49.81 | 12.45 | 506.95 | 30.27 | 105.93 | 26.48 | 917.89 | 86.90 | 249.84 | 62.46 |
| 32 | 373.64 | 11.37 | 51.98 | 13.00 | 506.95 | 30.27 | 105.93 | 26.48 | 917.89 | 86.90 | 249.84 | 62.46 |
| 33 | 385.65 | 11.74 | 53.66 | 13.41 | 506.95 | 30.27 | 105.93 | 26.48 | 917.89 | 86.90 | 249.84 | 62.46 |
| 34 | 398.87 | 12.14 | 55.49 | 13.87 | 506.95 | 30.27 | 105.93 | 26.48 | 917.89 | 86.90 | 249.84 | 62.46 |
| 35 | 414.13 | 12.60 | 57.62 | 14.40 | 522.24 | 31.18 | 109.12 | 27.28 | 917.89 | 86.90 | 249.84 | 62.46 |
| 36 | 429.73 | 13.08 | 59.79 | 14.95 | 573.00 | 34.21 | 119.73 | 29.93 | 917.89 | 86.90 | 249.84 | 62.46 |
| 37 | 435.07 | 13.24 | 60.53 | 15.13 | 598.95 | 35.76 | 125.15 | 31.29 | 917.89 | 86.90 | 249.84 | 62.46 |
| 38 | 435.07 | 13.24 | 60.53 | 15.13 | 625.28 | 37.33 | 130.65 | 32.66 | 917.89 | 86.90 | 249.84 | 62.46 |
| 39 | 435.07 | 13.24 | 60.53 | 15.13 | 679.07 | 40.54 | 141.89 | 35.47 | 917.89 | 86.90 | 249.84 | 62.46 |
| 40 | 435.07 | 13.24 | 60.53 | 15.13 | 706.53 | 42.18 | 147.63 | 36.91 | 917.89 | 86.90 | 249.84 | 62.46 |
| 41 | 435.07 | 13.24 | 60.53 | 15.13 | 727.79 | 43.45 | 152.08 | 38.02 | 917.89 | 86.90 | 249.84 | 62.46 |
| 42 | 435.07 | 13.24 | 60.53 | 15.13 | 727.79 | 43.45 | 152.08 | 38.02 | 917.89 | 86.90 | 249.84 | 62.46 |
| 43 | 435.07 | 13.24 | 60.53 | 15.13 | 727.79 | 43.45 | 152.08 | 38.02 | 917.89 | 86.90 | 249.84 | 62.46 |
| 44 | 435.07 | 13.24 | 60.53 | 15.13 | 727.79 | 43.45 | 152.08 | 38.02 | 917.89 | 86.90 | 249.84 | 62.46 |
| 45 | 446.41 | 17.02 | 83.23 | 20.81 | 768.53 | 54.31 | 206.39 | 51.60 | 955.91 | 97.76 | 293.29 | 73.32 |
| 46 | 446.41 | 17.02 | 83.23 | 20.81 | 768.53 | 54.31 | 206.39 | 51.60 | 955.91 | 97.76 | 293.29 | 73.32 |
| 47 | 476.32 | 18.16 | 88.81 | 22.20 | 768.53 | 54.31 | 206.39 | 51.60 | 955.91 | 97.76 | 293.29 | 73.32 |
| 48 | 480.32 | 18.32 | 89.55 | 22.39 | 768.53 | 54.31 | 206.39 | 51.60 | 955.91 | 97.76 | 293.29 | 73.32 |
| 49 | 512.19 | 19.53 | 95.49 | 23.87 | 768.53 | 54.31 | 206.39 | 51.60 | 955.91 | 97.76 | 293.29 | 73.32 |
| 50 | 519.00 | 21.72 | 104.24 | 26.06 | 784.82 | 59.74 | 228.11 | 57.03 | 969.48 | 100.48 | 315.01 | 78.75 |
| 51 | 528.19 | 23.71 | 112.11 | 28.03 | 809.26 | 65.18 | 238.98 | 59.74 | 993.93 | 105.91 | 325.88 | 81.47 |
| 52 | 524.38 | 27.16 | 116.99 | 29.25 | 836.42 | 70.61 | 249.84 | 62.46 | 1023.80 | 114.06 | 336.74 | 84.18 |
| 53 | 506.34 | 29.44 | 117.75 | 29.44 | 866.29 | 78.75 | 271.56 | 67.89 | 1053.67 | 119.49 | 358.46 | 89.62 |
| 54 | 519.50 | 31.25 | 124.99 | 31.25 | 898.88 | 86.90 | 282.43 | 70.61 | 1086.26 | 127.64 | 369.33 | 92.33 |
| 55 | 525.19 | 34.50 | 130.34 | 32.58 | 931.47 | 95.05 | 304.15 | 76.04 | 1118.85 | 135.78 | 391.05 | 97.76 |
| 56 | 542.56 | 38.34 | 145.71 | 36.43 | 966.77 | 103.19 | 325.88 | 81.47 | 1156.86 | 143.93 | 401.92 | 100.48 |
| 57 | 563.63 | 44.55 | 154.95 | 38.74 | 1004.79 | 111.34 | 336.74 | 84.18 | 1194.88 | 152.08 | 423.64 | 105.91 |
| 58 | 616.78 | 51.06 | 171.55 | 42.89 | 1045.52 | 122.20 | 358.46 | 89.62 | 1238.33 | 162.94 | 445.37 | 111.34 |
| 59 | 630.01 | 56.18 | 184.59 | 46.15 | 1094.40 | 133.07 | 380.19 | 95.05 | 1287.22 | 173.80 | 467.09 | 116.77 |
| 60 | 679.58 | 64.03 | 198.30 | 49.57 | 1151.43 | 146.64 | 401.92 | 100.48 | 1346.96 | 187.38 | 488.82 | 122.20 |
| 61 | 711.68 | 72.20 | 214.53 | 53.63 | 1213.89 | 160.22 | 434.50 | 108.63 | 1412.13 | 203.67 | 510.54 | 127.64 |
| 62 | 747.65 | 80.11 | 230.05 | 57.51 | 1284.50 | 176.52 | 456.23 | 114.06 | 1485.46 | 219.97 | 543.13 | 135.78 |
| 63 | 779.79 | 89.12 | 243.05 | 60.76 | 1363.25 | 192.81 | 488.82 | 122.20 | 1566.93 | 236.26 | 564.85 | 141.21 |
| 64 | 814.09 | 98.01 | 256.03 | 64.01 | 1447.44 | 211.82 | 510.54 | 127.64 | 1653.83 | 255.27 | 597.44 | 149.36 |
| 65 | 870.89 | 109.11 | 274.81 | 68.70 | 1537.05 | 233.55 | 543.13 | 135.78 | 1746.16 | 277.00 | 630.03 | 157.51 |
| 66 | 946.01 | 124.48 | 307.04 | 76.76 | 1632.10 | 255.27 | 575.72 | 143.93 | 1843.92 | 298.72 | 662.62 | 165.65 |
| 67 | 1053.42 | 143.65 | 339.53 | 84.88 | 1732.58 | 277.00 | 608.30 | 152.08 | 1949.83 | 320.45 | 695.20 | 173.80 |
| 68 | 1142.46 | 163.52 | 371.24 | 92.81 | 1857.50 | 304.15 | 651.75 | 162.94 | 2077.47 | 350.32 | 738.66 | 184.66 |
| 69 | 1276.19 | 188.81 | 409.47 | 102.37 | 2012.29 | 339.46 | 695.20 | 173.80 | 2234.97 | 385.62 | 782.11 | 195.53 |
| 70 | 1388.71 | 215.22 | 444.02 | 111.01 | 2183.15 | 379.21 | 747.58 | 186.89 | 2413.38 | 422.54 | 834.26 | 208.56 |
| 71 | 1545.43 | 246.81 | 489.00 | 122.25 | 2276.23 | 401.84 | 767.38 | 191.85 | 2496.59 | 443.32 | 850.34 | 212.59 |
| 72 | 1716.56 | 282.56 | 536.87 | 134.22 | 2361.71 | 423.77 | 783.11 | 195.78 | 2574.83 | 463.42 | 862.41 | 215.60 |
| 73 | 1848.04 | 309.95 | 577.95 | 144.49 | 2441.34 | 442.37 | 804.32 | 201.08 | 2647.15 | 477.86 | 870.56 | 217.64 |
| 74 | 1954.97 | 333.72 | 604.31 | 151.08 | 2527.71 | 459.99 | 820.77 | 205.19 | 2726.14 | 489.31 | 892.93 | 223.23 |
| 75 | 2045.03 | 356.22 | 635.18 | 158.80 | 2628.71 | 482.82 | 841.19 | 210.30 | 2815.40 | 506.43 | 909.86 | 227.46 |
| 76 | 2144.69 | 383.27 | 660.53 | 165.13 | 2739.99 | 511.71 | 872.56 | 218.14 | 2921.43 | 536.17 | 929.64 | 232.41 |
| 77 | 2250.31 | 413.72 | 680.51 | 170.13 | 2867.02 | 550.98 | 897.03 | 224.26 | 3044.88 | 578.04 | 958.90 | 239.72 |
| 78 | 2449.61 | 467.22 | 733.94 | 183.48 | 3111.66 | 620.44 | 960.93 | 240.23 | 3293.26 | 652.60 | 1013.89 | 253.47 |
| 79 | 2737.13 | 539.10 | 809.60 | 202.40 | 3463.50 | 711.24 | 1051.72 | 262.93 | 3650.77 | 750.96 | 1112.25 | 278.06 |
| 80 | 3054.92 | 620.44 | 900.40 | 225.10 | 3849.38 | 811.49 | 1150.09 | 287.52 | 4042.33 | 855.00 | 1210.62 | 302.65 |
| 81 | 3401.08 | 705.56 | 991.19 | 247.80 | 4261.75 | 917.42 | 1263.58 | 315.90 | 4462.26 | 964.71 | 1324.11 | 331.03 |
| 82 | 3764.26 | 796.36 | 1089.56 | 272.39 | 4694.92 | 1025.24 | 1377.08 | 344.27 | 4899.22 | 1074.42 | 1445.17 | 361.29 |
| 83 | 4142.58 | 887.16 | 1195.48 | 298.87 | 5139.45 | 1133.06 | 1498.14 | 374.53 | 5345.63 | 1184.13 | 1566.24 | 391.56 |
| 84 | 4536.03 | 979.84 | 1301.41 | 325.35 | 5595.32 | 1242.77 | 1626.77 | 406.69 | 5801.50 | 1293.85 | 1687.30 | 421.82 |
| 85+ | | 1276.82 | 1672.16 | 418.04 | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix B1

## John Hancock Life Insurance Company (U.S.A.)

## LTC-94 VA

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: 5 Years**
**Elimination Period: 20 Days**

| Age | Indexed Inflation | | | | 5% Simple Inflation | | | | 5% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 417.86 | 18.68 | 81.53 | 20.38 | 666.45 | 54.45 | 182.95 | 45.74 | 1126.99 | 135.78 | 369.33 | 92.33 |
| 30 | 465.33 | 20.81 | 90.80 | 22.70 | 695.65 | 56.83 | 190.96 | 47.74 | 1126.99 | 135.78 | 369.33 | 92.33 |
| 31 | 465.33 | 20.81 | 90.80 | 22.70 | 725.27 | 59.25 | 199.09 | 49.77 | 1126.99 | 135.78 | 369.33 | 92.33 |
| 32 | 465.33 | 20.81 | 90.80 | 22.70 | 785.74 | 64.19 | 215.69 | 53.92 | 1126.99 | 135.78 | 369.33 | 92.33 |
| 33 | 465.33 | 20.81 | 90.80 | 22.70 | 816.60 | 66.72 | 224.16 | 56.04 | 1126.99 | 135.78 | 369.33 | 92.33 |
| 34 | 465.33 | 20.81 | 90.80 | 22.70 | 830.99 | 67.89 | 228.11 | 57.03 | 1126.99 | 135.78 | 369.33 | 92.33 |
| 35 | 465.33 | 20.81 | 90.80 | 22.70 | 830.99 | 67.89 | 228.11 | 57.03 | 1126.99 | 135.78 | 369.33 | 92.33 |
| 36 | 465.33 | 20.81 | 90.80 | 22.70 | 830.99 | 67.89 | 228.11 | 57.03 | 1126.99 | 135.78 | 369.33 | 92.33 |
| 37 | 465.33 | 20.81 | 90.80 | 22.70 | 830.99 | 67.89 | 228.11 | 57.03 | 1126.99 | 135.78 | 369.33 | 92.33 |
| 38 | 465.33 | 20.81 | 90.80 | 22.70 | 830.99 | 67.89 | 228.11 | 57.03 | 1126.99 | 135.78 | 369.33 | 92.33 |
| 39 | 467.96 | 20.93 | 91.31 | 22.83 | 830.99 | 67.89 | 228.11 | 57.03 | 1126.99 | 135.78 | 369.33 | 92.33 |
| 40 | 500.58 | 22.38 | 97.67 | 24.42 | 830.99 | 67.89 | 228.11 | 57.03 | 1126.99 | 135.78 | 369.33 | 92.33 |
| 41 | 537.96 | 24.06 | 104.97 | 26.24 | 830.99 | 67.89 | 228.11 | 57.03 | 1126.99 | 135.78 | 369.33 | 92.33 |
| 42 | 576.66 | 25.79 | 112.52 | 28.13 | 830.99 | 67.89 | 228.11 | 57.03 | 1126.99 | 135.78 | 369.33 | 92.33 |
| 43 | 598.97 | 26.78 | 116.87 | 29.22 | 830.99 | 67.89 | 228.11 | 57.03 | 1126.99 | 135.78 | 369.33 | 92.33 |
| 44 | 598.97 | 26.78 | 116.87 | 29.22 | 830.99 | 67.89 | 228.11 | 57.03 | 1126.99 | 135.78 | 369.33 | 92.33 |
| 45 | 599.15 | 32.51 | 148.63 | 37.16 | 898.88 | 86.90 | 304.15 | 76.04 | 1192.17 | 152.08 | 434.50 | 108.63 |
| 46 | 636.05 | 34.51 | 157.78 | 39.44 | 898.88 | 86.90 | 304.15 | 76.04 | 1192.17 | 152.08 | 434.50 | 108.63 |
| 47 | 674.12 | 36.58 | 167.22 | 41.81 | 898.88 | 86.90 | 304.15 | 76.04 | 1192.17 | 152.08 | 434.50 | 108.63 |
| 48 | 700.64 | 38.02 | 173.80 | 43.45 | 898.88 | 86.90 | 304.15 | 76.04 | 1192.17 | 152.08 | 434.50 | 108.63 |
| 49 | 700.64 | 38.02 | 173.80 | 43.45 | 898.88 | 86.90 | 304.15 | 76.04 | 1192.17 | 152.08 | 434.50 | 108.63 |
| 50 | 714.21 | 43.45 | 195.53 | 48.88 | 928.75 | 92.33 | 336.74 | 84.18 | 1219.32 | 160.22 | 467.09 | 116.77 |
| 51 | 738.66 | 48.88 | 217.25 | 54.31 | 966.77 | 103.19 | 358.46 | 89.62 | 1257.34 | 168.37 | 477.95 | 119.49 |
| 52 | 765.81 | 54.31 | 228.11 | 57.03 | 1010.22 | 111.34 | 380.19 | 95.05 | 1300.79 | 179.23 | 499.68 | 124.92 |
| 53 | 795.68 | 62.46 | 238.98 | 59.74 | 1056.39 | 122.20 | 401.92 | 100.48 | 1349.68 | 190.10 | 521.40 | 130.35 |
| 54 | 828.27 | 70.61 | 260.70 | 65.18 | 1105.27 | 135.78 | 423.64 | 105.91 | 1401.27 | 200.96 | 543.13 | 135.78 |
| 55 | 860.86 | 78.75 | 282.43 | 70.61 | 1156.86 | 146.64 | 445.37 | 111.34 | 1455.59 | 214.54 | 575.72 | 143.93 |
| 56 | 896.16 | 86.90 | 293.29 | 73.32 | 1211.18 | 160.22 | 467.09 | 116.77 | 1509.90 | 228.11 | 597.44 | 149.36 |
| 57 | 934.18 | 95.05 | 315.01 | 78.75 | 1268.21 | 173.80 | 499.68 | 124.92 | 1569.64 | 241.69 | 619.17 | 154.79 |
| 58 | 977.63 | 105.91 | 336.74 | 84.18 | 1333.38 | 190.10 | 521.40 | 130.35 | 1637.53 | 255.27 | 651.75 | 162.94 |
| 59 | 1029.23 | 116.77 | 358.46 | 89.62 | 1406.70 | 206.39 | 553.99 | 138.50 | 1716.29 | 274.28 | 684.34 | 171.09 |
| 60 | 1088.97 | 130.35 | 380.19 | 95.05 | 1496.32 | 228.11 | 586.58 | 146.64 | 1808.62 | 296.01 | 716.93 | 179.23 |
| 61 | 1156.86 | 146.64 | 412.78 | 103.19 | 1594.08 | 249.84 | 619.17 | 154.79 | 1909.10 | 317.73 | 749.52 | 187.38 |
| 62 | 1232.90 | 165.65 | 445.37 | 111.34 | 1702.71 | 274.28 | 662.62 | 165.65 | 2023.15 | 344.89 | 782.11 | 195.53 |
| 63 | 1317.09 | 184.66 | 467.09 | 116.77 | 1822.20 | 301.44 | 695.20 | 173.80 | 2148.07 | 372.04 | 825.56 | 206.39 |
| 64 | 1409.42 | 206.39 | 499.68 | 124.92 | 1949.83 | 331.31 | 738.66 | 184.66 | 2281.14 | 401.92 | 869.01 | 217.25 |
| 65 | 1507.18 | 228.11 | 532.27 | 133.07 | 2088.33 | 363.90 | 782.11 | 195.53 | 2425.07 | 434.50 | 912.46 | 228.11 |
| 66 | 1613.09 | 252.55 | 564.85 | 141.21 | 2234.97 | 396.48 | 825.56 | 206.39 | 2579.86 | 469.81 | 955.91 | 238.98 |
| 67 | 1721.72 | 277.00 | 608.30 | 152.08 | 2389.77 | 431.79 | 879.87 | 219.97 | 2742.80 | 505.11 | 999.36 | 249.84 |
| 68 | 1860.22 | 309.58 | 640.89 | 160.22 | 2579.86 | 475.24 | 923.32 | 230.83 | 2938.33 | 548.56 | 1053.67 | 263.42 |
| 69 | 2042.16 | 350.32 | 695.20 | 173.80 | 2818.84 | 529.55 | 988.49 | 247.12 | 3188.17 | 602.87 | 1107.98 | 277.00 |
| 70 | 2248.16 | 398.17 | 747.58 | 186.89 | 3087.83 | 590.48 | 1050.94 | 262.74 | 3464.33 | 663.61 | 1180.96 | 295.24 |
| 71 | 2374.74 | 430.36 | 767.38 | 191.85 | 3245.83 | 629.98 | 1078.49 | 269.62 | 3611.37 | 699.98 | 1192.56 | 298.14 |
| 72 | 2490.58 | 458.46 | 793.02 | 198.25 | 3385.20 | 661.68 | 1100.31 | 275.08 | 3742.06 | 728.59 | 1209.35 | 302.34 |
| 73 | 2606.93 | 484.96 | 813.78 | 203.44 | 3520.07 | 690.77 | 1116.58 | 279.15 | 3865.45 | 749.91 | 1230.13 | 307.53 |
| 74 | 2737.42 | 516.37 | 838.81 | 209.70 | 3670.93 | 719.30 | 1145.48 | 286.37 | 4002.40 | 771.17 | 1244.69 | 311.17 |
| 75 | 2886.22 | 549.35 | 866.94 | 216.73 | 3838.99 | 755.35 | 1175.95 | 293.99 | 4158.73 | 800.42 | 1270.37 | 317.59 |
| 76 | 3049.87 | 591.22 | 905.18 | 226.29 | 4032.52 | 805.28 | 1206.90 | 301.73 | 4342.40 | 846.05 | 1296.60 | 324.15 |
| 77 | 3228.54 | 641.84 | 935.70 | 233.92 | 4251.24 | 868.03 | 1237.29 | 309.32 | 4558.63 | 916.37 | 1330.08 | 332.52 |
| 78 | 3546.73 | 726.37 | 998.76 | 249.69 | 4655.20 | 979.84 | 1316.55 | 329.14 | 4972.99 | 1040.37 | 1407.34 | 351.84 |
| 79 | 3998.82 | 841.76 | 1104.69 | 276.17 | 5228.35 | 1131.17 | 1445.17 | 361.29 | 5565.05 | 1203.05 | 1535.97 | 383.99 |
| 80 | 4501.98 | 970.39 | 1218.18 | 304.55 | 5863.93 | 1299.52 | 1588.93 | 397.23 | 6217.65 | 1380.86 | 1679.73 | 419.93 |
| 81 | 5048.65 | 1110.36 | 1346.81 | 336.70 | 6546.79 | 1475.44 | 1740.26 | 435.07 | 6917.54 | 1564.34 | 1831.06 | 457.76 |
| 82 | 5623.69 | 1254.12 | 1475.44 | 368.86 | 7261.81 | 1657.03 | 1899.16 | 474.79 | 7647.69 | 1751.61 | 1997.52 | 499.38 |
| 83 | 6221.44 | 1399.78 | 1619.20 | 404.80 | 7995.75 | 1838.62 | 2065.62 | 516.40 | 8392.98 | 1936.99 | 2163.98 | 540.99 |
| 84 | 6839.99 | 1549.21 | 1770.53 | 442.63 | 8746.71 | 2020.22 | 2239.64 | 559.91 | 9153.40 | 2122.36 | 2338.00 | 584.50 |
| 85+ | | 2024.00 | 2269.91 | 567.48 | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix B1

## John Hancock Life Insurance Company (U.S.A.)

## LTC-94 VA

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: 5 Years**
**Elimination Period: 100 Days**

| Age | Indexed Inflation | | | | 5% Simple Inflation | | | | 5% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 404.27 | 15.29 | 54.36 | 13.59 | 627.25 | 45.74 | 139.39 | 34.85 | 1034.66 | 114.06 | 271.56 | 67.89 |
| 30 | 450.20 | 17.02 | 60.53 | 15.13 | 654.73 | 47.74 | 145.50 | 36.37 | 1034.66 | 114.06 | 271.56 | 67.89 |
| 31 | 450.20 | 17.02 | 60.53 | 15.13 | 682.61 | 49.77 | 151.69 | 37.92 | 1034.66 | 114.06 | 271.56 | 67.89 |
| 32 | 450.20 | 17.02 | 60.53 | 15.13 | 739.52 | 53.92 | 164.34 | 41.08 | 1034.66 | 114.06 | 271.56 | 67.89 |
| 33 | 450.20 | 17.02 | 60.53 | 15.13 | 768.56 | 56.04 | 170.79 | 42.70 | 1034.66 | 114.06 | 271.56 | 67.89 |
| 34 | 450.20 | 17.02 | 60.53 | 15.13 | 782.11 | 57.03 | 173.80 | 43.45 | 1034.66 | 114.06 | 271.56 | 67.89 |
| 35 | 450.20 | 17.02 | 60.53 | 15.13 | 782.11 | 57.03 | 173.80 | 43.45 | 1034.66 | 114.06 | 271.56 | 67.89 |
| 36 | 450.20 | 17.02 | 60.53 | 15.13 | 782.11 | 57.03 | 173.80 | 43.45 | 1034.66 | 114.06 | 271.56 | 67.89 |
| 37 | 450.20 | 17.02 | 60.53 | 15.13 | 782.11 | 57.03 | 173.80 | 43.45 | 1034.66 | 114.06 | 271.56 | 67.89 |
| 38 | 450.20 | 17.02 | 60.53 | 15.13 | 782.11 | 57.03 | 173.80 | 43.45 | 1034.66 | 114.06 | 271.56 | 67.89 |
| 39 | 452.75 | 17.12 | 60.87 | 15.22 | 782.11 | 57.03 | 173.80 | 43.45 | 1034.66 | 114.06 | 271.56 | 67.89 |
| 40 | 484.30 | 18.31 | 65.12 | 16.28 | 782.11 | 57.03 | 173.80 | 43.45 | 1034.66 | 114.06 | 271.56 | 67.89 |
| 41 | 520.47 | 19.68 | 69.98 | 17.49 | 782.11 | 57.03 | 173.80 | 43.45 | 1034.66 | 114.06 | 271.56 | 67.89 |
| 42 | 557.90 | 21.10 | 75.01 | 18.75 | 782.11 | 57.03 | 173.80 | 43.45 | 1034.66 | 114.06 | 271.56 | 67.89 |
| 43 | 579.49 | 21.91 | 77.92 | 19.48 | 782.11 | 57.03 | 173.80 | 43.45 | 1034.66 | 114.06 | 271.56 | 67.89 |
| 44 | 579.49 | 21.91 | 77.92 | 19.48 | 782.11 | 57.03 | 173.80 | 43.45 | 1034.66 | 114.06 | 271.56 | 67.89 |
| 45 | 573.61 | 25.55 | 111.47 | 27.87 | 839.13 | 70.61 | 228.11 | 57.03 | 1086.26 | 127.64 | 325.88 | 81.47 |
| 46 | 608.93 | 27.12 | 118.33 | 29.58 | 839.13 | 70.61 | 228.11 | 57.03 | 1086.26 | 127.64 | 325.88 | 81.47 |
| 47 | 645.38 | 28.74 | 125.42 | 31.35 | 839.13 | 70.61 | 228.11 | 57.03 | 1086.26 | 127.64 | 325.88 | 81.47 |
| 48 | 670.76 | 29.87 | 130.35 | 32.59 | 839.13 | 70.61 | 228.11 | 57.03 | 1086.26 | 127.64 | 325.88 | 81.47 |
| 49 | 670.76 | 29.87 | 130.35 | 32.59 | 839.13 | 70.61 | 228.11 | 57.03 | 1086.26 | 127.64 | 325.88 | 81.47 |
| 50 | 681.63 | 35.30 | 141.21 | 35.30 | 860.86 | 76.04 | 238.98 | 59.74 | 1107.98 | 133.07 | 347.60 | 86.90 |
| 51 | 700.64 | 38.02 | 152.08 | 38.02 | 893.45 | 84.18 | 260.70 | 65.18 | 1140.57 | 141.21 | 358.46 | 89.62 |
| 52 | 725.08 | 46.17 | 162.94 | 40.73 | 928.75 | 92.33 | 271.56 | 67.89 | 1178.59 | 149.36 | 380.19 | 95.05 |
| 53 | 749.52 | 51.60 | 173.80 | 43.45 | 966.77 | 103.19 | 293.29 | 73.32 | 1219.32 | 160.22 | 391.05 | 97.76 |
| 54 | 776.67 | 57.03 | 184.66 | 46.17 | 1007.50 | 111.34 | 315.01 | 78.75 | 1262.77 | 168.37 | 412.78 | 103.19 |
| 55 | 803.83 | 65.18 | 206.39 | 51.60 | 1053.67 | 122.20 | 325.88 | 81.47 | 1306.22 | 179.23 | 434.50 | 108.63 |
| 56 | 833.70 | 70.61 | 217.25 | 54.31 | 1099.84 | 133.07 | 347.60 | 86.90 | 1355.11 | 190.10 | 445.37 | 111.34 |
| 57 | 863.57 | 78.75 | 228.11 | 57.03 | 1146.00 | 143.93 | 369.33 | 92.33 | 1406.70 | 203.67 | 467.09 | 116.77 |
| 58 | 898.88 | 86.90 | 249.84 | 62.46 | 1200.31 | 157.51 | 391.05 | 97.76 | 1463.73 | 214.54 | 488.82 | 122.20 |
| 59 | 942.33 | 97.76 | 260.70 | 65.18 | 1265.49 | 173.80 | 412.78 | 103.19 | 1528.91 | 230.83 | 510.54 | 127.64 |
| 60 | 993.93 | 108.63 | 282.43 | 70.61 | 1338.81 | 190.10 | 434.50 | 108.63 | 1607.66 | 247.12 | 543.13 | 135.78 |
| 61 | 1050.95 | 122.20 | 304.15 | 76.04 | 1420.28 | 209.10 | 467.09 | 116.77 | 1694.56 | 268.85 | 564.85 | 141.21 |
| 62 | 1116.13 | 135.78 | 325.88 | 81.47 | 1512.61 | 230.83 | 499.68 | 124.92 | 1789.61 | 290.57 | 597.44 | 149.36 |
| 63 | 1186.74 | 152.08 | 347.60 | 86.90 | 1613.09 | 252.55 | 532.27 | 133.07 | 1895.52 | 312.30 | 630.03 | 157.51 |
| 64 | 1262.77 | 171.09 | 369.33 | 92.33 | 1721.72 | 277.00 | 564.85 | 141.21 | 2006.86 | 339.46 | 662.62 | 165.65 |
| 65 | 1344.24 | 190.10 | 401.92 | 100.48 | 1838.49 | 304.15 | 597.44 | 149.36 | 2129.06 | 366.61 | 695.20 | 173.80 |
| 66 | 1433.86 | 209.10 | 423.64 | 105.91 | 1963.41 | 334.02 | 630.03 | 157.51 | 2259.42 | 393.77 | 727.79 | 181.95 |
| 67 | 1526.19 | 230.83 | 456.23 | 114.06 | 2093.76 | 363.90 | 662.62 | 165.65 | 2397.91 | 426.36 | 771.24 | 192.81 |
| 68 | 1642.96 | 257.99 | 488.82 | 122.20 | 2253.98 | 399.20 | 706.07 | 176.52 | 2566.28 | 461.66 | 814.69 | 203.67 |
| 69 | 1792.32 | 290.57 | 521.40 | 130.35 | 2454.94 | 445.37 | 760.38 | 190.10 | 2772.67 | 507.83 | 858.14 | 214.54 |
| 70 | 1963.75 | 330.45 | 563.39 | 140.85 | 2681.53 | 495.68 | 812.59 | 203.15 | 3003.86 | 557.98 | 910.10 | 227.52 |
| 71 | 2063.64 | 355.17 | 580.72 | 145.18 | 2807.69 | 526.28 | 829.60 | 207.40 | 3123.98 | 585.91 | 933.30 | 233.33 |
| 72 | 2158.50 | 379.16 | 604.68 | 151.17 | 2921.78 | 555.11 | 852.50 | 213.12 | 3231.55 | 612.11 | 951.62 | 237.91 |
| 73 | 2249.72 | 402.16 | 624.53 | 156.13 | 3028.02 | 577.22 | 870.56 | 217.64 | 3326.09 | 629.26 | 965.18 | 241.30 |
| 74 | 2351.83 | 423.92 | 649.40 | 162.35 | 3145.55 | 597.54 | 892.93 | 223.23 | 3431.92 | 640.38 | 983.12 | 245.78 |
| 75 | 2465.63 | 452.78 | 669.52 | 167.38 | 3276.77 | 626.60 | 918.44 | 229.61 | 3553.59 | 663.08 | 1004.28 | 251.07 |
| 76 | 2595.24 | 485.21 | 701.31 | 175.33 | 3431.10 | 666.65 | 954.10 | 238.53 | 3700.21 | 701.31 | 1027.50 | 256.87 |
| 77 | 2739.43 | 527.78 | 726.91 | 181.73 | 3611.33 | 721.11 | 982.10 | 245.52 | 3878.12 | 765.57 | 1059.43 | 264.86 |
| 78 | 3000.06 | 597.74 | 786.90 | 196.73 | 3945.85 | 815.27 | 1051.72 | 262.93 | 4220.13 | 872.02 | 1127.39 | 281.85 |
| 79 | 3365.14 | 690.43 | 870.13 | 217.53 | 4411.19 | 940.12 | 1150.09 | 287.52 | 4702.49 | 1004.43 | 1233.32 | 308.33 |
| 80 | 3769.94 | 792.58 | 960.93 | 240.23 | 4923.81 | 1072.53 | 1271.15 | 317.79 | 5228.35 | 1146.30 | 1346.81 | 336.70 |
| 81 | 4203.11 | 902.29 | 1059.29 | 264.82 | 5468.58 | 1212.51 | 1392.21 | 348.05 | 5786.37 | 1290.06 | 1475.44 | 368.86 |
| 82 | 4658.98 | 1015.78 | 1172.79 | 293.20 | 6034.17 | 1354.38 | 1520.84 | 380.21 | 6365.20 | 1435.72 | 1604.07 | 401.02 |
| 83 | 5128.10 | 1129.28 | 1286.28 | 321.57 | 6612.99 | 1494.36 | 1657.03 | 414.26 | 6951.59 | 1579.48 | 1740.26 | 435.07 |
| 84 | 5610.45 | 1244.67 | 1399.78 | 349.94 | 7201.28 | 1636.22 | 1800.79 | 450.20 | 7545.55 | 1723.24 | 1884.02 | 471.01 |
| 85+ | | 1607.85 | 1800.79 | 450.20 | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix B1

## John Hancock Life Insurance Company (U.S.A.)

## LTC-94 VA

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: Lifetime**
**Elimination Period: 20 Days**

| Age | Indexed Inflation | | | | 5% Simple Inflation | | | | 5% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 482.35 | 27.20 | 87.04 | 21.76 | 712.88 | 74.09 | 184.23 | 46.06 | 1436.58 | 209.10 | 423.64 | 105.91 |
| 30 | 503.16 | 28.37 | 90.80 | 22.70 | 773.02 | 80.34 | 199.77 | 49.94 | 1436.58 | 209.10 | 423.64 | 105.91 |
| 31 | 503.16 | 28.37 | 90.80 | 22.70 | 834.74 | 86.76 | 215.72 | 53.93 | 1436.58 | 209.10 | 423.64 | 105.91 |
| 32 | 503.16 | 28.37 | 90.80 | 22.70 | 866.19 | 90.03 | 223.85 | 55.96 | 1436.58 | 209.10 | 423.64 | 105.91 |
| 33 | 503.16 | 28.37 | 90.80 | 22.70 | 930.27 | 96.69 | 240.41 | 60.10 | 1436.58 | 209.10 | 423.64 | 105.91 |
| 34 | 503.16 | 28.37 | 90.80 | 22.70 | 966.77 | 100.48 | 249.84 | 62.46 | 1436.58 | 209.10 | 423.64 | 105.91 |
| 35 | 503.16 | 28.37 | 90.80 | 22.70 | 966.77 | 100.48 | 249.84 | 62.46 | 1436.58 | 209.10 | 423.64 | 105.91 |
| 36 | 503.16 | 28.37 | 90.80 | 22.70 | 966.77 | 100.48 | 249.84 | 62.46 | 1436.58 | 209.10 | 423.64 | 105.91 |
| 37 | 503.16 | 28.37 | 90.80 | 22.70 | 966.77 | 100.48 | 249.84 | 62.46 | 1436.58 | 209.10 | 423.64 | 105.91 |
| 38 | 503.16 | 28.37 | 90.80 | 22.70 | 966.77 | 100.48 | 249.84 | 62.46 | 1436.58 | 209.10 | 423.64 | 105.91 |
| 39 | 527.41 | 29.74 | 95.17 | 23.79 | 966.77 | 100.48 | 249.84 | 62.46 | 1436.58 | 209.10 | 423.64 | 105.91 |
| 40 | 562.40 | 31.71 | 101.48 | 25.37 | 966.77 | 100.48 | 249.84 | 62.46 | 1436.58 | 209.10 | 423.64 | 105.91 |
| 41 | 600.08 | 33.84 | 108.29 | 27.07 | 966.77 | 100.48 | 249.84 | 62.46 | 1436.58 | 209.10 | 423.64 | 105.91 |
| 42 | 638.77 | 36.02 | 115.27 | 28.82 | 966.77 | 100.48 | 249.84 | 62.46 | 1436.58 | 209.10 | 423.64 | 105.91 |
| 43 | 668.24 | 37.68 | 120.58 | 30.15 | 966.77 | 100.48 | 249.84 | 62.46 | 1436.58 | 209.10 | 423.64 | 105.91 |
| 44 | 668.24 | 37.68 | 120.58 | 30.15 | 966.77 | 100.48 | 249.84 | 62.46 | 1436.58 | 209.10 | 423.64 | 105.91 |
| 45 | 668.05 | 49.05 | 158.84 | 39.71 | 1075.39 | 127.64 | 325.88 | 81.47 | 1545.20 | 236.26 | 499.68 | 124.92 |
| 46 | 704.69 | 51.74 | 167.55 | 41.89 | 1075.39 | 127.64 | 325.88 | 81.47 | 1545.20 | 236.26 | 499.68 | 124.92 |
| 47 | 742.18 | 54.50 | 176.46 | 44.12 | 1075.39 | 127.64 | 325.88 | 81.47 | 1545.20 | 236.26 | 499.68 | 124.92 |
| 48 | 776.67 | 57.03 | 184.66 | 46.17 | 1075.39 | 127.64 | 325.88 | 81.47 | 1545.20 | 236.26 | 499.68 | 124.92 |
| 49 | 776.67 | 57.03 | 184.66 | 46.17 | 1075.39 | 127.64 | 325.88 | 81.47 | 1545.20 | 236.26 | 499.68 | 124.92 |
| 50 | 798.40 | 62.46 | 206.39 | 51.60 | 1118.85 | 138.50 | 358.46 | 89.62 | 1588.65 | 244.41 | 532.27 | 133.07 |
| 51 | 833.70 | 70.61 | 217.25 | 54.31 | 1175.87 | 152.08 | 380.19 | 95.05 | 1651.11 | 260.70 | 553.99 | 138.50 |
| 52 | 871.72 | 78.75 | 228.11 | 57.03 | 1241.05 | 165.65 | 412.78 | 103.19 | 1716.29 | 274.28 | 575.72 | 143.93 |
| 53 | 912.46 | 89.62 | 249.84 | 62.46 | 1306.22 | 181.95 | 434.50 | 108.63 | 1789.61 | 290.57 | 597.44 | 149.36 |
| 54 | 957.15 | 100.32 | 271.15 | 67.79 | 1379.55 | 200.96 | 456.23 | 114.06 | 1868.36 | 309.58 | 630.03 | 157.51 |
| 55 | 980.51 | 108.65 | 275.60 | 68.90 | 1455.59 | 217.25 | 488.82 | 122.20 | 1949.83 | 328.59 | 651.75 | 162.94 |
| 56 | 1049.29 | 124.40 | 302.89 | 75.72 | 1534.34 | 236.26 | 510.54 | 127.64 | 2036.73 | 347.60 | 684.34 | 171.09 |
| 57 | 1090.76 | 134.00 | 321.60 | 80.40 | 1618.52 | 257.99 | 543.13 | 135.78 | 2126.35 | 369.33 | 706.07 | 176.52 |
| 58 | 1142.66 | 146.49 | 340.93 | 85.23 | 1710.86 | 279.71 | 564.85 | 141.21 | 2226.83 | 393.77 | 738.66 | 184.66 |
| 59 | 1215.61 | 165.64 | 363.35 | 90.84 | 1819.48 | 304.15 | 608.30 | 152.08 | 2346.32 | 420.92 | 771.24 | 192.81 |
| 60 | 1282.10 | 182.40 | 380.66 | 95.17 | 1947.12 | 334.02 | 640.89 | 160.22 | 2484.81 | 450.80 | 814.69 | 203.67 |
| 61 | 1358.30 | 201.52 | 408.27 | 102.07 | 2085.61 | 366.61 | 673.48 | 168.37 | 2636.89 | 486.10 | 847.28 | 211.82 |
| 62 | 1451.78 | 224.15 | 427.45 | 106.86 | 2243.12 | 401.92 | 716.93 | 179.23 | 2805.26 | 524.12 | 890.73 | 222.68 |
| 63 | 1523.70 | 241.66 | 447.70 | 111.92 | 2411.49 | 442.65 | 760.38 | 190.10 | 2989.92 | 567.57 | 934.18 | 233.55 |
| 64 | 1631.82 | 268.59 | 476.37 | 119.09 | 2596.16 | 483.38 | 803.83 | 200.96 | 3190.88 | 611.02 | 988.49 | 247.12 |
| 65 | 1732.27 | 292.88 | 500.66 | 125.16 | 2791.68 | 529.55 | 858.14 | 214.54 | 3405.42 | 659.90 | 1031.94 | 257.99 |
| 66 | 1861.88 | 322.83 | 540.55 | 135.14 | 3000.79 | 578.43 | 901.59 | 225.40 | 3630.82 | 711.50 | 1086.26 | 271.56 |
| 67 | 2025.85 | 357.95 | 578.81 | 144.70 | 3220.75 | 630.03 | 955.91 | 238.98 | 3872.51 | 765.81 | 1129.71 | 282.43 |
| 68 | 2205.45 | 399.83 | 621.40 | 155.35 | 3489.60 | 689.77 | 1010.22 | 252.55 | 4163.08 | 830.99 | 1194.88 | 298.72 |
| 69 | 2371.67 | 440.49 | 647.05 | 161.76 | 3829.06 | 768.53 | 1075.39 | 268.85 | 4529.69 | 912.46 | 1260.06 | 315.01 |
| 70 | 2562.13 | 485.71 | 680.00 | 170.00 | 4209.20 | 853.22 | 1148.46 | 287.11 | 4935.11 | 999.48 | 1332.64 | 333.16 |
| 71 | 2786.71 | 537.74 | 726.55 | 181.64 | 4430.60 | 907.38 | 1171.82 | 292.95 | 5153.92 | 1049.97 | 1358.48 | 339.62 |
| 72 | 3055.36 | 596.28 | 772.78 | 193.20 | 4634.21 | 951.62 | 1199.44 | 299.86 | 5350.40 | 1092.88 | 1377.87 | 344.47 |
| 73 | 3258.80 | 640.16 | 816.44 | 204.11 | 4825.90 | 991.20 | 1220.67 | 305.17 | 5533.23 | 1123.68 | 1391.00 | 347.75 |
| 74 | 3437.81 | 677.35 | 843.91 | 210.98 | 5037.39 | 1030.48 | 1244.69 | 311.17 | 5734.14 | 1149.99 | 1416.06 | 354.02 |
| 75 | 3636.48 | 723.90 | 874.62 | 218.66 | 5276.74 | 1079.38 | 1278.95 | 319.74 | 5967.71 | 1190.97 | 1442.04 | 360.51 |
| 76 | 3883.69 | 782.85 | 921.48 | 230.37 | 5549.30 | 1145.74 | 1312.91 | 328.23 | 6240.41 | 1255.83 | 1467.85 | 366.96 |
| 77 | 4112.04 | 846.77 | 951.16 | 237.79 | 5859.71 | 1235.35 | 1353.28 | 338.32 | 6563.42 | 1359.08 | 1507.94 | 376.99 |
| 78 | 4519.01 | 955.25 | 1021.46 | 255.36 | 6433.29 | 1392.21 | 1445.17 | 361.29 | 7182.36 | 1543.54 | 1604.07 | 401.02 |
| 79 | 5092.16 | 1102.80 | 1134.95 | 283.74 | 7250.46 | 1609.74 | 1588.93 | 397.23 | 8071.41 | 1791.33 | 1755.39 | 438.85 |
| 80 | 5729.62 | 1267.36 | 1256.02 | 314.00 | 8162.21 | 1851.87 | 1747.83 | 436.96 | 9062.60 | 2061.83 | 1921.85 | 480.46 |
| 81 | 6416.27 | 1443.28 | 1384.64 | 346.16 | 9143.94 | 2109.12 | 1921.85 | 480.46 | 10129.46 | 2347.46 | 2103.45 | 525.86 |
| 82 | 7138.86 | 1624.87 | 1528.40 | 382.10 | 10172.96 | 2372.05 | 2103.45 | 525.86 | 11241.71 | 2634.98 | 2300.17 | 575.04 |
| 83 | 7884.14 | 1810.25 | 1672.16 | 418.04 | 11228.47 | 2634.98 | 2292.61 | 573.15 | 12376.67 | 2920.61 | 2496.90 | 624.22 |
| 84 | 8654.02 | 1995.63 | 1831.06 | 457.76 | 12310.46 | 2899.81 | 2489.33 | 622.33 | 13538.10 | 3204.35 | 2701.19 | 675.30 |
| 85+ | | 2583.91 | 2353.14 | 588.28 | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix B1

## John Hancock Life Insurance Company (U.S.A.)

## LTC-94 VA

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: Lifetime**
**Elimination Period: 100 Days**

| Age | Indexed Inflation | | | | 5% Simple Inflation | | | | 5% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 464.22 | 23.57 | 65.28 | 16.32 | 664.82 | 62.08 | 136.17 | 34.04 | 1306.22 | 179.23 | 325.88 | 81.47 |
| 30 | 484.25 | 24.59 | 68.10 | 17.02 | 720.91 | 67.31 | 147.66 | 36.91 | 1306.22 | 179.23 | 325.88 | 81.47 |
| 31 | 484.25 | 24.59 | 68.10 | 17.02 | 778.46 | 72.69 | 159.44 | 39.86 | 1306.22 | 179.23 | 325.88 | 81.47 |
| 32 | 484.25 | 24.59 | 68.10 | 17.02 | 807.80 | 75.43 | 165.45 | 41.36 | 1306.22 | 179.23 | 325.88 | 81.47 |
| 33 | 484.25 | 24.59 | 68.10 | 17.02 | 867.56 | 81.01 | 177.69 | 44.42 | 1306.22 | 179.23 | 325.88 | 81.47 |
| 34 | 484.25 | 24.59 | 68.10 | 17.02 | 901.59 | 84.18 | 184.66 | 46.17 | 1306.22 | 179.23 | 325.88 | 81.47 |
| 35 | 484.25 | 24.59 | 68.10 | 17.02 | 901.59 | 84.18 | 184.66 | 46.17 | 1306.22 | 179.23 | 325.88 | 81.47 |
| 36 | 484.25 | 24.59 | 68.10 | 17.02 | 901.59 | 84.18 | 184.66 | 46.17 | 1306.22 | 179.23 | 325.88 | 81.47 |
| 37 | 484.25 | 24.59 | 68.10 | 17.02 | 901.59 | 84.18 | 184.66 | 46.17 | 1306.22 | 179.23 | 325.88 | 81.47 |
| 38 | 484.25 | 24.59 | 68.10 | 17.02 | 901.59 | 84.18 | 184.66 | 46.17 | 1306.22 | 179.23 | 325.88 | 81.47 |
| 39 | 507.58 | 25.78 | 71.38 | 17.84 | 901.59 | 84.18 | 184.66 | 46.17 | 1306.22 | 179.23 | 325.88 | 81.47 |
| 40 | 541.25 | 27.49 | 76.11 | 19.03 | 901.59 | 84.18 | 184.66 | 46.17 | 1306.22 | 179.23 | 325.88 | 81.47 |
| 41 | 577.52 | 29.33 | 81.21 | 20.30 | 901.59 | 84.18 | 184.66 | 46.17 | 1306.22 | 179.23 | 325.88 | 81.47 |
| 42 | 614.75 | 31.22 | 86.45 | 21.61 | 901.59 | 84.18 | 184.66 | 46.17 | 1306.22 | 179.23 | 325.88 | 81.47 |
| 43 | 643.12 | 32.66 | 90.44 | 22.61 | 901.59 | 84.18 | 184.66 | 46.17 | 1306.22 | 179.23 | 325.88 | 81.47 |
| 44 | 643.12 | 32.66 | 90.44 | 22.61 | 901.59 | 84.18 | 184.66 | 46.17 | 1306.22 | 179.23 | 325.88 | 81.47 |
| 45 | 633.01 | 39.71 | 112.12 | 28.03 | 991.21 | 108.63 | 238.98 | 59.74 | 1398.56 | 200.96 | 380.19 | 95.05 |
| 46 | 667.73 | 41.89 | 118.27 | 29.57 | 991.21 | 108.63 | 238.98 | 59.74 | 1398.56 | 200.96 | 380.19 | 95.05 |
| 47 | 703.25 | 44.12 | 124.56 | 31.14 | 991.21 | 108.63 | 238.98 | 59.74 | 1398.56 | 200.96 | 380.19 | 95.05 |
| 48 | 735.94 | 46.17 | 130.35 | 32.59 | 991.21 | 108.63 | 238.98 | 59.74 | 1398.56 | 200.96 | 380.19 | 95.05 |
| 49 | 735.94 | 46.17 | 130.35 | 32.59 | 991.21 | 108.63 | 238.98 | 59.74 | 1398.56 | 200.96 | 380.19 | 95.05 |
| 50 | 754.95 | 51.60 | 141.21 | 35.30 | 1029.23 | 116.77 | 271.56 | 67.89 | 1433.86 | 209.10 | 401.92 | 100.48 |
| 51 | 784.82 | 59.74 | 152.08 | 38.02 | 1078.11 | 127.64 | 282.43 | 70.61 | 1485.46 | 219.97 | 423.64 | 105.91 |
| 52 | 817.41 | 67.89 | 173.80 | 43.45 | 1129.71 | 141.21 | 304.15 | 76.04 | 1542.49 | 233.55 | 434.50 | 108.63 |
| 53 | 850.00 | 76.04 | 184.66 | 46.17 | 1186.74 | 154.79 | 325.88 | 81.47 | 1604.95 | 249.84 | 456.23 | 114.06 |
| 54 | 886.65 | 84.06 | 195.23 | 48.81 | 1249.20 | 168.37 | 336.74 | 84.18 | 1670.12 | 263.42 | 477.95 | 119.49 |
| 55 | 906.31 | 92.75 | 201.40 | 50.35 | 1314.37 | 184.66 | 358.46 | 89.62 | 1740.73 | 279.71 | 499.68 | 124.92 |
| 56 | 965.45 | 102.77 | 216.35 | 54.09 | 1382.26 | 200.96 | 380.19 | 95.05 | 1814.05 | 296.01 | 521.40 | 130.35 |
| 57 | 999.64 | 112.56 | 235.84 | 58.96 | 1452.87 | 217.25 | 401.92 | 100.48 | 1892.80 | 315.01 | 543.13 | 135.78 |
| 58 | 1044.11 | 125.19 | 245.05 | 61.26 | 1531.62 | 236.26 | 423.64 | 105.91 | 1979.70 | 336.74 | 564.85 | 141.21 |
| 59 | 1103.40 | 138.93 | 267.17 | 66.79 | 1623.96 | 257.99 | 456.23 | 114.06 | 2080.18 | 358.46 | 597.44 | 149.36 |
| 60 | 1160.50 | 153.32 | 285.50 | 71.37 | 1729.87 | 282.43 | 488.82 | 122.20 | 2196.96 | 385.62 | 619.17 | 154.79 |
| 61 | 1224.82 | 167.50 | 303.59 | 75.90 | 1849.35 | 309.58 | 510.54 | 127.64 | 2327.31 | 415.49 | 651.75 | 162.94 |
| 62 | 1300.61 | 187.66 | 323.20 | 80.80 | 1982.42 | 342.17 | 543.13 | 135.78 | 2471.24 | 448.08 | 695.20 | 173.80 |
| 63 | 1358.36 | 203.50 | 335.77 | 83.94 | 2126.35 | 374.76 | 586.58 | 146.64 | 2626.03 | 483.38 | 727.79 | 181.95 |
| 64 | 1449.38 | 225.52 | 364.88 | 91.22 | 2281.14 | 410.06 | 619.17 | 154.79 | 2797.11 | 521.40 | 760.38 | 190.10 |
| 65 | 1534.51 | 245.32 | 380.50 | 95.12 | 2446.80 | 448.08 | 651.75 | 162.94 | 2979.06 | 562.14 | 803.83 | 200.96 |
| 66 | 1644.16 | 270.27 | 410.42 | 102.60 | 2626.03 | 488.82 | 695.20 | 173.80 | 3171.87 | 605.59 | 847.28 | 211.82 |
| 67 | 1784.68 | 302.10 | 436.65 | 109.16 | 2813.41 | 532.27 | 738.66 | 184.66 | 3378.26 | 651.75 | 890.73 | 222.68 |
| 68 | 1935.50 | 336.17 | 468.59 | 117.15 | 3038.81 | 583.86 | 782.11 | 195.53 | 3625.38 | 706.07 | 934.18 | 233.55 |
| 69 | 2073.03 | 368.32 | 497.73 | 124.43 | 3323.95 | 649.04 | 836.42 | 209.10 | 3932.25 | 773.96 | 999.36 | 249.84 |
| 70 | 2226.99 | 405.57 | 524.57 | 131.14 | 3640.39 | 720.49 | 899.26 | 224.82 | 4271.50 | 847.80 | 1061.78 | 265.44 |
| 71 | 2411.48 | 449.31 | 564.03 | 141.01 | 3821.36 | 762.20 | 922.93 | 230.73 | 4448.75 | 889.23 | 1078.49 | 269.62 |
| 72 | 2635.57 | 498.49 | 601.05 | 150.26 | 3987.40 | 800.45 | 951.62 | 237.91 | 4606.95 | 924.36 | 1100.31 | 275.08 |
| 73 | 2801.87 | 533.47 | 630.89 | 157.72 | 4137.50 | 830.34 | 965.18 | 241.30 | 4750.20 | 943.89 | 1116.58 | 279.15 |
| 74 | 2940.35 | 561.86 | 657.36 | 164.34 | 4300.04 | 859.11 | 992.14 | 248.04 | 4899.84 | 958.32 | 1136.46 | 284.11 |
| 75 | 3095.15 | 596.53 | 687.81 | 171.95 | 4484.91 | 894.84 | 1021.44 | 255.36 | 5075.02 | 982.82 | 1158.78 | 289.69 |
| 76 | 3292.47 | 644.22 | 725.77 | 181.44 | 4701.20 | 950.03 | 1051.96 | 262.99 | 5290.38 | 1039.73 | 1190.59 | 297.65 |
| 77 | 3476.00 | 697.91 | 757.84 | 189.46 | 4954.94 | 1028.49 | 1090.36 | 272.59 | 5558.12 | 1136.76 | 1221.82 | 305.46 |
| 78 | 3805.88 | 786.90 | 817.17 | 204.29 | 5425.08 | 1161.44 | 1172.79 | 293.20 | 6066.33 | 1299.52 | 1308.98 | 327.24 |
| 79 | 4263.64 | 906.07 | 907.96 | 226.99 | 6079.57 | 1337.35 | 1293.85 | 323.46 | 6779.45 | 1500.03 | 1437.61 | 359.40 |
| 80 | 4766.80 | 1034.70 | 1006.33 | 251.58 | 6796.48 | 1526.51 | 1422.47 | 355.62 | 7558.79 | 1710.00 | 1573.80 | 393.45 |
| 81 | 5302.12 | 1170.89 | 1112.25 | 278.06 | 7558.79 | 1723.24 | 1566.24 | 391.56 | 8383.52 | 1925.64 | 1725.13 | 431.28 |
| 82 | 5862.03 | 1310.87 | 1225.75 | 306.44 | 8351.36 | 1923.75 | 1717.56 | 429.39 | 9236.63 | 2141.28 | 1891.59 | 472.90 |
| 83 | 6437.08 | 1450.85 | 1346.81 | 336.70 | 9157.18 | 2122.36 | 1876.46 | 469.11 | 10099.19 | 2355.03 | 2050.48 | 512.62 |
| 84 | 7023.47 | 1590.83 | 1475.44 | 368.86 | 9976.24 | 2320.98 | 2035.35 | 508.84 | 10971.22 | 2566.89 | 2216.94 | 554.24 |
| 85+ | | 2029.67 | 1891.59 | 472.90 | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix B1

## John Hancock Life Insurance Company (U.S.A.)

## NH-VA-91

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 2 Years
### Elimination Period: 20 Days

| Age | Indexed Inflation | | 5% Simple Inflation** | | 5% Compound Inflation** | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 230.30 | 6.84 | 423.78 | 20.51 | 879.05 | 77.91 |
| 30 | 238.19 | 7.07 | 423.78 | 20.51 | 879.05 | 77.91 |
| 31 | 246.51 | 7.32 | 423.78 | 20.51 | 879.05 | 77.91 |
| 32 | 280.90 | 8.34 | 423.78 | 20.51 | 879.05 | 77.91 |
| 33 | 290.00 | 8.61 | 423.78 | 20.51 | 879.05 | 77.91 |
| 34 | 299.10 | 8.88 | 423.78 | 20.51 | 879.05 | 77.91 |
| 35 | 310.47 | 9.22 | 423.78 | 20.51 | 879.05 | 77.91 |
| 36 | 319.57 | 9.49 | 423.78 | 20.51 | 879.05 | 77.91 |
| 37 | 330.94 | 9.83 | 436.02 | 21.10 | 879.05 | 77.91 |
| 38 | 345.72 | 10.27 | 452.79 | 21.91 | 879.05 | 77.91 |
| 39 | 354.82 | 10.54 | 469.56 | 22.72 | 879.05 | 77.91 |
| 40 | 365.88 | 10.87 | 488.15 | 23.62 | 879.05 | 77.91 |
| 41 | 387.30 | 11.50 | 511.86 | 24.77 | 879.05 | 77.91 |
| 42 | 394.60 | 11.72 | 536.12 | 25.94 | 879.05 | 77.91 |
| 43 | 401.82 | 11.93 | 537.93 | 26.03 | 879.05 | 77.91 |
| 44 | 401.82 | 11.93 | 537.93 | 26.03 | 879.05 | 77.91 |
| 45 | 397.65 | 15.29 | 538.67 | 32.84 | 914.57 | 87.55 |
| 46 | 408.14 | 15.69 | 590.65 | 36.01 | 914.57 | 87.55 |
| 47 | 433.70 | 16.67 | 624.87 | 38.10 | 914.57 | 87.55 |
| 48 | 462.37 | 17.77 | 682.57 | 41.62 | 914.57 | 87.55 |
| 49 | 466.23 | 17.92 | 721.00 | 43.96 | 914.57 | 87.55 |
| 50 | 468.25 | 19.58 | 730.61 | 47.95 | 928.78 | 91.41 |
| 51 | 479.49 | 22.37 | 759.69 | 54.08 | 951.64 | 96.76 |
| 52 | 465.92 | 24.08 | 766.96 | 58.93 | 976.84 | 102.65 |
| 53 | 476.73 | 27.09 | 795.74 | 65.67 | 1004.22 | 109.03 |
| 54 | 467.06 | 28.95 | 824.73 | 72.75 | 1033.68 | 115.88 |
| 55 | 478.04 | 32.09 | 854.03 | 80.11 | 1065.02 | 123.15 |
| 56 | 507.85 | 36.68 | 883.29 | 87.70 | 1098.15 | 130.84 |
| 57 | 517.79 | 39.98 | 934.40 | 97.75 | 1132.94 | 138.93 |
| 58 | 546.19 | 45.05 | 962.84 | 105.94 | 1171.88 | 147.92 |
| 59 | 573.29 | 50.64 | 1011.37 | 117.03 | 1217.53 | 158.32 |
| 60 | 599.62 | 56.69 | 1059.73 | 128.71 | 1269.78 | 170.14 |
| 61 | 643.23 | 64.91 | 1126.53 | 143.28 | 1328.57 | 183.31 |
| 62 | 668.62 | 71.74 | 1215.03 | 161.34 | 1393.80 | 197.86 |
| 63 | 711.46 | 80.78 | 1270.97 | 175.62 | 1465.36 | 213.75 |
| 64 | 772.95 | 92.44 | 1368.66 | 196.15 | 1543.16 | 230.97 |
| 65 | 815.28 | 102.21 | 1445.18 | 214.13 | 1627.13 | 249.49 |
| 66 | 894.30 | 117.00 | 1539.10 | 235.06 | 1717.18 | 269.26 |
| 67 | 972.03 | 132.15 | 1653.93 | 259.62 | 1813.18 | 290.33 |
| 68 | 1066.29 | 150.98 | 1746.11 | 281.74 | 1928.76 | 315.53 |
| 69 | 1154.35 | 170.73 | 1852.60 | 307.29 | 1994.99 | 333.56 |
| 70 | 1258.88 | 193.83 | 1955.34 | 332.53 | 2075.55 | 354.02 |
| 71 | 1388.62 | 221.24 | 2165.19 | 376.02 | 2286.99 | 396.66 |
| 72 | 1512.67 | 247.60 | 2235.60 | 394.70 | 2361.54 | 414.95 |
| 73 | 1650.45 | 275.89 | 2301.13 | 410.46 | 2415.77 | 426.74 |
| 74 | 1795.27 | 305.96 | 2373.46 | 426.55 | 2475.42 | 437.81 |
| 75 | 1927.27 | 335.50 | 2455.54 | 446.02 | 2545.22 | 452.87 |
| 76 | 2118.40 | 378.09 | 2549.25 | 471.26 | 2628.54 | 475.65 |
| 77 | 2220.79 | 408.25 | 2655.54 | 504.02 | 2727.50 | 508.93 |
| 78 | 2350.32 | 446.75 | 2802.10 | 549.61 | 2872.08 | 557.60 |
| 79 | 2504.28 | 492.06 | 2983.30 | 604.59 | 3055.85 | 616.52 |
| 80 | | 538.83 | | | | |
| 81 | | 614.60 | | | | |
| 82 | | 693.83 | | | | |
| 83 | | 774.78 | | | | |
| 84 | | 857.63 | | | | |
| 85 | | 943.13 | | | | |
| 86 | | 943.13 | | | | |
| 87+ | | 943.13 | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix B1

## John Hancock Life Insurance Company (U.S.A.)

## NH-VA-91

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 2 Years
### Elimination Period: 100 Days

| Age | Indexed Inflation | | 5% Simple Inflation** | | 5% Compound Inflation** | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 224.14 | 5.35 | 405.77 | 16.17 | 815.10 | 62.81 |
| 30 | 231.82 | 5.53 | 405.77 | 16.17 | 815.10 | 62.81 |
| 31 | 239.92 | 5.73 | 405.77 | 16.17 | 815.10 | 62.81 |
| 32 | 273.39 | 6.53 | 405.77 | 16.17 | 815.10 | 62.81 |
| 33 | 282.24 | 6.74 | 405.77 | 16.17 | 815.10 | 62.81 |
| 34 | 291.10 | 6.95 | 405.77 | 16.17 | 815.10 | 62.81 |
| 35 | 302.16 | 7.21 | 405.77 | 16.17 | 815.10 | 62.81 |
| 36 | 311.02 | 7.42 | 405.77 | 16.17 | 815.10 | 62.81 |
| 37 | 322.09 | 7.69 | 417.48 | 16.64 | 815.10 | 62.81 |
| 38 | 336.48 | 8.03 | 433.54 | 17.28 | 815.10 | 62.81 |
| 39 | 345.33 | 8.24 | 449.60 | 17.92 | 815.10 | 62.81 |
| 40 | 356.09 | 8.50 | 467.40 | 18.63 | 815.10 | 62.81 |
| 41 | 376.94 | 9.00 | 490.11 | 19.53 | 815.10 | 62.81 |
| 42 | 384.05 | 9.17 | 513.34 | 20.46 | 815.10 | 62.81 |
| 43 | 391.07 | 9.33 | 515.07 | 20.53 | 815.10 | 62.81 |
| 44 | 391.07 | 9.33 | 515.07 | 20.53 | 815.10 | 62.81 |
| 45 | 383.57 | 11.90 | 509.43 | 25.88 | 841.58 | 70.42 |
| 46 | 393.69 | 12.21 | 558.59 | 28.38 | 841.58 | 70.42 |
| 47 | 418.35 | 12.97 | 590.95 | 30.02 | 841.58 | 70.42 |
| 48 | 446.00 | 13.83 | 645.52 | 32.79 | 841.58 | 70.42 |
| 49 | 449.73 | 13.95 | 681.86 | 34.64 | 841.58 | 70.42 |
| 50 | 450.10 | 15.22 | 687.76 | 37.75 | 852.17 | 73.49 |
| 51 | 459.02 | 17.44 | 711.88 | 42.70 | 870.66 | 77.83 |
| 52 | 444.17 | 18.85 | 715.40 | 46.65 | 891.11 | 82.64 |
| 53 | 452.58 | 21.27 | 738.87 | 52.14 | 913.41 | 87.82 |
| 54 | 441.53 | 22.82 | 762.37 | 57.90 | 937.47 | 93.42 |
| 55 | 450.03 | 25.36 | 786.03 | 63.92 | 963.16 | 99.37 |
| 56 | 476.17 | 29.04 | 809.57 | 70.13 | 990.37 | 105.69 |
| 57 | 483.57 | 31.73 | 852.99 | 78.33 | 1018.99 | 112.32 |
| 58 | 507.96 | 35.84 | 875.34 | 85.06 | 1051.06 | 119.71 |
| 59 | 530.66 | 40.36 | 915.45 | 94.14 | 1088.65 | 128.21 |
| 60 | 552.22 | 45.26 | 954.86 | 103.70 | 1131.72 | 137.87 |
| 61 | 589.27 | 51.92 | 1010.43 | 115.60 | 1180.16 | 148.65 |
| 62 | 609.32 | 57.45 | 1084.89 | 130.33 | 1233.96 | 160.58 |
| 63 | 644.99 | 64.78 | 1129.91 | 142.01 | 1293.03 | 173.56 |
| 64 | 697.21 | 74.21 | 1211.69 | 158.79 | 1357.33 | 187.65 |
| 65 | 731.87 | 82.13 | 1274.47 | 173.51 | 1426.83 | 202.80 |
| 66 | 799.18 | 94.11 | 1352.33 | 190.61 | 1501.40 | 219.02 |
| 67 | 864.97 | 106.39 | 1448.32 | 210.71 | 1581.05 | 236.29 |
| 68 | 944.14 | 121.61 | 1523.28 | 228.76 | 1676.58 | 256.87 |
| 69 | 1016.04 | 137.50 | 1609.15 | 249.51 | 1727.71 | 271.49 |
| 70 | 1101.35 | 156.10 | 1690.94 | 269.93 | 1790.65 | 288.05 |
| 71 | 1208.08 | 178.12 | 1864.87 | 305.16 | 1966.05 | 322.62 |
| 72 | 1309.69 | 199.36 | 1918.81 | 320.28 | 2023.83 | 337.38 |
| 73 | 1422.41 | 222.07 | 1968.45 | 332.87 | 2064.07 | 346.66 |
| 74 | 1539.66 | 246.08 | 2023.07 | 345.54 | 2108.10 | 355.10 |
| 75 | 1644.84 | 269.63 | 2085.46 | 360.94 | 2160.27 | 366.80 |
| 76 | 1799.63 | 303.74 | 2157.50 | 381.19 | 2223.67 | 385.05 |
| 77 | 1878.70 | 328.05 | 2240.22 | 407.86 | 2300.37 | 412.33 |
| 78 | 1979.55 | 358.90 | 2355.63 | 444.75 | 2414.24 | 451.91 |
| 79 | 2099.05 | 394.74 | 2498.09 | 488.67 | 2558.99 | 499.09 |
| 80 | | 431.45 | | | | |
| 81 | | 491.14 | | | | |
| 82 | | 553.43 | | | | |
| 83 | | 616.93 | | | | |
| 84 | | 681.71 | | | | |
| 85 | | 748.42 | | | | |
| 86 | | 748.42 | | | | |
| 87+ | | 748.42 | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix B1

## John Hancock Life Insurance Company (U.S.A.)

## NH-VA-91

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 3 Years
### Elimination Period: 20 Days

| Age | Indexed Inflation | | 5% Simple Inflation** | | 5% Compound Inflation** | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 312.99 | 11.13 | 444.26 | 25.41 | 964.08 | 97.98 |
| 30 | 327.67 | 11.65 | 444.26 | 25.41 | 964.08 | 97.98 |
| 31 | 336.71 | 11.97 | 444.26 | 25.41 | 964.08 | 97.98 |
| 32 | 351.40 | 12.49 | 444.26 | 25.41 | 964.08 | 97.98 |
| 33 | 362.70 | 12.89 | 444.26 | 25.41 | 964.08 | 97.98 |
| 34 | 374.81 | 13.32 | 444.26 | 25.41 | 964.08 | 97.98 |
| 35 | 389.48 | 13.85 | 444.26 | 25.41 | 964.08 | 97.98 |
| 36 | 396.50 | 14.09 | 463.70 | 26.52 | 964.08 | 97.98 |
| 37 | 396.50 | 14.09 | 480.26 | 27.47 | 964.08 | 97.98 |
| 38 | 396.50 | 14.09 | 496.82 | 28.42 | 964.08 | 97.98 |
| 39 | 396.50 | 14.09 | 537.03 | 30.72 | 964.08 | 97.98 |
| 40 | 411.03 | 14.61 | 558.15 | 31.93 | 964.08 | 97.98 |
| 41 | 438.13 | 15.57 | 582.61 | 33.32 | 964.08 | 97.98 |
| 42 | 441.07 | 15.68 | 619.40 | 35.43 | 964.08 | 97.98 |
| 43 | 441.88 | 15.71 | 619.40 | 35.43 | 964.08 | 97.98 |
| 44 | 441.88 | 15.71 | 619.40 | 35.43 | 964.08 | 97.98 |
| 45 | 446.05 | 20.35 | 618.10 | 43.98 | 1010.27 | 109.96 |
| 46 | 473.11 | 21.58 | 652.05 | 46.39 | 1010.27 | 109.96 |
| 47 | 505.59 | 23.06 | 708.62 | 50.42 | 1010.27 | 109.96 |
| 48 | 509.85 | 23.26 | 768.59 | 54.68 | 1010.27 | 109.96 |
| 49 | 543.76 | 24.80 | 771.38 | 54.88 | 1010.27 | 109.96 |
| 50 | 540.47 | 26.73 | 791.66 | 60.34 | 1028.74 | 114.74 |
| 51 | 548.39 | 30.16 | 822.08 | 67.65 | 1057.66 | 121.47 |
| 52 | 551.70 | 33.47 | 855.51 | 75.63 | 1089.49 | 128.88 |
| 53 | 536.54 | 35.64 | 891.82 | 84.29 | 1124.03 | 136.90 |
| 54 | 543.95 | 39.24 | 930.81 | 93.61 | 1161.16 | 145.50 |
| 55 | 551.71 | 42.93 | 968.64 | 103.10 | 1200.61 | 154.66 |
| 56 | 581.81 | 48.50 | 1016.22 | 113.95 | 1242.33 | 164.35 |
| 57 | 611.50 | 54.25 | 1062.31 | 124.95 | 1286.05 | 174.53 |
| 58 | 663.02 | 62.55 | 1113.88 | 137.17 | 1334.98 | 185.86 |
| 59 | 688.12 | 69.20 | 1162.17 | 149.76 | 1392.36 | 198.98 |
| 60 | 734.26 | 78.59 | 1209.10 | 162.74 | 1458.03 | 213.86 |
| 61 | 778.30 | 88.43 | 1296.00 | 181.73 | 1531.87 | 230.50 |
| 62 | 820.85 | 98.61 | 1362.14 | 198.41 | 1613.74 | 248.86 |
| 63 | 862.33 | 109.02 | 1458.41 | 220.01 | 1703.52 | 268.93 |
| 64 | 903.31 | 119.64 | 1533.26 | 238.80 | 1801.10 | 290.68 |
| 65 | 965.52 | 133.37 | 1629.07 | 261.14 | 1906.33 | 314.06 |
| 66 | 1064.32 | 152.69 | 1763.33 | 290.16 | 2019.08 | 339.08 |
| 67 | 1183.12 | 175.58 | 1939.86 | 326.82 | 2139.25 | 365.69 |
| 68 | 1296.92 | 199.48 | 2090.07 | 360.48 | 2284.21 | 397.57 |
| 69 | 1446.61 | 231.11 | 2232.99 | 394.21 | 2427.10 | 430.20 |
| 70 | 1591.20 | 263.18 | 2412.36 | 434.84 | 2559.93 | 461.20 |
| 71 | 1776.25 | 302.44 | 2579.84 | 473.06 | 2757.47 | 503.49 |
| 72 | 1982.21 | 345.19 | 2673.19 | 496.68 | 2839.08 | 523.67 |
| 73 | 2145.57 | 379.93 | 2760.18 | 516.58 | 2911.82 | 538.58 |
| 74 | 2279.54 | 409.78 | 2856.27 | 537.00 | 2991.79 | 552.69 |
| 75 | 2395.33 | 438.00 | 2965.45 | 561.84 | 3085.25 | 571.92 |
| 76 | 2521.63 | 471.02 | 3090.34 | 594.15 | 3196.74 | 600.96 |
| 77 | 2656.38 | 509.39 | 3232.31 | 636.16 | 3329.17 | 643.37 |
| 78 | 2826.01 | 558.71 | 3427.84 | 695.36 | 3522.60 | 706.42 |
| 79 | 3027.22 | 616.94 | 3670.97 | 767.73 | 3770.36 | 784.20 |
| 80 | | 677.17 | | | | |
| 81 | | 773.91 | | | | |
| 82 | | 874.97 | | | | |
| 83 | | 978.09 | | | | |
| 84 | | 1083.53 | | | | |
| 85 | | 1192.30 | | | | |
| 86 | | 1192.30 | | | | |
| 87+ | | 1192.30 | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix B1

## John Hancock Life Insurance Company (U.S.A.)

## NH-VA-91

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 3 Years
### Elimination Period: 100 Days

| Age | Indexed Inflation | | 5% Simple Inflation** | | 5% Compound Inflation** | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 303.75 | 8.89 | 423.68 | 20.47 | 889.70 | 80.41 |
| 30 | 318.00 | 9.31 | 423.68 | 20.47 | 889.70 | 80.41 |
| 31 | 326.78 | 9.57 | 423.68 | 20.47 | 889.70 | 80.41 |
| 32 | 341.03 | 9.98 | 423.68 | 20.47 | 889.70 | 80.41 |
| 33 | 352.00 | 10.31 | 423.68 | 20.47 | 889.70 | 80.41 |
| 34 | 363.74 | 10.65 | 423.68 | 20.47 | 889.70 | 80.41 |
| 35 | 377.99 | 11.07 | 423.68 | 20.47 | 889.70 | 80.41 |
| 36 | 384.80 | 11.27 | 442.23 | 21.37 | 889.70 | 80.41 |
| 37 | 384.80 | 11.27 | 458.02 | 22.13 | 889.70 | 80.41 |
| 38 | 384.80 | 11.27 | 473.81 | 22.90 | 889.70 | 80.41 |
| 39 | 384.80 | 11.27 | 512.16 | 24.75 | 889.70 | 80.41 |
| 40 | 398.90 | 11.68 | 532.30 | 25.72 | 889.70 | 80.41 |
| 41 | 425.20 | 12.45 | 555.63 | 26.85 | 889.70 | 80.41 |
| 42 | 428.06 | 12.53 | 590.72 | 28.54 | 889.70 | 80.41 |
| 43 | 428.84 | 12.56 | 590.72 | 28.54 | 889.70 | 80.41 |
| 44 | 428.84 | 12.56 | 590.72 | 28.54 | 889.70 | 80.41 |
| 45 | 428.84 | 16.21 | 582.07 | 35.40 | 925.63 | 90.11 |
| 46 | 454.86 | 17.19 | 614.04 | 37.35 | 925.63 | 90.11 |
| 47 | 486.09 | 18.37 | 667.30 | 40.59 | 925.63 | 90.11 |
| 48 | 490.18 | 18.53 | 723.78 | 44.02 | 925.63 | 90.11 |
| 49 | 522.79 | 19.76 | 726.41 | 44.18 | 925.63 | 90.11 |
| 50 | 517.77 | 21.27 | 742.02 | 48.56 | 940.02 | 93.96 |
| 51 | 523.06 | 24.07 | 766.95 | 54.56 | 963.81 | 99.53 |
| 52 | 523.92 | 26.80 | 794.46 | 61.16 | 990.10 | 105.64 |
| 53 | 507.28 | 28.61 | 824.44 | 68.33 | 1018.69 | 112.29 |
| 54 | 512.04 | 31.58 | 856.70 | 76.01 | 1049.46 | 119.43 |
| 55 | 517.11 | 34.61 | 887.75 | 83.89 | 1082.32 | 127.06 |
| 56 | 543.10 | 39.17 | 927.64 | 92.88 | 1117.05 | 135.13 |
| 57 | 568.56 | 43.91 | 966.04 | 102.03 | 1153.58 | 143.60 |
| 58 | 613.90 | 50.73 | 1009.02 | 112.18 | 1194.45 | 153.03 |
| 59 | 634.13 | 56.18 | 1048.40 | 122.64 | 1242.27 | 163.92 |
| 60 | 673.24 | 63.91 | 1086.06 | 133.42 | 1296.99 | 176.27 |
| 61 | 709.95 | 71.99 | 1159.16 | 149.12 | 1358.53 | 190.07 |
| 62 | 744.93 | 80.34 | 1213.23 | 162.96 | 1426.80 | 205.30 |
| 63 | 778.68 | 88.91 | 1293.84 | 180.84 | 1501.72 | 221.92 |
| 64 | 811.82 | 97.65 | 1355.17 | 196.42 | 1583.25 | 239.95 |
| 65 | 863.85 | 108.95 | 1434.90 | 214.97 | 1671.26 | 259.37 |
| 66 | 948.30 | 124.81 | 1548.24 | 239.02 | 1765.74 | 280.17 |
| 67 | 1050.14 | 143.64 | 1698.36 | 269.42 | 1866.57 | 302.31 |
| 68 | 1145.97 | 163.22 | 1823.85 | 297.27 | 1987.66 | 328.70 |
| 69 | 1271.20 | 189.03 | 1940.92 | 324.98 | 2104.96 | 355.52 |
| 70 | 1390.48 | 215.17 | 2088.52 | 358.28 | 2212.44 | 380.88 |
| 71 | 1544.33 | 247.15 | 2225.41 | 389.60 | 2375.49 | 415.55 |
| 72 | 1716.07 | 282.03 | 2298.84 | 408.90 | 2439.01 | 431.97 |
| 73 | 1849.58 | 310.14 | 2366.04 | 424.75 | 2494.12 | 443.51 |
| 74 | 1955.74 | 333.90 | 2439.41 | 440.53 | 2553.71 | 453.77 |
| 75 | 2045.46 | 356.37 | 2523.37 | 460.04 | 2624.31 | 468.40 |
| 76 | 2144.19 | 383.03 | 2621.09 | 486.21 | 2710.76 | 491.95 |
| 77 | 2250.82 | 414.53 | 2734.44 | 521.23 | 2816.28 | 527.80 |
| 78 | 2385.37 | 454.65 | 2891.30 | 570.03 | 2971.60 | 580.29 |
| 79 | 2543.23 | 501.08 | 3084.22 | 628.30 | 3168.55 | 643.08 |
| 80 | | 548.46 | | | | |
| 81 | | 624.93 | | | | |
| 82 | | 704.46 | | | | |
| 83 | | 785.26 | | | | |
| 84 | | 867.49 | | | | |
| 85 | | 951.90 | | | | |
| 86 | | 951.90 | | | | |
| 87+ | | 951.90 | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix B1

## John Hancock Life Insurance Company (U.S.A.)

## NH-VA-91

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 5 Years
### Elimination Period: 20 Days

| Age | Indexed Inflation | | 5% Simple Inflation** | | 5% Compound Inflation** | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 376.31 | 16.21 | 524.70 | 35.68 | 1082.84 | 126.01 |
| 30 | 411.50 | 17.73 | 544.99 | 37.06 | 1082.84 | 126.01 |
| 31 | 411.50 | 17.73 | 567.72 | 38.61 | 1082.84 | 126.01 |
| 32 | 411.50 | 17.73 | 614.08 | 41.76 | 1082.84 | 126.01 |
| 33 | 411.50 | 17.73 | 637.70 | 43.36 | 1082.84 | 126.01 |
| 34 | 411.50 | 17.73 | 685.83 | 46.64 | 1082.84 | 126.01 |
| 35 | 411.50 | 17.73 | 735.14 | 49.99 | 1082.84 | 126.01 |
| 36 | 422.84 | 18.22 | 760.23 | 51.70 | 1082.84 | 126.01 |
| 37 | 449.27 | 19.35 | 766.35 | 52.11 | 1082.84 | 126.01 |
| 38 | 449.27 | 19.35 | 766.35 | 52.11 | 1082.84 | 126.01 |
| 39 | 478.33 | 20.61 | 766.35 | 52.11 | 1082.84 | 126.01 |
| 40 | 511.76 | 22.05 | 766.35 | 52.11 | 1082.84 | 126.01 |
| 41 | 550.08 | 23.70 | 766.35 | 52.11 | 1082.84 | 126.01 |
| 42 | 589.77 | 25.41 | 766.35 | 52.11 | 1082.84 | 126.01 |
| 43 | 610.62 | 26.31 | 766.35 | 52.11 | 1082.84 | 126.01 |
| 44 | 610.62 | 26.31 | 766.35 | 52.11 | 1082.84 | 126.01 |
| 45 | 610.16 | 33.39 | 832.73 | 69.44 | 1144.75 | 141.38 |
| 46 | 647.82 | 35.45 | 832.73 | 69.44 | 1144.75 | 141.38 |
| 47 | 686.70 | 37.58 | 832.73 | 69.44 | 1144.75 | 141.38 |
| 48 | 700.15 | 38.32 | 832.73 | 69.44 | 1144.75 | 141.38 |
| 49 | 700.15 | 38.32 | 832.73 | 69.44 | 1144.75 | 141.38 |
| 50 | 713.18 | 42.12 | 859.28 | 76.36 | 1169.49 | 147.54 |
| 51 | 738.19 | 48.23 | 898.50 | 85.73 | 1207.13 | 156.23 |
| 52 | 765.76 | 54.91 | 941.57 | 96.00 | 1248.46 | 165.82 |
| 53 | 795.60 | 62.11 | 988.33 | 107.16 | 1293.30 | 176.19 |
| 54 | 827.57 | 69.79 | 1038.54 | 119.11 | 1341.39 | 187.33 |
| 55 | 861.40 | 77.94 | 1091.99 | 131.84 | 1392.56 | 199.22 |
| 56 | 896.92 | 86.47 | 1148.47 | 145.31 | 1446.57 | 211.77 |
| 57 | 933.91 | 95.35 | 1207.78 | 159.49 | 1503.22 | 224.96 |
| 58 | 976.30 | 105.45 | 1274.10 | 175.24 | 1566.49 | 239.63 |
| 59 | 1027.87 | 117.59 | 1351.55 | 193.44 | 1640.49 | 256.60 |
| 60 | 1088.24 | 131.68 | 1439.89 | 214.05 | 1725.06 | 275.83 |
| 61 | 1157.00 | 147.65 | 1538.82 | 236.99 | 1820.08 | 297.34 |
| 62 | 1233.69 | 165.38 | 1648.10 | 262.25 | 1925.39 | 321.07 |
| 63 | 1317.93 | 184.83 | 1767.45 | 289.73 | 2040.89 | 347.03 |
| 64 | 1409.34 | 205.85 | 1896.58 | 319.41 | 2166.40 | 375.17 |
| 65 | 1507.43 | 228.36 | 2035.24 | 351.21 | 2301.83 | 405.47 |
| 66 | 1611.84 | 252.31 | 2183.16 | 385.08 | 2447.01 | 437.92 |
| 67 | 1722.15 | 277.57 | 2340.07 | 420.98 | 2601.83 | 472.49 |
| 68 | 1860.38 | 309.15 | 2528.07 | 463.70 | 2788.59 | 513.88 |
| 69 | 2041.40 | 350.29 | 2760.75 | 516.03 | 3020.39 | 564.64 |
| 70 | 2248.18 | 397.08 | 3017.24 | 573.36 | 3274.91 | 619.95 |
| 71 | 2374.27 | 429.42 | 3157.97 | 608.15 | 3402.13 | 650.54 |
| 72 | 2490.63 | 458.66 | 3281.89 | 638.33 | 3511.02 | 676.27 |
| 73 | 2606.13 | 485.71 | 3395.69 | 663.09 | 3606.30 | 694.50 |
| 74 | 2737.62 | 515.35 | 3520.08 | 688.01 | 3709.47 | 711.05 |
| 75 | 2885.55 | 550.10 | 3662.45 | 718.94 | 3830.97 | 734.49 |
| 76 | 3049.50 | 591.87 | 3828.04 | 760.51 | 3978.59 | 771.66 |
| 77 | 3228.27 | 641.94 | 4020.00 | 816.09 | 4157.55 | 827.71 |
| 78 | 3452.46 | 706.48 | 4285.77 | 895.42 | 4421.50 | 912.45 |
| 79 | 3715.17 | 781.76 | 4616.59 | 992.66 | 4761.41 | 1017.60 |
| 80 | | 858.97 | | | | |
| 81 | | 981.87 | | | | |
| 82 | | 1109.54 | | | | |
| 83 | | 1239.04 | | | | |
| 84 | | 1370.70 | | | | |
| 85 | | 1505.81 | | | | |
| 86 | | 1505.81 | | | | |
| 87+ | | 1505.81 | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix B1

## John Hancock Life Insurance Company (U.S.A.)

## NH-VA-91

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: 5 Years
### Elimination Period: 100 Days

| Age | Indexed Inflation | | 5% Simple Inflation** | | 5% Compound Inflation** | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 364.02 | 13.23 | 498.18 | 29.32 | 994.74 | 105.18 |
| 30 | 398.05 | 14.46 | 517.45 | 30.46 | 994.74 | 105.18 |
| 31 | 398.05 | 14.46 | 539.03 | 31.73 | 994.74 | 105.18 |
| 32 | 398.05 | 14.46 | 583.05 | 34.32 | 994.74 | 105.18 |
| 33 | 398.05 | 14.46 | 605.48 | 35.64 | 994.74 | 105.18 |
| 34 | 398.05 | 14.46 | 651.17 | 38.33 | 994.74 | 105.18 |
| 35 | 398.05 | 14.46 | 697.99 | 41.08 | 994.74 | 105.18 |
| 36 | 409.03 | 14.86 | 721.82 | 42.48 | 994.74 | 105.18 |
| 37 | 434.59 | 15.79 | 727.63 | 42.83 | 994.74 | 105.18 |
| 38 | 434.59 | 15.79 | 727.63 | 42.83 | 994.74 | 105.18 |
| 39 | 462.70 | 16.81 | 727.63 | 42.83 | 994.74 | 105.18 |
| 40 | 495.04 | 17.99 | 727.63 | 42.83 | 994.74 | 105.18 |
| 41 | 532.12 | 19.33 | 727.63 | 42.83 | 994.74 | 105.18 |
| 42 | 570.50 | 20.73 | 727.63 | 42.83 | 994.74 | 105.18 |
| 43 | 590.67 | 21.46 | 727.63 | 42.83 | 994.74 | 105.18 |
| 44 | 590.67 | 21.46 | 727.63 | 42.83 | 994.74 | 105.18 |
| 45 | 584.48 | 27.19 | 780.61 | 57.00 | 1044.74 | 117.94 |
| 46 | 620.56 | 28.87 | 780.61 | 57.00 | 1044.74 | 117.94 |
| 47 | 657.80 | 30.60 | 780.61 | 57.00 | 1044.74 | 117.94 |
| 48 | 670.68 | 31.20 | 780.61 | 57.00 | 1044.74 | 117.94 |
| 49 | 670.68 | 31.20 | 780.61 | 57.00 | 1044.74 | 117.94 |
| 50 | 680.65 | 34.30 | 801.79 | 62.68 | 1064.75 | 123.05 |
| 51 | 701.32 | 39.35 | 834.49 | 70.50 | 1096.22 | 130.35 |
| 52 | 724.13 | 44.89 | 870.50 | 79.11 | 1130.88 | 138.39 |
| 53 | 748.92 | 50.89 | 909.69 | 88.45 | 1168.57 | 147.13 |
| 54 | 775.53 | 57.30 | 951.86 | 98.50 | 1209.09 | 156.50 |
| 55 | 803.80 | 64.06 | 996.86 | 109.20 | 1252.26 | 166.52 |
| 56 | 833.51 | 71.20 | 1044.52 | 120.57 | 1297.94 | 177.14 |
| 57 | 864.50 | 78.62 | 1094.65 | 132.52 | 1345.93 | 188.30 |
| 58 | 900.02 | 87.04 | 1150.67 | 145.80 | 1399.45 | 200.69 |
| 59 | 943.17 | 97.17 | 1215.93 | 161.09 | 1461.86 | 214.97 |
| 60 | 993.68 | 108.90 | 1290.28 | 178.39 | 1533.09 | 231.10 |
| 61 | 1051.20 | 122.18 | 1373.55 | 197.62 | 1613.07 | 249.16 |
| 62 | 1115.42 | 136.95 | 1465.52 | 218.80 | 1701.76 | 269.07 |
| 63 | 1186.03 | 153.11 | 1566.08 | 241.86 | 1799.09 | 290.82 |
| 64 | 1262.72 | 170.60 | 1675.01 | 266.73 | 1905.05 | 314.44 |
| 65 | 1345.14 | 189.39 | 1792.13 | 293.45 | 2019.54 | 339.92 |
| 66 | 1432.99 | 209.35 | 1917.30 | 321.94 | 2142.51 | 367.24 |
| 67 | 1525.97 | 230.45 | 2050.31 | 352.19 | 2273.92 | 396.40 |
| 68 | 1641.77 | 256.68 | 2208.80 | 387.98 | 2431.48 | 431.08 |
| 69 | 1792.41 | 290.63 | 2403.51 | 431.49 | 2625.57 | 473.31 |
| 70 | 1963.89 | 329.15 | 2617.20 | 478.99 | 2837.61 | 519.13 |
| 71 | 2064.55 | 355.69 | 2730.15 | 507.61 | 2938.98 | 544.22 |
| 72 | 2157.68 | 379.76 | 2829.42 | 532.46 | 3025.29 | 565.30 |
| 73 | 2248.75 | 401.50 | 2918.09 | 551.86 | 3097.87 | 578.80 |
| 74 | 2351.00 | 424.73 | 3012.76 | 570.37 | 3173.94 | 589.51 |
| 75 | 2466.44 | 452.27 | 3122.16 | 594.13 | 3265.20 | 606.47 |
| 76 | 2596.18 | 486.21 | 3252.88 | 628.00 | 3380.59 | 636.86 |
| 77 | 2740.34 | 528.11 | 3409.30 | 675.64 | 3526.40 | 686.21 |
| 78 | 2920.52 | 581.39 | 3625.34 | 742.31 | 3741.33 | 758.64 |
| 79 | 3127.32 | 641.55 | 3888.28 | 820.71 | 4011.95 | 843.77 |
| 80 | | 701.96 | | | | |
| 81 | | 798.77 | | | | |
| 82 | | 898.67 | | | | |
| 83 | | 999.45 | | | | |
| 84 | | 1101.26 | | | | |
| 85 | | 1205.06 | | | | |
| 86 | | 1205.06 | | | | |
| 87+ | | 1205.06 | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix B1

## John Hancock Life Insurance Company (U.S.A.)

## NH-VA-91

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

### Standard rates per unit of Maximum Daily Benefit*
### Benefit Period: Lifetime
### Elimination Period: 20 Days

| Age | Indexed Inflation | | 5% Simple Inflation** | | 5% Compound Inflation** | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 440.39 | 25.63 | 564.65 | 49.68 | 1338.76 | 186.35 |
| 30 | 445.49 | 25.93 | 602.30 | 52.99 | 1338.76 | 186.35 |
| 31 | 445.49 | 25.93 | 649.00 | 57.10 | 1338.76 | 186.35 |
| 32 | 445.49 | 25.93 | 673.02 | 59.21 | 1338.76 | 186.35 |
| 33 | 445.49 | 25.93 | 721.90 | 63.51 | 1338.76 | 186.35 |
| 34 | 445.49 | 25.93 | 771.92 | 67.91 | 1338.76 | 186.35 |
| 35 | 454.00 | 26.42 | 797.35 | 70.15 | 1338.76 | 186.35 |
| 36 | 482.38 | 28.08 | 849.05 | 74.70 | 1338.76 | 186.35 |
| 37 | 512.54 | 29.83 | 867.65 | 76.34 | 1338.76 | 186.35 |
| 38 | 512.54 | 29.83 | 867.65 | 76.34 | 1338.76 | 186.35 |
| 39 | 548.32 | 31.91 | 867.65 | 76.34 | 1338.76 | 186.35 |
| 40 | 584.87 | 34.04 | 867.65 | 76.34 | 1338.76 | 186.35 |
| 41 | 624.26 | 36.33 | 867.65 | 76.34 | 1338.76 | 186.35 |
| 42 | 664.70 | 38.69 | 867.65 | 76.34 | 1338.76 | 186.35 |
| 43 | 677.28 | 39.42 | 867.65 | 76.34 | 1338.76 | 186.35 |
| 44 | 677.28 | 39.42 | 867.65 | 76.34 | 1338.76 | 186.35 |
| 45 | 673.17 | 48.98 | 969.43 | 101.81 | 1439.89 | 210.30 |
| 46 | 710.13 | 51.67 | 969.43 | 101.81 | 1439.89 | 210.30 |
| 47 | 747.95 | 54.42 | 969.43 | 101.81 | 1439.89 | 210.30 |
| 48 | 775.91 | 56.46 | 969.43 | 101.81 | 1439.89 | 210.30 |
| 49 | 775.91 | 56.46 | 969.43 | 101.81 | 1439.89 | 210.30 |
| 50 | 797.20 | 62.22 | 1010.14 | 112.02 | 1480.35 | 219.89 |
| 51 | 832.40 | 70.74 | 1066.73 | 125.46 | 1535.91 | 232.68 |
| 52 | 870.99 | 80.03 | 1128.92 | 140.24 | 1596.80 | 246.69 |
| 53 | 912.70 | 90.08 | 1196.43 | 156.31 | 1662.79 | 261.92 |
| 54 | 956.78 | 100.75 | 1268.99 | 173.58 | 1733.61 | 278.30 |
| 55 | 982.31 | 109.68 | 1346.36 | 192.02 | 1808.97 | 295.76 |
| 56 | 1037.50 | 122.13 | 1428.29 | 211.60 | 1888.59 | 314.31 |
| 57 | 1091.35 | 134.75 | 1514.51 | 232.24 | 1972.26 | 333.83 |
| 58 | 1142.05 | 147.67 | 1610.11 | 255.03 | 2064.62 | 355.29 |
| 59 | 1217.53 | 164.89 | 1720.22 | 280.99 | 2170.70 | 379.70 |
| 60 | 1288.91 | 182.55 | 1844.76 | 310.15 | 2290.62 | 407.08 |
| 61 | 1359.23 | 200.73 | 1983.59 | 342.52 | 2424.61 | 437.49 |
| 62 | 1455.42 | 223.43 | 2136.56 | 378.02 | 2572.77 | 471.03 |
| 63 | 1521.41 | 241.90 | 2303.57 | 416.69 | 2735.36 | 507.72 |
| 64 | 1641.39 | 269.40 | 2484.49 | 458.51 | 2912.47 | 547.61 |
| 65 | 1732.36 | 292.53 | 2679.17 | 503.43 | 3104.31 | 590.76 |
| 66 | 1867.30 | 323.41 | 2887.52 | 551.47 | 3311.05 | 637.25 |
| 67 | 2026.51 | 359.06 | 3109.41 | 602.60 | 3532.86 | 687.11 |
| 68 | 2204.56 | 399.81 | 3371.53 | 662.51 | 3795.90 | 745.63 |
| 69 | 2371.70 | 440.44 | 3689.28 | 734.20 | 4104.25 | 813.40 |
| 70 | 2558.86 | 485.28 | 3952.22 | 794.96 | 4274.93 | 853.43 |
| 71 | 2794.73 | 539.00 | 4223.13 | 856.54 | 4608.38 | 925.13 |
| 72 | 3056.11 | 596.68 | 4386.04 | 894.85 | 4764.16 | 960.05 |
| 73 | 3258.22 | 640.27 | 4531.81 | 925.34 | 4881.28 | 981.50 |
| 74 | 3434.55 | 677.80 | 4687.14 | 955.03 | 5003.41 | 999.81 |
| 75 | 3634.73 | 722.58 | 4862.58 | 991.55 | 5144.53 | 1025.43 |
| 76 | 3883.90 | 782.65 | 5065.84 | 1040.95 | 5315.28 | 1066.68 |
| 77 | 4112.35 | 846.40 | 5301.87 | 1107.76 | 5522.92 | 1129.84 |
| 78 | 4398.63 | 929.10 | 5646.71 | 1209.63 | 5860.75 | 1236.59 |
| 79 | 4731.23 | 1024.63 | 6095.76 | 1341.24 | 6328.90 | 1380.91 |
| 80 | | 1121.73 | | | | |
| 81 | | 1277.58 | | | | |
| 82 | | 1438.65 | | | | |
| 83 | | 1601.20 | | | | |
| 84 | | 1765.74 | | | | |
| 85 | | 1933.87 | | | | |
| 86 | | 1933.87 | | | | |
| 87+ | | 1933.87 | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix B1

## John Hancock Life Insurance Company (U.S.A.)

## NH-VA-91

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: Lifetime**
**Elimination Period: 100 Days**

| Age | Indexed Inflation | | 5% Simple Inflation** | | 5% Compound Inflation** | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 422.87 | 21.40 | 531.09 | 41.64 | 1218.10 | 157.83 |
| 30 | 427.77 | 21.64 | 566.50 | 44.41 | 1218.10 | 157.83 |
| 31 | 427.77 | 21.64 | 610.42 | 47.86 | 1218.10 | 157.83 |
| 32 | 427.77 | 21.64 | 633.01 | 49.63 | 1218.10 | 157.83 |
| 33 | 427.77 | 21.64 | 679.00 | 53.23 | 1218.10 | 157.83 |
| 34 | 427.77 | 21.64 | 726.04 | 56.92 | 1218.10 | 157.83 |
| 35 | 435.94 | 22.06 | 749.95 | 58.80 | 1218.10 | 157.83 |
| 36 | 463.18 | 23.44 | 798.59 | 62.61 | 1218.10 | 157.83 |
| 37 | 492.15 | 24.90 | 816.08 | 63.98 | 1218.10 | 157.83 |
| 38 | 492.15 | 24.90 | 816.08 | 63.98 | 1218.10 | 157.83 |
| 39 | 526.50 | 26.64 | 816.08 | 63.98 | 1218.10 | 157.83 |
| 40 | 561.60 | 28.42 | 816.08 | 63.98 | 1218.10 | 157.83 |
| 41 | 599.41 | 30.33 | 816.08 | 63.98 | 1218.10 | 157.83 |
| 42 | 638.25 | 32.29 | 816.08 | 63.98 | 1218.10 | 157.83 |
| 43 | 650.33 | 32.91 | 816.08 | 63.98 | 1218.10 | 157.83 |
| 44 | 650.33 | 32.91 | 816.08 | 63.98 | 1218.10 | 157.83 |
| 45 | 639.46 | 40.88 | 900.10 | 85.30 | 1302.83 | 178.17 |
| 46 | 674.56 | 43.12 | 900.10 | 85.30 | 1302.83 | 178.17 |
| 47 | 710.49 | 45.42 | 900.10 | 85.30 | 1302.83 | 178.17 |
| 48 | 737.05 | 47.12 | 900.10 | 85.30 | 1302.83 | 178.17 |
| 49 | 737.05 | 47.12 | 900.10 | 85.30 | 1302.83 | 178.17 |
| 50 | 754.27 | 51.92 | 933.69 | 93.85 | 1336.72 | 186.32 |
| 51 | 783.71 | 59.07 | 981.43 | 105.20 | 1383.70 | 197.16 |
| 52 | 816.05 | 66.89 | 1033.95 | 117.70 | 1435.33 | 209.05 |
| 53 | 851.08 | 75.33 | 1091.12 | 131.30 | 1491.32 | 222.00 |
| 54 | 888.13 | 84.30 | 1152.71 | 145.97 | 1551.56 | 235.94 |
| 55 | 907.90 | 91.83 | 1218.51 | 161.64 | 1615.75 | 250.82 |
| 56 | 955.01 | 102.32 | 1288.33 | 178.31 | 1683.73 | 266.62 |
| 57 | 1000.80 | 112.98 | 1361.95 | 195.93 | 1755.28 | 283.32 |
| 58 | 1043.12 | 123.86 | 1443.39 | 215.32 | 1834.01 | 301.60 |
| 59 | 1107.10 | 138.32 | 1536.73 | 237.32 | 1923.87 | 322.24 |
| 60 | 1166.50 | 153.09 | 1642.01 | 261.92 | 2025.16 | 345.35 |
| 61 | 1224.34 | 168.34 | 1759.22 | 289.19 | 2138.14 | 370.96 |
| 62 | 1304.97 | 187.29 | 1888.38 | 319.09 | 2263.11 | 399.17 |
| 63 | 1358.26 | 202.77 | 2029.51 | 351.68 | 2400.36 | 430.05 |
| 64 | 1459.51 | 225.78 | 2182.59 | 386.92 | 2550.15 | 463.67 |
| 65 | 1534.87 | 245.16 | 2347.67 | 424.86 | 2712.79 | 500.14 |
| 66 | 1649.12 | 271.10 | 2524.71 | 465.52 | 2888.55 | 539.49 |
| 67 | 1784.69 | 301.06 | 2713.77 | 508.88 | 3077.72 | 581.83 |
| 68 | 1934.50 | 335.07 | 2935.29 | 559.29 | 3300.10 | 631.09 |
| 69 | 2071.43 | 368.63 | 3200.93 | 618.95 | 3557.34 | 687.40 |
| 70 | 2224.22 | 405.48 | 3416.52 | 668.98 | 3692.88 | 719.88 |
| 71 | 2419.00 | 449.74 | 3638.49 | 719.58 | 3968.44 | 778.95 |
| 72 | 2636.43 | 497.43 | 3768.40 | 750.82 | 4091.71 | 807.17 |
| 73 | 2800.06 | 532.43 | 3879.96 | 773.73 | 4177.86 | 821.63 |
| 74 | 2937.12 | 561.20 | 3993.94 | 793.96 | 4262.34 | 830.90 |
| 75 | 3093.11 | 596.03 | 4124.10 | 820.35 | 4362.25 | 847.13 |
| 76 | 3291.68 | 644.69 | 4280.97 | 859.92 | 4490.87 | 880.14 |
| 77 | 3475.65 | 698.45 | 4471.92 | 918.01 | 4657.90 | 937.44 |
| 78 | 3704.28 | 766.82 | 4748.91 | 1003.73 | 4928.92 | 1029.29 |
| 79 | 3961.81 | 842.14 | 5097.79 | 1107.86 | 5292.86 | 1144.00 |
| 80 | | 916.33 | | | | |
| 81 | | 1036.79 | | | | |
| 82 | | 1160.23 | | | | |
| 83 | | 1284.02 | | | | |
| 84 | | 1408.46 | | | | |
| 85 | | 1534.63 | | | | |
| 86 | | 1534.63 | | | | |
| 87+ | | 1534.63 | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

# Appendix B1

## John Hancock Life Insurance Company (U.S.A.)

## NH-94 VA

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: 2 Years**
**Elimination Period: 20 Days**

| Age | Indexed Inflation | | 5% Simple Inflation | | 5% Compound Inflation | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 230.00 | 7.00 | 446.95 | 26.78 | 901.59 | 84.18 |
| 30 | 235.43 | 7.17 | 446.95 | 26.78 | 901.59 | 84.18 |
| 31 | 243.66 | 7.42 | 446.95 | 26.78 | 901.59 | 84.18 |
| 32 | 277.65 | 8.45 | 446.95 | 26.78 | 901.59 | 84.18 |
| 33 | 286.64 | 8.72 | 463.95 | 27.80 | 901.59 | 84.18 |
| 34 | 295.63 | 9.00 | 485.04 | 29.07 | 901.59 | 84.18 |
| 35 | 306.87 | 9.34 | 485.04 | 29.07 | 901.59 | 84.18 |
| 36 | 315.86 | 9.61 | 506.38 | 30.35 | 901.59 | 84.18 |
| 37 | 327.10 | 9.96 | 559.59 | 33.53 | 901.59 | 84.18 |
| 38 | 341.72 | 10.40 | 586.83 | 35.17 | 901.59 | 84.18 |
| 39 | 350.71 | 10.67 | 614.49 | 36.82 | 901.59 | 84.18 |
| 40 | 361.64 | 11.01 | 642.58 | 38.51 | 901.59 | 84.18 |
| 41 | 378.87 | 11.53 | 674.67 | 40.43 | 901.59 | 84.18 |
| 42 | 390.03 | 11.87 | 707.56 | 42.40 | 901.59 | 84.18 |
| 43 | 396.33 | 12.06 | 725.08 | 43.45 | 901.59 | 84.18 |
| 44 | 396.33 | 12.06 | 725.08 | 43.45 | 901.59 | 84.18 |
| 45 | 386.05 | 14.66 | 736.83 | 52.26 | 939.61 | 92.33 |
| 46 | 402.15 | 15.27 | 765.81 | 54.31 | 939.61 | 92.33 |
| 47 | 427.34 | 16.23 | 765.81 | 54.31 | 939.61 | 92.33 |
| 48 | 453.94 | 17.24 | 765.81 | 54.31 | 939.61 | 92.33 |
| 49 | 457.73 | 17.38 | 765.81 | 54.31 | 939.61 | 92.33 |
| 50 | 467.96 | 19.50 | 782.11 | 57.03 | 953.19 | 97.76 |
| 51 | 476.51 | 21.39 | 806.55 | 65.18 | 977.63 | 103.19 |
| 52 | 465.71 | 24.02 | 833.70 | 70.61 | 1004.79 | 108.63 |
| 53 | 471.38 | 27.30 | 860.86 | 76.04 | 1031.94 | 116.77 |
| 54 | 464.22 | 29.67 | 890.73 | 84.18 | 1064.53 | 122.20 |
| 55 | 473.31 | 31.09 | 923.32 | 92.33 | 1097.12 | 130.35 |
| 56 | 508.67 | 35.95 | 955.91 | 100.48 | 1132.42 | 138.50 |
| 57 | 516.59 | 39.06 | 991.21 | 108.63 | 1167.73 | 146.64 |
| 58 | 546.55 | 45.39 | 1031.94 | 116.77 | 1208.46 | 157.51 |
| 59 | 568.98 | 50.90 | 1078.11 | 127.64 | 1257.34 | 168.37 |
| 60 | 598.88 | 56.60 | 1132.42 | 141.21 | 1311.66 | 179.23 |
| 61 | 638.75 | 64.99 | 1194.88 | 154.79 | 1374.12 | 192.81 |
| 62 | 672.18 | 72.42 | 1260.06 | 171.09 | 1444.72 | 209.10 |
| 63 | 711.05 | 80.04 | 1336.10 | 187.38 | 1518.04 | 225.40 |
| 64 | 771.94 | 91.72 | 1414.85 | 206.39 | 1602.23 | 244.41 |
| 65 | 817.53 | 103.15 | 1501.75 | 225.40 | 1689.13 | 263.42 |
| 66 | 894.96 | 116.56 | 1591.37 | 244.41 | 1784.18 | 285.14 |
| 67 | 979.16 | 132.87 | 1689.13 | 266.13 | 1884.66 | 306.87 |
| 68 | 1067.25 | 150.08 | 1805.90 | 293.29 | 2004.15 | 334.02 |
| 69 | 1151.97 | 170.20 | 1955.26 | 325.88 | 2153.51 | 366.61 |
| 70 | 1261.71 | 193.63 | 2120.85 | 362.96 | 2321.29 | 403.58 |
| 71 | 1385.71 | 219.79 | 2208.82 | 386.28 | 2403.26 | 422.58 |
| 72 | 1507.97 | 247.14 | 2287.37 | 406.42 | 2475.71 | 441.12 |
| 73 | 1650.94 | 276.21 | 2363.27 | 425.81 | 2543.06 | 454.20 |
| 74 | 1795.96 | 305.96 | 2448.79 | 444.21 | 2620.16 | 469.01 |
| 75 | 1929.60 | 335.94 | 2545.02 | 465.66 | 2705.96 | 487.12 |
| 76 | 2118.19 | 377.16 | 2650.29 | 493.36 | 2805.23 | 513.75 |
| 77 | 2221.32 | 407.92 | 2766.49 | 529.71 | 2915.36 | 550.98 |
| 78 | 2349.59 | 447.45 | 2916.73 | 576.35 | 3062.20 | 602.13 |
| 79 | 2504.68 | 492.15 | 3091.74 | 631.00 | 3235.87 | 659.13 |
| 80 | 2663.29 | 539.02 | 3269.27 | 684.65 | 3409.88 | 716.46 |
| 81 | 2964.61 | 614.35 | 3617.45 | 775.05 | 3761.42 | 808.53 |
| 82 | 3284.33 | 693.02 | 3985.73 | 867.12 | 4129.69 | 902.27 |
| 83 | 3617.45 | 775.05 | 4364.05 | 959.19 | 4508.01 | 996.01 |
| 84 | 3967.31 | 857.07 | 4754.08 | 1052.93 | 4896.37 | 1089.76 |
| 85+ | | 1124.91 | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix B1

## John Hancock Life Insurance Company (U.S.A.)

## NH-94 VA

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: 2 Years**
**Elimination Period: 100 Days**

| Age | Indexed Inflation | | 5% Simple Inflation | | 5% Compound Inflation | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 224.00 | 5.00 | 425.19 | 21.76 | 833.70 | 67.89 |
| 30 | 229.29 | 5.12 | 425.19 | 21.76 | 833.70 | 67.89 |
| 31 | 237.30 | 5.30 | 425.19 | 21.76 | 833.70 | 67.89 |
| 32 | 270.40 | 6.04 | 425.19 | 21.76 | 833.70 | 67.89 |
| 33 | 279.16 | 6.23 | 441.36 | 22.59 | 833.70 | 67.89 |
| 34 | 287.92 | 6.43 | 461.42 | 23.62 | 833.70 | 67.89 |
| 35 | 298.87 | 6.67 | 461.42 | 23.62 | 833.70 | 67.89 |
| 36 | 307.62 | 6.87 | 481.73 | 24.66 | 833.70 | 67.89 |
| 37 | 318.57 | 7.11 | 532.34 | 27.25 | 833.70 | 67.89 |
| 38 | 332.80 | 7.43 | 558.26 | 28.57 | 833.70 | 67.89 |
| 39 | 341.56 | 7.62 | 584.57 | 29.92 | 833.70 | 67.89 |
| 40 | 352.20 | 7.86 | 611.29 | 31.29 | 833.70 | 67.89 |
| 41 | 368.98 | 8.24 | 641.82 | 32.85 | 833.70 | 67.89 |
| 42 | 379.86 | 8.48 | 673.11 | 34.45 | 833.70 | 67.89 |
| 43 | 385.99 | 8.62 | 689.77 | 35.30 | 833.70 | 67.89 |
| 44 | 385.99 | 8.62 | 689.77 | 35.30 | 833.70 | 67.89 |
| 45 | 373.02 | 11.40 | 692.41 | 41.81 | 863.57 | 76.04 |
| 46 | 388.57 | 11.88 | 719.65 | 43.45 | 863.57 | 76.04 |
| 47 | 412.91 | 12.62 | 719.65 | 43.45 | 863.57 | 76.04 |
| 48 | 438.62 | 13.41 | 719.65 | 43.45 | 863.57 | 76.04 |
| 49 | 442.28 | 13.52 | 719.65 | 43.45 | 863.57 | 76.04 |
| 50 | 448.46 | 15.60 | 733.22 | 46.17 | 874.44 | 78.75 |
| 51 | 457.06 | 17.50 | 752.23 | 51.60 | 893.45 | 84.18 |
| 52 | 443.53 | 18.48 | 773.96 | 57.03 | 915.17 | 89.62 |
| 53 | 447.72 | 21.84 | 795.68 | 62.46 | 939.61 | 95.05 |
| 54 | 439.79 | 22.69 | 820.12 | 67.89 | 964.05 | 100.48 |
| 55 | 445.68 | 25.91 | 847.28 | 73.32 | 991.21 | 105.91 |
| 56 | 476.32 | 28.76 | 874.44 | 81.47 | 1018.37 | 111.34 |
| 57 | 482.86 | 31.95 | 904.31 | 86.90 | 1048.24 | 119.49 |
| 58 | 508.42 | 36.32 | 936.90 | 95.05 | 1083.54 | 127.64 |
| 59 | 527.17 | 39.99 | 974.92 | 103.19 | 1121.56 | 135.78 |
| 60 | 551.40 | 45.65 | 1018.37 | 114.06 | 1167.73 | 146.64 |
| 61 | 584.90 | 51.99 | 1069.96 | 124.92 | 1219.32 | 157.51 |
| 62 | 612.76 | 57.56 | 1124.28 | 138.50 | 1276.35 | 171.09 |
| 63 | 645.91 | 65.15 | 1186.74 | 152.08 | 1338.81 | 184.66 |
| 64 | 697.42 | 74.52 | 1251.91 | 165.65 | 1406.70 | 198.24 |
| 65 | 733.48 | 82.13 | 1322.52 | 181.95 | 1480.03 | 214.54 |
| 66 | 798.16 | 94.83 | 1398.56 | 198.24 | 1558.78 | 233.55 |
| 67 | 870.82 | 106.30 | 1480.03 | 217.25 | 1642.96 | 249.84 |
| 68 | 944.27 | 120.90 | 1575.07 | 238.98 | 1740.73 | 271.56 |
| 69 | 1014.98 | 136.99 | 1697.28 | 266.13 | 1865.65 | 298.72 |
| 70 | 1103.48 | 156.15 | 1833.74 | 295.24 | 2004.38 | 327.74 |
| 71 | 1205.70 | 177.92 | 1902.90 | 313.69 | 2066.23 | 344.80 |
| 72 | 1304.81 | 198.97 | 1962.72 | 329.60 | 2121.33 | 359.34 |
| 73 | 1423.23 | 221.39 | 2022.62 | 345.38 | 2174.02 | 371.41 |
| 74 | 1540.30 | 245.19 | 2088.01 | 360.78 | 2232.32 | 381.07 |
| 75 | 1646.92 | 270.39 | 2160.91 | 377.68 | 2298.25 | 394.84 |
| 76 | 1800.16 | 303.76 | 2244.59 | 399.58 | 2375.07 | 417.93 |
| 77 | 1879.13 | 328.65 | 2335.38 | 429.18 | 2462.97 | 448.52 |
| 78 | 1979.47 | 359.07 | 2452.70 | 467.71 | 2577.92 | 491.65 |
| 79 | 2098.66 | 395.48 | 2590.81 | 511.48 | 2713.84 | 536.09 |
| 80 | 2221.36 | 431.88 | 2730.25 | 554.08 | 2849.10 | 580.87 |
| 81 | 2460.74 | 490.47 | 3009.80 | 626.07 | 3132.00 | 654.52 |
| 82 | 2716.86 | 554.08 | 3304.42 | 698.05 | 3428.30 | 728.18 |
| 83 | 2981.34 | 617.70 | 3607.41 | 771.70 | 3731.28 | 801.83 |
| 84 | 3257.55 | 681.31 | 3918.77 | 845.36 | 4040.97 | 875.49 |
| 85+ | | 890.55 | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix B1

## John Hancock Life Insurance Company (U.S.A.)

## NH-94 VA

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: 3 Years**
**Elimination Period: 20 Days**

| Age | Indexed Inflation | | 5% Simple Inflation | | 5% Compound Inflation | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 303.47 | 10.24 | 475.41 | 33.48 | 993.93 | 105.91 |
| 30 | 317.71 | 10.72 | 475.41 | 33.48 | 993.93 | 105.91 |
| 31 | 326.47 | 11.02 | 475.41 | 33.48 | 993.93 | 105.91 |
| 32 | 340.72 | 11.50 | 486.73 | 34.28 | 993.93 | 105.91 |
| 33 | 351.67 | 11.87 | 507.89 | 35.77 | 993.93 | 105.91 |
| 34 | 363.72 | 12.28 | 529.05 | 37.26 | 993.93 | 105.91 |
| 35 | 377.64 | 12.75 | 553.42 | 38.97 | 993.93 | 105.91 |
| 36 | 391.87 | 13.23 | 607.21 | 42.76 | 993.93 | 105.91 |
| 37 | 396.73 | 13.39 | 634.71 | 44.70 | 993.93 | 105.91 |
| 38 | 396.73 | 13.39 | 662.61 | 46.66 | 993.93 | 105.91 |
| 39 | 396.73 | 13.39 | 719.61 | 50.68 | 993.93 | 105.91 |
| 40 | 398.54 | 13.45 | 748.71 | 52.73 | 993.93 | 105.91 |
| 41 | 424.81 | 14.34 | 771.24 | 54.31 | 993.93 | 105.91 |
| 42 | 427.66 | 14.44 | 771.24 | 54.31 | 993.93 | 105.91 |
| 43 | 434.68 | 14.67 | 771.24 | 54.31 | 993.93 | 105.91 |
| 44 | 434.68 | 14.67 | 771.24 | 54.31 | 993.93 | 105.91 |
| 45 | 439.72 | 19.66 | 822.84 | 67.89 | 1042.81 | 116.77 |
| 46 | 464.80 | 20.78 | 822.84 | 67.89 | 1042.81 | 116.77 |
| 47 | 496.51 | 22.20 | 822.84 | 67.89 | 1042.81 | 116.77 |
| 48 | 500.68 | 22.39 | 822.84 | 67.89 | 1042.81 | 116.77 |
| 49 | 533.90 | 23.87 | 822.84 | 67.89 | 1042.81 | 116.77 |
| 50 | 540.72 | 26.06 | 841.85 | 73.32 | 1061.82 | 122.20 |
| 51 | 554.06 | 30.18 | 874.44 | 78.75 | 1094.40 | 130.35 |
| 52 | 553.63 | 33.43 | 907.03 | 86.90 | 1126.99 | 138.50 |
| 53 | 535.77 | 35.33 | 942.33 | 95.05 | 1162.30 | 146.64 |
| 54 | 552.70 | 39.06 | 980.35 | 105.91 | 1203.03 | 154.79 |
| 55 | 559.69 | 44.09 | 1021.08 | 114.06 | 1243.76 | 165.65 |
| 56 | 580.91 | 47.93 | 1061.82 | 124.92 | 1287.22 | 173.80 |
| 57 | 606.24 | 54.23 | 1107.98 | 135.78 | 1333.38 | 184.66 |
| 58 | 665.80 | 63.31 | 1156.86 | 146.64 | 1384.98 | 198.24 |
| 59 | 684.18 | 68.22 | 1216.61 | 160.22 | 1444.72 | 211.82 |
| 60 | 741.55 | 78.49 | 1284.50 | 176.52 | 1515.33 | 228.11 |
| 61 | 781.81 | 88.70 | 1360.54 | 195.53 | 1594.08 | 244.41 |
| 62 | 823.65 | 98.59 | 1444.72 | 214.54 | 1680.98 | 263.42 |
| 63 | 862.83 | 109.37 | 1537.05 | 236.26 | 1776.03 | 285.14 |
| 64 | 906.10 | 120.01 | 1637.53 | 257.99 | 1879.23 | 309.58 |
| 65 | 973.95 | 135.38 | 1743.44 | 282.43 | 1990.57 | 334.02 |
| 66 | 1062.19 | 153.52 | 1857.50 | 309.58 | 2110.06 | 361.18 |
| 67 | 1186.19 | 176.30 | 1979.70 | 336.74 | 2234.97 | 388.34 |
| 68 | 1292.72 | 198.88 | 2126.35 | 369.33 | 2387.05 | 420.92 |
| 69 | 1453.63 | 232.03 | 2313.73 | 410.06 | 2577.15 | 464.38 |
| 70 | 1588.07 | 262.79 | 2521.73 | 457.76 | 2789.88 | 509.22 |
| 71 | 1776.09 | 302.17 | 2639.18 | 487.39 | 2898.43 | 536.65 |
| 72 | 1982.64 | 346.14 | 2743.35 | 512.98 | 2993.65 | 560.07 |
| 73 | 2144.01 | 379.86 | 2845.86 | 537.00 | 3087.16 | 577.22 |
| 74 | 2279.68 | 410.39 | 2958.39 | 559.21 | 3188.39 | 593.03 |
| 75 | 2394.81 | 437.76 | 3085.79 | 587.97 | 3304.67 | 618.02 |
| 76 | 2521.85 | 470.94 | 3227.24 | 623.84 | 3439.26 | 652.38 |
| 77 | 2656.30 | 508.45 | 3385.14 | 670.84 | 3592.00 | 701.77 |
| 78 | 2826.50 | 557.94 | 3586.99 | 732.87 | 3791.38 | 769.69 |
| 79 | 3026.71 | 616.94 | 3824.69 | 805.01 | 4026.82 | 847.20 |
| 80 | 3234.11 | 677.96 | 4066.08 | 877.16 | 4265.28 | 922.36 |
| 81 | 3617.45 | 773.38 | 4521.40 | 994.34 | 4727.30 | 1044.56 |
| 82 | 4020.88 | 875.49 | 5000.16 | 1116.54 | 5211.08 | 1168.43 |
| 83 | 4444.40 | 977.60 | 5493.98 | 1237.07 | 5706.57 | 1290.63 |
| 84 | 4884.65 | 1083.06 | 6001.19 | 1359.27 | 6215.46 | 1414.51 |
| 85+ | | 1422.88 | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix B1

## John Hancock Life Insurance Company (U.S.A.)

## NH-94 VA

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: 3 Years**
**Elimination Period: 100 Days**

| Age | Indexed Inflation | | 5% Simple Inflation | | 5% Compound Inflation | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 294.50 | 8.96 | 448.62 | 26.78 | 917.89 | 86.90 |
| 30 | 308.33 | 9.38 | 448.62 | 26.78 | 917.89 | 86.90 |
| 31 | 316.83 | 9.64 | 448.62 | 26.78 | 917.89 | 86.90 |
| 32 | 330.65 | 10.06 | 459.31 | 27.42 | 917.89 | 86.90 |
| 33 | 341.29 | 10.39 | 479.28 | 28.61 | 917.89 | 86.90 |
| 34 | 352.98 | 10.74 | 499.25 | 29.81 | 917.89 | 86.90 |
| 35 | 366.48 | 11.15 | 522.24 | 31.18 | 917.89 | 86.90 |
| 36 | 380.29 | 11.57 | 573.00 | 34.21 | 917.89 | 86.90 |
| 37 | 385.01 | 11.72 | 598.95 | 35.76 | 917.89 | 86.90 |
| 38 | 385.01 | 11.72 | 625.28 | 37.33 | 917.89 | 86.90 |
| 39 | 385.01 | 11.72 | 679.07 | 40.54 | 917.89 | 86.90 |
| 40 | 386.76 | 11.77 | 706.53 | 42.18 | 917.89 | 86.90 |
| 41 | 412.26 | 12.55 | 727.79 | 43.45 | 917.89 | 86.90 |
| 42 | 415.03 | 12.63 | 727.79 | 43.45 | 917.89 | 86.90 |
| 43 | 421.84 | 12.84 | 727.79 | 43.45 | 917.89 | 86.90 |
| 44 | 421.84 | 12.84 | 727.79 | 43.45 | 917.89 | 86.90 |
| 45 | 421.84 | 16.09 | 768.53 | 54.31 | 955.91 | 97.76 |
| 46 | 445.91 | 17.01 | 768.53 | 54.31 | 955.91 | 97.76 |
| 47 | 476.32 | 18.16 | 768.53 | 54.31 | 955.91 | 97.76 |
| 48 | 480.32 | 18.32 | 768.53 | 54.31 | 955.91 | 97.76 |
| 49 | 512.19 | 19.53 | 768.53 | 54.31 | 955.91 | 97.76 |
| 50 | 519.00 | 21.72 | 784.82 | 59.74 | 969.48 | 100.48 |
| 51 | 528.19 | 23.71 | 809.26 | 65.18 | 993.93 | 105.91 |
| 52 | 524.38 | 27.16 | 836.42 | 70.61 | 1023.80 | 114.06 |
| 53 | 506.34 | 29.44 | 866.29 | 78.75 | 1053.67 | 119.49 |
| 54 | 519.50 | 31.25 | 898.88 | 86.90 | 1086.26 | 127.64 |
| 55 | 525.19 | 34.50 | 931.47 | 95.05 | 1118.85 | 135.78 |
| 56 | 542.56 | 38.34 | 966.77 | 103.19 | 1156.86 | 143.93 |
| 57 | 563.63 | 44.55 | 1004.79 | 111.34 | 1194.88 | 152.08 |
| 58 | 616.78 | 51.06 | 1045.52 | 122.20 | 1238.33 | 162.94 |
| 59 | 630.01 | 56.18 | 1094.40 | 133.07 | 1287.22 | 173.80 |
| 60 | 679.58 | 64.03 | 1151.43 | 146.64 | 1346.96 | 187.38 |
| 61 | 711.68 | 72.20 | 1213.89 | 160.22 | 1412.13 | 203.67 |
| 62 | 747.65 | 80.11 | 1284.50 | 176.52 | 1485.46 | 219.97 |
| 63 | 779.79 | 89.12 | 1363.25 | 192.81 | 1566.93 | 236.26 |
| 64 | 814.09 | 98.01 | 1447.44 | 211.82 | 1653.83 | 255.27 |
| 65 | 870.89 | 109.11 | 1537.05 | 233.55 | 1746.16 | 277.00 |
| 66 | 946.01 | 124.48 | 1632.10 | 255.27 | 1843.92 | 298.72 |
| 67 | 1053.42 | 143.65 | 1732.58 | 277.00 | 1949.83 | 320.45 |
| 68 | 1142.46 | 163.52 | 1857.50 | 304.15 | 2077.47 | 350.32 |
| 69 | 1276.19 | 188.81 | 2012.29 | 339.46 | 2234.97 | 385.62 |
| 70 | 1388.71 | 215.22 | 2183.15 | 379.21 | 2413.38 | 422.54 |
| 71 | 1545.43 | 246.81 | 2276.23 | 401.84 | 2496.59 | 443.32 |
| 72 | 1716.56 | 282.56 | 2361.71 | 423.77 | 2574.83 | 463.42 |
| 73 | 1848.04 | 309.95 | 2441.34 | 442.37 | 2647.15 | 477.86 |
| 74 | 1954.97 | 333.72 | 2527.71 | 459.99 | 2726.14 | 489.31 |
| 75 | 2045.03 | 356.22 | 2628.71 | 482.82 | 2815.40 | 506.43 |
| 76 | 2144.69 | 383.27 | 2739.99 | 511.71 | 2921.43 | 536.17 |
| 77 | 2250.31 | 413.72 | 2867.02 | 550.98 | 3044.88 | 578.04 |
| 78 | 2384.57 | 454.82 | 3029.05 | 603.97 | 3205.82 | 635.27 |
| 79 | 2543.35 | 500.94 | 3218.30 | 660.88 | 3392.31 | 697.80 |
| 80 | 2703.47 | 549.06 | 3406.53 | 718.13 | 3577.28 | 756.64 |
| 81 | 3009.80 | 624.39 | 3771.46 | 811.88 | 3948.90 | 853.73 |
| 82 | 3331.21 | 704.74 | 4154.80 | 907.29 | 4335.59 | 950.82 |
| 83 | 3666.00 | 785.09 | 4548.18 | 1002.71 | 4730.65 | 1047.91 |
| 84 | 4014.19 | 867.12 | 4951.61 | 1099.80 | 5134.07 | 1145.00 |
| 85+ | | 1129.93 | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix B1

## John Hancock Life Insurance Company (U.S.A.)

## NH-94 VA

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: 5 Years**
**Elimination Period: 20 Days**

| Age | Indexed Inflation | | 5% Simple Inflation | | 5% Compound Inflation | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 369.79 | 16.54 | 666.45 | 54.45 | 1126.99 | 135.78 |
| 30 | 411.80 | 18.41 | 695.65 | 56.83 | 1126.99 | 135.78 |
| 31 | 411.80 | 18.41 | 725.27 | 59.25 | 1126.99 | 135.78 |
| 32 | 411.80 | 18.41 | 785.74 | 64.19 | 1126.99 | 135.78 |
| 33 | 411.80 | 18.41 | 816.60 | 66.72 | 1126.99 | 135.78 |
| 34 | 411.80 | 18.41 | 830.99 | 67.89 | 1126.99 | 135.78 |
| 35 | 411.80 | 18.41 | 830.99 | 67.89 | 1126.99 | 135.78 |
| 36 | 415.51 | 18.58 | 830.99 | 67.89 | 1126.99 | 135.78 |
| 37 | 441.48 | 19.74 | 830.99 | 67.89 | 1126.99 | 135.78 |
| 38 | 441.48 | 19.74 | 830.99 | 67.89 | 1126.99 | 135.78 |
| 39 | 467.96 | 20.93 | 830.99 | 67.89 | 1126.99 | 135.78 |
| 40 | 500.58 | 22.38 | 830.99 | 67.89 | 1126.99 | 135.78 |
| 41 | 537.96 | 24.06 | 830.99 | 67.89 | 1126.99 | 135.78 |
| 42 | 576.66 | 25.79 | 830.99 | 67.89 | 1126.99 | 135.78 |
| 43 | 598.97 | 26.78 | 830.99 | 67.89 | 1126.99 | 135.78 |
| 44 | 598.97 | 26.78 | 830.99 | 67.89 | 1126.99 | 135.78 |
| 45 | 599.15 | 32.51 | 898.88 | 86.90 | 1192.17 | 152.08 |
| 46 | 636.05 | 34.51 | 898.88 | 86.90 | 1192.17 | 152.08 |
| 47 | 674.12 | 36.58 | 898.88 | 86.90 | 1192.17 | 152.08 |
| 48 | 700.64 | 38.02 | 898.88 | 86.90 | 1192.17 | 152.08 |
| 49 | 700.64 | 38.02 | 898.88 | 86.90 | 1192.17 | 152.08 |
| 50 | 714.21 | 43.45 | 928.75 | 92.33 | 1219.32 | 160.22 |
| 51 | 738.66 | 48.88 | 966.77 | 103.19 | 1257.34 | 168.37 |
| 52 | 765.81 | 54.31 | 1010.22 | 111.34 | 1300.79 | 179.23 |
| 53 | 795.68 | 62.46 | 1056.39 | 122.20 | 1349.68 | 190.10 |
| 54 | 828.27 | 70.61 | 1105.27 | 135.78 | 1401.27 | 200.96 |
| 55 | 860.86 | 78.75 | 1156.86 | 146.64 | 1455.59 | 214.54 |
| 56 | 896.16 | 86.90 | 1211.18 | 160.22 | 1509.90 | 228.11 |
| 57 | 934.18 | 95.05 | 1268.21 | 173.80 | 1569.64 | 241.69 |
| 58 | 977.63 | 105.91 | 1333.38 | 190.10 | 1637.53 | 255.27 |
| 59 | 1029.23 | 116.77 | 1406.70 | 206.39 | 1716.29 | 274.28 |
| 60 | 1088.97 | 130.35 | 1496.32 | 228.11 | 1808.62 | 296.01 |
| 61 | 1156.86 | 146.64 | 1594.08 | 249.84 | 1909.10 | 317.73 |
| 62 | 1232.90 | 165.65 | 1702.71 | 274.28 | 2023.15 | 344.89 |
| 63 | 1317.09 | 184.66 | 1822.20 | 301.44 | 2148.07 | 372.04 |
| 64 | 1409.42 | 206.39 | 1949.83 | 331.31 | 2281.14 | 401.92 |
| 65 | 1507.18 | 228.11 | 2088.33 | 363.90 | 2425.07 | 434.50 |
| 66 | 1613.09 | 252.55 | 2234.97 | 396.48 | 2579.86 | 469.81 |
| 67 | 1721.72 | 277.00 | 2389.77 | 431.79 | 2742.80 | 505.11 |
| 68 | 1860.22 | 309.58 | 2579.86 | 475.24 | 2938.33 | 548.56 |
| 69 | 2042.16 | 350.32 | 2818.84 | 529.55 | 3188.17 | 602.87 |
| 70 | 2248.16 | 398.17 | 3087.83 | 590.48 | 3464.33 | 663.61 |
| 71 | 2374.74 | 430.36 | 3245.83 | 629.98 | 3611.37 | 699.98 |
| 72 | 2490.58 | 458.46 | 3385.20 | 661.68 | 3742.06 | 728.59 |
| 73 | 2606.93 | 484.96 | 3520.07 | 690.77 | 3865.45 | 749.91 |
| 74 | 2737.42 | 516.37 | 3670.93 | 719.30 | 4002.40 | 771.17 |
| 75 | 2886.22 | 549.35 | 3838.99 | 755.35 | 4158.73 | 800.42 |
| 76 | 3049.87 | 591.22 | 4032.52 | 805.28 | 4342.40 | 846.05 |
| 77 | 3228.54 | 641.84 | 4251.24 | 868.03 | 4558.63 | 916.37 |
| 78 | 3452.57 | 707.09 | 4531.61 | 953.83 | 4840.96 | 1012.75 |
| 79 | 3715.72 | 782.16 | 4858.20 | 1051.09 | 5171.07 | 1117.88 |
| 80 | 3984.05 | 858.75 | 5189.31 | 1150.02 | 5502.35 | 1222.00 |
| 81 | 4467.83 | 982.62 | 5793.62 | 1305.70 | 6121.72 | 1384.38 |
| 82 | 4976.72 | 1109.84 | 6426.38 | 1466.40 | 6767.87 | 1550.10 |
| 83 | 5505.70 | 1238.74 | 7075.88 | 1627.10 | 7427.42 | 1714.15 |
| 84 | 6053.08 | 1370.98 | 7740.45 | 1787.80 | 8100.35 | 1878.20 |
| 85+ | | 1791.15 | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix B1

## John Hancock Life Insurance Company (U.S.A.)

## NH-94 VA

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: 5 Years**
**Elimination Period: 100 Days**

| Age | Indexed Inflation | | 5% Simple Inflation | | 5% Compound Inflation | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 357.76 | 13.53 | 627.25 | 45.74 | 1034.66 | 114.06 |
| 30 | 398.41 | 15.07 | 654.73 | 47.74 | 1034.66 | 114.06 |
| 31 | 398.41 | 15.07 | 682.61 | 49.77 | 1034.66 | 114.06 |
| 32 | 398.41 | 15.07 | 739.52 | 53.92 | 1034.66 | 114.06 |
| 33 | 398.41 | 15.07 | 768.56 | 56.04 | 1034.66 | 114.06 |
| 34 | 398.41 | 15.07 | 782.11 | 57.03 | 1034.66 | 114.06 |
| 35 | 398.41 | 15.07 | 782.11 | 57.03 | 1034.66 | 114.06 |
| 36 | 402.00 | 15.20 | 782.11 | 57.03 | 1034.66 | 114.06 |
| 37 | 427.13 | 16.15 | 782.11 | 57.03 | 1034.66 | 114.06 |
| 38 | 427.13 | 16.15 | 782.11 | 57.03 | 1034.66 | 114.06 |
| 39 | 452.75 | 17.12 | 782.11 | 57.03 | 1034.66 | 114.06 |
| 40 | 484.30 | 18.31 | 782.11 | 57.03 | 1034.66 | 114.06 |
| 41 | 520.47 | 19.68 | 782.11 | 57.03 | 1034.66 | 114.06 |
| 42 | 557.90 | 21.10 | 782.11 | 57.03 | 1034.66 | 114.06 |
| 43 | 579.49 | 21.91 | 782.11 | 57.03 | 1034.66 | 114.06 |
| 44 | 579.49 | 21.91 | 782.11 | 57.03 | 1034.66 | 114.06 |
| 45 | 573.61 | 25.55 | 839.13 | 70.61 | 1086.26 | 127.64 |
| 46 | 608.93 | 27.12 | 839.13 | 70.61 | 1086.26 | 127.64 |
| 47 | 645.38 | 28.74 | 839.13 | 70.61 | 1086.26 | 127.64 |
| 48 | 670.76 | 29.87 | 839.13 | 70.61 | 1086.26 | 127.64 |
| 49 | 670.76 | 29.87 | 839.13 | 70.61 | 1086.26 | 127.64 |
| 50 | 681.63 | 35.30 | 860.86 | 76.04 | 1107.98 | 133.07 |
| 51 | 700.64 | 38.02 | 893.45 | 84.18 | 1140.57 | 141.21 |
| 52 | 725.08 | 46.17 | 928.75 | 92.33 | 1178.59 | 149.36 |
| 53 | 749.52 | 51.60 | 966.77 | 103.19 | 1219.32 | 160.22 |
| 54 | 776.67 | 57.03 | 1007.50 | 111.34 | 1262.77 | 168.37 |
| 55 | 803.83 | 65.18 | 1053.67 | 122.20 | 1306.22 | 179.23 |
| 56 | 833.70 | 70.61 | 1099.84 | 133.07 | 1355.11 | 190.10 |
| 57 | 863.57 | 78.75 | 1146.00 | 143.93 | 1406.70 | 203.67 |
| 58 | 898.88 | 86.90 | 1200.31 | 157.51 | 1463.73 | 214.54 |
| 59 | 942.33 | 97.76 | 1265.49 | 173.80 | 1528.91 | 230.83 |
| 60 | 993.93 | 108.63 | 1338.81 | 190.10 | 1607.66 | 247.12 |
| 61 | 1050.95 | 122.20 | 1420.28 | 209.10 | 1694.56 | 268.85 |
| 62 | 1116.13 | 135.78 | 1512.61 | 230.83 | 1789.61 | 290.57 |
| 63 | 1186.74 | 152.08 | 1613.09 | 252.55 | 1895.52 | 312.30 |
| 64 | 1262.77 | 171.09 | 1721.72 | 277.00 | 2006.86 | 339.46 |
| 65 | 1344.24 | 190.10 | 1838.49 | 304.15 | 2129.06 | 366.61 |
| 66 | 1433.86 | 209.10 | 1963.41 | 334.02 | 2259.42 | 393.77 |
| 67 | 1526.19 | 230.83 | 2093.76 | 363.90 | 2397.91 | 426.36 |
| 68 | 1642.96 | 257.99 | 2253.98 | 399.20 | 2566.28 | 461.66 |
| 69 | 1792.32 | 290.57 | 2454.94 | 445.37 | 2772.67 | 507.83 |
| 70 | 1963.75 | 330.45 | 2681.53 | 495.68 | 3003.86 | 557.98 |
| 71 | 2063.64 | 355.17 | 2807.69 | 526.28 | 3123.98 | 585.91 |
| 72 | 2158.50 | 379.16 | 2921.78 | 555.11 | 3231.55 | 612.11 |
| 73 | 2249.72 | 402.16 | 3028.02 | 577.22 | 3326.09 | 629.26 |
| 74 | 2351.83 | 423.92 | 3145.55 | 597.54 | 3431.92 | 640.38 |
| 75 | 2465.63 | 452.78 | 3276.77 | 626.60 | 3553.59 | 663.08 |
| 76 | 2595.24 | 485.21 | 3431.10 | 666.65 | 3700.21 | 701.31 |
| 77 | 2739.43 | 527.78 | 3611.33 | 721.11 | 3878.12 | 765.57 |
| 78 | 2920.41 | 581.87 | 3841.10 | 793.63 | 4108.10 | 848.87 |
| 79 | 3126.90 | 641.55 | 4098.89 | 873.56 | 4369.57 | 933.32 |
| 80 | 3336.23 | 701.39 | 4357.35 | 949.14 | 4626.86 | 1014.43 |
| 81 | 3719.57 | 798.48 | 4839.45 | 1073.02 | 5120.68 | 1141.65 |
| 82 | 4122.99 | 898.92 | 5339.97 | 1198.56 | 5632.92 | 1270.55 |
| 83 | 4538.14 | 999.36 | 5852.21 | 1322.44 | 6151.85 | 1397.77 |
| 84 | 4965.00 | 1101.47 | 6372.81 | 1447.99 | 6677.48 | 1524.99 |
| 85+ | | 1422.88 | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix B1

## John Hancock Life Insurance Company (U.S.A.)

## NH-94 VA

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: Lifetime**
**Elimination Period: 20 Days**

| Age | Indexed Inflation | | 5% Simple Inflation | | 5% Compound Inflation | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 426.86 | 24.07 | 712.88 | 74.09 | 1436.58 | 209.10 |
| 30 | 445.28 | 25.11 | 773.02 | 80.34 | 1436.58 | 209.10 |
| 31 | 445.28 | 25.11 | 834.74 | 86.76 | 1436.58 | 209.10 |
| 32 | 445.28 | 25.11 | 866.19 | 90.03 | 1436.58 | 209.10 |
| 33 | 445.28 | 25.11 | 930.27 | 96.69 | 1436.58 | 209.10 |
| 34 | 445.28 | 25.11 | 966.77 | 100.48 | 1436.58 | 209.10 |
| 35 | 445.28 | 25.11 | 966.77 | 100.48 | 1436.58 | 209.10 |
| 36 | 467.56 | 26.37 | 966.77 | 100.48 | 1436.58 | 209.10 |
| 37 | 495.06 | 27.92 | 966.77 | 100.48 | 1436.58 | 209.10 |
| 38 | 495.06 | 27.92 | 966.77 | 100.48 | 1436.58 | 209.10 |
| 39 | 527.41 | 29.74 | 966.77 | 100.48 | 1436.58 | 209.10 |
| 40 | 562.40 | 31.71 | 966.77 | 100.48 | 1436.58 | 209.10 |
| 41 | 600.08 | 33.84 | 966.77 | 100.48 | 1436.58 | 209.10 |
| 42 | 638.77 | 36.02 | 966.77 | 100.48 | 1436.58 | 209.10 |
| 43 | 668.24 | 37.68 | 966.77 | 100.48 | 1436.58 | 209.10 |
| 44 | 668.24 | 37.68 | 966.77 | 100.48 | 1436.58 | 209.10 |
| 45 | 668.05 | 49.05 | 1075.39 | 127.64 | 1545.20 | 236.26 |
| 46 | 704.69 | 51.74 | 1075.39 | 127.64 | 1545.20 | 236.26 |
| 47 | 742.18 | 54.50 | 1075.39 | 127.64 | 1545.20 | 236.26 |
| 48 | 776.67 | 57.03 | 1075.39 | 127.64 | 1545.20 | 236.26 |
| 49 | 776.67 | 57.03 | 1075.39 | 127.64 | 1545.20 | 236.26 |
| 50 | 798.40 | 62.46 | 1118.85 | 138.50 | 1588.65 | 244.41 |
| 51 | 833.70 | 70.61 | 1175.87 | 152.08 | 1651.11 | 260.70 |
| 52 | 871.72 | 78.75 | 1241.05 | 165.65 | 1716.29 | 274.28 |
| 53 | 912.46 | 89.62 | 1306.22 | 181.95 | 1789.61 | 290.57 |
| 54 | 957.15 | 100.32 | 1379.55 | 200.96 | 1868.36 | 309.58 |
| 55 | 980.51 | 108.65 | 1455.59 | 217.25 | 1949.83 | 328.59 |
| 56 | 1049.29 | 124.40 | 1534.34 | 236.26 | 2036.73 | 347.60 |
| 57 | 1090.76 | 134.00 | 1618.52 | 257.99 | 2126.35 | 369.33 |
| 58 | 1142.66 | 146.49 | 1710.86 | 279.71 | 2226.83 | 393.77 |
| 59 | 1215.61 | 165.64 | 1819.48 | 304.15 | 2346.32 | 420.92 |
| 60 | 1282.10 | 182.40 | 1947.12 | 334.02 | 2484.81 | 450.80 |
| 61 | 1358.30 | 201.52 | 2085.61 | 366.61 | 2636.89 | 486.10 |
| 62 | 1451.78 | 224.15 | 2243.12 | 401.92 | 2805.26 | 524.12 |
| 63 | 1523.70 | 241.66 | 2411.49 | 442.65 | 2989.92 | 567.57 |
| 64 | 1631.82 | 268.59 | 2596.16 | 483.38 | 3190.88 | 611.02 |
| 65 | 1732.27 | 292.88 | 2791.68 | 529.55 | 3405.42 | 659.90 |
| 66 | 1861.88 | 322.83 | 3000.79 | 578.43 | 3630.82 | 711.50 |
| 67 | 2025.85 | 357.95 | 3220.75 | 630.03 | 3872.51 | 765.81 |
| 68 | 2205.45 | 399.83 | 3489.60 | 689.77 | 4163.08 | 830.99 |
| 69 | 2371.67 | 440.49 | 3829.06 | 768.53 | 4529.69 | 912.46 |
| 70 | 2562.13 | 485.71 | 4209.20 | 853.22 | 4935.11 | 999.48 |
| 71 | 2786.71 | 537.74 | 4430.60 | 907.38 | 5153.92 | 1049.97 |
| 72 | 3055.36 | 596.28 | 4634.21 | 951.62 | 5350.40 | 1092.88 |
| 73 | 3258.80 | 640.16 | 4825.90 | 991.20 | 5533.23 | 1123.68 |
| 74 | 3437.81 | 677.35 | 5037.39 | 1030.48 | 5734.14 | 1149.99 |
| 75 | 3636.48 | 723.90 | 5276.74 | 1079.38 | 5967.71 | 1190.97 |
| 76 | 3883.69 | 782.85 | 5549.30 | 1145.74 | 6240.41 | 1255.83 |
| 77 | 4112.04 | 846.77 | 5859.71 | 1235.35 | 6563.42 | 1359.08 |
| 78 | 4399.03 | 929.89 | 6262.50 | 1355.25 | 6991.68 | 1502.56 |
| 79 | 4731.65 | 1024.72 | 6737.15 | 1495.78 | 7499.98 | 1664.51 |
| 80 | 5070.46 | 1121.56 | 7223.19 | 1638.82 | 8020.00 | 1824.63 |
| 81 | 5678.11 | 1277.24 | 8091.98 | 1866.48 | 8964.12 | 2077.40 |
| 82 | 6317.57 | 1437.94 | 9002.62 | 2099.16 | 9948.42 | 2331.84 |
| 83 | 6977.12 | 1601.99 | 9936.70 | 2331.84 | 10952.80 | 2584.61 |
| 84 | 7658.42 | 1766.04 | 10894.21 | 2566.20 | 11980.62 | 2835.71 |
| 85+ | | 2286.65 | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix B1

## John Hancock Life Insurance Company (U.S.A.)

## NH-94 VA

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: Lifetime**
**Elimination Period: 100 Days**

| Age | Indexed Inflation | | 5% Simple Inflation | | 5% Compound Inflation | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 410.81 | 20.86 | 664.82 | 62.08 | 1306.22 | 179.23 |
| 30 | 428.54 | 21.76 | 720.91 | 67.31 | 1306.22 | 179.23 |
| 31 | 428.54 | 21.76 | 778.46 | 72.69 | 1306.22 | 179.23 |
| 32 | 428.54 | 21.76 | 807.80 | 75.43 | 1306.22 | 179.23 |
| 33 | 428.54 | 21.76 | 867.56 | 81.01 | 1306.22 | 179.23 |
| 34 | 428.54 | 21.76 | 901.59 | 84.18 | 1306.22 | 179.23 |
| 35 | 428.54 | 21.76 | 901.59 | 84.18 | 1306.22 | 179.23 |
| 36 | 449.98 | 22.85 | 901.59 | 84.18 | 1306.22 | 179.23 |
| 37 | 476.45 | 24.19 | 901.59 | 84.18 | 1306.22 | 179.23 |
| 38 | 476.45 | 24.19 | 901.59 | 84.18 | 1306.22 | 179.23 |
| 39 | 507.58 | 25.78 | 901.59 | 84.18 | 1306.22 | 179.23 |
| 40 | 541.25 | 27.49 | 901.59 | 84.18 | 1306.22 | 179.23 |
| 41 | 577.52 | 29.33 | 901.59 | 84.18 | 1306.22 | 179.23 |
| 42 | 614.75 | 31.22 | 901.59 | 84.18 | 1306.22 | 179.23 |
| 43 | 643.12 | 32.66 | 901.59 | 84.18 | 1306.22 | 179.23 |
| 44 | 643.12 | 32.66 | 901.59 | 84.18 | 1306.22 | 179.23 |
| 45 | 633.01 | 39.71 | 991.21 | 108.63 | 1398.56 | 200.96 |
| 46 | 667.73 | 41.89 | 991.21 | 108.63 | 1398.56 | 200.96 |
| 47 | 703.25 | 44.12 | 991.21 | 108.63 | 1398.56 | 200.96 |
| 48 | 735.94 | 46.17 | 991.21 | 108.63 | 1398.56 | 200.96 |
| 49 | 735.94 | 46.17 | 991.21 | 108.63 | 1398.56 | 200.96 |
| 50 | 754.95 | 51.60 | 1029.23 | 116.77 | 1433.86 | 209.10 |
| 51 | 784.82 | 59.74 | 1078.11 | 127.64 | 1485.46 | 219.97 |
| 52 | 817.41 | 67.89 | 1129.71 | 141.21 | 1542.49 | 233.55 |
| 53 | 850.00 | 76.04 | 1186.74 | 154.79 | 1604.95 | 249.84 |
| 54 | 886.65 | 84.06 | 1249.20 | 168.37 | 1670.12 | 263.42 |
| 55 | 906.31 | 92.75 | 1314.37 | 184.66 | 1740.73 | 279.71 |
| 56 | 965.45 | 102.77 | 1382.26 | 200.96 | 1814.05 | 296.01 |
| 57 | 999.64 | 112.56 | 1452.87 | 217.25 | 1892.80 | 315.01 |
| 58 | 1044.11 | 125.19 | 1531.62 | 236.26 | 1979.70 | 336.74 |
| 59 | 1103.40 | 138.93 | 1623.96 | 257.99 | 2080.18 | 358.46 |
| 60 | 1160.50 | 153.32 | 1729.87 | 282.43 | 2196.96 | 385.62 |
| 61 | 1224.82 | 167.50 | 1849.35 | 309.58 | 2327.31 | 415.49 |
| 62 | 1300.61 | 187.66 | 1982.42 | 342.17 | 2471.24 | 448.08 |
| 63 | 1358.36 | 203.50 | 2126.35 | 374.76 | 2626.03 | 483.38 |
| 64 | 1449.38 | 225.52 | 2281.14 | 410.06 | 2797.11 | 521.40 |
| 65 | 1534.51 | 245.32 | 2446.80 | 448.08 | 2979.06 | 562.14 |
| 66 | 1644.16 | 270.27 | 2626.03 | 488.82 | 3171.87 | 605.59 |
| 67 | 1784.68 | 302.10 | 2813.41 | 532.27 | 3378.26 | 651.75 |
| 68 | 1935.50 | 336.17 | 3038.81 | 583.86 | 3625.38 | 706.07 |
| 69 | 2073.03 | 368.32 | 3323.95 | 649.04 | 3932.25 | 773.96 |
| 70 | 2226.99 | 405.57 | 3640.39 | 720.49 | 4271.50 | 847.80 |
| 71 | 2411.48 | 449.31 | 3821.36 | 762.20 | 4448.75 | 889.23 |
| 72 | 2635.57 | 498.49 | 3987.40 | 800.45 | 4606.95 | 924.36 |
| 73 | 2801.87 | 533.47 | 4137.50 | 830.34 | 4750.20 | 943.89 |
| 74 | 2940.35 | 561.86 | 4300.04 | 859.11 | 4899.84 | 958.32 |
| 75 | 3095.15 | 596.53 | 4484.91 | 894.84 | 5075.02 | 982.82 |
| 76 | 3292.47 | 644.22 | 4701.20 | 950.03 | 5290.38 | 1039.73 |
| 77 | 3476.00 | 697.91 | 4954.94 | 1028.49 | 5558.12 | 1136.76 |
| 78 | 3704.84 | 766.01 | 5281.05 | 1130.60 | 5905.27 | 1265.02 |
| 79 | 3961.79 | 841.92 | 5649.15 | 1242.67 | 6299.49 | 1393.83 |
| 80 | 4218.41 | 915.66 | 6014.58 | 1350.90 | 6689.19 | 1513.27 |
| 81 | 4692.14 | 1036.19 | 6689.19 | 1524.99 | 7419.05 | 1704.10 |
| 82 | 5187.64 | 1160.06 | 7390.59 | 1702.43 | 8174.01 | 1894.94 |
| 83 | 5696.53 | 1283.94 | 8103.70 | 1878.20 | 8937.34 | 2084.10 |
| 84 | 6215.46 | 1407.81 | 8828.53 | 2053.96 | 9709.04 | 2271.58 |
| 85+ | | 1796.17 | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix B2

## John Hancock Life Insurance Company (U.S.A.)

## LTC-94 VA

***Premiums to be used only with those previously elected an inflation decrease option***

### Standard rates per unit of Maximum Daily Benefit*

### Benefit Period: 2 Years

### Elimination Period: 20 Days

| Age | 4.5% Simple Inflation | | | | 4.5% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 505.05 | 30.27 | 136.19 | 34.05 | 677.84 | 63.29 | 228.67 | 57.17 |
| 30 | 505.05 | 30.27 | 136.19 | 34.05 | 677.84 | 63.29 | 228.67 | 57.17 |
| 31 | 505.05 | 30.27 | 136.19 | 34.05 | 677.84 | 63.29 | 228.67 | 57.17 |
| 32 | 505.05 | 30.27 | 136.19 | 34.05 | 677.84 | 63.29 | 228.67 | 57.17 |
| 33 | 505.05 | 30.27 | 136.19 | 34.05 | 677.84 | 63.29 | 228.67 | 57.17 |
| 34 | 505.05 | 30.27 | 136.19 | 34.05 | 677.84 | 63.29 | 228.67 | 57.17 |
| 35 | 505.05 | 30.27 | 136.19 | 34.05 | 677.84 | 63.29 | 228.67 | 57.17 |
| 36 | 505.31 | 30.28 | 136.26 | 34.07 | 677.84 | 63.29 | 228.67 | 57.17 |
| 37 | 515.45 | 30.89 | 139.00 | 34.75 | 677.84 | 63.29 | 228.67 | 57.17 |
| 38 | 520.52 | 31.19 | 140.37 | 35.09 | 677.84 | 63.29 | 228.67 | 57.17 |
| 39 | 525.59 | 31.50 | 141.73 | 35.43 | 677.84 | 63.29 | 228.67 | 57.17 |
| 40 | 530.66 | 31.80 | 143.10 | 35.77 | 677.84 | 63.29 | 228.67 | 57.17 |
| 41 | 536.36 | 32.14 | 144.64 | 36.16 | 677.84 | 63.29 | 228.67 | 57.17 |
| 42 | 542.11 | 32.49 | 146.19 | 36.55 | 677.84 | 63.29 | 228.67 | 57.17 |
| 43 | 545.13 | 32.67 | 147.00 | 36.75 | 677.84 | 63.29 | 228.67 | 57.17 |
| 44 | 545.13 | 32.67 | 147.00 | 36.75 | 677.84 | 63.29 | 228.67 | 57.17 |
| 45 | 570.75 | 40.48 | 194.30 | 48.57 | 706.43 | 69.42 | 269.50 | 67.38 |
| 46 | 575.76 | 40.83 | 196.00 | 49.00 | 706.43 | 69.42 | 269.50 | 67.38 |
| 47 | 575.76 | 40.83 | 196.00 | 49.00 | 706.43 | 69.42 | 269.50 | 67.38 |
| 48 | 575.76 | 40.83 | 196.00 | 49.00 | 706.43 | 69.42 | 269.50 | 67.38 |
| 49 | 575.76 | 40.83 | 196.00 | 49.00 | 706.43 | 69.42 | 269.50 | 67.38 |
| 50 | 588.01 | 42.88 | 212.34 | 53.08 | 716.64 | 73.50 | 294.01 | 73.50 |
| 51 | 606.39 | 49.00 | 228.67 | 57.17 | 735.01 | 77.58 | 302.17 | 75.54 |
| 52 | 626.80 | 53.08 | 245.00 | 61.25 | 755.43 | 81.67 | 318.51 | 79.63 |
| 53 | 647.22 | 57.17 | 261.34 | 65.33 | 775.85 | 87.79 | 334.84 | 83.71 |
| 54 | 669.68 | 63.29 | 269.50 | 67.38 | 800.35 | 91.88 | 343.01 | 85.75 |
| 55 | 694.18 | 69.42 | 285.84 | 71.46 | 824.85 | 98.00 | 359.34 | 89.83 |
| 56 | 718.68 | 75.54 | 302.17 | 75.54 | 851.39 | 104.13 | 375.67 | 93.92 |
| 57 | 745.22 | 81.67 | 318.51 | 79.63 | 877.93 | 110.25 | 392.01 | 98.00 |
| 58 | 775.85 | 87.79 | 343.01 | 85.75 | 908.56 | 118.42 | 408.34 | 102.09 |
| 59 | 810.56 | 95.96 | 359.34 | 89.83 | 945.31 | 126.59 | 432.84 | 108.21 |
| 60 | 851.39 | 106.17 | 375.67 | 93.92 | 986.14 | 134.75 | 449.17 | 112.29 |
| 61 | 898.35 | 116.38 | 400.17 | 100.04 | 1033.10 | 144.96 | 473.67 | 118.42 |
| 62 | 947.35 | 128.63 | 424.67 | 106.17 | 1086.19 | 157.21 | 498.18 | 124.54 |
| 63 | 1004.52 | 140.88 | 449.17 | 112.29 | 1141.31 | 169.46 | 522.68 | 130.67 |
| 64 | 1063.73 | 155.17 | 473.67 | 118.42 | 1204.60 | 183.75 | 547.18 | 136.79 |
| 65 | 1129.06 | 169.46 | 506.34 | 126.59 | 1269.94 | 198.05 | 571.68 | 142.92 |
| 66 | 1196.44 | 183.75 | 530.84 | 132.71 | 1341.40 | 214.38 | 604.34 | 151.09 |
| 67 | 1269.94 | 200.09 | 563.51 | 140.88 | 1416.94 | 230.71 | 628.84 | 157.21 |
| 68 | 1357.73 | 220.50 | 596.18 | 149.04 | 1506.78 | 251.13 | 661.51 | 165.38 |
| 69 | 1470.03 | 245.00 | 637.01 | 159.25 | 1619.07 | 275.63 | 702.35 | 175.59 |
| 70 | 1597.71 | 273.43 | 677.44 | 169.36 | 1748.70 | 304.03 | 742.74 | 185.68 |
| 71 | 1721.36 | 301.04 | 719.25 | 179.81 | 1872.88 | 329.32 | 783.90 | 195.98 |
| 72 | 1846.23 | 328.04 | 760.09 | 190.02 | 1998.25 | 356.04 | 824.10 | 206.03 |
| 73 | 1978.15 | 356.42 | 799.97 | 199.99 | 2128.64 | 380.18 | 863.34 | 215.83 |
| 74 | 2128.57 | 386.12 | 846.72 | 211.68 | 2277.53 | 407.68 | 909.44 | 227.36 |
| 75 | 2300.70 | 420.95 | 907.87 | 226.97 | 2446.19 | 440.35 | 969.94 | 242.49 |
| 76 | 2495.69 | 464.58 | 967.56 | 241.89 | 2641.59 | 483.78 | 1028.99 | 257.25 |
| 77 | 2718.38 | 520.50 | 1033.40 | 258.35 | 2864.65 | 541.40 | 1094.19 | 273.55 |
| 78 | 2996.28 | 592.07 | 1119.82 | 279.96 | 3145.71 | 618.55 | 1180.35 | 295.09 |
| 79 | 3327.30 | 679.08 | 1225.75 | 306.44 | 3482.42 | 709.35 | 1286.28 | 321.57 |
| 80 | 3694.27 | 773.66 | 1339.24 | 334.81 | 3853.17 | 809.60 | 1399.78 | 349.94 |
| 81 | 4087.72 | 875.81 | 1460.31 | 365.08 | 4250.40 | 913.64 | 1520.84 | 380.21 |
| 82 | 4503.87 | 979.84 | 1588.93 | 397.23 | 4666.55 | 1019.57 | 1649.47 | 412.37 |
| 83 | 4931.37 | 1083.88 | 1725.13 | 431.28 | 5094.05 | 1125.50 | 1785.66 | 446.41 |
| 84 | 5372.11 | 1189.81 | 1868.89 | 467.22 | 5532.90 | 1231.42 | 1929.42 | 482.36 |
| 85+ | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix B2

## John Hancock Life Insurance Company (U.S.A.)

## LTC-94 VA

***Premiums to be used only with those previously elected an inflation decrease option***

### Standard rates per unit of Maximum Daily Benefit*

### Benefit Period: 2 Years

### Elimination Period: 100 Days

| Age | 4.5% Simple Inflation | | | | 4.5% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 480.46 | 24.59 | 98.36 | 24.59 | 626.80 | 51.04 | 163.34 | 40.83 |
| 30 | 480.46 | 24.59 | 98.36 | 24.59 | 626.80 | 51.04 | 163.34 | 40.83 |
| 31 | 480.46 | 24.59 | 98.36 | 24.59 | 626.80 | 51.04 | 163.34 | 40.83 |
| 32 | 480.46 | 24.59 | 98.36 | 24.59 | 626.80 | 51.04 | 163.34 | 40.83 |
| 33 | 480.46 | 24.59 | 98.36 | 24.59 | 626.80 | 51.04 | 163.34 | 40.83 |
| 34 | 480.46 | 24.59 | 98.36 | 24.59 | 626.80 | 51.04 | 163.34 | 40.83 |
| 35 | 480.46 | 24.59 | 98.36 | 24.59 | 626.80 | 51.04 | 163.34 | 40.83 |
| 36 | 480.71 | 24.60 | 98.41 | 24.60 | 626.80 | 51.04 | 163.34 | 40.83 |
| 37 | 490.35 | 25.10 | 100.39 | 25.10 | 626.80 | 51.04 | 163.34 | 40.83 |
| 38 | 495.18 | 25.34 | 101.38 | 25.34 | 626.80 | 51.04 | 163.34 | 40.83 |
| 39 | 500.00 | 25.59 | 102.36 | 25.59 | 626.80 | 51.04 | 163.34 | 40.83 |
| 40 | 504.82 | 25.84 | 103.35 | 25.84 | 626.80 | 51.04 | 163.34 | 40.83 |
| 41 | 510.25 | 26.12 | 104.46 | 26.12 | 626.80 | 51.04 | 163.34 | 40.83 |
| 42 | 515.72 | 26.39 | 105.58 | 26.39 | 626.80 | 51.04 | 163.34 | 40.83 |
| 43 | 518.59 | 26.54 | 106.17 | 26.54 | 626.80 | 51.04 | 163.34 | 40.83 |
| 44 | 518.59 | 26.54 | 106.17 | 26.54 | 626.80 | 51.04 | 163.34 | 40.83 |
| 45 | 536.34 | 32.38 | 137.63 | 34.41 | 649.26 | 57.17 | 196.00 | 49.00 |
| 46 | 541.05 | 32.67 | 138.84 | 34.71 | 649.26 | 57.17 | 196.00 | 49.00 |
| 47 | 541.05 | 32.67 | 138.84 | 34.71 | 649.26 | 57.17 | 196.00 | 49.00 |
| 48 | 541.05 | 32.67 | 138.84 | 34.71 | 649.26 | 57.17 | 196.00 | 49.00 |
| 49 | 541.05 | 32.67 | 138.84 | 34.71 | 649.26 | 57.17 | 196.00 | 49.00 |
| 50 | 551.26 | 34.71 | 155.17 | 38.79 | 657.43 | 59.21 | 204.17 | 51.04 |
| 51 | 565.55 | 38.79 | 163.34 | 40.83 | 671.72 | 63.29 | 220.50 | 55.13 |
| 52 | 581.88 | 42.88 | 171.50 | 42.88 | 688.05 | 67.38 | 228.67 | 57.17 |
| 53 | 598.22 | 46.96 | 179.67 | 44.92 | 706.43 | 71.46 | 236.84 | 59.21 |
| 54 | 616.59 | 51.04 | 196.00 | 49.00 | 724.80 | 75.54 | 245.00 | 61.25 |
| 55 | 637.01 | 55.13 | 204.17 | 51.04 | 745.22 | 79.63 | 261.34 | 65.33 |
| 56 | 657.43 | 61.25 | 212.34 | 53.08 | 765.64 | 83.71 | 269.50 | 67.38 |
| 57 | 679.89 | 65.33 | 228.67 | 57.17 | 788.10 | 89.83 | 285.84 | 71.46 |
| 58 | 704.39 | 71.46 | 245.00 | 61.25 | 814.64 | 95.96 | 294.01 | 73.50 |
| 59 | 732.97 | 77.58 | 253.17 | 63.29 | 843.22 | 102.09 | 310.34 | 77.58 |
| 60 | 765.64 | 85.75 | 269.50 | 67.38 | 877.93 | 110.25 | 326.67 | 81.67 |
| 61 | 804.43 | 93.92 | 285.84 | 71.46 | 916.72 | 118.42 | 343.01 | 85.75 |
| 62 | 845.26 | 104.13 | 302.17 | 75.54 | 959.60 | 128.63 | 359.34 | 89.83 |
| 63 | 892.22 | 114.34 | 326.67 | 81.67 | 1006.56 | 138.84 | 375.67 | 93.92 |
| 64 | 941.22 | 124.54 | 343.01 | 85.75 | 1057.60 | 149.04 | 400.17 | 100.04 |
| 65 | 994.31 | 136.79 | 367.51 | 91.88 | 1112.73 | 161.29 | 416.51 | 104.13 |
| 66 | 1051.48 | 149.04 | 383.84 | 95.96 | 1171.94 | 175.59 | 441.01 | 110.25 |
| 67 | 1112.73 | 163.34 | 408.34 | 102.09 | 1235.23 | 187.84 | 465.51 | 116.38 |
| 68 | 1184.19 | 179.67 | 432.84 | 108.21 | 1308.73 | 204.17 | 490.01 | 122.50 |
| 69 | 1276.06 | 200.09 | 465.51 | 116.38 | 1402.65 | 224.59 | 522.68 | 130.67 |
| 70 | 1381.41 | 222.41 | 497.88 | 124.47 | 1509.97 | 246.90 | 555.01 | 138.75 |
| 71 | 1482.95 | 244.47 | 533.38 | 133.34 | 1610.24 | 268.71 | 581.87 | 145.47 |
| 72 | 1584.20 | 266.03 | 560.07 | 140.02 | 1712.21 | 290.04 | 616.08 | 154.02 |
| 73 | 1693.01 | 289.10 | 594.04 | 148.51 | 1819.74 | 310.88 | 649.48 | 162.37 |
| 74 | 1814.96 | 313.60 | 635.04 | 158.76 | 1940.40 | 331.24 | 689.92 | 172.48 |
| 75 | 1953.46 | 341.42 | 682.84 | 170.71 | 2077.61 | 356.94 | 729.40 | 182.35 |
| 76 | 2113.66 | 376.27 | 729.51 | 182.38 | 2236.52 | 393.55 | 775.58 | 193.90 |
| 77 | 2294.76 | 421.72 | 782.65 | 195.66 | 2420.14 | 440.72 | 828.24 | 207.06 |
| 78 | 2519.60 | 480.46 | 847.43 | 211.86 | 2648.22 | 505.05 | 900.40 | 225.10 |
| 79 | 2788.20 | 550.45 | 930.66 | 232.67 | 2920.61 | 576.93 | 983.63 | 245.91 |
| 80 | 3085.18 | 626.12 | 1021.46 | 255.36 | 3219.48 | 656.38 | 1066.86 | 266.71 |
| 81 | 3401.08 | 707.45 | 1119.82 | 279.96 | 3539.16 | 739.61 | 1165.22 | 291.30 |
| 82 | 3734.00 | 788.79 | 1218.18 | 304.55 | 3873.97 | 822.84 | 1271.15 | 317.79 |
| 83 | 4076.37 | 872.02 | 1324.11 | 331.03 | 4216.35 | 906.07 | 1369.51 | 342.38 |
| 84 | 4428.21 | 955.25 | 1430.04 | 357.51 | 4566.30 | 989.30 | 1483.01 | 370.75 |
| 85+ | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix B2

## John Hancock Life Insurance Company (U.S.A.)

## LTC-94 VA

***Premiums to be used only with those previously elected an inflation decrease option***

### Standard rates per unit of Maximum Daily Benefit*

### Benefit Period: 3 Years

### Elimination Period: 20 Days

| Age | 4.5% Simple Inflation | | | | 4.5% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 537.21 | 37.83 | 151.33 | 37.83 | 747.26 | 79.63 | 253.17 | 63.29 |
| 30 | 537.21 | 37.83 | 151.33 | 37.83 | 747.26 | 79.63 | 253.17 | 63.29 |
| 31 | 537.21 | 37.83 | 151.33 | 37.83 | 747.26 | 79.63 | 253.17 | 63.29 |
| 32 | 537.21 | 37.83 | 151.33 | 37.83 | 747.26 | 79.63 | 253.17 | 63.29 |
| 33 | 537.21 | 37.83 | 151.33 | 37.83 | 747.26 | 79.63 | 253.17 | 63.29 |
| 34 | 537.21 | 37.83 | 151.33 | 37.83 | 747.26 | 79.63 | 253.17 | 63.29 |
| 35 | 540.34 | 38.05 | 152.21 | 38.05 | 747.26 | 79.63 | 253.17 | 63.29 |
| 36 | 550.51 | 38.77 | 155.07 | 38.77 | 747.26 | 79.63 | 253.17 | 63.29 |
| 37 | 555.60 | 39.13 | 156.51 | 39.13 | 747.26 | 79.63 | 253.17 | 63.29 |
| 38 | 560.69 | 39.49 | 157.94 | 39.49 | 747.26 | 79.63 | 253.17 | 63.29 |
| 39 | 570.86 | 40.20 | 160.81 | 40.20 | 747.26 | 79.63 | 253.17 | 63.29 |
| 40 | 575.95 | 40.56 | 162.24 | 40.56 | 747.26 | 79.63 | 253.17 | 63.29 |
| 41 | 579.84 | 40.83 | 163.34 | 40.83 | 747.26 | 79.63 | 253.17 | 63.29 |
| 42 | 579.84 | 40.83 | 163.34 | 40.83 | 747.26 | 79.63 | 253.17 | 63.29 |
| 43 | 579.84 | 40.83 | 163.34 | 40.83 | 747.26 | 79.63 | 253.17 | 63.29 |
| 44 | 579.84 | 40.83 | 163.34 | 40.83 | 747.26 | 79.63 | 253.17 | 63.29 |
| 45 | 618.64 | 51.04 | 212.34 | 53.08 | 784.01 | 87.79 | 302.17 | 75.54 |
| 46 | 618.64 | 51.04 | 212.34 | 53.08 | 784.01 | 87.79 | 302.17 | 75.54 |
| 47 | 618.64 | 51.04 | 212.34 | 53.08 | 784.01 | 87.79 | 302.17 | 75.54 |
| 48 | 618.64 | 51.04 | 212.34 | 53.08 | 784.01 | 87.79 | 302.17 | 75.54 |
| 49 | 618.64 | 51.04 | 212.34 | 53.08 | 784.01 | 87.79 | 302.17 | 75.54 |
| 50 | 632.93 | 55.13 | 236.84 | 59.21 | 798.31 | 91.88 | 318.51 | 79.63 |
| 51 | 657.43 | 59.21 | 253.17 | 63.29 | 822.81 | 98.00 | 334.84 | 83.71 |
| 52 | 681.93 | 65.33 | 269.50 | 67.38 | 847.31 | 104.13 | 351.17 | 87.79 |
| 53 | 708.47 | 71.46 | 277.67 | 69.42 | 873.85 | 110.25 | 367.51 | 91.88 |
| 54 | 737.05 | 79.63 | 294.01 | 73.50 | 904.47 | 116.38 | 383.84 | 95.96 |
| 55 | 767.68 | 85.75 | 318.51 | 79.63 | 935.10 | 124.54 | 400.17 | 100.04 |
| 56 | 798.31 | 93.92 | 334.84 | 83.71 | 967.77 | 130.67 | 416.51 | 104.13 |
| 57 | 833.01 | 102.09 | 351.17 | 87.79 | 1002.48 | 138.84 | 432.84 | 108.21 |
| 58 | 869.76 | 110.25 | 367.51 | 91.88 | 1041.27 | 149.04 | 449.17 | 112.29 |
| 59 | 914.68 | 120.46 | 392.01 | 98.00 | 1086.19 | 159.25 | 473.67 | 118.42 |
| 60 | 965.72 | 132.71 | 416.51 | 104.13 | 1139.27 | 171.50 | 498.18 | 124.54 |
| 61 | 1022.89 | 147.00 | 441.01 | 110.25 | 1198.48 | 183.75 | 522.68 | 130.67 |
| 62 | 1086.19 | 161.29 | 465.51 | 116.38 | 1263.81 | 198.05 | 547.18 | 136.79 |
| 63 | 1155.60 | 177.63 | 490.01 | 122.50 | 1335.27 | 214.38 | 571.68 | 142.92 |
| 64 | 1231.15 | 193.96 | 522.68 | 130.67 | 1412.86 | 232.75 | 604.34 | 151.09 |
| 65 | 1310.77 | 212.34 | 555.34 | 138.84 | 1496.57 | 251.13 | 628.84 | 157.21 |
| 66 | 1396.52 | 232.75 | 579.84 | 144.96 | 1586.40 | 271.55 | 661.51 | 165.38 |
| 67 | 1488.40 | 253.17 | 612.51 | 153.13 | 1680.32 | 291.96 | 694.18 | 173.54 |
| 68 | 1598.65 | 277.67 | 653.34 | 163.34 | 1794.66 | 316.46 | 726.85 | 181.71 |
| 69 | 1739.53 | 308.30 | 694.18 | 173.54 | 1937.57 | 349.13 | 775.85 | 193.96 |
| 70 | 1899.70 | 344.84 | 742.74 | 185.68 | 2101.71 | 383.61 | 824.36 | 206.09 |
| 71 | 2056.74 | 379.83 | 783.90 | 195.98 | 2258.78 | 418.22 | 864.72 | 216.18 |
| 72 | 2214.28 | 414.05 | 832.10 | 208.03 | 2416.30 | 452.06 | 904.11 | 226.03 |
| 73 | 2382.09 | 449.49 | 879.18 | 219.79 | 2584.07 | 483.15 | 950.46 | 237.62 |
| 74 | 2571.53 | 486.08 | 932.96 | 233.24 | 2771.45 | 515.48 | 1003.52 | 250.88 |
| 75 | 2789.55 | 531.53 | 993.22 | 248.30 | 2987.42 | 558.69 | 1063.06 | 265.76 |
| 76 | 3038.98 | 587.45 | 1059.71 | 264.93 | 3238.64 | 614.32 | 1128.82 | 282.20 |
| 77 | 3326.27 | 659.17 | 1132.18 | 283.05 | 3529.53 | 689.57 | 1208.17 | 302.04 |
| 78 | 3684.82 | 752.85 | 1233.32 | 308.33 | 3894.78 | 790.68 | 1301.41 | 325.35 |
| 79 | 4116.10 | 866.35 | 1346.81 | 336.70 | 4333.63 | 911.75 | 1414.91 | 353.73 |
| 80 | 4594.67 | 991.19 | 1475.44 | 368.86 | 4819.77 | 1042.27 | 1543.54 | 385.88 |
| 81 | 5109.18 | 1123.60 | 1611.63 | 402.91 | 5341.85 | 1180.35 | 1687.30 | 421.82 |
| 82 | 5650.18 | 1261.69 | 1755.39 | 438.85 | 5888.52 | 1320.33 | 1831.06 | 457.76 |
| 83 | 6208.19 | 1397.88 | 1906.72 | 476.68 | 6448.43 | 1458.42 | 1982.39 | 495.60 |
| 84 | 6781.35 | 1535.97 | 2065.62 | 516.40 | 7023.47 | 1598.39 | 2141.28 | 535.32 |
| 85+ | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix B2

## John Hancock Life Insurance Company (U.S.A.)

## LTC-94 VA

***Premiums to be used only with those previously elected an inflation decrease option***

### Standard rates per unit of Maximum Daily Benefit*

### Benefit Period: 3 Years

### Elimination Period: 100 Days

| Age | 4.5% Simple Inflation | | | | 4.5% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 506.95 | 30.27 | 105.93 | 26.48 | 690.10 | 65.33 | 187.84 | 46.96 |
| 30 | 506.95 | 30.27 | 105.93 | 26.48 | 690.10 | 65.33 | 187.84 | 46.96 |
| 31 | 506.95 | 30.27 | 105.93 | 26.48 | 690.10 | 65.33 | 187.84 | 46.96 |
| 32 | 506.95 | 30.27 | 105.93 | 26.48 | 690.10 | 65.33 | 187.84 | 46.96 |
| 33 | 506.95 | 30.27 | 105.93 | 26.48 | 690.10 | 65.33 | 187.84 | 46.96 |
| 34 | 506.95 | 30.27 | 105.93 | 26.48 | 690.10 | 65.33 | 187.84 | 46.96 |
| 35 | 509.90 | 30.44 | 106.55 | 26.64 | 690.10 | 65.33 | 187.84 | 46.96 |
| 36 | 519.50 | 31.01 | 108.55 | 27.14 | 690.10 | 65.33 | 187.84 | 46.96 |
| 37 | 524.30 | 31.30 | 109.56 | 27.39 | 690.10 | 65.33 | 187.84 | 46.96 |
| 38 | 529.10 | 31.59 | 110.56 | 27.64 | 690.10 | 65.33 | 187.84 | 46.96 |
| 39 | 538.70 | 32.16 | 112.56 | 28.14 | 690.10 | 65.33 | 187.84 | 46.96 |
| 40 | 543.50 | 32.45 | 113.57 | 28.39 | 690.10 | 65.33 | 187.84 | 46.96 |
| 41 | 547.18 | 32.67 | 114.34 | 28.58 | 690.10 | 65.33 | 187.84 | 46.96 |
| 42 | 547.18 | 32.67 | 114.34 | 28.58 | 690.10 | 65.33 | 187.84 | 46.96 |
| 43 | 547.18 | 32.67 | 114.34 | 28.58 | 690.10 | 65.33 | 187.84 | 46.96 |
| 44 | 547.18 | 32.67 | 114.34 | 28.58 | 690.10 | 65.33 | 187.84 | 46.96 |
| 45 | 577.80 | 40.83 | 155.17 | 38.79 | 718.68 | 73.50 | 220.50 | 55.13 |
| 46 | 577.80 | 40.83 | 155.17 | 38.79 | 718.68 | 73.50 | 220.50 | 55.13 |
| 47 | 577.80 | 40.83 | 155.17 | 38.79 | 718.68 | 73.50 | 220.50 | 55.13 |
| 48 | 577.80 | 40.83 | 155.17 | 38.79 | 718.68 | 73.50 | 220.50 | 55.13 |
| 49 | 577.80 | 40.83 | 155.17 | 38.79 | 718.68 | 73.50 | 220.50 | 55.13 |
| 50 | 590.05 | 44.92 | 171.50 | 42.88 | 728.89 | 75.54 | 236.84 | 59.21 |
| 51 | 608.43 | 49.00 | 179.67 | 44.92 | 747.26 | 79.63 | 245.00 | 61.25 |
| 52 | 628.84 | 53.08 | 187.84 | 46.96 | 769.72 | 85.75 | 253.17 | 63.29 |
| 53 | 651.30 | 59.21 | 204.17 | 51.04 | 792.18 | 89.83 | 269.50 | 67.38 |
| 54 | 675.80 | 65.33 | 212.34 | 53.08 | 816.68 | 95.96 | 277.67 | 69.42 |
| 55 | 700.30 | 71.46 | 228.67 | 57.17 | 841.18 | 102.09 | 294.01 | 73.50 |
| 56 | 726.85 | 77.58 | 245.00 | 61.25 | 869.76 | 108.21 | 302.17 | 75.54 |
| 57 | 755.43 | 83.71 | 253.17 | 63.29 | 898.35 | 114.34 | 318.51 | 79.63 |
| 58 | 786.06 | 91.88 | 269.50 | 67.38 | 931.02 | 122.50 | 334.84 | 83.71 |
| 59 | 822.81 | 100.04 | 285.84 | 71.46 | 967.77 | 130.67 | 351.17 | 87.79 |
| 60 | 865.68 | 110.25 | 302.17 | 75.54 | 1012.68 | 140.88 | 367.51 | 91.88 |
| 61 | 912.64 | 120.46 | 326.67 | 81.67 | 1061.68 | 153.13 | 383.84 | 95.96 |
| 62 | 965.72 | 132.71 | 343.01 | 85.75 | 1116.81 | 165.38 | 408.34 | 102.09 |
| 63 | 1024.93 | 144.96 | 367.51 | 91.88 | 1178.06 | 177.63 | 424.67 | 106.17 |
| 64 | 1088.23 | 159.25 | 383.84 | 95.96 | 1243.40 | 191.92 | 449.17 | 112.29 |
| 65 | 1155.60 | 175.59 | 408.34 | 102.09 | 1312.81 | 208.25 | 473.67 | 118.42 |
| 66 | 1227.06 | 191.92 | 432.84 | 108.21 | 1386.32 | 224.59 | 498.18 | 124.54 |
| 67 | 1302.61 | 208.25 | 457.34 | 114.34 | 1465.94 | 240.92 | 522.68 | 130.67 |
| 68 | 1396.52 | 228.67 | 490.01 | 122.50 | 1561.90 | 263.38 | 555.34 | 138.84 |
| 69 | 1512.90 | 255.21 | 522.68 | 130.67 | 1680.32 | 289.92 | 588.01 | 147.00 |
| 70 | 1644.64 | 285.67 | 563.18 | 140.79 | 1818.08 | 318.32 | 628.47 | 157.12 |
| 71 | 1773.89 | 313.16 | 598.03 | 149.51 | 1945.62 | 345.48 | 662.68 | 165.67 |
| 72 | 1906.24 | 342.04 | 632.08 | 158.02 | 2078.26 | 374.05 | 696.09 | 174.02 |
| 73 | 2043.49 | 370.28 | 673.24 | 168.31 | 2215.76 | 399.99 | 728.69 | 182.17 |
| 74 | 2197.17 | 399.84 | 713.44 | 178.36 | 2369.65 | 425.32 | 776.16 | 194.04 |
| 75 | 2376.36 | 436.47 | 760.43 | 190.11 | 2545.13 | 457.81 | 822.51 | 205.63 |
| 76 | 2580.16 | 481.86 | 821.66 | 205.41 | 2751.02 | 504.90 | 875.41 | 218.85 |
| 77 | 2817.16 | 541.40 | 881.43 | 220.36 | 2991.93 | 567.99 | 942.22 | 235.56 |
| 78 | 3111.66 | 620.44 | 960.93 | 240.23 | 3293.26 | 652.60 | 1013.89 | 253.47 |
| 79 | 3463.50 | 711.24 | 1051.72 | 262.93 | 3650.77 | 750.96 | 1112.25 | 278.06 |
| 80 | 3849.38 | 811.49 | 1150.09 | 287.52 | 4042.33 | 855.00 | 1210.62 | 302.65 |
| 81 | 4261.75 | 917.42 | 1263.58 | 315.90 | 4462.26 | 964.71 | 1324.11 | 331.03 |
| 82 | 4694.92 | 1025.24 | 1377.08 | 344.27 | 4899.22 | 1074.42 | 1445.17 | 361.29 |
| 83 | 5139.45 | 1133.06 | 1498.14 | 374.53 | 5345.63 | 1184.13 | 1566.24 | 391.56 |
| 84 | 5595.32 | 1242.77 | 1626.77 | 406.69 | 5801.50 | 1293.85 | 1687.30 | 421.82 |
| 85+ | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix B2

## John Hancock Life Insurance Company (U.S.A.)

## LTC-94 VA

***Premiums to be used only with those previously elected an inflation decrease option***

### Standard rates per unit of Maximum Daily Benefit*

### Benefit Period: 5 Years

### Elimination Period: 20 Days

| Age | 4.5% Simple Inflation | | | | 4.5% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 595.43 | 48.65 | 163.45 | 40.86 | 847.31 | 102.09 | 277.67 | 69.42 |
| 30 | 600.80 | 49.08 | 164.92 | 41.23 | 847.31 | 102.09 | 277.67 | 69.42 |
| 31 | 606.17 | 49.52 | 166.40 | 41.60 | 847.31 | 102.09 | 277.67 | 69.42 |
| 32 | 616.91 | 50.40 | 169.35 | 42.34 | 847.31 | 102.09 | 277.67 | 69.42 |
| 33 | 622.28 | 50.84 | 170.82 | 42.71 | 847.31 | 102.09 | 277.67 | 69.42 |
| 34 | 624.76 | 51.04 | 171.50 | 42.88 | 847.31 | 102.09 | 277.67 | 69.42 |
| 35 | 624.76 | 51.04 | 171.50 | 42.88 | 847.31 | 102.09 | 277.67 | 69.42 |
| 36 | 624.76 | 51.04 | 171.50 | 42.88 | 847.31 | 102.09 | 277.67 | 69.42 |
| 37 | 624.76 | 51.04 | 171.50 | 42.88 | 847.31 | 102.09 | 277.67 | 69.42 |
| 38 | 624.76 | 51.04 | 171.50 | 42.88 | 847.31 | 102.09 | 277.67 | 69.42 |
| 39 | 624.76 | 51.04 | 171.50 | 42.88 | 847.31 | 102.09 | 277.67 | 69.42 |
| 40 | 624.76 | 51.04 | 171.50 | 42.88 | 847.31 | 102.09 | 277.67 | 69.42 |
| 41 | 624.76 | 51.04 | 171.50 | 42.88 | 847.31 | 102.09 | 277.67 | 69.42 |
| 42 | 624.76 | 51.04 | 171.50 | 42.88 | 847.31 | 102.09 | 277.67 | 69.42 |
| 43 | 624.76 | 51.04 | 171.50 | 42.88 | 847.31 | 102.09 | 277.67 | 69.42 |
| 44 | 624.76 | 51.04 | 171.50 | 42.88 | 847.31 | 102.09 | 277.67 | 69.42 |
| 45 | 675.80 | 65.33 | 228.67 | 57.17 | 896.31 | 114.34 | 326.67 | 81.67 |
| 46 | 675.80 | 65.33 | 228.67 | 57.17 | 896.31 | 114.34 | 326.67 | 81.67 |
| 47 | 675.80 | 65.33 | 228.67 | 57.17 | 896.31 | 114.34 | 326.67 | 81.67 |
| 48 | 675.80 | 65.33 | 228.67 | 57.17 | 896.31 | 114.34 | 326.67 | 81.67 |
| 49 | 675.80 | 65.33 | 228.67 | 57.17 | 896.31 | 114.34 | 326.67 | 81.67 |
| 50 | 698.26 | 69.42 | 253.17 | 63.29 | 916.72 | 120.46 | 351.17 | 87.79 |
| 51 | 726.85 | 77.58 | 269.50 | 67.38 | 945.31 | 126.59 | 359.34 | 89.83 |
| 52 | 759.51 | 83.71 | 285.84 | 71.46 | 977.98 | 134.75 | 375.67 | 93.92 |
| 53 | 794.22 | 91.88 | 302.17 | 75.54 | 1014.73 | 142.92 | 392.01 | 98.00 |
| 54 | 830.97 | 102.09 | 318.51 | 79.63 | 1053.52 | 151.09 | 408.34 | 102.09 |
| 55 | 869.76 | 110.25 | 334.84 | 83.71 | 1094.35 | 161.29 | 432.84 | 108.21 |
| 56 | 910.60 | 120.46 | 351.17 | 87.79 | 1135.19 | 171.50 | 449.17 | 112.29 |
| 57 | 953.47 | 130.67 | 375.67 | 93.92 | 1180.10 | 181.71 | 465.51 | 116.38 |
| 58 | 1002.48 | 142.92 | 392.01 | 98.00 | 1231.15 | 191.92 | 490.01 | 122.50 |
| 59 | 1057.60 | 155.17 | 416.51 | 104.13 | 1290.36 | 206.21 | 514.51 | 128.63 |
| 60 | 1124.98 | 171.50 | 441.01 | 110.25 | 1359.77 | 222.55 | 539.01 | 134.75 |
| 61 | 1198.48 | 187.84 | 465.51 | 116.38 | 1435.32 | 238.88 | 563.51 | 140.88 |
| 62 | 1280.15 | 206.21 | 498.18 | 124.54 | 1521.07 | 259.30 | 588.01 | 147.00 |
| 63 | 1369.98 | 226.63 | 522.68 | 130.67 | 1614.99 | 279.71 | 620.68 | 155.17 |
| 64 | 1465.94 | 249.09 | 555.34 | 138.84 | 1715.03 | 302.17 | 653.34 | 163.34 |
| 65 | 1570.07 | 273.59 | 588.01 | 147.00 | 1823.24 | 326.67 | 686.01 | 171.50 |
| 66 | 1680.32 | 298.09 | 620.68 | 155.17 | 1939.62 | 353.21 | 718.68 | 179.67 |
| 67 | 1796.70 | 324.63 | 661.51 | 165.38 | 2062.12 | 379.76 | 751.35 | 187.84 |
| 68 | 1939.62 | 357.30 | 694.18 | 173.54 | 2209.12 | 412.42 | 792.18 | 198.05 |
| 69 | 2119.29 | 398.13 | 743.18 | 185.79 | 2396.96 | 453.26 | 833.01 | 208.25 |
| 70 | 2326.16 | 444.83 | 791.71 | 197.93 | 2609.79 | 499.92 | 889.66 | 222.41 |
| 71 | 2529.51 | 490.95 | 840.47 | 210.12 | 2814.38 | 545.50 | 929.37 | 232.34 |
| 72 | 2732.34 | 534.07 | 888.11 | 222.03 | 3020.38 | 588.07 | 976.12 | 244.03 |
| 73 | 2946.43 | 578.20 | 934.62 | 233.66 | 3235.53 | 627.70 | 1029.67 | 257.42 |
| 74 | 3190.89 | 625.24 | 995.68 | 248.92 | 3479.01 | 670.32 | 1081.92 | 270.48 |
| 75 | 3470.45 | 682.84 | 1063.06 | 265.76 | 3759.49 | 723.58 | 1148.41 | 287.10 |
| 76 | 3797.29 | 758.31 | 1136.50 | 284.12 | 4089.09 | 796.70 | 1220.97 | 305.24 |
| 77 | 4177.30 | 852.94 | 1215.77 | 303.94 | 4479.35 | 900.43 | 1306.95 | 326.74 |
| 78 | 4655.20 | 979.84 | 1316.55 | 329.14 | 4972.99 | 1040.37 | 1407.34 | 351.84 |
| 79 | 5228.35 | 1131.17 | 1445.17 | 361.29 | 5565.05 | 1203.05 | 1535.97 | 383.99 |
| 80 | 5863.93 | 1299.52 | 1588.93 | 397.23 | 6217.65 | 1380.86 | 1679.73 | 419.93 |
| 81 | 6546.79 | 1475.44 | 1740.26 | 435.07 | 6917.54 | 1564.34 | 1831.06 | 457.76 |
| 82 | 7261.81 | 1657.03 | 1899.16 | 474.79 | 7647.69 | 1751.61 | 1997.52 | 499.38 |
| 83 | 7995.75 | 1838.62 | 2065.62 | 516.40 | 8392.98 | 1936.99 | 2163.98 | 540.99 |
| 84 | 8746.71 | 2020.22 | 2239.64 | 559.91 | 9153.40 | 2122.36 | 2338.00 | 584.50 |
| 85+ | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix B2

## John Hancock Life Insurance Company (U.S.A.)

## LTC-94 VA

***Premiums to be used only with those previously elected an inflation decrease option***

### Standard rates per unit of Maximum Daily Benefit*

### Benefit Period: 5 Years

### Elimination Period: 100 Days

| Age | 4.5% Simple Inflation | | | | 4.5% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 560.40 | 40.86 | 124.53 | 31.13 | 777.89 | 85.75 | 204.17 | 51.04 |
| 30 | 565.46 | 41.23 | 125.66 | 31.41 | 777.89 | 85.75 | 204.17 | 51.04 |
| 31 | 570.51 | 41.60 | 126.78 | 31.70 | 777.89 | 85.75 | 204.17 | 51.04 |
| 32 | 580.62 | 42.34 | 129.03 | 32.26 | 777.89 | 85.75 | 204.17 | 51.04 |
| 33 | 585.68 | 42.71 | 130.15 | 32.54 | 777.89 | 85.75 | 204.17 | 51.04 |
| 34 | 588.01 | 42.88 | 130.67 | 32.67 | 777.89 | 85.75 | 204.17 | 51.04 |
| 35 | 588.01 | 42.88 | 130.67 | 32.67 | 777.89 | 85.75 | 204.17 | 51.04 |
| 36 | 588.01 | 42.88 | 130.67 | 32.67 | 777.89 | 85.75 | 204.17 | 51.04 |
| 37 | 588.01 | 42.88 | 130.67 | 32.67 | 777.89 | 85.75 | 204.17 | 51.04 |
| 38 | 588.01 | 42.88 | 130.67 | 32.67 | 777.89 | 85.75 | 204.17 | 51.04 |
| 39 | 588.01 | 42.88 | 130.67 | 32.67 | 777.89 | 85.75 | 204.17 | 51.04 |
| 40 | 588.01 | 42.88 | 130.67 | 32.67 | 777.89 | 85.75 | 204.17 | 51.04 |
| 41 | 588.01 | 42.88 | 130.67 | 32.67 | 777.89 | 85.75 | 204.17 | 51.04 |
| 42 | 588.01 | 42.88 | 130.67 | 32.67 | 777.89 | 85.75 | 204.17 | 51.04 |
| 43 | 588.01 | 42.88 | 130.67 | 32.67 | 777.89 | 85.75 | 204.17 | 51.04 |
| 44 | 588.01 | 42.88 | 130.67 | 32.67 | 777.89 | 85.75 | 204.17 | 51.04 |
| 45 | 630.89 | 53.08 | 171.50 | 42.88 | 816.68 | 95.96 | 245.00 | 61.25 |
| 46 | 630.89 | 53.08 | 171.50 | 42.88 | 816.68 | 95.96 | 245.00 | 61.25 |
| 47 | 630.89 | 53.08 | 171.50 | 42.88 | 816.68 | 95.96 | 245.00 | 61.25 |
| 48 | 630.89 | 53.08 | 171.50 | 42.88 | 816.68 | 95.96 | 245.00 | 61.25 |
| 49 | 630.89 | 53.08 | 171.50 | 42.88 | 816.68 | 95.96 | 245.00 | 61.25 |
| 50 | 647.22 | 57.17 | 179.67 | 44.92 | 833.01 | 100.04 | 261.34 | 65.33 |
| 51 | 671.72 | 63.29 | 196.00 | 49.00 | 857.51 | 106.17 | 269.50 | 67.38 |
| 52 | 698.26 | 69.42 | 204.17 | 51.04 | 886.10 | 112.29 | 285.84 | 71.46 |
| 53 | 726.85 | 77.58 | 220.50 | 55.13 | 916.72 | 120.46 | 294.01 | 73.50 |
| 54 | 757.47 | 83.71 | 236.84 | 59.21 | 949.39 | 126.59 | 310.34 | 77.58 |
| 55 | 792.18 | 91.88 | 245.00 | 61.25 | 982.06 | 134.75 | 326.67 | 81.67 |
| 56 | 826.89 | 100.04 | 261.34 | 65.33 | 1018.81 | 142.92 | 334.84 | 83.71 |
| 57 | 861.60 | 108.21 | 277.67 | 69.42 | 1057.60 | 153.13 | 351.17 | 87.79 |
| 58 | 902.43 | 118.42 | 294.01 | 73.50 | 1100.48 | 161.29 | 367.51 | 91.88 |
| 59 | 951.43 | 130.67 | 310.34 | 77.58 | 1149.48 | 173.54 | 383.84 | 95.96 |
| 60 | 1006.56 | 142.92 | 326.67 | 81.67 | 1208.69 | 185.79 | 408.34 | 102.09 |
| 61 | 1067.81 | 157.21 | 351.17 | 87.79 | 1274.02 | 202.13 | 424.67 | 106.17 |
| 62 | 1137.23 | 173.54 | 375.67 | 93.92 | 1345.48 | 218.46 | 449.17 | 112.29 |
| 63 | 1212.77 | 189.88 | 400.17 | 100.04 | 1425.11 | 234.80 | 473.67 | 118.42 |
| 64 | 1294.44 | 208.25 | 424.67 | 106.17 | 1508.82 | 255.21 | 498.18 | 124.54 |
| 65 | 1382.23 | 228.67 | 449.17 | 112.29 | 1600.69 | 275.63 | 522.68 | 130.67 |
| 66 | 1476.15 | 251.13 | 473.67 | 118.42 | 1698.70 | 296.05 | 547.18 | 136.79 |
| 67 | 1574.15 | 273.59 | 498.18 | 124.54 | 1802.82 | 320.55 | 579.84 | 144.96 |
| 68 | 1694.61 | 300.13 | 530.84 | 132.71 | 1929.41 | 347.09 | 612.51 | 153.13 |
| 69 | 1845.70 | 334.84 | 571.68 | 142.92 | 2084.58 | 381.80 | 645.18 | 161.29 |
| 70 | 2020.09 | 373.41 | 612.15 | 153.04 | 2262.91 | 420.34 | 685.61 | 171.40 |
| 71 | 2188.06 | 410.14 | 646.52 | 161.63 | 2434.55 | 456.60 | 727.33 | 181.83 |
| 72 | 2358.29 | 448.06 | 688.09 | 172.02 | 2608.33 | 494.06 | 768.10 | 192.02 |
| 73 | 2534.56 | 483.15 | 728.69 | 182.17 | 2784.06 | 526.71 | 807.89 | 201.97 |
| 74 | 2734.21 | 519.40 | 776.16 | 194.04 | 2983.13 | 556.64 | 854.56 | 213.64 |
| 75 | 2962.20 | 566.45 | 830.27 | 207.57 | 3212.45 | 599.42 | 907.87 | 226.97 |
| 76 | 3230.96 | 627.76 | 898.45 | 224.61 | 3484.36 | 660.40 | 967.56 | 241.89 |
| 77 | 3548.52 | 708.56 | 965.02 | 241.25 | 3810.67 | 752.26 | 1041.00 | 260.25 |
| 78 | 3945.85 | 815.27 | 1051.72 | 262.93 | 4220.13 | 872.02 | 1127.39 | 281.85 |
| 79 | 4411.19 | 940.12 | 1150.09 | 287.52 | 4702.49 | 1004.43 | 1233.32 | 308.33 |
| 80 | 4923.81 | 1072.53 | 1271.15 | 317.79 | 5228.35 | 1146.30 | 1346.81 | 336.70 |
| 81 | 5468.58 | 1212.51 | 1392.21 | 348.05 | 5786.37 | 1290.06 | 1475.44 | 368.86 |
| 82 | 6034.17 | 1354.38 | 1520.84 | 380.21 | 6365.20 | 1435.72 | 1604.07 | 401.02 |
| 83 | 6612.99 | 1494.36 | 1657.03 | 414.26 | 6951.59 | 1579.48 | 1740.26 | 435.07 |
| 84 | 7201.28 | 1636.22 | 1800.79 | 450.20 | 7545.55 | 1723.24 | 1884.02 | 471.01 |
| 85+ | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix B2

## John Hancock Life Insurance Company (U.S.A.)

## LTC-94 VA

***Premiums to be used only with those previously elected an inflation decrease option***

### Standard rates per unit of Maximum Daily Benefit*

### Benefit Period: Lifetime

### Elimination Period: 20 Days

| Age | 4.5% Simple Inflation | | | | 4.5% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 680.99 | 70.78 | 175.99 | 44.00 | 1080.06 | 157.21 | 318.51 | 79.63 |
| 30 | 692.29 | 71.95 | 178.91 | 44.73 | 1080.06 | 157.21 | 318.51 | 79.63 |
| 31 | 703.58 | 73.13 | 181.83 | 45.46 | 1080.06 | 157.21 | 318.51 | 79.63 |
| 32 | 709.23 | 73.71 | 183.29 | 45.82 | 1080.06 | 157.21 | 318.51 | 79.63 |
| 33 | 720.53 | 74.89 | 186.21 | 46.55 | 1080.06 | 157.21 | 318.51 | 79.63 |
| 34 | 726.85 | 75.54 | 187.84 | 46.96 | 1080.06 | 157.21 | 318.51 | 79.63 |
| 35 | 726.85 | 75.54 | 187.84 | 46.96 | 1080.06 | 157.21 | 318.51 | 79.63 |
| 36 | 726.85 | 75.54 | 187.84 | 46.96 | 1080.06 | 157.21 | 318.51 | 79.63 |
| 37 | 726.85 | 75.54 | 187.84 | 46.96 | 1080.06 | 157.21 | 318.51 | 79.63 |
| 38 | 726.85 | 75.54 | 187.84 | 46.96 | 1080.06 | 157.21 | 318.51 | 79.63 |
| 39 | 726.85 | 75.54 | 187.84 | 46.96 | 1080.06 | 157.21 | 318.51 | 79.63 |
| 40 | 726.85 | 75.54 | 187.84 | 46.96 | 1080.06 | 157.21 | 318.51 | 79.63 |
| 41 | 726.85 | 75.54 | 187.84 | 46.96 | 1080.06 | 157.21 | 318.51 | 79.63 |
| 42 | 726.85 | 75.54 | 187.84 | 46.96 | 1080.06 | 157.21 | 318.51 | 79.63 |
| 43 | 726.85 | 75.54 | 187.84 | 46.96 | 1080.06 | 157.21 | 318.51 | 79.63 |
| 44 | 726.85 | 75.54 | 187.84 | 46.96 | 1080.06 | 157.21 | 318.51 | 79.63 |
| 45 | 808.51 | 95.96 | 245.00 | 61.25 | 1161.73 | 177.63 | 375.67 | 93.92 |
| 46 | 808.51 | 95.96 | 245.00 | 61.25 | 1161.73 | 177.63 | 375.67 | 93.92 |
| 47 | 808.51 | 95.96 | 245.00 | 61.25 | 1161.73 | 177.63 | 375.67 | 93.92 |
| 48 | 808.51 | 95.96 | 245.00 | 61.25 | 1161.73 | 177.63 | 375.67 | 93.92 |
| 49 | 808.51 | 95.96 | 245.00 | 61.25 | 1161.73 | 177.63 | 375.67 | 93.92 |
| 50 | 841.18 | 104.13 | 269.50 | 67.38 | 1194.40 | 183.75 | 400.17 | 100.04 |
| 51 | 884.06 | 114.34 | 285.84 | 71.46 | 1241.35 | 196.00 | 416.51 | 104.13 |
| 52 | 933.06 | 124.54 | 310.34 | 77.58 | 1290.36 | 206.21 | 432.84 | 108.21 |
| 53 | 982.06 | 136.79 | 326.67 | 81.67 | 1345.48 | 218.46 | 449.17 | 112.29 |
| 54 | 1037.18 | 151.09 | 343.01 | 85.75 | 1404.69 | 232.75 | 473.67 | 118.42 |
| 55 | 1094.35 | 163.34 | 367.51 | 91.88 | 1465.94 | 247.05 | 490.01 | 122.50 |
| 56 | 1153.56 | 177.63 | 383.84 | 95.96 | 1531.28 | 261.34 | 514.51 | 128.63 |
| 57 | 1216.85 | 193.96 | 408.34 | 102.09 | 1598.65 | 277.67 | 530.84 | 132.71 |
| 58 | 1286.27 | 210.30 | 424.67 | 106.17 | 1674.20 | 296.05 | 555.34 | 138.84 |
| 59 | 1367.94 | 228.67 | 457.34 | 114.34 | 1764.03 | 316.46 | 579.84 | 144.96 |
| 60 | 1463.90 | 251.13 | 481.84 | 120.46 | 1868.16 | 338.92 | 612.51 | 153.13 |
| 61 | 1568.03 | 275.63 | 506.34 | 126.59 | 1982.49 | 365.46 | 637.01 | 159.25 |
| 62 | 1686.45 | 302.17 | 539.01 | 134.75 | 2109.08 | 394.05 | 669.68 | 167.42 |
| 63 | 1813.03 | 332.80 | 571.68 | 142.92 | 2247.91 | 426.72 | 702.35 | 175.59 |
| 64 | 1951.87 | 363.42 | 604.34 | 151.09 | 2399.00 | 459.38 | 743.18 | 185.79 |
| 65 | 2098.87 | 398.13 | 645.18 | 161.29 | 2560.29 | 496.13 | 775.85 | 193.96 |
| 66 | 2256.08 | 434.88 | 677.84 | 169.46 | 2729.76 | 534.93 | 816.68 | 204.17 |
| 67 | 2421.46 | 473.67 | 718.68 | 179.67 | 2911.47 | 575.76 | 849.35 | 212.34 |
| 68 | 2623.59 | 518.59 | 759.51 | 189.88 | 3129.93 | 624.76 | 898.35 | 224.59 |
| 69 | 2878.80 | 577.80 | 808.51 | 202.13 | 3405.56 | 686.01 | 947.35 | 236.84 |
| 70 | 3170.93 | 642.76 | 865.17 | 216.29 | 3717.78 | 752.94 | 1003.92 | 250.98 |
| 71 | 3452.82 | 707.13 | 913.21 | 228.30 | 4016.50 | 818.25 | 1058.67 | 264.67 |
| 72 | 3740.47 | 768.10 | 968.12 | 242.03 | 4318.54 | 882.11 | 1112.14 | 278.03 |
| 73 | 4039.46 | 829.67 | 1021.75 | 255.44 | 4631.52 | 940.56 | 1164.31 | 291.08 |
| 74 | 4378.65 | 895.72 | 1081.92 | 270.48 | 4984.29 | 999.60 | 1230.88 | 307.72 |
| 75 | 4770.17 | 975.76 | 1156.17 | 289.04 | 5394.81 | 1076.63 | 1303.60 | 325.90 |
| 76 | 5225.59 | 1078.91 | 1236.33 | 309.08 | 5876.39 | 1182.57 | 1382.23 | 345.56 |
| 77 | 5757.80 | 1213.87 | 1329.75 | 332.44 | 6449.27 | 1335.45 | 1481.72 | 370.43 |
| 78 | 6433.29 | 1392.21 | 1445.17 | 361.29 | 7182.36 | 1543.54 | 1604.07 | 401.02 |
| 79 | 7250.46 | 1609.74 | 1588.93 | 397.23 | 8071.41 | 1791.33 | 1755.39 | 438.85 |
| 80 | 8162.21 | 1851.87 | 1747.83 | 436.96 | 9062.60 | 2061.83 | 1921.85 | 480.46 |
| 81 | 9143.94 | 2109.12 | 1921.85 | 480.46 | 10129.46 | 2347.46 | 2103.45 | 525.86 |
| 82 | 10172.96 | 2372.05 | 2103.45 | 525.86 | 11241.71 | 2634.98 | 2300.17 | 575.04 |
| 83 | 11228.47 | 2634.98 | 2292.61 | 573.15 | 12376.67 | 2920.61 | 2496.90 | 624.22 |
| 84 | 12310.46 | 2899.81 | 2489.33 | 622.33 | 13538.10 | 3204.35 | 2701.19 | 675.30 |
| 85+ | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix B2

## John Hancock Life Insurance Company (U.S.A.)

## LTC-94 VA

***Premiums to be used only with those previously elected an inflation decrease option***

### Standard rates per unit of Maximum Daily Benefit*

### Benefit Period: Lifetime

### Elimination Period: 100 Days

| Age | 4.5% Simple Inflation | | | | 4.5% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 635.08 | 59.30 | 130.08 | 32.52 | 982.06 | 134.75 | 245.00 | 61.25 |
| 30 | 645.62 | 60.28 | 132.23 | 33.06 | 982.06 | 134.75 | 245.00 | 61.25 |
| 31 | 656.15 | 61.27 | 134.39 | 33.60 | 982.06 | 134.75 | 245.00 | 61.25 |
| 32 | 661.42 | 61.76 | 135.47 | 33.87 | 982.06 | 134.75 | 245.00 | 61.25 |
| 33 | 671.96 | 62.74 | 137.63 | 34.41 | 982.06 | 134.75 | 245.00 | 61.25 |
| 34 | 677.84 | 63.29 | 138.84 | 34.71 | 982.06 | 134.75 | 245.00 | 61.25 |
| 35 | 677.84 | 63.29 | 138.84 | 34.71 | 982.06 | 134.75 | 245.00 | 61.25 |
| 36 | 677.84 | 63.29 | 138.84 | 34.71 | 982.06 | 134.75 | 245.00 | 61.25 |
| 37 | 677.84 | 63.29 | 138.84 | 34.71 | 982.06 | 134.75 | 245.00 | 61.25 |
| 38 | 677.84 | 63.29 | 138.84 | 34.71 | 982.06 | 134.75 | 245.00 | 61.25 |
| 39 | 677.84 | 63.29 | 138.84 | 34.71 | 982.06 | 134.75 | 245.00 | 61.25 |
| 40 | 677.84 | 63.29 | 138.84 | 34.71 | 982.06 | 134.75 | 245.00 | 61.25 |
| 41 | 677.84 | 63.29 | 138.84 | 34.71 | 982.06 | 134.75 | 245.00 | 61.25 |
| 42 | 677.84 | 63.29 | 138.84 | 34.71 | 982.06 | 134.75 | 245.00 | 61.25 |
| 43 | 677.84 | 63.29 | 138.84 | 34.71 | 982.06 | 134.75 | 245.00 | 61.25 |
| 44 | 677.84 | 63.29 | 138.84 | 34.71 | 982.06 | 134.75 | 245.00 | 61.25 |
| 45 | 745.22 | 81.67 | 179.67 | 44.92 | 1051.48 | 151.09 | 285.84 | 71.46 |
| 46 | 745.22 | 81.67 | 179.67 | 44.92 | 1051.48 | 151.09 | 285.84 | 71.46 |
| 47 | 745.22 | 81.67 | 179.67 | 44.92 | 1051.48 | 151.09 | 285.84 | 71.46 |
| 48 | 745.22 | 81.67 | 179.67 | 44.92 | 1051.48 | 151.09 | 285.84 | 71.46 |
| 49 | 745.22 | 81.67 | 179.67 | 44.92 | 1051.48 | 151.09 | 285.84 | 71.46 |
| 50 | 773.80 | 87.79 | 204.17 | 51.04 | 1078.02 | 157.21 | 302.17 | 75.54 |
| 51 | 810.56 | 95.96 | 212.34 | 53.08 | 1116.81 | 165.38 | 318.51 | 79.63 |
| 52 | 849.35 | 106.17 | 228.67 | 57.17 | 1159.69 | 175.59 | 326.67 | 81.67 |
| 53 | 892.22 | 116.38 | 245.00 | 61.25 | 1206.65 | 187.84 | 343.01 | 85.75 |
| 54 | 939.18 | 126.59 | 253.17 | 63.29 | 1255.65 | 198.05 | 359.34 | 89.83 |
| 55 | 988.18 | 138.84 | 269.50 | 67.38 | 1308.73 | 210.30 | 375.67 | 93.92 |
| 56 | 1039.23 | 151.09 | 285.84 | 71.46 | 1363.86 | 222.55 | 392.01 | 98.00 |
| 57 | 1092.31 | 163.34 | 302.17 | 75.54 | 1423.07 | 236.84 | 408.34 | 102.09 |
| 58 | 1151.52 | 177.63 | 318.51 | 79.63 | 1488.40 | 253.17 | 424.67 | 106.17 |
| 59 | 1220.94 | 193.96 | 343.01 | 85.75 | 1563.94 | 269.50 | 449.17 | 112.29 |
| 60 | 1300.56 | 212.34 | 367.51 | 91.88 | 1651.74 | 289.92 | 465.51 | 116.38 |
| 61 | 1390.40 | 232.75 | 383.84 | 95.96 | 1749.74 | 312.38 | 490.01 | 122.50 |
| 62 | 1490.44 | 257.25 | 408.34 | 102.09 | 1857.95 | 336.88 | 522.68 | 130.67 |
| 63 | 1598.65 | 281.75 | 441.01 | 110.25 | 1974.33 | 363.42 | 547.18 | 136.79 |
| 64 | 1715.03 | 308.30 | 465.51 | 116.38 | 2102.95 | 392.01 | 571.68 | 142.92 |
| 65 | 1839.57 | 336.88 | 490.01 | 122.50 | 2239.75 | 422.63 | 604.34 | 151.09 |
| 66 | 1974.33 | 367.51 | 522.68 | 130.67 | 2384.71 | 455.30 | 637.01 | 159.25 |
| 67 | 2115.20 | 400.17 | 555.34 | 138.84 | 2539.88 | 490.01 | 669.68 | 167.42 |
| 68 | 2284.66 | 438.97 | 588.01 | 147.00 | 2725.67 | 530.84 | 702.35 | 175.59 |
| 69 | 2499.04 | 487.97 | 628.84 | 157.21 | 2956.38 | 581.88 | 751.35 | 187.84 |
| 70 | 2742.42 | 542.77 | 677.44 | 169.36 | 3217.86 | 638.67 | 799.87 | 199.97 |
| 71 | 2978.03 | 593.99 | 719.25 | 179.81 | 3466.96 | 692.99 | 840.47 | 210.12 |
| 72 | 3218.40 | 646.08 | 768.10 | 192.02 | 3718.46 | 746.09 | 888.11 | 222.03 |
| 73 | 3463.24 | 695.02 | 807.89 | 201.97 | 3976.10 | 790.07 | 934.62 | 233.66 |
| 74 | 3737.73 | 746.76 | 862.40 | 215.60 | 4259.09 | 833.00 | 987.84 | 246.96 |
| 75 | 4054.35 | 808.93 | 923.38 | 230.85 | 4587.82 | 888.47 | 1047.54 | 261.88 |
| 76 | 4426.97 | 894.61 | 990.60 | 247.65 | 4981.78 | 979.08 | 1121.14 | 280.28 |
| 77 | 4868.77 | 1010.61 | 1071.40 | 267.85 | 5461.46 | 1116.99 | 1200.57 | 300.14 |
| 78 | 5425.08 | 1161.44 | 1172.79 | 293.20 | 6066.33 | 1299.52 | 1308.98 | 327.24 |
| 79 | 6079.57 | 1337.35 | 1293.85 | 323.46 | 6779.45 | 1500.03 | 1437.61 | 359.40 |
| 80 | 6796.48 | 1526.51 | 1422.47 | 355.62 | 7558.79 | 1710.00 | 1573.80 | 393.45 |
| 81 | 7558.79 | 1723.24 | 1566.24 | 391.56 | 8383.52 | 1925.64 | 1725.13 | 431.28 |
| 82 | 8351.36 | 1923.75 | 1717.56 | 429.39 | 9236.63 | 2141.28 | 1891.59 | 472.90 |
| 83 | 9157.18 | 2122.36 | 1876.46 | 469.11 | 10099.19 | 2355.03 | 2050.48 | 512.62 |
| 84 | 9976.24 | 2320.98 | 2035.35 | 508.84 | 10971.22 | 2566.89 | 2216.94 | 554.24 |
| 85+ | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix B2

## John Hancock Life Insurance Company (U.S.A.)

## NH-94 VA

***Premiums to be used only with those previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***

**Benefit Period: 2 Years**

**Elimination Period: 20 Days**

| Age | 3.6% Simple Inflation | | 3.6% Compound Inflation | |
|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 446.95 | 26.78 | 599.86 | 56.01 |
| 30 | 446.95 | 26.78 | 599.86 | 56.01 |
| 31 | 446.95 | 26.78 | 599.86 | 56.01 |
| 32 | 446.95 | 26.78 | 599.86 | 56.01 |
| 33 | 446.95 | 26.78 | 599.86 | 56.01 |
| 34 | 446.95 | 26.78 | 599.86 | 56.01 |
| 35 | 446.95 | 26.78 | 599.86 | 56.01 |
| 36 | 447.18 | 26.80 | 599.86 | 56.01 |
| 37 | 456.15 | 27.33 | 599.86 | 56.01 |
| 38 | 460.64 | 27.60 | 599.86 | 56.01 |
| 39 | 465.13 | 27.87 | 599.86 | 56.01 |
| 40 | 469.61 | 28.14 | 599.86 | 56.01 |
| 41 | 474.66 | 28.44 | 599.86 | 56.01 |
| 42 | 479.74 | 28.75 | 599.86 | 56.01 |
| 43 | 482.42 | 28.91 | 599.86 | 56.01 |
| 44 | 482.42 | 28.91 | 599.86 | 56.01 |
| 45 | 505.09 | 35.82 | 625.16 | 61.43 |
| 46 | 509.52 | 36.14 | 625.16 | 61.43 |
| 47 | 509.52 | 36.14 | 625.16 | 61.43 |
| 48 | 509.52 | 36.14 | 625.16 | 61.43 |
| 49 | 509.52 | 36.14 | 625.16 | 61.43 |
| 50 | 520.36 | 37.94 | 634.19 | 65.05 |
| 51 | 536.62 | 43.36 | 650.45 | 68.66 |
| 52 | 554.69 | 46.98 | 668.52 | 72.27 |
| 53 | 572.76 | 50.59 | 686.59 | 77.69 |
| 54 | 592.64 | 56.01 | 708.27 | 81.31 |
| 55 | 614.32 | 61.43 | 729.95 | 86.73 |
| 56 | 636.00 | 66.85 | 753.44 | 92.15 |
| 57 | 659.49 | 72.27 | 776.93 | 97.57 |
| 58 | 686.59 | 77.69 | 804.03 | 104.80 |
| 59 | 717.31 | 84.92 | 836.56 | 112.02 |
| 60 | 753.44 | 93.95 | 872.69 | 119.25 |
| 61 | 795.00 | 102.99 | 914.25 | 128.28 |
| 62 | 838.36 | 113.83 | 961.23 | 139.12 |
| 63 | 888.95 | 124.67 | 1010.01 | 149.97 |
| 64 | 941.35 | 137.32 | 1066.02 | 162.61 |
| 65 | 999.17 | 149.97 | 1123.84 | 175.26 |
| 66 | 1058.79 | 162.61 | 1187.08 | 189.72 |
| 67 | 1123.84 | 177.07 | 1253.93 | 204.17 |
| 68 | 1201.53 | 195.14 | 1333.43 | 222.24 |
| 69 | 1300.91 | 216.82 | 1432.80 | 243.92 |
| 70 | 1413.90 | 241.97 | 1547.53 | 269.06 |
| 71 | 1523.32 | 266.40 | 1657.42 | 291.43 |
| 72 | 1633.83 | 290.30 | 1768.36 | 315.08 |
| 73 | 1750.57 | 315.42 | 1883.75 | 336.45 |
| 74 | 1883.69 | 341.70 | 2015.51 | 360.78 |
| 75 | 2036.02 | 372.53 | 2164.77 | 389.69 |
| 76 | 2208.57 | 411.13 | 2337.69 | 428.12 |
| 77 | 2405.65 | 460.62 | 2535.09 | 479.11 |
| 78 | 2651.57 | 523.95 | 2783.82 | 547.39 |
| 79 | 2944.52 | 600.96 | 3081.78 | 627.74 |
| 80 | 3269.27 | 684.65 | 3409.88 | 716.46 |
| 81 | 3617.45 | 775.05 | 3761.42 | 808.53 |
| 82 | 3985.73 | 867.12 | 4129.69 | 902.27 |
| 83 | 4364.05 | 959.19 | 4508.01 | 996.01 |
| 84 | 4754.08 | 1052.93 | 4896.37 | 1089.76 |
| 85+ | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix B2

## John Hancock Life Insurance Company (U.S.A.)

## NH-94 VA

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: 2 Years**
**Elimination Period: 100 Days**

| Age | 3.6% Simple Inflation | | 3.6% Compound Inflation | |
|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 425.19 | 21.76 | 554.69 | 45.17 |
| 30 | 425.19 | 21.76 | 554.69 | 45.17 |
| 31 | 425.19 | 21.76 | 554.69 | 45.17 |
| 32 | 425.19 | 21.76 | 554.69 | 45.17 |
| 33 | 425.19 | 21.76 | 554.69 | 45.17 |
| 34 | 425.19 | 21.76 | 554.69 | 45.17 |
| 35 | 425.19 | 21.76 | 554.69 | 45.17 |
| 36 | 425.41 | 21.77 | 554.69 | 45.17 |
| 37 | 433.94 | 22.21 | 554.69 | 45.17 |
| 38 | 438.21 | 22.43 | 554.69 | 45.17 |
| 39 | 442.48 | 22.65 | 554.69 | 45.17 |
| 40 | 446.75 | 22.87 | 554.69 | 45.17 |
| 41 | 451.55 | 23.11 | 554.69 | 45.17 |
| 42 | 456.39 | 23.36 | 554.69 | 45.17 |
| 43 | 458.93 | 23.49 | 554.69 | 45.17 |
| 44 | 458.93 | 23.49 | 554.69 | 45.17 |
| 45 | 474.64 | 28.66 | 574.57 | 50.59 |
| 46 | 478.81 | 28.91 | 574.57 | 50.59 |
| 47 | 478.81 | 28.91 | 574.57 | 50.59 |
| 48 | 478.81 | 28.91 | 574.57 | 50.59 |
| 49 | 478.81 | 28.91 | 574.57 | 50.59 |
| 50 | 487.84 | 30.72 | 581.79 | 52.40 |
| 51 | 500.49 | 34.33 | 594.44 | 56.01 |
| 52 | 514.94 | 37.94 | 608.90 | 59.62 |
| 53 | 529.40 | 41.56 | 625.16 | 63.24 |
| 54 | 545.66 | 45.17 | 641.42 | 66.85 |
| 55 | 563.73 | 48.78 | 659.49 | 70.47 |
| 56 | 581.79 | 54.20 | 677.56 | 74.08 |
| 57 | 601.67 | 57.82 | 697.43 | 79.50 |
| 58 | 623.35 | 63.24 | 720.92 | 84.92 |
| 59 | 648.65 | 68.66 | 746.21 | 90.34 |
| 60 | 677.56 | 75.89 | 776.93 | 97.57 |
| 61 | 711.89 | 83.11 | 811.26 | 104.80 |
| 62 | 748.02 | 92.15 | 849.20 | 113.83 |
| 63 | 789.58 | 101.18 | 890.76 | 122.86 |
| 64 | 832.94 | 110.22 | 935.93 | 131.90 |
| 65 | 879.92 | 121.06 | 984.71 | 142.74 |
| 66 | 930.51 | 131.90 | 1037.11 | 155.39 |
| 67 | 984.71 | 144.55 | 1093.12 | 166.23 |
| 68 | 1047.95 | 159.00 | 1158.17 | 180.68 |
| 69 | 1129.26 | 177.07 | 1241.28 | 198.75 |
| 70 | 1222.49 | 196.83 | 1336.25 | 218.50 |
| 71 | 1312.35 | 216.34 | 1424.99 | 237.80 |
| 72 | 1401.94 | 235.43 | 1515.23 | 256.67 |
| 73 | 1498.24 | 255.84 | 1610.39 | 275.12 |
| 74 | 1606.16 | 277.52 | 1717.17 | 293.13 |
| 75 | 1728.73 | 302.14 | 1838.60 | 315.87 |
| 76 | 1870.49 | 332.98 | 1979.22 | 348.28 |
| 77 | 2030.76 | 373.20 | 2141.72 | 390.01 |
| 78 | 2229.73 | 425.19 | 2343.56 | 446.95 |
| 79 | 2467.44 | 487.13 | 2584.61 | 510.56 |
| 80 | 2730.25 | 554.08 | 2849.10 | 580.87 |
| 81 | 3009.80 | 626.07 | 3132.00 | 654.52 |
| 82 | 3304.42 | 698.05 | 3428.30 | 728.18 |
| 83 | 3607.41 | 771.70 | 3731.28 | 801.83 |
| 84 | 3918.77 | 845.36 | 4040.97 | 875.49 |
| 85+ | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix B2

## John Hancock Life Insurance Company (U.S.A.)

## NH-94 VA

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: 3 Years**
**Elimination Period: 20 Days**

| Age | 3.6% Simple Inflation | | 3.6% Compound Inflation | |
|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 475.41 | 33.48 | 661.29 | 70.47 |
| 30 | 475.41 | 33.48 | 661.29 | 70.47 |
| 31 | 475.41 | 33.48 | 661.29 | 70.47 |
| 32 | 475.41 | 33.48 | 661.29 | 70.47 |
| 33 | 475.41 | 33.48 | 661.29 | 70.47 |
| 34 | 475.41 | 33.48 | 661.29 | 70.47 |
| 35 | 478.17 | 33.67 | 661.29 | 70.47 |
| 36 | 487.18 | 34.31 | 661.29 | 70.47 |
| 37 | 491.68 | 34.63 | 661.29 | 70.47 |
| 38 | 496.18 | 34.94 | 661.29 | 70.47 |
| 39 | 505.19 | 35.58 | 661.29 | 70.47 |
| 40 | 509.69 | 35.89 | 661.29 | 70.47 |
| 41 | 513.14 | 36.14 | 661.29 | 70.47 |
| 42 | 513.14 | 36.14 | 661.29 | 70.47 |
| 43 | 513.14 | 36.14 | 661.29 | 70.47 |
| 44 | 513.14 | 36.14 | 661.29 | 70.47 |
| 45 | 547.47 | 45.17 | 693.82 | 77.69 |
| 46 | 547.47 | 45.17 | 693.82 | 77.69 |
| 47 | 547.47 | 45.17 | 693.82 | 77.69 |
| 48 | 547.47 | 45.17 | 693.82 | 77.69 |
| 49 | 547.47 | 45.17 | 693.82 | 77.69 |
| 50 | 560.11 | 48.78 | 706.46 | 81.31 |
| 51 | 581.79 | 52.40 | 728.15 | 86.73 |
| 52 | 603.48 | 57.82 | 749.83 | 92.15 |
| 53 | 626.97 | 63.24 | 773.32 | 97.57 |
| 54 | 652.26 | 70.47 | 800.42 | 102.99 |
| 55 | 679.36 | 75.89 | 827.52 | 110.22 |
| 56 | 706.46 | 83.11 | 856.43 | 115.64 |
| 57 | 737.18 | 90.34 | 887.15 | 122.86 |
| 58 | 769.70 | 97.57 | 921.48 | 131.90 |
| 59 | 809.45 | 106.60 | 961.23 | 140.93 |
| 60 | 854.62 | 117.44 | 1008.20 | 151.77 |
| 61 | 905.21 | 130.09 | 1060.60 | 162.61 |
| 62 | 961.23 | 142.74 | 1118.42 | 175.26 |
| 63 | 1022.66 | 157.19 | 1181.66 | 189.72 |
| 64 | 1089.51 | 171.65 | 1250.32 | 205.98 |
| 65 | 1159.98 | 187.91 | 1324.40 | 222.24 |
| 66 | 1235.86 | 205.98 | 1403.90 | 240.31 |
| 67 | 1317.17 | 224.05 | 1487.01 | 258.37 |
| 68 | 1414.74 | 245.73 | 1588.19 | 280.06 |
| 69 | 1539.41 | 272.83 | 1714.67 | 308.97 |
| 70 | 1681.15 | 305.17 | 1859.92 | 339.48 |
| 71 | 1820.12 | 336.13 | 1998.92 | 370.10 |
| 72 | 1959.54 | 366.42 | 2138.32 | 400.05 |
| 73 | 2108.05 | 397.78 | 2286.78 | 427.57 |
| 74 | 2275.69 | 430.16 | 2452.61 | 456.18 |
| 75 | 2468.63 | 470.38 | 2643.73 | 494.41 |
| 76 | 2689.36 | 519.86 | 2866.05 | 543.65 |
| 77 | 2943.60 | 583.34 | 3123.48 | 610.24 |
| 78 | 3260.90 | 666.24 | 3446.71 | 699.72 |
| 79 | 3642.56 | 766.68 | 3835.07 | 806.85 |
| 80 | 4066.08 | 877.16 | 4265.28 | 922.36 |
| 81 | 4521.40 | 994.34 | 4727.30 | 1044.56 |
| 82 | 5000.16 | 1116.54 | 5211.08 | 1168.43 |
| 83 | 5493.98 | 1237.07 | 5706.57 | 1290.63 |
| 84 | 6001.19 | 1359.27 | 6215.46 | 1414.51 |
| 85+ | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix B2

## John Hancock Life Insurance Company (U.S.A.)

## NH-94 VA

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: 3 Years**
**Elimination Period: 100 Days**

| Age | 3.6% Simple Inflation | | 3.6% Compound Inflation | |
|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 448.62 | 26.78 | 610.70 | 57.82 |
| 30 | 448.62 | 26.78 | 610.70 | 57.82 |
| 31 | 448.62 | 26.78 | 610.70 | 57.82 |
| 32 | 448.62 | 26.78 | 610.70 | 57.82 |
| 33 | 448.62 | 26.78 | 610.70 | 57.82 |
| 34 | 448.62 | 26.78 | 610.70 | 57.82 |
| 35 | 451.24 | 26.94 | 610.70 | 57.82 |
| 36 | 459.73 | 27.45 | 610.70 | 57.82 |
| 37 | 463.98 | 27.70 | 610.70 | 57.82 |
| 38 | 468.23 | 27.95 | 610.70 | 57.82 |
| 39 | 476.73 | 28.46 | 610.70 | 57.82 |
| 40 | 480.98 | 28.71 | 610.70 | 57.82 |
| 41 | 484.23 | 28.91 | 610.70 | 57.82 |
| 42 | 484.23 | 28.91 | 610.70 | 57.82 |
| 43 | 484.23 | 28.91 | 610.70 | 57.82 |
| 44 | 484.23 | 28.91 | 610.70 | 57.82 |
| 45 | 511.33 | 36.14 | 636.00 | 65.05 |
| 46 | 511.33 | 36.14 | 636.00 | 65.05 |
| 47 | 511.33 | 36.14 | 636.00 | 65.05 |
| 48 | 511.33 | 36.14 | 636.00 | 65.05 |
| 49 | 511.33 | 36.14 | 636.00 | 65.05 |
| 50 | 522.17 | 39.75 | 645.03 | 66.85 |
| 51 | 538.43 | 43.36 | 661.29 | 70.47 |
| 52 | 556.50 | 46.98 | 681.17 | 75.89 |
| 53 | 576.37 | 52.40 | 701.04 | 79.50 |
| 54 | 598.06 | 57.82 | 722.73 | 84.92 |
| 55 | 619.74 | 63.24 | 744.41 | 90.34 |
| 56 | 643.23 | 68.66 | 769.70 | 95.76 |
| 57 | 668.52 | 74.08 | 795.00 | 101.18 |
| 58 | 695.62 | 81.31 | 823.91 | 108.41 |
| 59 | 728.15 | 88.53 | 856.43 | 115.64 |
| 60 | 766.09 | 97.57 | 896.18 | 124.67 |
| 61 | 807.65 | 106.60 | 939.54 | 135.51 |
| 62 | 854.62 | 117.44 | 988.33 | 146.35 |
| 63 | 907.02 | 128.28 | 1042.53 | 157.19 |
| 64 | 963.03 | 140.93 | 1100.35 | 169.84 |
| 65 | 1022.66 | 155.39 | 1161.78 | 184.30 |
| 66 | 1085.90 | 169.84 | 1226.83 | 198.75 |
| 67 | 1152.75 | 184.30 | 1297.29 | 213.20 |
| 68 | 1235.86 | 202.36 | 1382.21 | 233.08 |
| 69 | 1338.85 | 225.85 | 1487.01 | 256.57 |
| 70 | 1455.43 | 252.80 | 1608.92 | 281.70 |
| 71 | 1569.81 | 277.13 | 1721.79 | 305.74 |
| 72 | 1686.94 | 302.69 | 1839.17 | 331.01 |
| 73 | 1808.40 | 327.68 | 1960.85 | 353.97 |
| 74 | 1944.39 | 353.84 | 2097.03 | 376.39 |
| 75 | 2102.97 | 386.26 | 2252.32 | 405.14 |
| 76 | 2283.33 | 426.42 | 2434.53 | 446.81 |
| 77 | 2493.06 | 479.11 | 2647.73 | 502.65 |
| 78 | 2753.68 | 549.06 | 2914.39 | 577.52 |
| 79 | 3065.04 | 629.41 | 3230.77 | 664.57 |
| 80 | 3406.53 | 718.13 | 3577.28 | 756.64 |
| 81 | 3771.46 | 811.88 | 3948.90 | 853.73 |
| 82 | 4154.80 | 907.29 | 4335.59 | 950.82 |
| 83 | 4548.18 | 1002.71 | 4730.65 | 1047.91 |
| 84 | 4951.61 | 1099.80 | 5134.07 | 1145.00 |
| 85+ | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix B2

## John Hancock Life Insurance Company (U.S.A.)

## NH-94 VA

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: 5 Years**
**Elimination Period: 20 Days**

| Age | 3.6% Simple Inflation | | 3.6% Compound Inflation | |
|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 526.93 | 43.05 | 749.83 | 90.34 |
| 30 | 531.68 | 43.44 | 749.83 | 90.34 |
| 31 | 536.43 | 43.83 | 749.83 | 90.34 |
| 32 | 545.94 | 44.60 | 749.83 | 90.34 |
| 33 | 550.69 | 44.99 | 749.83 | 90.34 |
| 34 | 552.89 | 45.17 | 749.83 | 90.34 |
| 35 | 552.89 | 45.17 | 749.83 | 90.34 |
| 36 | 552.89 | 45.17 | 749.83 | 90.34 |
| 37 | 552.89 | 45.17 | 749.83 | 90.34 |
| 38 | 552.89 | 45.17 | 749.83 | 90.34 |
| 39 | 552.89 | 45.17 | 749.83 | 90.34 |
| 40 | 552.89 | 45.17 | 749.83 | 90.34 |
| 41 | 552.89 | 45.17 | 749.83 | 90.34 |
| 42 | 552.89 | 45.17 | 749.83 | 90.34 |
| 43 | 552.89 | 45.17 | 749.83 | 90.34 |
| 44 | 552.89 | 45.17 | 749.83 | 90.34 |
| 45 | 598.06 | 57.82 | 793.19 | 101.18 |
| 46 | 598.06 | 57.82 | 793.19 | 101.18 |
| 47 | 598.06 | 57.82 | 793.19 | 101.18 |
| 48 | 598.06 | 57.82 | 793.19 | 101.18 |
| 49 | 598.06 | 57.82 | 793.19 | 101.18 |
| 50 | 617.93 | 61.43 | 811.26 | 106.60 |
| 51 | 643.23 | 68.66 | 836.56 | 112.02 |
| 52 | 672.14 | 74.08 | 865.46 | 119.25 |
| 53 | 702.85 | 81.31 | 897.99 | 126.48 |
| 54 | 735.37 | 90.34 | 932.32 | 133.70 |
| 55 | 769.70 | 97.57 | 968.45 | 142.74 |
| 56 | 805.84 | 106.60 | 1004.59 | 151.77 |
| 57 | 843.78 | 115.64 | 1044.34 | 160.81 |
| 58 | 887.15 | 126.48 | 1089.51 | 169.84 |
| 59 | 935.93 | 137.32 | 1141.91 | 182.49 |
| 60 | 995.56 | 151.77 | 1203.34 | 196.94 |
| 61 | 1060.60 | 166.23 | 1270.19 | 211.40 |
| 62 | 1132.87 | 182.49 | 1346.08 | 229.47 |
| 63 | 1212.37 | 200.56 | 1429.19 | 247.53 |
| 64 | 1297.29 | 220.43 | 1517.73 | 267.41 |
| 65 | 1389.44 | 242.11 | 1613.49 | 289.09 |
| 66 | 1487.01 | 263.80 | 1716.47 | 312.58 |
| 67 | 1590.00 | 287.28 | 1824.88 | 336.07 |
| 68 | 1716.47 | 316.19 | 1954.97 | 364.98 |
| 69 | 1875.47 | 352.33 | 2121.20 | 401.11 |
| 70 | 2058.55 | 393.65 | 2309.55 | 442.41 |
| 71 | 2238.50 | 434.47 | 2490.60 | 482.74 |
| 72 | 2418.00 | 472.63 | 2672.90 | 520.42 |
| 73 | 2607.46 | 511.68 | 2863.30 | 555.49 |
| 74 | 2823.79 | 553.31 | 3078.77 | 593.21 |
| 75 | 3071.19 | 604.28 | 3326.98 | 640.33 |
| 76 | 3360.43 | 671.07 | 3618.66 | 705.04 |
| 77 | 3696.73 | 754.81 | 3964.02 | 796.84 |
| 78 | 4119.65 | 867.12 | 4400.87 | 920.68 |
| 79 | 4626.86 | 1001.04 | 4924.83 | 1064.65 |
| 80 | 5189.31 | 1150.02 | 5502.35 | 1222.00 |
| 81 | 5793.62 | 1305.70 | 6121.72 | 1384.38 |
| 82 | 6426.38 | 1466.40 | 6767.87 | 1550.10 |
| 83 | 7075.88 | 1627.10 | 7427.42 | 1714.15 |
| 84 | 7740.45 | 1787.80 | 8100.35 | 1878.20 |
| 85+ | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix B2

## John Hancock Life Insurance Company (U.S.A.)

## NH-94 VA

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: 5 Years**
**Elimination Period: 100 Days**

| Age | 3.6% Simple Inflation | | 3.6% Compound Inflation | |
|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 495.93 | 36.16 | 688.40 | 75.89 |
| 30 | 500.40 | 36.49 | 688.40 | 75.89 |
| 31 | 504.88 | 36.81 | 688.40 | 75.89 |
| 32 | 513.82 | 37.47 | 688.40 | 75.89 |
| 33 | 518.30 | 37.79 | 688.40 | 75.89 |
| 34 | 520.36 | 37.94 | 688.40 | 75.89 |
| 35 | 520.36 | 37.94 | 688.40 | 75.89 |
| 36 | 520.36 | 37.94 | 688.40 | 75.89 |
| 37 | 520.36 | 37.94 | 688.40 | 75.89 |
| 38 | 520.36 | 37.94 | 688.40 | 75.89 |
| 39 | 520.36 | 37.94 | 688.40 | 75.89 |
| 40 | 520.36 | 37.94 | 688.40 | 75.89 |
| 41 | 520.36 | 37.94 | 688.40 | 75.89 |
| 42 | 520.36 | 37.94 | 688.40 | 75.89 |
| 43 | 520.36 | 37.94 | 688.40 | 75.89 |
| 44 | 520.36 | 37.94 | 688.40 | 75.89 |
| 45 | 558.31 | 46.98 | 722.73 | 84.92 |
| 46 | 558.31 | 46.98 | 722.73 | 84.92 |
| 47 | 558.31 | 46.98 | 722.73 | 84.92 |
| 48 | 558.31 | 46.98 | 722.73 | 84.92 |
| 49 | 558.31 | 46.98 | 722.73 | 84.92 |
| 50 | 572.76 | 50.59 | 737.18 | 88.53 |
| 51 | 594.44 | 56.01 | 758.86 | 93.95 |
| 52 | 617.93 | 61.43 | 784.16 | 99.37 |
| 53 | 643.23 | 68.66 | 811.26 | 106.60 |
| 54 | 670.33 | 74.08 | 840.17 | 112.02 |
| 55 | 701.04 | 81.31 | 869.08 | 119.25 |
| 56 | 731.76 | 88.53 | 901.60 | 126.48 |
| 57 | 762.48 | 95.76 | 935.93 | 135.51 |
| 58 | 798.61 | 104.80 | 973.87 | 142.74 |
| 59 | 841.98 | 115.64 | 1017.24 | 153.58 |
| 60 | 890.76 | 126.48 | 1069.63 | 164.42 |
| 61 | 944.96 | 139.12 | 1127.45 | 178.87 |
| 62 | 1006.40 | 153.58 | 1190.69 | 193.33 |
| 63 | 1073.25 | 168.03 | 1261.16 | 207.78 |
| 64 | 1145.52 | 184.30 | 1335.24 | 225.85 |
| 65 | 1223.21 | 202.36 | 1416.54 | 243.92 |
| 66 | 1306.33 | 222.24 | 1503.27 | 261.99 |
| 67 | 1393.05 | 242.11 | 1595.42 | 283.67 |
| 68 | 1499.66 | 265.60 | 1707.44 | 307.16 |
| 69 | 1633.36 | 296.32 | 1844.76 | 337.87 |
| 70 | 1787.69 | 330.45 | 2002.57 | 371.98 |
| 71 | 1936.34 | 362.95 | 2154.47 | 404.07 |
| 72 | 2086.99 | 396.51 | 2308.25 | 437.22 |
| 73 | 2242.98 | 427.57 | 2463.77 | 466.12 |
| 74 | 2419.65 | 459.65 | 2639.94 | 492.60 |
| 75 | 2621.42 | 501.28 | 2842.87 | 530.46 |
| 76 | 2859.25 | 555.54 | 3083.51 | 584.42 |
| 77 | 3140.29 | 627.05 | 3372.28 | 665.71 |
| 78 | 3491.91 | 721.48 | 3734.63 | 771.70 |
| 79 | 3903.70 | 831.96 | 4161.50 | 888.88 |
| 80 | 4357.35 | 949.14 | 4626.86 | 1014.43 |
| 81 | 4839.45 | 1073.02 | 5120.68 | 1141.65 |
| 82 | 5339.97 | 1198.56 | 5632.92 | 1270.55 |
| 83 | 5852.21 | 1322.44 | 6151.85 | 1397.77 |
| 84 | 6372.81 | 1447.99 | 6677.48 | 1524.99 |
| 85+ | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix B2

## John Hancock Life Insurance Company (U.S.A.)

## NH-94 VA

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: Lifetime**
**Elimination Period: 20 Days**

| Age | 3.6% Simple Inflation | | 3.6% Compound Inflation | |
|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 602.64 | 62.63 | 955.81 | 139.12 |
| 30 | 612.64 | 63.67 | 955.81 | 139.12 |
| 31 | 622.64 | 64.71 | 955.81 | 139.12 |
| 32 | 627.64 | 65.23 | 955.81 | 139.12 |
| 33 | 637.64 | 66.27 | 955.81 | 139.12 |
| 34 | 643.23 | 66.85 | 955.81 | 139.12 |
| 35 | 643.23 | 66.85 | 955.81 | 139.12 |
| 36 | 643.23 | 66.85 | 955.81 | 139.12 |
| 37 | 643.23 | 66.85 | 955.81 | 139.12 |
| 38 | 643.23 | 66.85 | 955.81 | 139.12 |
| 39 | 643.23 | 66.85 | 955.81 | 139.12 |
| 40 | 643.23 | 66.85 | 955.81 | 139.12 |
| 41 | 643.23 | 66.85 | 955.81 | 139.12 |
| 42 | 643.23 | 66.85 | 955.81 | 139.12 |
| 43 | 643.23 | 66.85 | 955.81 | 139.12 |
| 44 | 643.23 | 66.85 | 955.81 | 139.12 |
| 45 | 715.50 | 84.92 | 1028.08 | 157.19 |
| 46 | 715.50 | 84.92 | 1028.08 | 157.19 |
| 47 | 715.50 | 84.92 | 1028.08 | 157.19 |
| 48 | 715.50 | 84.92 | 1028.08 | 157.19 |
| 49 | 715.50 | 84.92 | 1028.08 | 157.19 |
| 50 | 744.41 | 92.15 | 1056.99 | 162.61 |
| 51 | 782.35 | 101.18 | 1098.54 | 173.45 |
| 52 | 825.71 | 110.22 | 1141.91 | 182.49 |
| 53 | 869.08 | 121.06 | 1190.69 | 193.33 |
| 54 | 917.86 | 133.70 | 1243.09 | 205.98 |
| 55 | 968.45 | 144.55 | 1297.29 | 218.62 |
| 56 | 1020.85 | 157.19 | 1355.11 | 231.27 |
| 57 | 1076.86 | 171.65 | 1414.74 | 245.73 |
| 58 | 1138.29 | 186.10 | 1481.59 | 261.99 |
| 59 | 1210.57 | 202.36 | 1561.09 | 280.06 |
| 60 | 1295.49 | 222.24 | 1653.24 | 299.93 |
| 61 | 1387.63 | 243.92 | 1754.42 | 323.42 |
| 62 | 1492.43 | 267.41 | 1866.44 | 348.72 |
| 63 | 1604.45 | 294.51 | 1989.30 | 377.62 |
| 64 | 1727.32 | 321.61 | 2123.01 | 406.53 |
| 65 | 1857.41 | 352.33 | 2265.75 | 439.06 |
| 66 | 1996.53 | 384.85 | 2415.71 | 473.39 |
| 67 | 2142.88 | 419.18 | 2576.52 | 509.52 |
| 68 | 2321.76 | 458.93 | 2769.85 | 552.89 |
| 69 | 2547.61 | 511.33 | 3013.77 | 607.09 |
| 70 | 2806.13 | 568.81 | 3290.07 | 666.32 |
| 71 | 3055.59 | 625.78 | 3554.42 | 724.12 |
| 72 | 3310.15 | 679.73 | 3821.72 | 780.63 |
| 73 | 3574.74 | 734.22 | 4098.69 | 832.35 |
| 74 | 3874.91 | 792.67 | 4410.88 | 884.60 |
| 75 | 4221.39 | 863.51 | 4774.17 | 952.77 |
| 76 | 4624.41 | 954.78 | 5200.34 | 1046.52 |
| 77 | 5095.40 | 1074.22 | 5707.32 | 1181.81 |
| 78 | 5693.18 | 1232.04 | 6356.07 | 1365.96 |
| 79 | 6416.34 | 1424.55 | 7142.84 | 1585.25 |
| 80 | 7223.19 | 1638.82 | 8020.00 | 1824.63 |
| 81 | 8091.98 | 1866.48 | 8964.12 | 2077.40 |
| 82 | 9002.62 | 2099.16 | 9948.42 | 2331.84 |
| 83 | 9936.70 | 2331.84 | 10952.80 | 2584.61 |
| 84 | 10894.21 | 2566.20 | 11980.62 | 2835.71 |
| 85+ | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix B2

## John Hancock Life Insurance Company (U.S.A.)

## NH-94 VA

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: Lifetime**
**Elimination Period: 100 Days**

| Age | 3.6% Simple Inflation | | 3.6% Compound Inflation | |
|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 562.02 | 52.48 | 869.08 | 119.25 |
| 30 | 571.34 | 53.35 | 869.08 | 119.25 |
| 31 | 580.67 | 54.22 | 869.08 | 119.25 |
| 32 | 585.33 | 54.65 | 869.08 | 119.25 |
| 33 | 594.65 | 55.52 | 869.08 | 119.25 |
| 34 | 599.86 | 56.01 | 869.08 | 119.25 |
| 35 | 599.86 | 56.01 | 869.08 | 119.25 |
| 36 | 599.86 | 56.01 | 869.08 | 119.25 |
| 37 | 599.86 | 56.01 | 869.08 | 119.25 |
| 38 | 599.86 | 56.01 | 869.08 | 119.25 |
| 39 | 599.86 | 56.01 | 869.08 | 119.25 |
| 40 | 599.86 | 56.01 | 869.08 | 119.25 |
| 41 | 599.86 | 56.01 | 869.08 | 119.25 |
| 42 | 599.86 | 56.01 | 869.08 | 119.25 |
| 43 | 599.86 | 56.01 | 869.08 | 119.25 |
| 44 | 599.86 | 56.01 | 869.08 | 119.25 |
| 45 | 659.49 | 72.27 | 930.51 | 133.70 |
| 46 | 659.49 | 72.27 | 930.51 | 133.70 |
| 47 | 659.49 | 72.27 | 930.51 | 133.70 |
| 48 | 659.49 | 72.27 | 930.51 | 133.70 |
| 49 | 659.49 | 72.27 | 930.51 | 133.70 |
| 50 | 684.78 | 77.69 | 954.00 | 139.12 |
| 51 | 717.31 | 84.92 | 988.33 | 146.35 |
| 52 | 751.64 | 93.95 | 1026.27 | 155.39 |
| 53 | 789.58 | 102.99 | 1067.83 | 166.23 |
| 54 | 831.14 | 112.02 | 1111.19 | 175.26 |
| 55 | 874.50 | 122.86 | 1158.17 | 186.10 |
| 56 | 919.67 | 133.70 | 1206.95 | 196.94 |
| 57 | 966.65 | 144.55 | 1259.35 | 209.59 |
| 58 | 1019.04 | 157.19 | 1317.17 | 224.05 |
| 59 | 1080.48 | 171.65 | 1384.02 | 238.50 |
| 60 | 1150.94 | 187.91 | 1461.71 | 256.57 |
| 61 | 1230.44 | 205.98 | 1548.44 | 276.44 |
| 62 | 1318.98 | 227.66 | 1644.20 | 298.12 |
| 63 | 1414.74 | 249.34 | 1747.19 | 321.61 |
| 64 | 1517.73 | 272.83 | 1861.02 | 346.91 |
| 65 | 1627.94 | 298.12 | 1982.08 | 374.01 |
| 66 | 1747.19 | 325.23 | 2110.36 | 402.92 |
| 67 | 1871.86 | 354.14 | 2247.68 | 433.64 |
| 68 | 2021.83 | 388.47 | 2412.10 | 469.77 |
| 69 | 2211.54 | 431.83 | 2616.27 | 514.94 |
| 70 | 2426.92 | 480.33 | 2847.66 | 565.20 |
| 71 | 2635.42 | 525.65 | 3068.10 | 613.26 |
| 72 | 2848.14 | 571.75 | 3290.68 | 660.26 |
| 73 | 3064.82 | 615.07 | 3518.67 | 699.18 |
| 74 | 3307.73 | 660.85 | 3769.11 | 737.17 |
| 75 | 3587.92 | 715.87 | 4060.02 | 786.25 |
| 76 | 3917.67 | 791.69 | 4408.65 | 866.44 |
| 77 | 4308.65 | 894.34 | 4833.15 | 988.48 |
| 78 | 4800.95 | 1027.82 | 5368.43 | 1150.02 |
| 79 | 5380.15 | 1183.50 | 5999.52 | 1327.46 |
| 80 | 6014.58 | 1350.90 | 6689.19 | 1513.27 |
| 81 | 6689.19 | 1524.99 | 7419.05 | 1704.10 |
| 82 | 7390.59 | 1702.43 | 8174.01 | 1894.94 |
| 83 | 8103.70 | 1878.20 | 8937.34 | 2084.10 |
| 84 | 8828.53 | 2053.96 | 9709.04 | 2271.58 |
| 85+ | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

# Appendix C1

## John Hancock Life Insurance Company (U.S.A.)

## LTC-VA-91

***Premiums to be used only with those***
***not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: 2 Years**
**Elimination Period: 20 Days**

| Age | Indexed Inflation with Shared Cost | | | | 5% Simple Inflation with Shared Cost** | | | | 5% Compound Inflation with Shared Cost** | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 260.24 | 7.73 | 43.03 | 10.76 | 286.07 | 13.84 | 69.29 | 17.32 | 486.52 | 43.12 | 156.97 | 39.24 |
| 30 | 260.24 | 7.73 | 43.03 | 10.76 | 286.07 | 13.84 | 69.29 | 17.32 | 486.52 | 43.12 | 156.97 | 39.24 |
| 31 | 260.24 | 7.73 | 43.03 | 10.76 | 286.07 | 13.84 | 69.29 | 17.32 | 486.52 | 43.12 | 156.97 | 39.24 |
| 32 | 260.24 | 7.73 | 43.03 | 10.76 | 286.07 | 13.84 | 69.29 | 17.32 | 486.52 | 43.12 | 156.97 | 39.24 |
| 33 | 260.24 | 7.73 | 43.03 | 10.76 | 286.07 | 13.84 | 69.29 | 17.32 | 486.52 | 43.12 | 156.97 | 39.24 |
| 34 | 260.24 | 7.73 | 43.03 | 10.76 | 286.07 | 13.84 | 69.29 | 17.32 | 486.52 | 43.12 | 156.97 | 39.24 |
| 35 | 260.24 | 7.73 | 43.03 | 10.76 | 286.07 | 13.84 | 69.29 | 17.32 | 486.52 | 43.12 | 156.97 | 39.24 |
| 36 | 260.24 | 7.73 | 43.03 | 10.76 | 286.07 | 13.84 | 69.29 | 17.32 | 486.52 | 43.12 | 156.97 | 39.24 |
| 37 | 260.24 | 7.73 | 43.03 | 10.76 | 286.07 | 13.84 | 69.29 | 17.32 | 486.52 | 43.12 | 156.97 | 39.24 |
| 38 | 260.24 | 7.73 | 43.03 | 10.76 | 286.07 | 13.84 | 69.29 | 17.32 | 486.52 | 43.12 | 156.97 | 39.24 |
| 39 | 260.24 | 7.73 | 43.03 | 10.76 | 286.07 | 13.84 | 69.29 | 17.32 | 486.52 | 43.12 | 156.97 | 39.24 |
| 40 | 260.24 | 7.73 | 43.03 | 10.76 | 290.52 | 14.06 | 70.37 | 17.59 | 486.52 | 43.12 | 156.97 | 39.24 |
| 41 | 260.24 | 7.73 | 43.03 | 10.76 | 301.79 | 14.60 | 73.10 | 18.27 | 486.52 | 43.12 | 156.97 | 39.24 |
| 42 | 260.24 | 7.73 | 43.03 | 10.76 | 313.15 | 15.15 | 75.85 | 18.96 | 486.52 | 43.12 | 156.97 | 39.24 |
| 43 | 260.24 | 7.73 | 43.03 | 10.76 | 313.98 | 15.19 | 76.05 | 19.01 | 486.52 | 43.12 | 156.97 | 39.24 |
| 44 | 260.24 | 7.73 | 43.03 | 10.76 | 313.98 | 15.19 | 76.05 | 19.01 | 486.52 | 43.12 | 156.97 | 39.24 |
| 45 | 267.80 | 10.29 | 62.83 | 15.71 | 317.89 | 19.38 | 102.56 | 25.64 | 506.18 | 48.46 | 191.18 | 47.80 |
| 46 | 267.80 | 10.29 | 62.83 | 15.71 | 342.08 | 20.86 | 110.36 | 27.59 | 506.18 | 48.46 | 191.18 | 47.80 |
| 47 | 267.80 | 10.29 | 62.83 | 15.71 | 357.61 | 21.80 | 115.37 | 28.84 | 506.18 | 48.46 | 191.18 | 47.80 |
| 48 | 274.55 | 10.55 | 64.41 | 16.10 | 383.18 | 23.36 | 123.62 | 30.91 | 506.18 | 48.46 | 191.18 | 47.80 |
| 49 | 276.39 | 10.62 | 64.84 | 16.21 | 399.79 | 24.37 | 128.98 | 32.25 | 506.18 | 48.46 | 191.18 | 47.80 |
| 50 | 277.96 | 11.62 | 74.92 | 18.73 | 405.88 | 26.64 | 146.57 | 36.64 | 514.04 | 50.59 | 208.26 | 52.06 |
| 51 | 284.65 | 13.28 | 80.57 | 20.14 | 421.36 | 29.99 | 157.33 | 39.33 | 526.70 | 53.55 | 217.45 | 54.36 |
| 52 | 284.62 | 14.71 | 84.30 | 21.07 | 427.76 | 32.87 | 164.62 | 41.16 | 540.64 | 56.81 | 227.07 | 56.77 |
| 53 | 292.49 | 16.62 | 90.35 | 22.59 | 443.71 | 36.62 | 175.48 | 43.87 | 555.79 | 60.35 | 237.17 | 59.29 |
| 54 | 300.94 | 18.66 | 96.68 | 24.17 | 460.00 | 40.58 | 186.44 | 46.61 | 572.10 | 64.13 | 247.57 | 61.89 |
| 55 | 309.90 | 20.80 | 103.24 | 25.81 | 476.68 | 44.72 | 197.49 | 49.37 | 589.45 | 68.16 | 258.40 | 64.60 |
| 56 | 319.33 | 23.06 | 110.02 | 27.50 | 493.57 | 49.01 | 208.59 | 52.15 | 607.78 | 72.41 | 269.64 | 67.41 |
| 57 | 329.16 | 25.41 | 117.02 | 29.26 | 520.12 | 54.41 | 223.82 | 55.96 | 627.04 | 76.89 | 281.18 | 70.30 |
| 58 | 340.45 | 28.08 | 124.57 | 31.14 | 537.41 | 59.13 | 234.83 | 58.71 | 648.59 | 81.87 | 293.45 | 73.36 |
| 59 | 354.21 | 31.29 | 132.89 | 33.22 | 564.22 | 65.29 | 249.44 | 62.36 | 673.86 | 87.62 | 306.85 | 76.71 |
| 60 | 370.37 | 35.02 | 142.02 | 35.50 | 591.78 | 71.87 | 263.88 | 65.97 | 702.77 | 94.16 | 321.28 | 80.32 |
| 61 | 388.79 | 39.23 | 151.83 | 37.96 | 628.13 | 79.89 | 281.62 | 70.41 | 735.31 | 101.45 | 336.73 | 84.18 |
| 62 | 409.38 | 43.92 | 162.31 | 40.58 | 674.59 | 89.58 | 303.30 | 75.82 | 771.41 | 109.51 | 353.14 | 88.29 |
| 63 | 432.03 | 49.05 | 173.39 | 43.35 | 707.83 | 97.81 | 318.37 | 79.59 | 811.02 | 118.30 | 370.46 | 92.61 |
| 64 | 460.75 | 55.10 | 186.66 | 46.67 | 759.78 | 108.89 | 341.17 | 85.29 | 854.08 | 127.83 | 388.62 | 97.15 |
| 65 | 486.27 | 60.96 | 198.36 | 49.59 | 803.38 | 119.03 | 359.57 | 89.89 | 900.55 | 138.08 | 407.61 | 101.90 |
| 66 | 529.67 | 69.29 | 217.15 | 54.29 | 855.18 | 130.61 | 380.99 | 95.25 | 950.39 | 149.02 | 427.39 | 106.85 |
| 67 | 572.66 | 77.85 | 235.51 | 58.88 | 916.64 | 143.89 | 405.96 | 101.49 | 1003.52 | 160.69 | 447.89 | 111.97 |
| 68 | 624.93 | 88.49 | 256.34 | 64.08 | 970.78 | 156.64 | 425.50 | 106.37 | 1067.49 | 174.63 | 470.98 | 117.75 |
| 69 | 676.75 | 100.09 | 274.94 | 68.74 | 1034.42 | 171.58 | 446.35 | 111.59 | 1113.69 | 186.21 | 483.40 | 120.85 |
| 70 | 738.15 | 113.65 | 296.08 | 74.02 | 1098.67 | 186.85 | 465.76 | 116.44 | 1168.05 | 199.23 | 497.88 | 124.47 |
| 71 | 818.94 | 130.48 | 324.24 | 81.06 | 1211.00 | 210.31 | 504.37 | 126.09 | 1280.81 | 222.15 | 536.18 | 134.05 |
| 72 | 909.42 | 148.86 | 355.96 | 88.99 | 1262.95 | 222.98 | 517.72 | 129.43 | 1334.10 | 234.42 | 549.47 | 137.37 |
| 73 | 1009.89 | 168.81 | 391.60 | 97.90 | 1313.19 | 234.24 | 530.93 | 132.73 | 1378.61 | 243.53 | 559.76 | 139.94 |
| 74 | 1114.28 | 189.90 | 428.38 | 107.09 | 1368.37 | 245.92 | 545.95 | 136.49 | 1427.15 | 252.41 | 571.64 | 142.91 |
| 75 | 1177.70 | 205.01 | 448.50 | 112.13 | 1430.38 | 259.81 | 562.80 | 140.70 | 1482.61 | 263.80 | 585.30 | 146.33 |
| 76 | 1246.92 | 222.55 | 469.68 | 117.42 | 1500.53 | 277.39 | 581.28 | 145.32 | 1547.20 | 279.97 | 600.96 | 150.24 |
| 77 | 1321.04 | 242.85 | 491.19 | 122.80 | 1579.65 | 299.82 | 601.17 | 150.29 | 1622.45 | 302.74 | 618.65 | 154.66 |
| 78 | 1442.33 | 274.16 | 528.39 | 132.10 | 1719.58 | 337.28 | 642.16 | 160.54 | 1762.52 | 342.19 | 659.06 | 164.77 |
| 79 | 1609.99 | 316.34 | 581.05 | 145.26 | 1917.95 | 388.69 | 703.54 | 175.88 | 1964.60 | 396.36 | 721.35 | 180.34 |
| 80 | | 363.74 | | 159.92 | | | | | | | | |
| 81 | | 414.88 | | 175.87 | | | | | | | | |
| 82 | | 468.36 | | 192.89 | | | | | | | | |
| 83 | | 523.01 | | 210.94 | | | | | | | | |
| 84 | | 578.93 | | 230.11 | | | | | | | | |
| 85 | | 636.65 | | 250.45 | | | | | | | | |
| 86 | | 636.65 | | 250.45 | | | | | | | | |
| 87+ | | 636.65 | | 250.45 | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## John Hancock Life Insurance Company (U.S.A.)

## LTC-VA-91

***Premiums to be used only with those***
***not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: 2 Years**
**Elimination Period: 100 Days**

| Age | Indexed Inflation with Shared Cost | | | | 5% Simple Inflation with Shared Cost** | | | | 5% Compound Inflation with Shared Cost** | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 253.28 | 6.05 | 29.15 | 7.29 | 273.91 | 10.92 | 47.64 | 11.91 | 451.13 | 34.76 | 111.70 | 27.93 |
| 30 | 253.28 | 6.05 | 29.15 | 7.29 | 273.91 | 10.92 | 47.64 | 11.91 | 451.13 | 34.76 | 111.70 | 27.93 |
| 31 | 253.28 | 6.05 | 29.15 | 7.29 | 273.91 | 10.92 | 47.64 | 11.91 | 451.13 | 34.76 | 111.70 | 27.93 |
| 32 | 253.28 | 6.05 | 29.15 | 7.29 | 273.91 | 10.92 | 47.64 | 11.91 | 451.13 | 34.76 | 111.70 | 27.93 |
| 33 | 253.28 | 6.05 | 29.15 | 7.29 | 273.91 | 10.92 | 47.64 | 11.91 | 451.13 | 34.76 | 111.70 | 27.93 |
| 34 | 253.28 | 6.05 | 29.15 | 7.29 | 273.91 | 10.92 | 47.64 | 11.91 | 451.13 | 34.76 | 111.70 | 27.93 |
| 35 | 253.28 | 6.05 | 29.15 | 7.29 | 273.91 | 10.92 | 47.64 | 11.91 | 451.13 | 34.76 | 111.70 | 27.93 |
| 36 | 253.28 | 6.05 | 29.15 | 7.29 | 273.91 | 10.92 | 47.64 | 11.91 | 451.13 | 34.76 | 111.70 | 27.93 |
| 37 | 253.28 | 6.05 | 29.15 | 7.29 | 273.91 | 10.92 | 47.64 | 11.91 | 451.13 | 34.76 | 111.70 | 27.93 |
| 38 | 253.28 | 6.05 | 29.15 | 7.29 | 273.91 | 10.92 | 47.64 | 11.91 | 451.13 | 34.76 | 111.70 | 27.93 |
| 39 | 253.28 | 6.05 | 29.15 | 7.29 | 273.91 | 10.92 | 47.64 | 11.91 | 451.13 | 34.76 | 111.70 | 27.93 |
| 40 | 253.28 | 6.05 | 29.15 | 7.29 | 278.17 | 11.09 | 48.38 | 12.10 | 451.13 | 34.76 | 111.70 | 27.93 |
| 41 | 253.28 | 6.05 | 29.15 | 7.29 | 288.96 | 11.52 | 50.26 | 12.56 | 451.13 | 34.76 | 111.70 | 27.93 |
| 42 | 253.28 | 6.05 | 29.15 | 7.29 | 299.84 | 11.95 | 52.15 | 13.04 | 451.13 | 34.76 | 111.70 | 27.93 |
| 43 | 253.28 | 6.05 | 29.15 | 7.29 | 300.64 | 11.98 | 52.29 | 13.07 | 451.13 | 34.76 | 111.70 | 27.93 |
| 44 | 253.28 | 6.05 | 29.15 | 7.29 | 300.64 | 11.98 | 52.29 | 13.07 | 451.13 | 34.76 | 111.70 | 27.93 |
| 45 | 258.32 | 8.01 | 42.76 | 10.69 | 300.64 | 15.27 | 70.83 | 17.71 | 465.78 | 38.97 | 135.75 | 33.94 |
| 46 | 258.32 | 8.01 | 42.76 | 10.69 | 323.51 | 16.43 | 76.22 | 19.05 | 465.78 | 38.97 | 135.75 | 33.94 |
| 47 | 258.32 | 8.01 | 42.76 | 10.69 | 338.20 | 17.18 | 79.68 | 19.92 | 465.78 | 38.97 | 135.75 | 33.94 |
| 48 | 264.83 | 8.21 | 43.84 | 10.96 | 362.38 | 18.41 | 85.37 | 21.34 | 465.78 | 38.97 | 135.75 | 33.94 |
| 49 | 266.60 | 8.27 | 44.13 | 11.03 | 378.09 | 19.21 | 89.07 | 22.27 | 465.78 | 38.97 | 135.75 | 33.94 |
| 50 | 267.19 | 9.03 | 51.22 | 12.80 | 382.07 | 20.97 | 101.75 | 25.44 | 471.64 | 40.67 | 148.08 | 37.02 |
| 51 | 272.50 | 10.36 | 55.24 | 13.81 | 394.84 | 23.68 | 109.52 | 27.38 | 481.88 | 43.08 | 154.75 | 38.69 |
| 52 | 271.34 | 11.51 | 57.99 | 14.50 | 399.01 | 26.02 | 114.90 | 28.73 | 493.19 | 45.74 | 161.78 | 40.45 |
| 53 | 277.67 | 13.05 | 62.33 | 15.58 | 412.00 | 29.07 | 122.79 | 30.70 | 505.53 | 48.61 | 169.18 | 42.29 |
| 54 | 284.49 | 14.70 | 66.85 | 16.71 | 425.22 | 32.29 | 130.81 | 32.70 | 518.85 | 51.70 | 176.81 | 44.20 |
| 55 | 291.74 | 16.44 | 71.55 | 17.89 | 438.73 | 35.68 | 138.96 | 34.74 | 533.07 | 54.99 | 184.81 | 46.20 |
| 56 | 299.40 | 18.26 | 76.43 | 19.11 | 452.38 | 39.19 | 147.15 | 36.79 | 548.13 | 58.50 | 193.11 | 48.28 |
| 57 | 307.41 | 20.17 | 81.45 | 20.36 | 474.80 | 43.60 | 158.26 | 39.56 | 563.97 | 62.16 | 201.64 | 50.41 |
| 58 | 316.61 | 22.34 | 86.87 | 21.72 | 488.57 | 47.48 | 166.48 | 41.62 | 581.72 | 66.25 | 210.78 | 52.70 |
| 59 | 327.87 | 24.94 | 92.98 | 23.24 | 510.71 | 52.52 | 177.36 | 44.34 | 602.52 | 70.96 | 220.76 | 55.19 |
| 60 | 341.09 | 27.96 | 99.67 | 24.92 | 533.22 | 57.91 | 188.12 | 47.03 | 626.36 | 76.31 | 231.64 | 57.91 |
| 61 | 356.18 | 31.38 | 106.90 | 26.72 | 563.39 | 64.46 | 201.43 | 50.36 | 653.17 | 82.27 | 243.25 | 60.81 |
| 62 | 373.07 | 35.18 | 114.63 | 28.66 | 602.34 | 72.36 | 217.58 | 54.40 | 682.95 | 88.87 | 255.69 | 63.92 |
| 63 | 391.67 | 39.34 | 122.85 | 30.71 | 629.27 | 79.09 | 229.14 | 57.28 | 715.64 | 96.06 | 268.86 | 67.21 |
| 64 | 415.60 | 44.24 | 132.71 | 33.18 | 672.65 | 88.15 | 246.37 | 61.59 | 751.23 | 103.86 | 282.74 | 70.69 |
| 65 | 436.52 | 48.99 | 141.49 | 35.37 | 708.48 | 96.45 | 260.48 | 65.12 | 789.69 | 112.24 | 297.29 | 74.32 |
| 66 | 473.33 | 55.74 | 155.35 | 38.84 | 751.40 | 105.91 | 276.87 | 69.22 | 830.96 | 121.22 | 312.50 | 78.13 |
| 67 | 509.59 | 62.68 | 168.98 | 42.24 | 802.69 | 116.78 | 295.91 | 73.98 | 875.05 | 130.78 | 328.32 | 82.08 |
| 68 | 553.34 | 71.27 | 184.56 | 46.14 | 846.90 | 127.18 | 311.24 | 77.81 | 927.92 | 142.17 | 346.23 | 86.56 |
| 69 | 595.66 | 80.61 | 198.82 | 49.70 | 898.49 | 139.31 | 327.75 | 81.94 | 964.48 | 151.56 | 356.54 | 89.13 |
| 70 | 645.78 | 91.53 | 215.13 | 53.78 | 950.11 | 151.67 | 343.27 | 85.82 | 1007.71 | 162.11 | 368.46 | 92.11 |
| 71 | 712.47 | 105.05 | 236.64 | 59.16 | 1043.03 | 170.68 | 373.17 | 93.29 | 1101.07 | 180.68 | 398.14 | 99.53 |
| 72 | 787.39 | 119.86 | 260.84 | 65.21 | 1083.99 | 180.94 | 384.33 | 96.08 | 1143.32 | 190.60 | 409.19 | 102.30 |
| 73 | 870.35 | 135.88 | 287.99 | 72.00 | 1123.34 | 189.96 | 395.28 | 98.82 | 1177.90 | 197.83 | 417.91 | 104.48 |
| 74 | 955.63 | 152.74 | 316.11 | 79.03 | 1166.36 | 199.21 | 407.58 | 101.89 | 1215.38 | 204.72 | 427.70 | 106.93 |
| 75 | 1005.11 | 164.76 | 332.10 | 83.03 | 1214.80 | 210.25 | 421.25 | 105.31 | 1258.38 | 213.66 | 438.95 | 109.74 |
| 76 | 1059.29 | 178.79 | 349.01 | 87.25 | 1269.94 | 224.38 | 436.37 | 109.09 | 1308.89 | 226.64 | 451.97 | 112.99 |
| 77 | 1117.55 | 195.14 | 366.34 | 91.59 | 1332.60 | 242.62 | 452.92 | 113.23 | 1368.37 | 245.27 | 466.81 | 116.70 |
| 78 | 1214.80 | 220.25 | 395.59 | 98.90 | 1445.59 | 272.93 | 485.58 | 121.40 | 1481.55 | 277.32 | 499.10 | 124.77 |
| 79 | 1349.47 | 253.78 | 436.41 | 109.10 | 1606.01 | 314.16 | 533.77 | 133.44 | 1645.17 | 320.86 | 548.10 | 137.02 |
| 80 | | 291.25 | | 120.46 | | | | | | | | |
| 81 | | 331.54 | | 132.79 | | | | | | | | |
| 82 | | 373.59 | | 145.91 | | | | | | | | |
| 83 | | 416.45 | | 159.75 | | | | | | | | |
| 84 | | 460.18 | | 174.38 | | | | | | | | |
| 85 | | 505.21 | | 189.84 | | | | | | | | |
| 86 | | 505.21 | | 189.84 | | | | | | | | |
| 87+ | | 505.21 | | 189.84 | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## John Hancock Life Insurance Company (U.S.A.)

## LTC-VA-91

***Premiums to be used only with those***
***not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: 3 Years**
**Elimination Period: 20 Days**

| Age | Indexed Inflation with Shared Cost | | | | 5% Simple Inflation with Shared Cost** | | | | 5% Compound Inflation with Shared Cost** | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 267.65 | 9.51 | 46.51 | 11.63 | 299.89 | 17.15 | 75.44 | 18.86 | 533.58 | 54.23 | 173.03 | 43.26 |
| 30 | 267.65 | 9.51 | 46.51 | 11.63 | 299.89 | 17.15 | 75.44 | 18.86 | 533.58 | 54.23 | 173.03 | 43.26 |
| 31 | 267.65 | 9.51 | 46.51 | 11.63 | 299.89 | 17.15 | 75.44 | 18.86 | 533.58 | 54.23 | 173.03 | 43.26 |
| 32 | 267.65 | 9.51 | 46.51 | 11.63 | 299.89 | 17.15 | 75.44 | 18.86 | 533.58 | 54.23 | 173.03 | 43.26 |
| 33 | 267.65 | 9.51 | 46.51 | 11.63 | 299.89 | 17.15 | 75.44 | 18.86 | 533.58 | 54.23 | 173.03 | 43.26 |
| 34 | 267.65 | 9.51 | 46.51 | 11.63 | 299.89 | 17.15 | 75.44 | 18.86 | 533.58 | 54.23 | 173.03 | 43.26 |
| 35 | 267.65 | 9.51 | 46.51 | 11.63 | 299.89 | 17.15 | 75.44 | 18.86 | 533.58 | 54.23 | 173.03 | 43.26 |
| 36 | 267.65 | 9.51 | 46.51 | 11.63 | 299.89 | 17.15 | 75.44 | 18.86 | 533.58 | 54.23 | 173.03 | 43.26 |
| 37 | 267.65 | 9.51 | 46.51 | 11.63 | 299.89 | 17.15 | 75.44 | 18.86 | 533.58 | 54.23 | 173.03 | 43.26 |
| 38 | 267.65 | 9.51 | 46.51 | 11.63 | 299.89 | 17.15 | 75.44 | 18.86 | 533.58 | 54.23 | 173.03 | 43.26 |
| 39 | 267.65 | 9.51 | 46.51 | 11.63 | 316.58 | 18.11 | 79.64 | 19.91 | 533.58 | 54.23 | 173.03 | 43.26 |
| 40 | 267.65 | 9.51 | 46.51 | 11.63 | 326.47 | 18.67 | 82.13 | 20.53 | 533.58 | 54.23 | 173.03 | 43.26 |
| 41 | 267.65 | 9.51 | 46.51 | 11.63 | 337.78 | 19.32 | 84.97 | 21.24 | 533.58 | 54.23 | 173.03 | 43.26 |
| 42 | 267.65 | 9.51 | 46.51 | 11.63 | 354.50 | 20.28 | 89.18 | 22.29 | 533.58 | 54.23 | 173.03 | 43.26 |
| 43 | 267.65 | 9.51 | 46.51 | 11.63 | 354.50 | 20.28 | 89.18 | 22.29 | 533.58 | 54.23 | 173.03 | 43.26 |
| 44 | 267.65 | 9.51 | 46.51 | 11.63 | 354.50 | 20.28 | 89.18 | 22.29 | 533.58 | 54.23 | 173.03 | 43.26 |
| 45 | 277.70 | 12.67 | 67.62 | 16.90 | 359.01 | 25.54 | 118.55 | 29.64 | 559.15 | 60.86 | 210.06 | 52.51 |
| 46 | 281.66 | 12.85 | 68.58 | 17.15 | 374.51 | 26.65 | 123.67 | 30.92 | 559.15 | 60.86 | 210.06 | 52.51 |
| 47 | 297.05 | 13.55 | 72.33 | 18.08 | 399.73 | 28.44 | 132.00 | 33.00 | 559.15 | 60.86 | 210.06 | 52.51 |
| 48 | 299.05 | 13.64 | 72.82 | 18.20 | 425.74 | 30.29 | 140.59 | 35.15 | 559.15 | 60.86 | 210.06 | 52.51 |
| 49 | 314.74 | 14.36 | 76.64 | 19.16 | 426.93 | 30.38 | 140.98 | 35.25 | 559.15 | 60.86 | 210.06 | 52.51 |
| 50 | 314.17 | 15.54 | 87.60 | 21.90 | 438.15 | 33.40 | 161.30 | 40.33 | 569.37 | 63.50 | 228.64 | 57.16 |
| 51 | 319.70 | 17.58 | 93.16 | 23.29 | 454.99 | 37.44 | 172.24 | 43.06 | 585.37 | 67.23 | 238.68 | 59.67 |
| 52 | 325.08 | 19.72 | 98.65 | 24.66 | 473.49 | 41.86 | 183.73 | 45.93 | 602.99 | 71.33 | 249.20 | 62.30 |
| 53 | 318.18 | 21.14 | 100.25 | 25.06 | 493.59 | 46.65 | 195.69 | 48.92 | 622.11 | 75.77 | 260.20 | 65.05 |
| 54 | 323.82 | 23.36 | 105.59 | 26.40 | 515.17 | 51.81 | 208.20 | 52.05 | 642.65 | 80.53 | 271.62 | 67.91 |
| 55 | 330.36 | 25.71 | 111.19 | 27.80 | 536.57 | 57.11 | 220.53 | 55.13 | 664.49 | 85.60 | 283.47 | 70.87 |
| 56 | 346.48 | 28.88 | 120.05 | 30.01 | 562.44 | 63.07 | 234.65 | 58.66 | 687.58 | 90.96 | 295.79 | 73.95 |
| 57 | 363.11 | 32.21 | 129.28 | 32.32 | 587.94 | 69.15 | 248.60 | 62.15 | 711.78 | 96.60 | 308.48 | 77.12 |
| 58 | 390.41 | 36.83 | 142.40 | 35.60 | 616.49 | 75.92 | 263.39 | 65.85 | 738.86 | 102.87 | 322.00 | 80.50 |
| 59 | 405.85 | 40.81 | 151.01 | 37.75 | 644.73 | 83.08 | 277.28 | 69.32 | 770.62 | 110.12 | 336.67 | 84.17 |
| 60 | 431.81 | 46.22 | 163.29 | 40.82 | 673.41 | 90.64 | 290.47 | 72.62 | 806.96 | 118.36 | 352.54 | 88.14 |
| 61 | 457.38 | 51.97 | 175.11 | 43.78 | 720.32 | 101.00 | 310.73 | 77.68 | 847.83 | 127.57 | 369.50 | 92.37 |
| 62 | 482.83 | 58.00 | 186.62 | 46.65 | 759.27 | 110.60 | 326.68 | 81.67 | 893.14 | 137.73 | 387.53 | 96.88 |
| 63 | 508.29 | 64.26 | 197.75 | 49.44 | 812.18 | 122.52 | 347.80 | 86.95 | 942.83 | 148.84 | 406.53 | 101.63 |
| 64 | 534.01 | 70.73 | 208.60 | 52.15 | 856.76 | 133.44 | 364.54 | 91.14 | 996.83 | 160.88 | 426.49 | 106.62 |
| 65 | 570.24 | 78.77 | 223.15 | 55.79 | 911.29 | 146.08 | 384.68 | 96.17 | 1055.08 | 173.82 | 447.35 | 111.84 |
| 66 | 624.10 | 89.53 | 244.31 | 61.08 | 983.34 | 161.81 | 411.37 | 102.84 | 1117.48 | 187.66 | 469.06 | 117.26 |
| 67 | 687.48 | 102.03 | 268.74 | 67.18 | 1074.35 | 181.00 | 445.03 | 111.26 | 1183.99 | 202.39 | 491.60 | 122.90 |
| 68 | 750.50 | 115.44 | 291.10 | 72.77 | 1157.04 | 199.56 | 472.23 | 118.06 | 1264.22 | 220.04 | 516.91 | 129.23 |
| 69 | 833.24 | 133.12 | 318.20 | 79.55 | 1240.98 | 219.08 | 496.14 | 124.04 | 1347.98 | 238.93 | 539.91 | 134.98 |
| 70 | 916.18 | 151.53 | 343.36 | 85.84 | 1343.63 | 242.20 | 525.08 | 131.27 | 1430.32 | 257.69 | 560.04 | 140.01 |
| 71 | 1019.16 | 173.53 | 374.90 | 93.73 | 1442.91 | 264.58 | 551.52 | 137.88 | 1542.26 | 281.60 | 590.73 | 147.68 |
| 72 | 1132.29 | 197.18 | 409.75 | 102.44 | 1510.17 | 280.59 | 565.94 | 141.48 | 1603.88 | 295.83 | 602.28 | 150.57 |
| 73 | 1241.76 | 219.89 | 443.18 | 110.79 | 1575.15 | 294.80 | 580.12 | 145.03 | 1661.69 | 307.35 | 613.22 | 153.31 |
| 74 | 1314.22 | 236.25 | 462.85 | 115.71 | 1646.72 | 309.60 | 596.34 | 149.08 | 1724.85 | 318.64 | 625.82 | 156.46 |
| 75 | 1395.30 | 255.14 | 484.60 | 121.15 | 1727.40 | 327.28 | 614.50 | 153.63 | 1797.19 | 333.15 | 640.45 | 160.11 |
| 76 | 1484.27 | 277.25 | 507.55 | 126.89 | 1819.02 | 349.73 | 634.56 | 158.64 | 1881.65 | 353.74 | 657.36 | 164.34 |
| 77 | 1580.15 | 303.01 | 530.93 | 132.73 | 1922.74 | 378.42 | 656.37 | 164.09 | 1980.36 | 382.71 | 676.61 | 169.15 |
| 78 | 1734.24 | 342.86 | 571.60 | 142.90 | 2103.57 | 426.72 | 701.73 | 175.43 | 2161.72 | 433.51 | 721.30 | 180.33 |
| 79 | 1946.19 | 396.63 | 629.32 | 157.33 | 2360.05 | 493.57 | 770.07 | 192.52 | 2423.95 | 504.16 | 790.86 | 197.72 |
| 80 | | 457.12 | | 173.46 | | | | | | | | |
| 81 | | 522.42 | | 191.02 | | | | | | | | |
| 82 | | 590.64 | | 209.75 | | | | | | | | |
| 83 | | 660.25 | | 229.59 | | | | | | | | |
| 84 | | 731.43 | | 250.68 | | | | | | | | |
| 85 | | 804.85 | | 273.03 | | | | | | | | |
| 86 | | 804.85 | | 273.03 | | | | | | | | |
| 87+ | | 804.85 | | 273.03 | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## John Hancock Life Insurance Company (U.S.A.)

## LTC-VA-91

***Premiums to be used only with those***
***not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: 3 Years**
**Elimination Period: 100 Days**

| Age | Indexed Inflation with Shared Cost | | | | 5% Simple Inflation with Shared Cost** | | | | 5% Compound Inflation with Shared Cost** | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 259.75 | 7.60 | 32.32 | 8.08 | 286.00 | 13.82 | 53.25 | 13.31 | 492.41 | 44.50 | 126.43 | 31.61 |
| 30 | 259.75 | 7.60 | 32.32 | 8.08 | 286.00 | 13.82 | 53.25 | 13.31 | 492.41 | 44.50 | 126.43 | 31.61 |
| 31 | 259.75 | 7.60 | 32.32 | 8.08 | 286.00 | 13.82 | 53.25 | 13.31 | 492.41 | 44.50 | 126.43 | 31.61 |
| 32 | 259.75 | 7.60 | 32.32 | 8.08 | 286.00 | 13.82 | 53.25 | 13.31 | 492.41 | 44.50 | 126.43 | 31.61 |
| 33 | 259.75 | 7.60 | 32.32 | 8.08 | 286.00 | 13.82 | 53.25 | 13.31 | 492.41 | 44.50 | 126.43 | 31.61 |
| 34 | 259.75 | 7.60 | 32.32 | 8.08 | 286.00 | 13.82 | 53.25 | 13.31 | 492.41 | 44.50 | 126.43 | 31.61 |
| 35 | 259.75 | 7.60 | 32.32 | 8.08 | 286.00 | 13.82 | 53.25 | 13.31 | 492.41 | 44.50 | 126.43 | 31.61 |
| 36 | 259.75 | 7.60 | 32.32 | 8.08 | 286.00 | 13.82 | 53.25 | 13.31 | 492.41 | 44.50 | 126.43 | 31.61 |
| 37 | 259.75 | 7.60 | 32.32 | 8.08 | 286.00 | 13.82 | 53.25 | 13.31 | 492.41 | 44.50 | 126.43 | 31.61 |
| 38 | 259.75 | 7.60 | 32.32 | 8.08 | 286.00 | 13.82 | 53.25 | 13.31 | 492.41 | 44.50 | 126.43 | 31.61 |
| 39 | 259.75 | 7.60 | 32.32 | 8.08 | 301.92 | 14.59 | 56.21 | 14.05 | 492.41 | 44.50 | 126.43 | 31.61 |
| 40 | 259.75 | 7.60 | 32.32 | 8.08 | 311.35 | 15.04 | 57.97 | 14.49 | 492.41 | 44.50 | 126.43 | 31.61 |
| 41 | 259.75 | 7.60 | 32.32 | 8.08 | 322.14 | 15.57 | 59.97 | 14.99 | 492.41 | 44.50 | 126.43 | 31.61 |
| 42 | 259.75 | 7.60 | 32.32 | 8.08 | 338.08 | 16.34 | 62.94 | 15.74 | 492.41 | 44.50 | 126.43 | 31.61 |
| 43 | 259.75 | 7.60 | 32.32 | 8.08 | 338.08 | 16.34 | 62.94 | 15.74 | 492.41 | 44.50 | 126.43 | 31.61 |
| 44 | 259.75 | 7.60 | 32.32 | 8.08 | 338.08 | 16.34 | 62.94 | 15.74 | 492.41 | 44.50 | 126.43 | 31.61 |
| 45 | 266.99 | 10.09 | 47.19 | 11.80 | 338.08 | 20.56 | 84.02 | 21.01 | 512.30 | 49.87 | 153.13 | 38.28 |
| 46 | 270.80 | 10.23 | 47.86 | 11.97 | 352.67 | 21.45 | 87.65 | 21.91 | 512.30 | 49.87 | 153.13 | 38.28 |
| 47 | 285.60 | 10.79 | 50.48 | 12.62 | 376.43 | 22.90 | 93.55 | 23.39 | 512.30 | 49.87 | 153.13 | 38.28 |
| 48 | 287.51 | 10.87 | 50.82 | 12.70 | 400.92 | 24.39 | 99.64 | 24.91 | 512.30 | 49.87 | 153.13 | 38.28 |
| 49 | 302.60 | 11.44 | 53.48 | 13.37 | 402.04 | 24.45 | 99.92 | 24.98 | 512.30 | 49.87 | 153.13 | 38.28 |
| 50 | 300.97 | 12.36 | 61.44 | 15.36 | 410.68 | 26.87 | 114.83 | 28.71 | 520.26 | 52.00 | 166.89 | 41.72 |
| 51 | 304.93 | 14.03 | 65.54 | 16.39 | 424.48 | 30.20 | 122.95 | 30.74 | 533.43 | 55.08 | 174.35 | 43.59 |
| 52 | 308.71 | 15.79 | 69.60 | 17.40 | 439.70 | 33.85 | 131.54 | 32.89 | 547.98 | 58.47 | 182.22 | 45.56 |
| 53 | 300.83 | 16.97 | 70.90 | 17.73 | 456.30 | 37.82 | 140.50 | 35.13 | 563.81 | 62.15 | 190.46 | 47.62 |
| 54 | 304.83 | 18.80 | 74.87 | 18.72 | 474.15 | 42.07 | 149.88 | 37.47 | 580.83 | 66.10 | 199.12 | 49.78 |
| 55 | 309.64 | 20.72 | 79.01 | 19.75 | 491.76 | 46.47 | 159.15 | 39.79 | 599.02 | 70.33 | 208.08 | 52.02 |
| 56 | 323.43 | 23.33 | 85.53 | 21.38 | 513.41 | 51.40 | 169.78 | 42.44 | 618.24 | 74.79 | 217.39 | 54.35 |
| 57 | 337.61 | 26.08 | 92.30 | 23.08 | 534.66 | 56.47 | 180.30 | 45.07 | 638.46 | 79.48 | 227.01 | 56.75 |
| 58 | 361.48 | 29.87 | 101.90 | 25.47 | 558.45 | 62.09 | 191.54 | 47.89 | 661.08 | 84.69 | 237.29 | 59.32 |
| 59 | 374.00 | 33.13 | 108.38 | 27.10 | 581.61 | 68.04 | 202.19 | 50.55 | 687.55 | 90.72 | 248.60 | 62.15 |
| 60 | 395.93 | 37.58 | 117.53 | 29.38 | 604.89 | 74.31 | 212.50 | 53.12 | 717.83 | 97.56 | 260.80 | 65.20 |
| 61 | 417.21 | 42.30 | 126.47 | 31.62 | 644.26 | 82.88 | 228.00 | 57.00 | 751.89 | 105.19 | 273.91 | 68.48 |
| 62 | 438.17 | 47.26 | 135.21 | 33.80 | 676.27 | 90.84 | 240.47 | 60.12 | 789.68 | 113.63 | 287.91 | 71.98 |
| 63 | 458.99 | 52.41 | 143.77 | 35.94 | 720.53 | 100.71 | 256.79 | 64.20 | 831.14 | 122.83 | 302.70 | 75.68 |
| 64 | 479.93 | 57.73 | 152.14 | 38.03 | 757.25 | 109.76 | 269.99 | 67.50 | 876.26 | 132.81 | 318.34 | 79.58 |
| 65 | 510.19 | 64.35 | 163.24 | 40.81 | 802.67 | 120.25 | 285.84 | 71.46 | 924.98 | 143.55 | 334.75 | 83.69 |
| 66 | 556.07 | 73.19 | 179.21 | 44.80 | 863.39 | 133.29 | 306.55 | 76.64 | 977.27 | 155.06 | 351.82 | 87.96 |
| 67 | 610.21 | 83.46 | 197.72 | 49.43 | 940.60 | 149.21 | 332.61 | 83.15 | 1033.07 | 167.31 | 369.62 | 92.40 |
| 68 | 663.15 | 94.45 | 214.90 | 53.73 | 1009.67 | 164.57 | 354.13 | 88.53 | 1100.09 | 181.92 | 389.76 | 97.44 |
| 69 | 732.20 | 108.88 | 235.86 | 58.97 | 1078.66 | 180.61 | 373.37 | 93.34 | 1169.07 | 197.45 | 408.31 | 102.08 |
| 70 | 800.61 | 123.89 | 255.62 | 63.91 | 1163.26 | 199.55 | 396.69 | 99.17 | 1236.16 | 212.81 | 424.95 | 106.24 |
| 71 | 886.09 | 141.81 | 280.30 | 70.08 | 1244.68 | 217.91 | 418.12 | 104.53 | 1328.62 | 232.42 | 449.62 | 112.40 |
| 72 | 980.26 | 161.10 | 307.57 | 76.89 | 1298.68 | 231.00 | 430.47 | 107.62 | 1377.87 | 244.03 | 459.76 | 114.94 |
| 73 | 1070.46 | 179.50 | 333.88 | 83.47 | 1350.23 | 242.39 | 442.58 | 110.65 | 1423.32 | 253.10 | 469.26 | 117.32 |
| 74 | 1127.54 | 192.50 | 349.96 | 87.49 | 1406.39 | 253.98 | 456.20 | 114.05 | 1472.29 | 261.61 | 480.06 | 120.02 |
| 75 | 1191.50 | 207.59 | 367.75 | 91.94 | 1469.89 | 267.98 | 471.50 | 117.88 | 1528.69 | 272.85 | 492.50 | 123.13 |
| 76 | 1262.10 | 225.46 | 386.64 | 96.66 | 1542.82 | 286.19 | 488.50 | 122.12 | 1595.59 | 289.57 | 506.98 | 126.74 |
| 77 | 1338.90 | 246.58 | 406.04 | 101.51 | 1626.58 | 310.05 | 507.10 | 126.78 | 1675.26 | 313.96 | 523.62 | 130.90 |
| 78 | 1463.84 | 279.01 | 438.80 | 109.70 | 1774.31 | 349.81 | 544.16 | 136.04 | 1823.59 | 356.11 | 560.25 | 140.06 |
| 79 | 1635.03 | 322.14 | 484.72 | 121.18 | 1982.83 | 403.93 | 599.22 | 149.80 | 2037.05 | 413.43 | 616.35 | 154.09 |
| 80 | | 370.23 | | 133.96 | | | | | | | | |
| 81 | | 421.85 | | 147.86 | | | | | | | | |
| 82 | | 475.54 | | 162.66 | | | | | | | | |
| 83 | | 530.08 | | 178.28 | | | | | | | | |
| 84 | | 585.59 | | 194.79 | | | | | | | | |
| 85 | | 642.57 | | 212.21 | | | | | | | | |
| 86 | | 642.57 | | 212.21 | | | | | | | | |
| 87+ | | 642.57 | | 212.21 | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## John Hancock Life Insurance Company (U.S.A.)

## LTC-VA-91

***Premiums to be used only with those***
***not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: 5 Years**
**Elimination Period: 20 Days**

| Age | Indexed Inflation with Shared Cost | | | | 5% Simple Inflation with Shared Cost** | | | | 5% Compound Inflation with Shared Cost** | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 277.78 | 11.97 | 48.73 | 12.18 | 318.89 | 21.68 | 80.09 | 20.02 | 599.31 | 69.74 | 187.09 | 46.77 |
| 30 | 277.78 | 11.97 | 48.73 | 12.18 | 324.25 | 22.05 | 81.44 | 20.36 | 599.31 | 69.74 | 187.09 | 46.77 |
| 31 | 277.78 | 11.97 | 48.73 | 12.18 | 335.06 | 22.78 | 84.16 | 21.04 | 599.31 | 69.74 | 187.09 | 46.77 |
| 32 | 277.78 | 11.97 | 48.73 | 12.18 | 356.68 | 24.25 | 89.59 | 22.40 | 599.31 | 69.74 | 187.09 | 46.77 |
| 33 | 277.78 | 11.97 | 48.73 | 12.18 | 367.49 | 24.99 | 92.30 | 23.08 | 599.31 | 69.74 | 187.09 | 46.77 |
| 34 | 277.78 | 11.97 | 48.73 | 12.18 | 389.10 | 26.46 | 97.73 | 24.43 | 599.31 | 69.74 | 187.09 | 46.77 |
| 35 | 277.78 | 11.97 | 48.73 | 12.18 | 410.72 | 27.93 | 103.16 | 25.79 | 599.31 | 69.74 | 187.09 | 46.77 |
| 36 | 277.78 | 11.97 | 48.73 | 12.18 | 421.53 | 28.66 | 105.88 | 26.47 | 599.31 | 69.74 | 187.09 | 46.77 |
| 37 | 277.78 | 11.97 | 48.73 | 12.18 | 424.15 | 28.84 | 106.53 | 26.63 | 599.31 | 69.74 | 187.09 | 46.77 |
| 38 | 277.78 | 11.97 | 48.73 | 12.18 | 424.15 | 28.84 | 106.53 | 26.63 | 599.31 | 69.74 | 187.09 | 46.77 |
| 39 | 284.17 | 12.24 | 49.85 | 12.46 | 424.15 | 28.84 | 106.53 | 26.63 | 599.31 | 69.74 | 187.09 | 46.77 |
| 40 | 299.96 | 12.92 | 52.62 | 13.15 | 424.15 | 28.84 | 106.53 | 26.63 | 599.31 | 69.74 | 187.09 | 46.77 |
| 41 | 317.65 | 13.68 | 55.72 | 13.93 | 424.15 | 28.84 | 106.53 | 26.63 | 599.31 | 69.74 | 187.09 | 46.77 |
| 42 | 335.54 | 14.46 | 58.86 | 14.71 | 424.15 | 28.84 | 106.53 | 26.63 | 599.31 | 69.74 | 187.09 | 46.77 |
| 43 | 344.78 | 14.85 | 60.48 | 15.12 | 424.15 | 28.84 | 106.53 | 26.63 | 599.31 | 69.74 | 187.09 | 46.77 |
| 44 | 344.78 | 14.85 | 60.48 | 15.12 | 424.15 | 28.84 | 106.53 | 26.63 | 599.31 | 69.74 | 187.09 | 46.77 |
| 45 | 348.17 | 19.05 | 84.48 | 21.12 | 460.88 | 38.43 | 149.58 | 37.39 | 633.57 | 78.25 | 226.65 | 56.66 |
| 46 | 364.86 | 19.97 | 88.53 | 22.13 | 460.88 | 38.43 | 149.58 | 37.39 | 633.57 | 78.25 | 226.65 | 56.66 |
| 47 | 381.74 | 20.89 | 92.63 | 23.16 | 460.88 | 38.43 | 149.58 | 37.39 | 633.57 | 78.25 | 226.65 | 56.66 |
| 48 | 387.50 | 21.21 | 94.03 | 23.51 | 460.88 | 38.43 | 149.58 | 37.39 | 633.57 | 78.25 | 226.65 | 56.66 |
| 49 | 387.50 | 21.21 | 94.03 | 23.51 | 460.88 | 38.43 | 149.58 | 37.39 | 633.57 | 78.25 | 226.65 | 56.66 |
| 50 | 394.72 | 23.31 | 109.18 | 27.29 | 475.58 | 42.26 | 171.10 | 42.78 | 647.27 | 81.66 | 246.49 | 61.62 |
| 51 | 408.56 | 26.69 | 117.41 | 29.35 | 497.28 | 47.45 | 182.76 | 45.69 | 668.10 | 86.47 | 257.19 | 64.30 |
| 52 | 423.82 | 30.39 | 126.13 | 31.53 | 521.12 | 53.13 | 194.97 | 48.74 | 690.97 | 91.77 | 268.44 | 67.11 |
| 53 | 440.33 | 34.37 | 135.21 | 33.80 | 547.00 | 59.31 | 207.77 | 51.94 | 715.79 | 97.51 | 280.22 | 70.05 |
| 54 | 458.02 | 38.63 | 144.71 | 36.18 | 574.79 | 65.92 | 221.12 | 55.28 | 742.41 | 103.68 | 292.42 | 73.11 |
| 55 | 476.75 | 43.14 | 154.57 | 38.64 | 604.37 | 72.97 | 235.01 | 58.75 | 770.72 | 110.26 | 305.17 | 76.29 |
| 56 | 496.41 | 47.86 | 164.73 | 41.18 | 635.63 | 80.43 | 249.44 | 62.36 | 800.62 | 117.20 | 318.34 | 79.58 |
| 57 | 516.88 | 52.77 | 175.31 | 43.83 | 668.46 | 88.27 | 264.35 | 66.09 | 831.97 | 124.51 | 331.92 | 82.98 |
| 58 | 540.34 | 58.36 | 186.67 | 46.67 | 705.16 | 96.99 | 280.22 | 70.05 | 866.99 | 132.62 | 346.41 | 86.60 |
| 59 | 568.89 | 65.08 | 199.30 | 49.82 | 748.03 | 107.06 | 297.41 | 74.35 | 907.95 | 142.02 | 362.16 | 90.54 |
| 60 | 602.30 | 72.88 | 213.07 | 53.27 | 796.92 | 118.47 | 315.93 | 78.98 | 954.75 | 152.66 | 379.12 | 94.78 |
| 61 | 640.35 | 81.72 | 227.85 | 56.96 | 851.67 | 131.17 | 335.59 | 83.90 | 1007.34 | 164.56 | 397.21 | 99.30 |
| 62 | 682.80 | 91.53 | 243.73 | 60.93 | 912.16 | 145.14 | 356.45 | 89.11 | 1065.63 | 177.70 | 416.45 | 104.11 |
| 63 | 729.42 | 102.29 | 260.44 | 65.11 | 978.21 | 160.36 | 378.34 | 94.58 | 1129.55 | 192.07 | 436.77 | 109.19 |
| 64 | 780.01 | 113.93 | 277.99 | 69.50 | 1049.68 | 176.78 | 401.30 | 100.33 | 1199.02 | 207.64 | 458.11 | 114.53 |
| 65 | 834.30 | 126.39 | 296.27 | 74.07 | 1126.42 | 194.38 | 425.17 | 106.29 | 1273.97 | 224.41 | 480.42 | 120.10 |
| 66 | 892.09 | 139.64 | 315.21 | 78.80 | 1208.29 | 213.13 | 449.94 | 112.48 | 1354.32 | 242.37 | 503.63 | 125.91 |
| 67 | 953.14 | 153.62 | 334.75 | 83.69 | 1295.14 | 233.00 | 475.49 | 118.87 | 1440.01 | 261.51 | 527.73 | 131.93 |
| 68 | 1029.65 | 171.10 | 356.99 | 89.25 | 1399.19 | 256.64 | 503.93 | 125.98 | 1543.37 | 284.41 | 554.79 | 138.70 |
| 69 | 1129.84 | 193.87 | 383.45 | 95.86 | 1527.96 | 285.60 | 536.45 | 134.11 | 1671.67 | 312.50 | 586.05 | 146.51 |
| 70 | 1245.02 | 219.90 | 412.32 | 103.08 | 1670.91 | 317.52 | 570.78 | 142.70 | 1813.61 | 343.32 | 619.02 | 154.76 |
| 71 | 1327.94 | 240.18 | 429.55 | 107.39 | 1766.26 | 340.14 | 587.71 | 146.93 | 1902.82 | 363.85 | 633.01 | 158.25 |
| 72 | 1407.03 | 259.11 | 445.87 | 111.47 | 1854.03 | 360.61 | 602.78 | 150.70 | 1983.48 | 382.05 | 644.90 | 161.22 |
| 73 | 1487.24 | 277.18 | 463.27 | 115.82 | 1937.82 | 378.41 | 617.49 | 154.37 | 2058.01 | 396.33 | 655.99 | 164.00 |
| 74 | 1578.32 | 297.12 | 483.76 | 120.94 | 2029.43 | 396.66 | 634.35 | 158.59 | 2138.62 | 409.94 | 668.72 | 167.18 |
| 75 | 1680.86 | 320.44 | 506.55 | 126.64 | 2133.41 | 418.79 | 653.30 | 163.33 | 2231.58 | 427.85 | 683.65 | 170.91 |
| 76 | 1794.98 | 348.38 | 530.74 | 132.68 | 2253.24 | 447.65 | 674.45 | 168.61 | 2341.86 | 454.21 | 701.09 | 175.27 |
| 77 | 1920.34 | 381.86 | 555.54 | 138.89 | 2391.30 | 485.45 | 697.59 | 174.40 | 2473.12 | 492.36 | 721.28 | 180.32 |
| 78 | 2118.68 | 433.55 | 598.72 | 149.68 | 2630.06 | 549.50 | 746.48 | 186.62 | 2713.36 | 559.95 | 769.44 | 192.36 |
| 79 | 2388.47 | 502.59 | 659.97 | 164.99 | 2967.99 | 638.18 | 820.70 | 205.17 | 3061.09 | 654.21 | 845.29 | 211.32 |
| 80 | | 579.84 | | 182.13 | | | | | | | | |
| 81 | | 662.80 | | 200.81 | | | | | | | | |
| 82 | | 748.99 | | 220.71 | | | | | | | | |
| 83 | | 836.40 | | 241.75 | | | | | | | | |
| 84 | | 925.28 | | 264.05 | | | | | | | | |
| 85 | | 1016.48 | | 287.64 | | | | | | | | |
| 86 | | 1016.48 | | 287.64 | | | | | | | | |
| 87+ | | 1016.48 | | 287.64 | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## John Hancock Life Insurance Company (U.S.A.)

## LTC-VA-91

***Premiums to be used only with those***
***not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: 5 Years**
**Elimination Period: 100 Days**

| Age | Indexed Inflation with Shared Cost | | | | 5% Simple Inflation with Shared Cost** | | | | 5% Compound Inflation with Shared Cost** | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 268.70 | 9.76 | 34.40 | 8.60 | 302.77 | 17.82 | 57.36 | 14.34 | 550.55 | 58.21 | 139.06 | 34.76 |
| 30 | 268.70 | 9.76 | 34.40 | 8.60 | 307.87 | 18.12 | 58.32 | 14.58 | 550.55 | 58.21 | 139.06 | 34.76 |
| 31 | 268.70 | 9.76 | 34.40 | 8.60 | 318.13 | 18.72 | 60.27 | 15.07 | 550.55 | 58.21 | 139.06 | 34.76 |
| 32 | 268.70 | 9.76 | 34.40 | 8.60 | 338.65 | 19.93 | 64.16 | 16.04 | 550.55 | 58.21 | 139.06 | 34.76 |
| 33 | 268.70 | 9.76 | 34.40 | 8.60 | 348.92 | 20.54 | 66.10 | 16.53 | 550.55 | 58.21 | 139.06 | 34.76 |
| 34 | 268.70 | 9.76 | 34.40 | 8.60 | 369.44 | 21.74 | 69.99 | 17.50 | 550.55 | 58.21 | 139.06 | 34.76 |
| 35 | 268.70 | 9.76 | 34.40 | 8.60 | 389.97 | 22.95 | 73.88 | 18.47 | 550.55 | 58.21 | 139.06 | 34.76 |
| 36 | 268.70 | 9.76 | 34.40 | 8.60 | 400.23 | 23.56 | 75.82 | 18.96 | 550.55 | 58.21 | 139.06 | 34.76 |
| 37 | 268.70 | 9.76 | 34.40 | 8.60 | 402.71 | 23.70 | 76.29 | 19.07 | 550.55 | 58.21 | 139.06 | 34.76 |
| 38 | 268.70 | 9.76 | 34.40 | 8.60 | 402.71 | 23.70 | 76.29 | 19.07 | 550.55 | 58.21 | 139.06 | 34.76 |
| 39 | 274.89 | 9.99 | 35.19 | 8.80 | 402.71 | 23.70 | 76.29 | 19.07 | 550.55 | 58.21 | 139.06 | 34.76 |
| 40 | 290.16 | 10.54 | 37.14 | 9.29 | 402.71 | 23.70 | 76.29 | 19.07 | 550.55 | 58.21 | 139.06 | 34.76 |
| 41 | 307.27 | 11.16 | 39.33 | 9.83 | 402.71 | 23.70 | 76.29 | 19.07 | 550.55 | 58.21 | 139.06 | 34.76 |
| 42 | 324.58 | 11.79 | 41.55 | 10.39 | 402.71 | 23.70 | 76.29 | 19.07 | 550.55 | 58.21 | 139.06 | 34.76 |
| 43 | 333.52 | 12.12 | 42.69 | 10.67 | 402.71 | 23.70 | 76.29 | 19.07 | 550.55 | 58.21 | 139.06 | 34.76 |
| 44 | 333.52 | 12.12 | 42.69 | 10.67 | 402.71 | 23.70 | 76.29 | 19.07 | 550.55 | 58.21 | 139.06 | 34.76 |
| 45 | 333.52 | 15.52 | 59.85 | 14.96 | 432.04 | 31.55 | 107.55 | 26.89 | 578.22 | 65.28 | 167.98 | 41.99 |
| 46 | 349.51 | 16.26 | 62.72 | 15.68 | 432.04 | 31.55 | 107.55 | 26.89 | 578.22 | 65.28 | 167.98 | 41.99 |
| 47 | 365.68 | 17.01 | 65.62 | 16.41 | 432.04 | 31.55 | 107.55 | 26.89 | 578.22 | 65.28 | 167.98 | 41.99 |
| 48 | 371.20 | 17.27 | 66.61 | 16.65 | 432.04 | 31.55 | 107.55 | 26.89 | 578.22 | 65.28 | 167.98 | 41.99 |
| 49 | 371.20 | 17.27 | 66.61 | 16.65 | 432.04 | 31.55 | 107.55 | 26.89 | 578.22 | 65.28 | 167.98 | 41.99 |
| 50 | 376.71 | 18.98 | 77.74 | 19.43 | 443.76 | 34.69 | 123.67 | 30.92 | 589.30 | 68.10 | 182.95 | 45.74 |
| 51 | 388.15 | 21.78 | 83.87 | 20.97 | 461.86 | 39.02 | 132.44 | 33.11 | 606.72 | 72.14 | 191.06 | 47.77 |
| 52 | 400.77 | 24.84 | 90.30 | 22.58 | 481.79 | 43.78 | 141.70 | 35.43 | 625.89 | 76.59 | 199.66 | 49.91 |
| 53 | 414.50 | 28.17 | 97.09 | 24.27 | 503.47 | 48.95 | 151.44 | 37.86 | 646.76 | 81.43 | 208.62 | 52.15 |
| 54 | 429.23 | 31.71 | 104.13 | 26.03 | 526.82 | 54.51 | 161.60 | 40.40 | 669.18 | 86.62 | 218.00 | 54.50 |
| 55 | 444.87 | 35.46 | 111.52 | 27.88 | 551.72 | 60.44 | 172.24 | 43.06 | 693.08 | 92.16 | 227.79 | 56.95 |
| 56 | 461.32 | 39.41 | 119.16 | 29.79 | 578.10 | 66.73 | 183.31 | 45.83 | 718.36 | 98.04 | 237.95 | 59.49 |
| 57 | 478.47 | 43.51 | 127.09 | 31.77 | 605.84 | 73.35 | 194.79 | 48.70 | 744.92 | 104.22 | 248.48 | 62.12 |
| 58 | 498.12 | 48.17 | 135.69 | 33.92 | 636.85 | 80.70 | 207.05 | 51.76 | 774.54 | 111.07 | 259.72 | 64.93 |
| 59 | 522.01 | 53.78 | 145.25 | 36.31 | 672.97 | 89.16 | 220.46 | 55.12 | 809.08 | 118.98 | 272.04 | 68.01 |
| 60 | 549.96 | 60.27 | 155.77 | 38.94 | 714.12 | 98.73 | 234.89 | 58.72 | 848.50 | 127.91 | 285.33 | 71.33 |
| 61 | 581.80 | 67.62 | 167.19 | 41.80 | 760.20 | 109.37 | 250.40 | 62.60 | 892.77 | 137.90 | 299.64 | 74.91 |
| 62 | 617.34 | 75.80 | 179.40 | 44.85 | 811.11 | 121.10 | 266.87 | 66.72 | 941.85 | 148.92 | 314.91 | 78.73 |
| 63 | 656.42 | 84.74 | 192.38 | 48.10 | 866.77 | 133.86 | 284.19 | 71.05 | 995.72 | 160.96 | 331.02 | 82.76 |
| 64 | 698.86 | 94.42 | 206.03 | 51.51 | 927.05 | 147.62 | 302.40 | 75.60 | 1054.37 | 174.03 | 348.09 | 87.02 |
| 65 | 744.48 | 104.82 | 220.28 | 55.07 | 991.87 | 162.41 | 321.46 | 80.37 | 1117.74 | 188.13 | 365.95 | 91.49 |
| 66 | 793.10 | 115.87 | 235.13 | 58.78 | 1061.15 | 178.18 | 341.24 | 85.31 | 1185.79 | 203.25 | 384.59 | 96.15 |
| 67 | 844.57 | 127.54 | 250.40 | 62.60 | 1134.77 | 194.92 | 361.74 | 90.44 | 1258.52 | 219.39 | 404.01 | 101.00 |
| 68 | 908.65 | 142.06 | 267.95 | 66.99 | 1222.48 | 214.73 | 384.65 | 96.16 | 1345.73 | 238.59 | 425.95 | 106.49 |
| 69 | 992.03 | 160.85 | 289.06 | 72.26 | 1330.25 | 238.81 | 411.04 | 102.76 | 1453.15 | 261.96 | 451.44 | 112.86 |
| 70 | 1087.58 | 182.28 | 312.36 | 78.09 | 1449.38 | 265.26 | 439.08 | 109.77 | 1571.43 | 287.49 | 478.50 | 119.63 |
| 71 | 1154.71 | 198.94 | 326.89 | 81.72 | 1526.98 | 283.91 | 453.85 | 113.46 | 1643.78 | 304.38 | 490.91 | 122.73 |
| 72 | 1218.94 | 214.54 | 340.76 | 85.19 | 1598.42 | 300.80 | 467.10 | 116.77 | 1709.08 | 319.35 | 501.65 | 125.41 |
| 73 | 1283.30 | 229.12 | 355.48 | 88.87 | 1665.27 | 314.93 | 480.01 | 120.00 | 1767.87 | 330.30 | 511.65 | 127.91 |
| 74 | 1355.42 | 244.87 | 372.68 | 93.17 | 1736.94 | 328.84 | 494.62 | 123.66 | 1829.87 | 339.87 | 522.91 | 130.73 |
| 75 | 1436.73 | 263.45 | 391.80 | 97.95 | 1818.69 | 346.09 | 511.05 | 127.76 | 1902.01 | 353.28 | 536.10 | 134.03 |
| 76 | 1528.15 | 286.19 | 412.27 | 103.07 | 1914.70 | 369.65 | 529.49 | 132.37 | 1989.86 | 374.87 | 551.57 | 137.89 |
| 77 | 1630.09 | 314.15 | 433.46 | 108.36 | 2028.03 | 401.90 | 549.93 | 137.48 | 2097.68 | 408.19 | 569.62 | 142.40 |
| 78 | 1792.25 | 356.79 | 469.09 | 117.27 | 2224.78 | 455.54 | 590.90 | 147.72 | 2295.96 | 465.56 | 610.11 | 152.53 |
| 79 | 2010.54 | 412.45 | 518.94 | 129.74 | 2499.76 | 527.63 | 651.96 | 162.99 | 2579.27 | 542.46 | 672.67 | 168.17 |
| 80 | | 473.85 | | 143.62 | | | | | | | | |
| 81 | | 539.20 | | 158.71 | | | | | | | | |
| 82 | | 606.64 | | 174.75 | | | | | | | | |
| 83 | | 674.67 | | 191.65 | | | | | | | | |
| 84 | | 743.39 | | 209.45 | | | | | | | | |
| 85 | | 813.46 | | 228.20 | | | | | | | | |
| 86 | | 813.46 | | 228.20 | | | | | | | | |
| 87+ | | 813.46 | | 228.20 | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## John Hancock Life Insurance Company (U.S.A.)

## LTC-VA-91

***Premiums to be used only with those***
***not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: Lifetime**
**Elimination Period: 20 Days**

| Age | Indexed Inflation with Shared Cost | | | | 5% Simple Inflation with Shared Cost** | | | | 5% Compound Inflation with Shared Cost** | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 300.73 | 17.50 | 50.04 | 12.51 | 361.04 | 31.76 | 84.84 | 21.21 | 740.95 | 103.14 | 210.42 | 52.61 |
| 30 | 300.73 | 17.50 | 50.04 | 12.51 | 361.04 | 31.76 | 84.84 | 21.21 | 740.95 | 103.14 | 210.42 | 52.61 |
| 31 | 300.73 | 17.50 | 50.04 | 12.51 | 382.29 | 33.63 | 89.83 | 22.46 | 740.95 | 103.14 | 210.42 | 52.61 |
| 32 | 300.73 | 17.50 | 50.04 | 12.51 | 393.53 | 34.62 | 92.48 | 23.12 | 740.95 | 103.14 | 210.42 | 52.61 |
| 33 | 300.73 | 17.50 | 50.04 | 12.51 | 416.02 | 36.60 | 97.76 | 24.44 | 740.95 | 103.14 | 210.42 | 52.61 |
| 34 | 300.73 | 17.50 | 50.04 | 12.51 | 438.51 | 38.58 | 103.05 | 25.76 | 740.95 | 103.14 | 210.42 | 52.61 |
| 35 | 300.73 | 17.50 | 50.04 | 12.51 | 449.75 | 39.57 | 105.69 | 26.42 | 740.95 | 103.14 | 210.42 | 52.61 |
| 36 | 300.73 | 17.50 | 50.04 | 12.51 | 472.24 | 41.55 | 110.97 | 27.74 | 740.95 | 103.14 | 210.42 | 52.61 |
| 37 | 305.11 | 17.76 | 50.77 | 12.69 | 480.21 | 42.25 | 112.85 | 28.21 | 740.95 | 103.14 | 210.42 | 52.61 |
| 38 | 305.11 | 17.76 | 50.77 | 12.69 | 480.21 | 42.25 | 112.85 | 28.21 | 740.95 | 103.14 | 210.42 | 52.61 |
| 39 | 322.06 | 18.75 | 53.59 | 13.40 | 480.21 | 42.25 | 112.85 | 28.21 | 740.95 | 103.14 | 210.42 | 52.61 |
| 40 | 339.02 | 19.73 | 56.41 | 14.10 | 480.21 | 42.25 | 112.85 | 28.21 | 740.95 | 103.14 | 210.42 | 52.61 |
| 41 | 356.89 | 20.77 | 59.38 | 14.85 | 480.21 | 42.25 | 112.85 | 28.21 | 740.95 | 103.14 | 210.42 | 52.61 |
| 42 | 374.86 | 21.82 | 62.37 | 15.59 | 480.21 | 42.25 | 112.85 | 28.21 | 740.95 | 103.14 | 210.42 | 52.61 |
| 43 | 380.37 | 22.14 | 63.29 | 15.82 | 480.21 | 42.25 | 112.85 | 28.21 | 740.95 | 103.14 | 210.42 | 52.61 |
| 44 | 380.37 | 22.14 | 63.29 | 15.82 | 480.21 | 42.25 | 112.85 | 28.21 | 740.95 | 103.14 | 210.42 | 52.61 |
| 45 | 384.49 | 27.98 | 86.07 | 21.52 | 536.54 | 56.35 | 158.24 | 39.56 | 796.92 | 116.39 | 253.71 | 63.43 |
| 46 | 400.92 | 29.17 | 89.75 | 22.44 | 536.54 | 56.35 | 158.24 | 39.56 | 796.92 | 116.39 | 253.71 | 63.43 |
| 47 | 417.42 | 30.37 | 93.44 | 23.36 | 536.54 | 56.35 | 158.24 | 39.56 | 796.92 | 116.39 | 253.71 | 63.43 |
| 48 | 429.44 | 31.25 | 96.13 | 24.03 | 536.54 | 56.35 | 158.24 | 39.56 | 796.92 | 116.39 | 253.71 | 63.43 |
| 49 | 429.44 | 31.25 | 96.13 | 24.03 | 536.54 | 56.35 | 158.24 | 39.56 | 796.92 | 116.39 | 253.71 | 63.43 |
| 50 | 441.22 | 34.43 | 111.58 | 27.90 | 559.07 | 62.00 | 181.20 | 45.30 | 819.32 | 121.70 | 275.29 | 68.82 |
| 51 | 460.70 | 39.15 | 120.00 | 30.00 | 590.39 | 69.44 | 193.71 | 48.43 | 850.07 | 128.78 | 287.01 | 71.75 |
| 52 | 482.06 | 44.29 | 128.84 | 32.21 | 624.81 | 77.61 | 206.81 | 51.70 | 883.76 | 136.53 | 299.28 | 74.82 |
| 53 | 505.14 | 49.85 | 138.16 | 34.54 | 662.18 | 86.51 | 220.64 | 55.16 | 920.29 | 144.96 | 312.08 | 78.02 |
| 54 | 529.60 | 55.77 | 147.77 | 36.94 | 702.34 | 96.07 | 235.07 | 58.77 | 959.49 | 154.03 | 325.43 | 81.36 |
| 55 | 546.44 | 61.01 | 155.23 | 38.81 | 745.16 | 106.28 | 250.22 | 62.55 | 1001.19 | 163.69 | 339.38 | 84.84 |
| 56 | 576.29 | 67.84 | 166.35 | 41.59 | 790.50 | 117.11 | 265.91 | 66.48 | 1045.26 | 173.96 | 353.87 | 88.47 |
| 57 | 605.81 | 74.80 | 177.42 | 44.36 | 838.22 | 128.54 | 282.32 | 70.58 | 1091.57 | 184.76 | 368.84 | 92.21 |
| 58 | 634.87 | 82.09 | 188.05 | 47.01 | 891.13 | 141.15 | 299.70 | 74.92 | 1142.69 | 196.64 | 384.71 | 96.18 |
| 59 | 676.02 | 91.55 | 201.60 | 50.40 | 952.08 | 155.52 | 318.52 | 79.63 | 1201.39 | 210.15 | 401.84 | 100.46 |
| 60 | 716.83 | 101.52 | 214.37 | 53.59 | 1021.00 | 171.66 | 338.54 | 84.63 | 1267.77 | 225.30 | 420.18 | 105.04 |
| 61 | 758.50 | 112.02 | 226.69 | 56.67 | 1097.84 | 189.57 | 359.88 | 89.97 | 1341.92 | 242.13 | 439.66 | 109.91 |
| 62 | 812.59 | 124.74 | 241.99 | 60.50 | 1182.50 | 209.22 | 382.36 | 95.59 | 1423.93 | 260.70 | 460.28 | 115.07 |
| 63 | 854.73 | 135.90 | 253.16 | 63.29 | 1274.93 | 230.62 | 405.99 | 101.50 | 1513.91 | 281.00 | 481.98 | 120.50 |
| 64 | 921.48 | 151.24 | 270.91 | 67.73 | 1375.06 | 253.77 | 430.70 | 107.67 | 1611.94 | 303.08 | 504.77 | 126.19 |
| 65 | 976.57 | 164.90 | 284.61 | 71.15 | 1482.81 | 278.63 | 456.37 | 114.09 | 1718.11 | 326.96 | 528.51 | 132.13 |
| 66 | 1051.92 | 182.19 | 303.52 | 75.88 | 1598.12 | 305.21 | 483.00 | 120.75 | 1832.53 | 352.69 | 553.34 | 138.34 |
| 67 | 1138.82 | 201.78 | 325.14 | 81.28 | 1720.94 | 333.52 | 510.54 | 127.63 | 1955.30 | 380.29 | 579.08 | 144.77 |
| 68 | 1238.04 | 224.52 | 347.57 | 86.89 | 1866.00 | 366.67 | 540.78 | 135.19 | 2100.88 | 412.68 | 607.63 | 151.91 |
| 69 | 1338.66 | 248.59 | 366.72 | 91.68 | 2041.87 | 406.35 | 574.87 | 143.72 | 2272.80 | 450.43 | 638.78 | 159.70 |
| 70 | 1452.37 | 275.44 | 387.31 | 96.83 | 2199.06 | 442.33 | 600.71 | 150.18 | 2390.00 | 477.13 | 652.03 | 163.01 |
| 71 | 1590.36 | 306.72 | 413.33 | 103.33 | 2362.01 | 479.07 | 626.98 | 156.75 | 2579.55 | 517.85 | 684.12 | 171.03 |
| 72 | 1740.95 | 339.91 | 442.34 | 110.58 | 2477.80 | 505.53 | 641.37 | 160.34 | 2691.42 | 542.36 | 696.19 | 174.05 |
| 73 | 1897.06 | 372.79 | 473.15 | 118.29 | 2586.17 | 528.07 | 655.02 | 163.76 | 2785.60 | 560.12 | 705.02 | 176.26 |
| 74 | 2012.32 | 397.12 | 493.64 | 123.41 | 2702.27 | 550.60 | 670.38 | 167.60 | 2884.61 | 576.42 | 715.05 | 178.76 |
| 75 | 2141.63 | 425.75 | 516.60 | 129.15 | 2832.50 | 577.59 | 687.90 | 171.98 | 2996.74 | 597.33 | 727.05 | 181.76 |
| 76 | 2286.12 | 460.68 | 541.30 | 135.32 | 2981.83 | 612.72 | 707.76 | 176.94 | 3128.65 | 627.86 | 741.60 | 185.40 |
| 77 | 2446.23 | 503.48 | 567.00 | 141.75 | 3153.82 | 658.95 | 730.02 | 182.51 | 3285.31 | 672.08 | 759.18 | 189.80 |
| 78 | 2699.32 | 570.16 | 612.05 | 153.01 | 3465.24 | 742.32 | 781.15 | 195.29 | 3596.59 | 758.86 | 808.85 | 202.21 |
| 79 | 3041.69 | 658.73 | 676.28 | 169.07 | 3918.94 | 862.28 | 861.60 | 215.40 | 4068.82 | 887.78 | 891.62 | 222.90 |
| 80 | | 757.21 | | 187.12 | | | | | | | | |
| 81 | | 862.42 | | 206.79 | | | | | | | | |
| 82 | | 971.14 | | 227.73 | | | | | | | | |
| 83 | | 1080.88 | | 249.78 | | | | | | | | |
| 84 | | 1191.95 | | 273.05 | | | | | | | | |
| 85 | | 1305.44 | | 297.63 | | | | | | | | |
| 86 | | 1305.44 | | 297.63 | | | | | | | | |
| 87+ | | 1305.44 | | 297.63 | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## John Hancock Life Insurance Company (U.S.A.)

## LTC-VA-91

***Premiums to be used only with those***
***not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: Lifetime**
**Elimination Period: 100 Days**

| Age | Indexed Inflation with Shared Cost | | | | 5% Simple Inflation with Shared Cost** | | | | 5% Compound Inflation with Shared Cost** | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 288.76 | 14.61 | 35.53 | 8.88 | 339.58 | 26.62 | 61.20 | 15.30 | 674.17 | 87.35 | 158.24 | 39.56 |
| 30 | 288.76 | 14.61 | 35.53 | 8.88 | 339.58 | 26.62 | 61.20 | 15.30 | 674.17 | 87.35 | 158.24 | 39.56 |
| 31 | 288.76 | 14.61 | 35.53 | 8.88 | 359.57 | 28.19 | 64.80 | 16.20 | 674.17 | 87.35 | 158.24 | 39.56 |
| 32 | 288.76 | 14.61 | 35.53 | 8.88 | 370.14 | 29.02 | 66.71 | 16.68 | 674.17 | 87.35 | 158.24 | 39.56 |
| 33 | 288.76 | 14.61 | 35.53 | 8.88 | 391.29 | 30.68 | 70.52 | 17.63 | 674.17 | 87.35 | 158.24 | 39.56 |
| 34 | 288.76 | 14.61 | 35.53 | 8.88 | 412.44 | 32.34 | 74.33 | 18.58 | 674.17 | 87.35 | 158.24 | 39.56 |
| 35 | 288.76 | 14.61 | 35.53 | 8.88 | 423.02 | 33.16 | 76.24 | 19.06 | 674.17 | 87.35 | 158.24 | 39.56 |
| 36 | 288.76 | 14.61 | 35.53 | 8.88 | 444.17 | 34.82 | 80.05 | 20.01 | 674.17 | 87.35 | 158.24 | 39.56 |
| 37 | 292.97 | 14.82 | 36.05 | 9.01 | 451.67 | 35.41 | 81.40 | 20.35 | 674.17 | 87.35 | 158.24 | 39.56 |
| 38 | 292.97 | 14.82 | 36.05 | 9.01 | 451.67 | 35.41 | 81.40 | 20.35 | 674.17 | 87.35 | 158.24 | 39.56 |
| 39 | 309.25 | 15.65 | 38.05 | 9.51 | 451.67 | 35.41 | 81.40 | 20.35 | 674.17 | 87.35 | 158.24 | 39.56 |
| 40 | 325.52 | 16.47 | 40.05 | 10.01 | 451.67 | 35.41 | 81.40 | 20.35 | 674.17 | 87.35 | 158.24 | 39.56 |
| 41 | 342.69 | 17.34 | 42.16 | 10.54 | 451.67 | 35.41 | 81.40 | 20.35 | 674.17 | 87.35 | 158.24 | 39.56 |
| 42 | 359.95 | 18.21 | 44.29 | 11.07 | 451.67 | 35.41 | 81.40 | 20.35 | 674.17 | 87.35 | 158.24 | 39.56 |
| 43 | 365.24 | 18.48 | 44.94 | 11.23 | 451.67 | 35.41 | 81.40 | 20.35 | 674.17 | 87.35 | 158.24 | 39.56 |
| 44 | 365.24 | 18.48 | 44.94 | 11.23 | 451.67 | 35.41 | 81.40 | 20.35 | 674.17 | 87.35 | 158.24 | 39.56 |
| 45 | 365.24 | 23.35 | 61.47 | 15.37 | 498.17 | 47.21 | 114.71 | 28.68 | 721.06 | 98.61 | 190.28 | 47.57 |
| 46 | 380.84 | 24.35 | 64.10 | 16.02 | 498.17 | 47.21 | 114.71 | 28.68 | 721.06 | 98.61 | 190.28 | 47.57 |
| 47 | 396.51 | 25.35 | 66.74 | 16.68 | 498.17 | 47.21 | 114.71 | 28.68 | 721.06 | 98.61 | 190.28 | 47.57 |
| 48 | 407.93 | 26.08 | 68.66 | 17.16 | 498.17 | 47.21 | 114.71 | 28.68 | 721.06 | 98.61 | 190.28 | 47.57 |
| 49 | 407.93 | 26.08 | 68.66 | 17.16 | 498.17 | 47.21 | 114.71 | 28.68 | 721.06 | 98.61 | 190.28 | 47.57 |
| 50 | 417.46 | 28.74 | 80.20 | 20.05 | 516.76 | 51.94 | 132.08 | 33.02 | 739.82 | 103.12 | 206.81 | 51.70 |
| 51 | 433.75 | 32.69 | 86.51 | 21.63 | 543.18 | 58.23 | 141.64 | 35.41 | 765.82 | 109.12 | 215.77 | 53.94 |
| 52 | 451.65 | 37.02 | 93.19 | 23.30 | 572.25 | 65.14 | 151.74 | 37.94 | 794.40 | 115.70 | 225.27 | 56.32 |
| 53 | 471.04 | 41.69 | 100.22 | 25.06 | 603.89 | 72.67 | 162.38 | 40.60 | 825.39 | 122.87 | 235.25 | 58.81 |
| 54 | 491.61 | 46.66 | 107.51 | 26.88 | 637.98 | 80.79 | 173.57 | 43.39 | 858.72 | 130.58 | 245.71 | 61.43 |
| 55 | 505.04 | 51.08 | 113.22 | 28.31 | 674.40 | 89.46 | 185.35 | 46.34 | 894.25 | 138.82 | 256.59 | 64.15 |
| 56 | 530.47 | 56.84 | 121.69 | 30.42 | 713.04 | 98.69 | 197.61 | 49.40 | 931.88 | 147.56 | 267.95 | 66.99 |
| 57 | 555.55 | 62.72 | 130.11 | 32.53 | 753.78 | 108.44 | 210.42 | 52.61 | 971.48 | 156.81 | 279.74 | 69.93 |
| 58 | 579.87 | 68.85 | 138.30 | 34.58 | 798.86 | 119.17 | 224.07 | 56.02 | 1015.05 | 166.92 | 292.30 | 73.08 |
| 59 | 614.71 | 76.80 | 148.73 | 37.18 | 850.52 | 131.35 | 238.92 | 59.73 | 1064.79 | 178.35 | 305.89 | 76.47 |
| 60 | 648.75 | 85.14 | 158.67 | 39.67 | 908.79 | 144.96 | 254.91 | 63.73 | 1120.85 | 191.14 | 320.56 | 80.14 |
| 61 | 683.22 | 93.94 | 168.41 | 42.10 | 973.66 | 160.05 | 271.92 | 67.98 | 1183.37 | 205.31 | 336.19 | 84.05 |
| 62 | 728.59 | 104.57 | 180.49 | 45.12 | 1045.14 | 176.60 | 290.02 | 72.50 | 1252.54 | 220.93 | 352.84 | 88.21 |
| 63 | 763.07 | 113.92 | 189.54 | 47.38 | 1123.25 | 194.64 | 309.02 | 77.25 | 1328.50 | 238.02 | 370.46 | 92.61 |
| 64 | 819.37 | 126.75 | 203.52 | 50.88 | 1207.98 | 214.15 | 329.04 | 82.26 | 1411.41 | 256.62 | 389.04 | 97.26 |
| 65 | 865.24 | 138.20 | 214.59 | 53.65 | 1299.34 | 235.14 | 349.90 | 87.47 | 1501.42 | 276.81 | 408.46 | 102.11 |
| 66 | 929.00 | 152.72 | 229.65 | 57.41 | 1397.32 | 257.64 | 371.60 | 92.90 | 1598.70 | 298.59 | 428.84 | 107.21 |
| 67 | 1002.92 | 169.19 | 246.80 | 61.70 | 1501.96 | 281.65 | 394.15 | 98.54 | 1703.39 | 322.02 | 450.06 | 112.51 |
| 68 | 1086.38 | 188.17 | 264.83 | 66.21 | 1624.56 | 309.54 | 419.04 | 104.76 | 1826.48 | 349.28 | 473.75 | 118.44 |
| 69 | 1169.17 | 208.06 | 280.77 | 70.19 | 1771.59 | 342.56 | 447.35 | 111.84 | 1969.94 | 380.66 | 499.80 | 124.95 |
| 70 | 1262.43 | 230.14 | 298.10 | 74.52 | 1900.99 | 372.23 | 469.40 | 117.35 | 2064.59 | 402.47 | 512.05 | 128.01 |
| 71 | 1376.55 | 255.93 | 319.71 | 79.93 | 2035.02 | 402.46 | 491.96 | 122.99 | 2221.34 | 436.02 | 539.17 | 134.79 |
| 72 | 1501.88 | 283.37 | 343.75 | 85.94 | 2128.88 | 424.16 | 505.06 | 126.27 | 2311.53 | 455.99 | 550.42 | 137.61 |
| 73 | 1630.30 | 310.00 | 369.25 | 92.31 | 2214.18 | 441.54 | 517.43 | 129.36 | 2384.18 | 468.88 | 558.90 | 139.73 |
| 74 | 1720.88 | 328.81 | 386.83 | 96.71 | 2302.63 | 457.74 | 531.18 | 132.80 | 2457.36 | 479.04 | 568.26 | 142.06 |
| 75 | 1822.50 | 351.19 | 406.45 | 101.61 | 2402.33 | 477.86 | 546.80 | 136.70 | 2541.05 | 493.46 | 579.35 | 144.84 |
| 76 | 1937.53 | 379.48 | 427.78 | 106.94 | 2519.84 | 506.16 | 564.67 | 141.17 | 2643.40 | 518.06 | 592.90 | 148.22 |
| 77 | 2067.49 | 415.47 | 450.29 | 112.57 | 2660.12 | 546.08 | 585.03 | 146.26 | 2770.75 | 557.64 | 609.41 | 152.35 |
| 78 | 2273.22 | 470.58 | 488.30 | 122.07 | 2914.28 | 615.96 | 628.82 | 157.21 | 3024.75 | 631.65 | 652.10 | 163.03 |
| 79 | 2547.03 | 541.41 | 541.54 | 135.39 | 3277.35 | 712.24 | 696.17 | 174.04 | 3402.76 | 735.47 | 721.53 | 180.38 |
| 80 | | 618.56 | | 150.24 | | | | | | | | |
| 81 | | 699.88 | | 166.39 | | | | | | | | |
| 82 | | 783.20 | | 183.52 | | | | | | | | |
| 83 | | 866.77 | | 201.46 | | | | | | | | |
| 84 | | 950.77 | | 220.26 | | | | | | | | |
| 85 | | 1035.94 | | 240.00 | | | | | | | | |
| 86 | | 1035.94 | | 240.00 | | | | | | | | |
| 87+ | | 1035.94 | | 240.00 | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## John Hancock Life Insurance Company (U.S.A.)

## LTC-94 VA

***Premiums to be used only with those***
***not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: 2 Years**
**Elimination Period: 20 Days**

| Age | Indexed Inflation with Shared Cost | | | | 1.6% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | | | 1.6% Compound Inflation or 5.0% Compound Inflation with Shared Cost | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 259.90 | 7.91 | 45.20 | 11.30 | 301.71 | 18.08 | 81.36 | 20.34 | 499.00 | 46.59 | 168.34 | 42.08 |
| 30 | 259.90 | 7.91 | 45.20 | 11.30 | 301.71 | 18.08 | 81.36 | 20.34 | 499.00 | 46.59 | 168.34 | 42.08 |
| 31 | 259.90 | 7.91 | 45.20 | 11.30 | 301.71 | 18.08 | 81.36 | 20.34 | 499.00 | 46.59 | 168.34 | 42.08 |
| 32 | 259.90 | 7.91 | 45.20 | 11.30 | 301.71 | 18.08 | 81.36 | 20.34 | 499.00 | 46.59 | 168.34 | 42.08 |
| 33 | 259.90 | 7.91 | 45.20 | 11.30 | 301.71 | 18.08 | 81.36 | 20.34 | 499.00 | 46.59 | 168.34 | 42.08 |
| 34 | 259.90 | 7.91 | 45.20 | 11.30 | 301.71 | 18.08 | 81.36 | 20.34 | 499.00 | 46.59 | 168.34 | 42.08 |
| 35 | 259.90 | 7.91 | 45.20 | 11.30 | 301.71 | 18.08 | 81.36 | 20.34 | 499.00 | 46.59 | 168.34 | 42.08 |
| 36 | 259.90 | 7.91 | 45.20 | 11.30 | 302.35 | 18.12 | 81.53 | 20.38 | 499.00 | 46.59 | 168.34 | 42.08 |
| 37 | 259.90 | 7.91 | 45.20 | 11.30 | 327.55 | 19.63 | 88.33 | 22.08 | 499.00 | 46.59 | 168.34 | 42.08 |
| 38 | 259.90 | 7.91 | 45.20 | 11.30 | 340.14 | 20.38 | 91.72 | 22.93 | 499.00 | 46.59 | 168.34 | 42.08 |
| 39 | 259.90 | 7.91 | 45.20 | 11.30 | 352.74 | 21.14 | 95.12 | 23.78 | 499.00 | 46.59 | 168.34 | 42.08 |
| 40 | 259.90 | 7.91 | 45.20 | 11.30 | 365.34 | 21.89 | 98.52 | 24.63 | 499.00 | 46.59 | 168.34 | 42.08 |
| 41 | 259.90 | 7.91 | 45.20 | 11.30 | 379.51 | 22.74 | 102.34 | 25.58 | 499.00 | 46.59 | 168.34 | 42.08 |
| 42 | 259.90 | 7.91 | 45.20 | 11.30 | 393.79 | 23.60 | 106.19 | 26.55 | 499.00 | 46.59 | 168.34 | 42.08 |
| 43 | 259.90 | 7.91 | 45.20 | 11.30 | 401.30 | 24.05 | 108.22 | 27.05 | 499.00 | 46.59 | 168.34 | 42.08 |
| 44 | 259.90 | 7.91 | 45.20 | 11.30 | 401.30 | 24.05 | 108.22 | 27.05 | 499.00 | 46.59 | 168.34 | 42.08 |
| 45 | 267.81 | 10.17 | 63.28 | 15.82 | 411.39 | 29.18 | 140.05 | 35.01 | 520.04 | 51.10 | 198.40 | 49.60 |
| 46 | 267.81 | 10.17 | 63.28 | 15.82 | 423.85 | 30.06 | 144.29 | 36.07 | 520.04 | 51.10 | 198.40 | 49.60 |
| 47 | 267.81 | 10.17 | 63.28 | 15.82 | 423.85 | 30.06 | 144.29 | 36.07 | 520.04 | 51.10 | 198.40 | 49.60 |
| 48 | 270.52 | 10.27 | 63.92 | 15.98 | 423.85 | 30.06 | 144.29 | 36.07 | 520.04 | 51.10 | 198.40 | 49.60 |
| 49 | 272.33 | 10.34 | 64.35 | 16.09 | 423.85 | 30.06 | 144.29 | 36.07 | 520.04 | 51.10 | 198.40 | 49.60 |
| 50 | 277.90 | 11.58 | 74.11 | 18.53 | 432.86 | 31.56 | 156.31 | 39.08 | 527.55 | 54.11 | 216.43 | 54.11 |
| 51 | 283.12 | 12.71 | 78.58 | 19.64 | 446.39 | 36.07 | 168.34 | 42.08 | 541.08 | 57.11 | 222.44 | 55.61 |
| 52 | 284.76 | 14.69 | 85.88 | 21.47 | 461.42 | 39.08 | 180.36 | 45.09 | 556.11 | 60.12 | 234.47 | 58.62 |
| 53 | 292.67 | 16.95 | 90.40 | 22.60 | 476.45 | 42.08 | 192.38 | 48.10 | 571.14 | 64.63 | 246.49 | 61.62 |
| 54 | 300.58 | 19.21 | 94.92 | 23.73 | 492.98 | 46.59 | 198.40 | 49.60 | 589.18 | 67.64 | 252.50 | 63.13 |
| 55 | 309.62 | 20.34 | 103.96 | 25.99 | 511.02 | 51.10 | 210.42 | 52.61 | 607.21 | 72.14 | 264.53 | 66.13 |
| 56 | 319.79 | 22.60 | 108.48 | 27.12 | 529.06 | 55.61 | 222.44 | 55.61 | 626.75 | 76.65 | 276.55 | 69.14 |
| 57 | 328.83 | 24.86 | 117.52 | 29.38 | 548.60 | 60.12 | 234.47 | 58.62 | 646.29 | 81.16 | 288.58 | 72.14 |
| 58 | 340.13 | 28.25 | 126.56 | 31.64 | 571.14 | 64.63 | 252.50 | 63.13 | 668.84 | 87.17 | 300.60 | 75.15 |
| 59 | 353.69 | 31.64 | 131.08 | 32.77 | 596.69 | 70.64 | 264.53 | 66.13 | 695.89 | 93.19 | 318.64 | 79.66 |
| 60 | 370.64 | 35.03 | 140.12 | 35.03 | 626.75 | 78.16 | 276.55 | 69.14 | 725.95 | 99.20 | 330.66 | 82.67 |
| 61 | 388.72 | 39.55 | 153.68 | 38.42 | 661.32 | 85.67 | 294.59 | 73.65 | 760.52 | 106.71 | 348.70 | 87.17 |
| 62 | 409.06 | 44.07 | 162.72 | 40.68 | 697.39 | 94.69 | 312.62 | 78.16 | 799.60 | 115.73 | 366.73 | 91.68 |
| 63 | 431.66 | 48.59 | 171.76 | 42.94 | 739.48 | 103.71 | 330.66 | 82.67 | 840.18 | 124.75 | 384.77 | 96.19 |
| 64 | 460.24 | 54.68 | 186.83 | 46.71 | 783.06 | 114.23 | 348.70 | 87.17 | 886.77 | 135.27 | 402.80 | 100.70 |
| 65 | 487.45 | 61.50 | 200.45 | 50.11 | 831.16 | 124.75 | 372.74 | 93.19 | 934.87 | 145.79 | 420.84 | 105.21 |
| 66 | 530.10 | 69.04 | 215.32 | 53.83 | 880.76 | 135.27 | 390.78 | 97.70 | 987.47 | 157.82 | 444.89 | 111.22 |
| 67 | 576.04 | 78.17 | 235.71 | 58.93 | 934.87 | 147.29 | 414.83 | 103.71 | 1043.08 | 169.84 | 462.92 | 115.73 |
| 68 | 625.39 | 87.95 | 258.95 | 64.74 | 999.50 | 162.32 | 438.88 | 109.72 | 1109.21 | 184.87 | 486.97 | 121.74 |
| 69 | 675.61 | 99.82 | 272.68 | 68.17 | 1082.16 | 180.36 | 468.94 | 117.23 | 1191.88 | 202.91 | 517.03 | 129.26 |
| 70 | 739.51 | 113.49 | 297.76 | 74.44 | 1174.50 | 201.00 | 498.00 | 124.50 | 1285.50 | 223.50 | 546.00 | 136.50 |
| 71 | 817.69 | 129.69 | 321.15 | 80.29 | 1235.40 | 216.05 | 516.20 | 129.05 | 1344.15 | 236.35 | 562.60 | 140.65 |
| 72 | 907.24 | 148.69 | 352.82 | 88.20 | 1292.20 | 229.60 | 532.00 | 133.00 | 1398.60 | 249.20 | 576.80 | 144.20 |
| 73 | 1010.05 | 168.99 | 392.15 | 98.04 | 1348.65 | 243.00 | 545.40 | 136.35 | 1451.25 | 259.20 | 588.60 | 147.15 |
| 74 | 1114.10 | 189.80 | 426.40 | 106.60 | 1411.80 | 256.10 | 561.60 | 140.40 | 1510.60 | 270.40 | 603.20 | 150.80 |
| 75 | 1177.50 | 205.00 | 450.00 | 112.50 | 1482.50 | 271.25 | 585.00 | 146.25 | 1576.25 | 283.75 | 625.00 | 156.25 |
| 76 | 1246.80 | 222.00 | 470.40 | 117.60 | 1560.00 | 290.40 | 604.80 | 151.20 | 1651.20 | 302.40 | 643.20 | 160.80 |
| 77 | 1321.35 | 242.65 | 492.20 | 123.05 | 1645.65 | 315.10 | 625.60 | 156.40 | 1734.20 | 327.75 | 662.40 | 165.60 |
| 78 | 1441.88 | 274.59 | 528.84 | 132.21 | 1789.92 | 353.69 | 668.96 | 167.24 | 1879.19 | 369.51 | 705.12 | 176.28 |
| 79 | 1610.25 | 316.40 | 583.08 | 145.77 | 1987.67 | 405.67 | 732.24 | 183.06 | 2080.33 | 423.75 | 768.40 | 192.10 |
| 80 | 1797.83 | 363.86 | 641.84 | 160.46 | 2206.89 | 462.17 | 800.04 | 200.01 | 2301.81 | 483.64 | 836.20 | 209.05 |
| 81 | 2001.23 | 414.71 | 705.12 | 176.28 | 2441.93 | 523.19 | 872.36 | 218.09 | 2539.11 | 545.79 | 908.52 | 227.13 |
| 82 | 2217.06 | 467.82 | 772.92 | 193.23 | 2690.53 | 585.34 | 949.20 | 237.30 | 2787.71 | 609.07 | 985.36 | 246.34 |
| 83 | 2441.93 | 523.19 | 845.24 | 211.31 | 2945.91 | 647.49 | 1030.56 | 257.64 | 3043.09 | 672.35 | 1066.72 | 266.68 |
| 84 | 2678.10 | 578.56 | 922.08 | 230.52 | 3209.20 | 710.77 | 1116.44 | 279.11 | 3305.25 | 735.63 | 1152.60 | 288.15 |
| 85+ | | 759.36 | 1179.72 | 294.93 | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## John Hancock Life Insurance Company (U.S.A.)

## LTC-94 VA

***Premiums to be used only with those***
***not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: 2 Years**
**Elimination Period: 100 Days**

| Age | Indexed Inflation with Shared Cost | | | | 1.6% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | | | 1.6% Compound Inflation or 5.0% Compound Inflation with Shared Cost | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 253.12 | 5.65 | 31.64 | 7.91 | 287.02 | 14.69 | 58.76 | 14.69 | 461.42 | 37.58 | 120.24 | 30.06 |
| 30 | 253.12 | 5.65 | 31.64 | 7.91 | 287.02 | 14.69 | 58.76 | 14.69 | 461.42 | 37.58 | 120.24 | 30.06 |
| 31 | 253.12 | 5.65 | 31.64 | 7.91 | 287.02 | 14.69 | 58.76 | 14.69 | 461.42 | 37.58 | 120.24 | 30.06 |
| 32 | 253.12 | 5.65 | 31.64 | 7.91 | 287.02 | 14.69 | 58.76 | 14.69 | 461.42 | 37.58 | 120.24 | 30.06 |
| 33 | 253.12 | 5.65 | 31.64 | 7.91 | 287.02 | 14.69 | 58.76 | 14.69 | 461.42 | 37.58 | 120.24 | 30.06 |
| 34 | 253.12 | 5.65 | 31.64 | 7.91 | 287.02 | 14.69 | 58.76 | 14.69 | 461.42 | 37.58 | 120.24 | 30.06 |
| 35 | 253.12 | 5.65 | 31.64 | 7.91 | 287.02 | 14.69 | 58.76 | 14.69 | 461.42 | 37.58 | 120.24 | 30.06 |
| 36 | 253.12 | 5.65 | 31.64 | 7.91 | 287.63 | 14.72 | 58.88 | 14.72 | 461.42 | 37.58 | 120.24 | 30.06 |
| 37 | 253.12 | 5.65 | 31.64 | 7.91 | 311.60 | 15.95 | 63.79 | 15.95 | 461.42 | 37.58 | 120.24 | 30.06 |
| 38 | 253.12 | 5.65 | 31.64 | 7.91 | 323.58 | 16.56 | 66.25 | 16.56 | 461.42 | 37.58 | 120.24 | 30.06 |
| 39 | 253.12 | 5.65 | 31.64 | 7.91 | 335.57 | 17.17 | 68.70 | 17.17 | 461.42 | 37.58 | 120.24 | 30.06 |
| 40 | 253.12 | 5.65 | 31.64 | 7.91 | 347.55 | 17.79 | 71.15 | 17.79 | 461.42 | 37.58 | 120.24 | 30.06 |
| 41 | 253.12 | 5.65 | 31.64 | 7.91 | 361.03 | 18.48 | 73.91 | 18.48 | 461.42 | 37.58 | 120.24 | 30.06 |
| 42 | 253.12 | 5.65 | 31.64 | 7.91 | 374.62 | 19.17 | 76.69 | 19.17 | 461.42 | 37.58 | 120.24 | 30.06 |
| 43 | 253.12 | 5.65 | 31.64 | 7.91 | 381.76 | 19.54 | 78.16 | 19.54 | 461.42 | 37.58 | 120.24 | 30.06 |
| 44 | 253.12 | 5.65 | 31.64 | 7.91 | 381.76 | 19.54 | 78.16 | 19.54 | 461.42 | 37.58 | 120.24 | 30.06 |
| 45 | 258.77 | 7.91 | 45.20 | 11.30 | 386.59 | 23.34 | 99.20 | 24.80 | 477.95 | 42.08 | 144.29 | 36.07 |
| 46 | 258.77 | 7.91 | 45.20 | 11.30 | 398.30 | 24.05 | 102.20 | 25.55 | 477.95 | 42.08 | 144.29 | 36.07 |
| 47 | 258.77 | 7.91 | 45.20 | 11.30 | 398.30 | 24.05 | 102.20 | 25.55 | 477.95 | 42.08 | 144.29 | 36.07 |
| 48 | 261.39 | 7.99 | 45.66 | 11.41 | 398.30 | 24.05 | 102.20 | 25.55 | 477.95 | 42.08 | 144.29 | 36.07 |
| 49 | 263.14 | 8.04 | 45.96 | 11.49 | 398.30 | 24.05 | 102.20 | 25.55 | 477.95 | 42.08 | 144.29 | 36.07 |
| 50 | 266.32 | 9.26 | 50.95 | 12.74 | 405.81 | 25.55 | 114.23 | 28.56 | 483.97 | 43.59 | 150.30 | 37.58 |
| 51 | 271.56 | 10.40 | 55.47 | 13.87 | 416.33 | 28.56 | 120.24 | 30.06 | 494.49 | 46.59 | 162.32 | 40.58 |
| 52 | 271.20 | 11.30 | 58.76 | 14.69 | 428.36 | 31.56 | 126.25 | 31.56 | 506.51 | 49.60 | 168.34 | 42.08 |
| 53 | 277.98 | 13.56 | 63.28 | 15.82 | 440.38 | 34.57 | 132.26 | 33.07 | 520.04 | 52.61 | 174.35 | 43.59 |
| 54 | 284.76 | 14.69 | 67.80 | 16.95 | 453.91 | 37.58 | 144.29 | 36.07 | 533.57 | 55.61 | 180.36 | 45.09 |
| 55 | 291.54 | 16.95 | 72.32 | 18.08 | 468.94 | 40.58 | 150.30 | 37.58 | 548.60 | 58.62 | 192.38 | 48.10 |
| 56 | 299.45 | 18.08 | 76.84 | 19.21 | 483.97 | 45.09 | 156.31 | 39.08 | 563.63 | 61.62 | 198.40 | 49.60 |
| 57 | 307.36 | 20.34 | 81.36 | 20.34 | 500.50 | 48.10 | 168.34 | 42.08 | 580.16 | 66.13 | 210.42 | 52.61 |
| 58 | 316.40 | 22.60 | 85.88 | 21.47 | 518.54 | 52.61 | 180.36 | 45.09 | 599.70 | 70.64 | 216.43 | 54.11 |
| 59 | 327.70 | 24.86 | 94.92 | 23.73 | 539.58 | 57.11 | 186.37 | 46.59 | 620.74 | 75.15 | 228.46 | 57.11 |
| 60 | 341.26 | 28.25 | 99.44 | 24.86 | 563.63 | 63.13 | 198.40 | 49.60 | 646.29 | 81.16 | 240.48 | 60.12 |
| 61 | 355.95 | 31.64 | 108.48 | 27.12 | 592.18 | 69.14 | 210.42 | 52.61 | 674.85 | 87.17 | 252.50 | 63.13 |
| 62 | 372.90 | 35.03 | 113.00 | 28.25 | 622.24 | 76.65 | 222.44 | 55.61 | 706.41 | 94.69 | 264.53 | 66.13 |
| 63 | 392.11 | 39.55 | 122.04 | 30.51 | 656.81 | 84.17 | 240.48 | 60.12 | 740.98 | 102.20 | 276.55 | 69.14 |
| 64 | 415.81 | 44.43 | 132.15 | 33.04 | 692.88 | 91.68 | 252.50 | 63.13 | 778.55 | 109.72 | 294.59 | 73.65 |
| 65 | 437.34 | 48.97 | 141.22 | 35.31 | 731.96 | 100.70 | 270.54 | 67.64 | 819.14 | 118.74 | 306.61 | 76.65 |
| 66 | 472.76 | 56.17 | 154.47 | 38.62 | 774.05 | 109.72 | 282.56 | 70.64 | 862.72 | 129.26 | 324.65 | 81.16 |
| 67 | 512.30 | 62.53 | 168.36 | 42.09 | 819.14 | 120.24 | 300.60 | 75.15 | 909.32 | 138.28 | 342.68 | 85.67 |
| 68 | 553.32 | 70.84 | 185.66 | 46.42 | 871.74 | 132.26 | 318.64 | 79.66 | 963.42 | 150.30 | 360.72 | 90.18 |
| 69 | 595.27 | 80.34 | 199.64 | 49.91 | 939.38 | 147.29 | 342.68 | 85.67 | 1032.56 | 165.33 | 384.77 | 96.19 |
| 70 | 646.77 | 91.52 | 214.78 | 53.69 | 1015.50 | 163.50 | 366.00 | 91.50 | 1110.00 | 181.50 | 408.00 | 102.00 |
| 71 | 711.47 | 104.99 | 237.16 | 59.29 | 1064.30 | 175.45 | 382.80 | 95.70 | 1155.65 | 192.85 | 417.60 | 104.40 |
| 72 | 785.02 | 119.71 | 262.09 | 65.52 | 1108.80 | 186.20 | 392.00 | 98.00 | 1198.40 | 203.00 | 431.20 | 107.80 |
| 73 | 870.74 | 135.45 | 288.96 | 72.24 | 1154.25 | 197.10 | 405.00 | 101.25 | 1240.65 | 211.95 | 442.80 | 110.70 |
| 74 | 955.50 | 152.10 | 317.20 | 79.30 | 1203.80 | 208.00 | 421.20 | 105.30 | 1287.00 | 219.70 | 457.60 | 114.40 |
| 75 | 1005.00 | 165.00 | 330.00 | 82.50 | 1258.75 | 220.00 | 440.00 | 110.00 | 1338.75 | 230.00 | 470.00 | 117.50 |
| 76 | 1059.60 | 178.80 | 350.40 | 87.60 | 1321.20 | 235.20 | 456.00 | 114.00 | 1398.00 | 246.00 | 484.80 | 121.20 |
| 77 | 1117.80 | 195.50 | 368.00 | 92.00 | 1389.20 | 255.30 | 473.80 | 118.45 | 1465.10 | 266.80 | 501.40 | 125.35 |
| 78 | 1214.75 | 220.35 | 397.76 | 99.44 | 1505.16 | 287.02 | 506.24 | 126.56 | 1582.00 | 301.71 | 537.88 | 134.47 |
| 79 | 1349.22 | 254.25 | 438.44 | 109.61 | 1665.62 | 328.83 | 555.96 | 138.99 | 1744.72 | 344.65 | 587.60 | 146.90 |
| 80 | 1499.51 | 291.54 | 483.64 | 120.91 | 1843.03 | 374.03 | 610.20 | 152.55 | 1923.26 | 392.11 | 637.32 | 159.33 |
| 81 | 1661.10 | 331.09 | 533.36 | 133.34 | 2031.74 | 422.62 | 668.96 | 167.24 | 2114.23 | 441.83 | 696.08 | 174.02 |
| 82 | 1833.99 | 374.03 | 583.08 | 145.77 | 2230.62 | 471.21 | 727.72 | 181.93 | 2314.24 | 491.55 | 759.36 | 189.84 |
| 83 | 2012.53 | 416.97 | 637.32 | 159.33 | 2435.15 | 520.93 | 791.00 | 197.75 | 2518.77 | 541.27 | 818.12 | 204.53 |
| 84 | 2198.98 | 459.91 | 696.08 | 174.02 | 2645.33 | 570.65 | 854.28 | 213.57 | 2727.82 | 590.99 | 885.92 | 221.48 |
| 85+ | | 601.16 | 894.96 | 223.74 | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## John Hancock Life Insurance Company (U.S.A.)

## LTC-94 VA

***Premiums to be used only with those***
***not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: 3 Years**
**Elimination Period: 20 Days**

| Age | Indexed Inflation with Shared Cost | | | | 1.6% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | | | 1.6% Compound Inflation or 5.0% Compound Inflation with Shared Cost | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 267.81 | 9.04 | 49.72 | 12.43 | 320.92 | 22.60 | 90.40 | 22.60 | 550.10 | 58.62 | 186.37 | 46.59 |
| 30 | 267.81 | 9.04 | 49.72 | 12.43 | 320.92 | 22.60 | 90.40 | 22.60 | 550.10 | 58.62 | 186.37 | 46.59 |
| 31 | 267.81 | 9.04 | 49.72 | 12.43 | 320.92 | 22.60 | 90.40 | 22.60 | 550.10 | 58.62 | 186.37 | 46.59 |
| 32 | 267.81 | 9.04 | 49.72 | 12.43 | 320.92 | 22.60 | 90.40 | 22.60 | 550.10 | 58.62 | 186.37 | 46.59 |
| 33 | 267.81 | 9.04 | 49.72 | 12.43 | 320.92 | 22.60 | 90.40 | 22.60 | 550.10 | 58.62 | 186.37 | 46.59 |
| 34 | 267.81 | 9.04 | 49.72 | 12.43 | 320.92 | 22.60 | 90.40 | 22.60 | 550.10 | 58.62 | 186.37 | 46.59 |
| 35 | 267.81 | 9.04 | 49.72 | 12.43 | 328.69 | 23.15 | 92.59 | 23.15 | 550.10 | 58.62 | 186.37 | 46.59 |
| 36 | 267.81 | 9.04 | 49.72 | 12.43 | 353.97 | 24.93 | 99.71 | 24.93 | 550.10 | 58.62 | 186.37 | 46.59 |
| 37 | 267.81 | 9.04 | 49.72 | 12.43 | 366.61 | 25.82 | 103.27 | 25.82 | 550.10 | 58.62 | 186.37 | 46.59 |
| 38 | 267.81 | 9.04 | 49.72 | 12.43 | 379.26 | 26.71 | 106.83 | 26.71 | 550.10 | 58.62 | 186.37 | 46.59 |
| 39 | 267.81 | 9.04 | 49.72 | 12.43 | 404.54 | 28.49 | 113.95 | 28.49 | 550.10 | 58.62 | 186.37 | 46.59 |
| 40 | 267.81 | 9.04 | 49.72 | 12.43 | 417.18 | 29.38 | 117.52 | 29.38 | 550.10 | 58.62 | 186.37 | 46.59 |
| 41 | 267.81 | 9.04 | 49.72 | 12.43 | 426.85 | 30.06 | 120.24 | 30.06 | 550.10 | 58.62 | 186.37 | 46.59 |
| 42 | 267.81 | 9.04 | 49.72 | 12.43 | 426.85 | 30.06 | 120.24 | 30.06 | 550.10 | 58.62 | 186.37 | 46.59 |
| 43 | 267.81 | 9.04 | 49.72 | 12.43 | 426.85 | 30.06 | 120.24 | 30.06 | 550.10 | 58.62 | 186.37 | 46.59 |
| 44 | 267.81 | 9.04 | 49.72 | 12.43 | 426.85 | 30.06 | 120.24 | 30.06 | 550.10 | 58.62 | 186.37 | 46.59 |
| 45 | 277.98 | 12.43 | 72.32 | 18.08 | 455.41 | 37.58 | 156.31 | 39.08 | 577.15 | 64.63 | 222.44 | 55.61 |
| 46 | 277.98 | 12.43 | 72.32 | 18.08 | 455.41 | 37.58 | 156.31 | 39.08 | 577.15 | 64.63 | 222.44 | 55.61 |
| 47 | 292.84 | 13.09 | 76.19 | 19.05 | 455.41 | 37.58 | 156.31 | 39.08 | 577.15 | 64.63 | 222.44 | 55.61 |
| 48 | 294.81 | 13.18 | 76.70 | 19.17 | 455.41 | 37.58 | 156.31 | 39.08 | 577.15 | 64.63 | 222.44 | 55.61 |
| 49 | 310.27 | 13.87 | 80.72 | 20.18 | 455.41 | 37.58 | 156.31 | 39.08 | 577.15 | 64.63 | 222.44 | 55.61 |
| 50 | 314.20 | 15.14 | 85.81 | 21.45 | 465.93 | 40.58 | 174.35 | 43.59 | 587.67 | 67.64 | 234.47 | 58.62 |
| 51 | 322.44 | 17.56 | 95.35 | 23.84 | 483.97 | 43.59 | 186.37 | 46.59 | 605.71 | 72.14 | 246.49 | 61.62 |
| 52 | 326.25 | 19.70 | 98.49 | 24.62 | 502.00 | 48.10 | 198.40 | 49.60 | 623.75 | 76.65 | 258.52 | 64.63 |
| 53 | 317.76 | 20.95 | 102.43 | 25.61 | 521.54 | 52.61 | 204.41 | 51.10 | 643.28 | 81.16 | 270.54 | 67.64 |
| 54 | 328.12 | 23.19 | 106.67 | 26.67 | 542.58 | 58.62 | 216.43 | 54.11 | 665.83 | 85.67 | 282.56 | 70.64 |
| 55 | 333.49 | 26.27 | 114.21 | 28.55 | 565.13 | 63.13 | 234.47 | 58.62 | 688.37 | 91.68 | 294.59 | 73.65 |
| 56 | 346.12 | 28.56 | 118.80 | 29.70 | 587.67 | 69.14 | 246.49 | 61.62 | 712.42 | 96.19 | 306.61 | 76.65 |
| 57 | 360.49 | 32.25 | 128.99 | 32.25 | 613.22 | 75.15 | 258.52 | 64.63 | 737.97 | 102.20 | 318.64 | 79.66 |
| 58 | 391.76 | 37.25 | 144.21 | 36.05 | 640.28 | 81.16 | 270.54 | 67.64 | 766.53 | 109.72 | 330.66 | 82.67 |
| 59 | 404.01 | 40.28 | 151.65 | 37.91 | 673.34 | 88.68 | 288.58 | 72.14 | 799.60 | 117.23 | 348.70 | 87.17 |
| 60 | 435.33 | 46.08 | 164.92 | 41.23 | 710.92 | 97.70 | 306.61 | 76.65 | 838.67 | 126.25 | 366.73 | 91.68 |
| 61 | 459.10 | 52.09 | 174.43 | 43.61 | 753.00 | 108.22 | 324.65 | 81.16 | 882.26 | 135.27 | 384.77 | 96.19 |
| 62 | 484.08 | 57.94 | 188.32 | 47.08 | 799.60 | 118.74 | 342.68 | 85.67 | 930.36 | 145.79 | 402.80 | 100.70 |
| 63 | 508.54 | 64.46 | 195.78 | 48.94 | 850.70 | 130.76 | 360.72 | 90.18 | 982.96 | 157.82 | 420.84 | 105.21 |
| 64 | 535.38 | 70.91 | 208.01 | 52.00 | 906.31 | 142.79 | 384.77 | 96.19 | 1040.08 | 171.34 | 444.89 | 111.22 |
| 65 | 574.30 | 79.83 | 224.00 | 56.00 | 964.93 | 156.31 | 408.82 | 102.20 | 1101.70 | 184.87 | 462.92 | 115.73 |
| 66 | 623.02 | 90.05 | 243.37 | 60.84 | 1028.05 | 171.34 | 426.85 | 106.71 | 1167.83 | 199.90 | 486.97 | 121.74 |
| 67 | 688.95 | 102.39 | 267.99 | 67.00 | 1095.69 | 186.37 | 450.90 | 112.73 | 1236.97 | 214.93 | 511.02 | 127.76 |
| 68 | 748.46 | 115.15 | 291.71 | 72.93 | 1176.85 | 204.41 | 480.96 | 120.24 | 1321.14 | 232.97 | 535.07 | 133.77 |
| 69 | 836.50 | 133.53 | 319.42 | 79.85 | 1280.56 | 226.95 | 511.02 | 127.76 | 1426.35 | 257.01 | 571.14 | 142.79 |
| 70 | 914.67 | 151.36 | 344.47 | 86.12 | 1396.50 | 253.50 | 546.00 | 136.50 | 1545.00 | 282.00 | 606.00 | 151.50 |
| 71 | 1019.06 | 173.37 | 375.86 | 93.97 | 1476.10 | 272.60 | 562.60 | 140.65 | 1621.10 | 300.15 | 620.60 | 155.15 |
| 72 | 1132.56 | 197.73 | 408.91 | 102.23 | 1549.80 | 289.80 | 582.40 | 145.60 | 1691.20 | 316.40 | 632.80 | 158.20 |
| 73 | 1242.00 | 220.05 | 442.80 | 110.70 | 1624.05 | 306.45 | 599.40 | 149.85 | 1761.75 | 329.40 | 648.00 | 162.00 |
| 74 | 1314.30 | 236.60 | 462.80 | 115.70 | 1705.60 | 322.40 | 618.80 | 154.70 | 1838.20 | 341.90 | 665.60 | 166.40 |
| 75 | 1395.00 | 255.00 | 485.00 | 121.25 | 1797.50 | 342.50 | 640.00 | 160.00 | 1925.00 | 360.00 | 685.00 | 171.25 |
| 76 | 1484.40 | 277.20 | 508.80 | 127.20 | 1899.60 | 367.20 | 662.40 | 165.60 | 2024.40 | 384.00 | 705.60 | 176.40 |
| 77 | 1580.10 | 302.45 | 529.00 | 132.25 | 2013.65 | 399.05 | 685.40 | 171.35 | 2136.70 | 417.45 | 731.40 | 182.85 |
| 78 | 1734.55 | 342.39 | 569.52 | 142.38 | 2201.24 | 449.74 | 736.76 | 184.19 | 2326.67 | 472.34 | 777.44 | 194.36 |
| 79 | 1945.86 | 396.63 | 628.28 | 157.07 | 2458.88 | 517.54 | 804.56 | 201.14 | 2588.83 | 544.66 | 845.24 | 211.31 |
| 80 | 2183.16 | 457.65 | 696.08 | 174.02 | 2744.77 | 592.12 | 881.40 | 220.35 | 2879.24 | 622.63 | 922.08 | 230.52 |
| 81 | 2441.93 | 522.06 | 763.88 | 190.97 | 3052.13 | 671.22 | 962.76 | 240.69 | 3191.12 | 705.12 | 1007.96 | 251.99 |
| 82 | 2714.26 | 590.99 | 840.72 | 210.18 | 3375.31 | 753.71 | 1048.64 | 262.16 | 3517.69 | 788.74 | 1093.84 | 273.46 |
| 83 | 3000.15 | 659.92 | 917.56 | 229.39 | 3708.66 | 835.07 | 1139.04 | 284.76 | 3852.17 | 871.23 | 1184.24 | 296.06 |
| 84 | 3297.34 | 731.11 | 1003.44 | 250.86 | 4051.05 | 917.56 | 1233.96 | 308.49 | 4195.69 | 954.85 | 1279.16 | 319.79 |
| 85+ | | 960.50 | 1288.20 | 322.05 | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## John Hancock Life Insurance Company (U.S.A.)

## LTC-94 VA

***Premiums to be used only with those***
***not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: 3 Years**
**Elimination Period: 100 Days**

| Age | Indexed Inflation with Shared Cost | | | | 1.6% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | | | 1.6% Compound Inflation or 5.0% Compound Inflation with Shared Cost | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 259.90 | 7.91 | 36.16 | 9.04 | 302.84 | 18.08 | 63.28 | 15.82 | 508.01 | 48.10 | 138.28 | 34.57 |
| 30 | 259.90 | 7.91 | 36.16 | 9.04 | 302.84 | 18.08 | 63.28 | 15.82 | 508.01 | 48.10 | 138.28 | 34.57 |
| 31 | 259.90 | 7.91 | 36.16 | 9.04 | 302.84 | 18.08 | 63.28 | 15.82 | 508.01 | 48.10 | 138.28 | 34.57 |
| 32 | 259.90 | 7.91 | 36.16 | 9.04 | 302.84 | 18.08 | 63.28 | 15.82 | 508.01 | 48.10 | 138.28 | 34.57 |
| 33 | 259.90 | 7.91 | 36.16 | 9.04 | 302.84 | 18.08 | 63.28 | 15.82 | 508.01 | 48.10 | 138.28 | 34.57 |
| 34 | 259.90 | 7.91 | 36.16 | 9.04 | 302.84 | 18.08 | 63.28 | 15.82 | 508.01 | 48.10 | 138.28 | 34.57 |
| 35 | 259.90 | 7.91 | 36.16 | 9.04 | 310.17 | 18.52 | 64.81 | 16.20 | 508.01 | 48.10 | 138.28 | 34.57 |
| 36 | 259.90 | 7.91 | 36.16 | 9.04 | 334.03 | 19.94 | 69.80 | 17.45 | 508.01 | 48.10 | 138.28 | 34.57 |
| 37 | 259.90 | 7.91 | 36.16 | 9.04 | 345.96 | 20.65 | 72.29 | 18.07 | 508.01 | 48.10 | 138.28 | 34.57 |
| 38 | 259.90 | 7.91 | 36.16 | 9.04 | 357.89 | 21.37 | 74.78 | 18.70 | 508.01 | 48.10 | 138.28 | 34.57 |
| 39 | 259.90 | 7.91 | 36.16 | 9.04 | 381.75 | 22.79 | 79.77 | 19.94 | 508.01 | 48.10 | 138.28 | 34.57 |
| 40 | 259.90 | 7.91 | 36.16 | 9.04 | 393.68 | 23.50 | 82.26 | 20.57 | 508.01 | 48.10 | 138.28 | 34.57 |
| 41 | 259.90 | 7.91 | 36.16 | 9.04 | 402.80 | 24.05 | 84.17 | 21.04 | 508.01 | 48.10 | 138.28 | 34.57 |
| 42 | 259.90 | 7.91 | 36.16 | 9.04 | 402.80 | 24.05 | 84.17 | 21.04 | 508.01 | 48.10 | 138.28 | 34.57 |
| 43 | 259.90 | 7.91 | 36.16 | 9.04 | 402.80 | 24.05 | 84.17 | 21.04 | 508.01 | 48.10 | 138.28 | 34.57 |
| 44 | 259.90 | 7.91 | 36.16 | 9.04 | 402.80 | 24.05 | 84.17 | 21.04 | 508.01 | 48.10 | 138.28 | 34.57 |
| 45 | 266.68 | 10.17 | 49.72 | 12.43 | 425.35 | 30.06 | 114.23 | 28.56 | 529.06 | 54.11 | 162.32 | 40.58 |
| 46 | 266.68 | 10.17 | 49.72 | 12.43 | 425.35 | 30.06 | 114.23 | 28.56 | 529.06 | 54.11 | 162.32 | 40.58 |
| 47 | 280.94 | 10.71 | 52.38 | 13.09 | 425.35 | 30.06 | 114.23 | 28.56 | 529.06 | 54.11 | 162.32 | 40.58 |
| 48 | 282.82 | 10.79 | 52.73 | 13.18 | 425.35 | 30.06 | 114.23 | 28.56 | 529.06 | 54.11 | 162.32 | 40.58 |
| 49 | 297.66 | 11.35 | 55.50 | 13.87 | 425.35 | 30.06 | 114.23 | 28.56 | 529.06 | 54.11 | 162.32 | 40.58 |
| 50 | 301.58 | 12.62 | 60.57 | 15.14 | 434.37 | 33.07 | 126.25 | 31.56 | 536.57 | 55.61 | 174.35 | 43.59 |
| 51 | 307.38 | 13.80 | 65.24 | 16.31 | 447.89 | 36.07 | 132.26 | 33.07 | 550.10 | 58.62 | 180.36 | 45.09 |
| 52 | 309.02 | 16.00 | 68.94 | 17.24 | 462.92 | 39.08 | 138.28 | 34.57 | 566.63 | 63.13 | 186.37 | 46.59 |
| 53 | 300.30 | 17.46 | 69.84 | 17.46 | 479.46 | 43.59 | 150.30 | 37.58 | 583.16 | 66.13 | 198.40 | 49.60 |
| 54 | 308.41 | 18.55 | 74.20 | 18.55 | 497.49 | 48.10 | 156.31 | 39.08 | 601.20 | 70.64 | 204.41 | 51.10 |
| 55 | 312.93 | 20.56 | 77.66 | 19.42 | 515.53 | 52.61 | 168.34 | 42.08 | 619.24 | 75.15 | 216.43 | 54.11 |
| 56 | 323.27 | 22.85 | 86.81 | 21.70 | 535.07 | 57.11 | 180.36 | 45.09 | 640.28 | 79.66 | 222.44 | 55.61 |
| 57 | 335.15 | 26.49 | 92.14 | 23.03 | 556.11 | 61.62 | 186.37 | 46.59 | 661.32 | 84.17 | 234.47 | 58.62 |
| 58 | 362.92 | 30.04 | 100.94 | 25.24 | 578.66 | 67.64 | 198.40 | 49.60 | 685.37 | 90.18 | 246.49 | 61.62 |
| 59 | 372.02 | 33.17 | 109.00 | 27.25 | 605.71 | 73.65 | 210.42 | 52.61 | 712.42 | 96.19 | 258.52 | 64.63 |
| 60 | 398.96 | 37.59 | 116.41 | 29.10 | 637.27 | 81.16 | 222.44 | 55.61 | 745.49 | 103.71 | 270.54 | 67.64 |
| 61 | 417.91 | 42.40 | 125.98 | 31.49 | 671.84 | 88.68 | 240.48 | 60.12 | 781.56 | 112.73 | 282.56 | 70.64 |
| 62 | 439.42 | 47.08 | 135.20 | 33.80 | 710.92 | 97.70 | 252.50 | 63.13 | 822.14 | 121.74 | 300.60 | 75.15 |
| 63 | 459.60 | 52.53 | 143.25 | 35.81 | 754.51 | 106.71 | 270.54 | 67.64 | 867.23 | 130.76 | 312.62 | 78.16 |
| 64 | 481.02 | 57.91 | 151.28 | 37.82 | 801.10 | 117.23 | 282.56 | 70.64 | 915.33 | 141.28 | 330.66 | 82.67 |
| 65 | 513.54 | 64.34 | 162.04 | 40.51 | 850.70 | 129.26 | 300.60 | 75.15 | 966.43 | 153.31 | 348.70 | 87.17 |
| 66 | 554.88 | 73.01 | 180.09 | 45.02 | 903.30 | 141.28 | 318.64 | 79.66 | 1020.54 | 165.33 | 366.73 | 91.68 |
| 67 | 611.84 | 83.43 | 197.20 | 49.30 | 958.91 | 153.31 | 336.67 | 84.17 | 1079.15 | 177.35 | 384.77 | 96.19 |
| 68 | 661.46 | 94.68 | 214.94 | 53.74 | 1028.05 | 168.34 | 360.72 | 90.18 | 1149.80 | 193.89 | 408.82 | 102.20 |
| 69 | 734.39 | 108.65 | 235.63 | 58.91 | 1113.72 | 187.88 | 384.77 | 96.19 | 1236.97 | 213.43 | 432.86 | 108.22 |
| 70 | 799.84 | 123.96 | 255.74 | 63.94 | 1209.00 | 210.00 | 414.00 | 103.50 | 1336.50 | 234.00 | 462.00 | 115.50 |
| 71 | 886.71 | 141.61 | 280.57 | 70.14 | 1273.10 | 224.75 | 429.20 | 107.30 | 1396.35 | 247.95 | 475.60 | 118.90 |
| 72 | 980.57 | 161.41 | 306.68 | 76.67 | 1334.20 | 239.40 | 442.40 | 110.60 | 1454.60 | 261.80 | 487.20 | 121.80 |
| 73 | 1070.55 | 179.55 | 334.80 | 83.70 | 1393.20 | 252.45 | 459.00 | 114.75 | 1510.65 | 272.70 | 496.80 | 124.20 |
| 74 | 1127.10 | 192.40 | 348.40 | 87.10 | 1457.30 | 265.20 | 473.20 | 118.30 | 1571.70 | 282.10 | 514.80 | 128.70 |
| 75 | 1191.25 | 207.50 | 370.00 | 92.50 | 1531.25 | 281.25 | 490.00 | 122.50 | 1640.00 | 295.00 | 530.00 | 132.50 |
| 76 | 1262.40 | 225.60 | 388.80 | 97.20 | 1612.80 | 301.20 | 513.60 | 128.40 | 1719.60 | 315.60 | 547.20 | 136.80 |
| 77 | 1338.60 | 246.10 | 404.80 | 101.20 | 1705.45 | 327.75 | 533.60 | 133.40 | 1811.25 | 343.85 | 570.40 | 142.60 |
| 78 | 1463.35 | 279.11 | 438.44 | 109.61 | 1858.85 | 370.64 | 574.04 | 143.51 | 1967.33 | 389.85 | 605.68 | 151.42 |
| 79 | 1635.11 | 322.05 | 483.64 | 120.91 | 2069.03 | 424.88 | 628.28 | 157.07 | 2180.90 | 448.61 | 664.44 | 166.11 |
| 80 | 1824.95 | 370.64 | 537.88 | 134.47 | 2299.55 | 484.77 | 687.04 | 171.76 | 2414.81 | 510.76 | 723.20 | 180.80 |
| 81 | 2031.74 | 421.49 | 592.12 | 148.03 | 2545.89 | 548.05 | 754.84 | 188.71 | 2665.67 | 576.30 | 791.00 | 197.75 |
| 82 | 2248.70 | 475.73 | 650.88 | 162.72 | 2804.66 | 612.46 | 822.64 | 205.66 | 2926.70 | 641.84 | 863.32 | 215.83 |
| 83 | 2474.70 | 529.97 | 714.16 | 178.54 | 3070.21 | 676.87 | 894.96 | 223.74 | 3193.38 | 707.38 | 935.64 | 233.91 |
| 84 | 2709.74 | 585.34 | 777.44 | 194.36 | 3342.54 | 742.41 | 971.80 | 242.95 | 3465.71 | 772.92 | 1007.96 | 251.99 |
| 85+ | | 762.75 | 998.92 | 249.73 | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## John Hancock Life Insurance Company (U.S.A.)

## LTC-94 VA

***Premiums to be used only with those***
***not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: 5 Years**
**Elimination Period: 20 Days**

| Age | Indexed Inflation with Shared Cost | | | | 1.6% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | | | 1.6% Compound Inflation or 5.0% Compound Inflation with Shared Cost | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 277.98 | 12.43 | 54.24 | 13.56 | 387.03 | 31.62 | 106.24 | 26.56 | 623.75 | 75.15 | 204.41 | 51.10 |
| 30 | 277.98 | 12.43 | 54.24 | 13.56 | 400.37 | 32.71 | 109.91 | 27.48 | 623.75 | 75.15 | 204.41 | 51.10 |
| 31 | 277.98 | 12.43 | 54.24 | 13.56 | 413.72 | 33.80 | 113.57 | 28.39 | 623.75 | 75.15 | 204.41 | 51.10 |
| 32 | 277.98 | 12.43 | 54.24 | 13.56 | 440.41 | 35.98 | 120.90 | 30.22 | 623.75 | 75.15 | 204.41 | 51.10 |
| 33 | 277.98 | 12.43 | 54.24 | 13.56 | 453.76 | 37.07 | 124.56 | 31.14 | 623.75 | 75.15 | 204.41 | 51.10 |
| 34 | 277.98 | 12.43 | 54.24 | 13.56 | 459.92 | 37.58 | 126.25 | 31.56 | 623.75 | 75.15 | 204.41 | 51.10 |
| 35 | 277.98 | 12.43 | 54.24 | 13.56 | 459.92 | 37.58 | 126.25 | 31.56 | 623.75 | 75.15 | 204.41 | 51.10 |
| 36 | 277.98 | 12.43 | 54.24 | 13.56 | 459.92 | 37.58 | 126.25 | 31.56 | 623.75 | 75.15 | 204.41 | 51.10 |
| 37 | 277.98 | 12.43 | 54.24 | 13.56 | 459.92 | 37.58 | 126.25 | 31.56 | 623.75 | 75.15 | 204.41 | 51.10 |
| 38 | 277.98 | 12.43 | 54.24 | 13.56 | 459.92 | 37.58 | 126.25 | 31.56 | 623.75 | 75.15 | 204.41 | 51.10 |
| 39 | 279.25 | 12.49 | 54.49 | 13.62 | 459.92 | 37.58 | 126.25 | 31.56 | 623.75 | 75.15 | 204.41 | 51.10 |
| 40 | 294.76 | 13.18 | 57.51 | 14.38 | 459.92 | 37.58 | 126.25 | 31.56 | 623.75 | 75.15 | 204.41 | 51.10 |
| 41 | 312.14 | 13.96 | 60.91 | 15.23 | 459.92 | 37.58 | 126.25 | 31.56 | 623.75 | 75.15 | 204.41 | 51.10 |
| 42 | 329.73 | 14.74 | 64.34 | 16.08 | 459.92 | 37.58 | 126.25 | 31.56 | 623.75 | 75.15 | 204.41 | 51.10 |
| 43 | 339.69 | 15.19 | 66.28 | 16.57 | 459.92 | 37.58 | 126.25 | 31.56 | 623.75 | 75.15 | 204.41 | 51.10 |
| 44 | 339.69 | 15.19 | 66.28 | 16.57 | 459.92 | 37.58 | 126.25 | 31.56 | 623.75 | 75.15 | 204.41 | 51.10 |
| 45 | 343.28 | 18.63 | 85.15 | 21.29 | 497.49 | 48.10 | 168.34 | 42.08 | 659.82 | 84.17 | 240.48 | 60.12 |
| 46 | 359.73 | 19.52 | 89.24 | 22.31 | 497.49 | 48.10 | 168.34 | 42.08 | 659.82 | 84.17 | 240.48 | 60.12 |
| 47 | 376.38 | 20.42 | 93.37 | 23.34 | 497.49 | 48.10 | 168.34 | 42.08 | 659.82 | 84.17 | 240.48 | 60.12 |
| 48 | 387.77 | 21.04 | 96.19 | 24.05 | 497.49 | 48.10 | 168.34 | 42.08 | 659.82 | 84.17 | 240.48 | 60.12 |
| 49 | 387.77 | 21.04 | 96.19 | 24.05 | 497.49 | 48.10 | 168.34 | 42.08 | 659.82 | 84.17 | 240.48 | 60.12 |
| 50 | 395.29 | 24.05 | 108.22 | 27.05 | 514.03 | 51.10 | 186.37 | 46.59 | 674.85 | 88.68 | 258.52 | 64.63 |
| 51 | 408.82 | 27.05 | 120.24 | 30.06 | 535.07 | 57.11 | 198.40 | 49.60 | 695.89 | 93.19 | 264.53 | 66.13 |
| 52 | 423.85 | 30.06 | 126.25 | 31.56 | 559.12 | 61.62 | 210.42 | 52.61 | 719.94 | 99.20 | 276.55 | 69.14 |
| 53 | 440.38 | 34.57 | 132.26 | 33.07 | 584.67 | 67.64 | 222.44 | 55.61 | 746.99 | 105.21 | 288.58 | 72.14 |
| 54 | 458.42 | 39.08 | 144.29 | 36.07 | 611.72 | 75.15 | 234.47 | 58.62 | 775.55 | 111.22 | 300.60 | 75.15 |
| 55 | 476.45 | 43.59 | 156.31 | 39.08 | 640.28 | 81.16 | 246.49 | 61.62 | 805.61 | 118.74 | 318.64 | 79.66 |
| 56 | 495.99 | 48.10 | 162.32 | 40.58 | 670.34 | 88.68 | 258.52 | 64.63 | 835.67 | 126.25 | 330.66 | 82.67 |
| 57 | 517.03 | 52.61 | 174.35 | 43.59 | 701.90 | 96.19 | 276.55 | 69.14 | 868.73 | 133.77 | 342.68 | 85.67 |
| 58 | 541.08 | 58.62 | 186.37 | 46.59 | 737.97 | 105.21 | 288.58 | 72.14 | 906.31 | 141.28 | 360.72 | 90.18 |
| 59 | 569.64 | 64.63 | 198.40 | 49.60 | 778.55 | 114.23 | 306.61 | 76.65 | 949.90 | 151.80 | 378.76 | 94.69 |
| 60 | 602.70 | 72.14 | 210.42 | 52.61 | 828.15 | 126.25 | 324.65 | 81.16 | 1001.00 | 163.83 | 396.79 | 99.20 |
| 61 | 640.28 | 81.16 | 228.46 | 57.11 | 882.26 | 138.28 | 342.68 | 85.67 | 1056.61 | 175.85 | 414.83 | 103.71 |
| 62 | 682.36 | 91.68 | 246.49 | 61.62 | 942.38 | 151.80 | 366.73 | 91.68 | 1119.74 | 190.88 | 432.86 | 108.22 |
| 63 | 728.96 | 102.20 | 258.52 | 64.63 | 1008.51 | 166.83 | 384.77 | 96.19 | 1188.87 | 205.91 | 456.91 | 114.23 |
| 64 | 780.06 | 114.23 | 276.55 | 69.14 | 1079.15 | 183.37 | 408.82 | 102.20 | 1262.52 | 222.44 | 480.96 | 120.24 |
| 65 | 834.17 | 126.25 | 294.59 | 73.65 | 1155.81 | 201.40 | 432.86 | 108.22 | 1342.18 | 240.48 | 505.01 | 126.25 |
| 66 | 892.78 | 139.78 | 312.62 | 78.16 | 1236.97 | 219.44 | 456.91 | 114.23 | 1427.85 | 260.02 | 529.06 | 132.26 |
| 67 | 952.90 | 153.31 | 336.67 | 84.17 | 1322.64 | 238.98 | 486.97 | 121.74 | 1518.03 | 279.56 | 553.10 | 138.28 |
| 68 | 1029.56 | 171.34 | 354.71 | 88.68 | 1427.85 | 263.03 | 511.02 | 127.76 | 1626.25 | 303.61 | 583.16 | 145.79 |
| 69 | 1130.26 | 193.89 | 384.77 | 96.19 | 1560.11 | 293.09 | 547.09 | 136.77 | 1764.52 | 333.67 | 613.22 | 153.31 |
| 70 | 1245.00 | 220.50 | 414.00 | 103.50 | 1710.00 | 327.00 | 582.00 | 145.50 | 1918.50 | 367.50 | 654.00 | 163.50 |
| 71 | 1328.20 | 240.70 | 429.20 | 107.30 | 1815.40 | 352.35 | 603.20 | 150.80 | 2019.85 | 391.50 | 667.00 | 166.75 |
| 72 | 1407.00 | 259.00 | 448.00 | 112.00 | 1912.40 | 373.80 | 621.60 | 155.40 | 2114.00 | 411.60 | 683.20 | 170.80 |
| 73 | 1487.70 | 276.75 | 464.40 | 116.10 | 2008.80 | 394.20 | 637.20 | 159.30 | 2205.90 | 427.95 | 702.00 | 175.50 |
| 74 | 1578.20 | 297.70 | 483.60 | 120.90 | 2116.40 | 414.70 | 660.40 | 165.10 | 2307.50 | 444.60 | 717.60 | 179.40 |
| 75 | 1681.25 | 320.00 | 505.00 | 126.25 | 2236.25 | 440.00 | 685.00 | 171.25 | 2422.50 | 466.25 | 740.00 | 185.00 |
| 76 | 1795.20 | 348.00 | 532.80 | 133.20 | 2373.60 | 474.00 | 710.40 | 177.60 | 2556.00 | 498.00 | 763.20 | 190.80 |
| 77 | 1920.50 | 381.80 | 556.60 | 139.15 | 2528.85 | 516.35 | 736.00 | 184.00 | 2711.70 | 545.10 | 791.20 | 197.80 |
| 78 | 2118.75 | 433.92 | 596.64 | 149.16 | 2780.93 | 585.34 | 786.48 | 196.62 | 2970.77 | 621.50 | 840.72 | 210.18 |
| 79 | 2388.82 | 502.85 | 659.92 | 164.98 | 3123.32 | 675.74 | 863.32 | 215.83 | 3324.46 | 718.68 | 917.56 | 229.39 |
| 80 | 2689.40 | 579.69 | 727.72 | 181.93 | 3503.00 | 776.31 | 949.20 | 237.30 | 3714.31 | 824.90 | 1003.44 | 250.86 |
| 81 | 3015.97 | 663.31 | 804.56 | 201.14 | 3910.93 | 881.40 | 1039.60 | 259.90 | 4132.41 | 934.51 | 1093.84 | 273.46 |
| 82 | 3359.49 | 749.19 | 881.40 | 220.35 | 4338.07 | 989.88 | 1134.52 | 283.63 | 4568.59 | 1046.38 | 1193.28 | 298.32 |
| 83 | 3716.57 | 836.20 | 967.28 | 241.82 | 4776.51 | 1098.36 | 1233.96 | 308.49 | 5013.81 | 1157.12 | 1292.72 | 323.18 |
| 84 | 4086.08 | 925.47 | 1057.68 | 264.42 | 5225.12 | 1206.84 | 1337.92 | 334.48 | 5468.07 | 1267.86 | 1396.68 | 349.17 |
| 85+ | | 1209.10 | 1356.00 | 339.00 | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## John Hancock Life Insurance Company (U.S.A.)

## LTC-94 VA

***Premiums to be used only with those***
***not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: 5 Years**
**Elimination Period: 100 Days**

| Age | Indexed Inflation with Shared Cost | | | | 1.6% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | | | 1.6% Compound Inflation or 5.0% Compound Inflation with Shared Cost | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 268.94 | 10.17 | 36.16 | 9.04 | 364.26 | 26.56 | 80.95 | 20.24 | 572.64 | 63.13 | 150.30 | 37.58 |
| 30 | 268.94 | 10.17 | 36.16 | 9.04 | 376.82 | 27.48 | 83.74 | 20.93 | 572.64 | 63.13 | 150.30 | 37.58 |
| 31 | 268.94 | 10.17 | 36.16 | 9.04 | 389.38 | 28.39 | 86.53 | 21.63 | 572.64 | 63.13 | 150.30 | 37.58 |
| 32 | 268.94 | 10.17 | 36.16 | 9.04 | 414.50 | 30.22 | 92.11 | 23.03 | 572.64 | 63.13 | 150.30 | 37.58 |
| 33 | 268.94 | 10.17 | 36.16 | 9.04 | 427.06 | 31.14 | 94.90 | 23.73 | 572.64 | 63.13 | 150.30 | 37.58 |
| 34 | 268.94 | 10.17 | 36.16 | 9.04 | 432.86 | 31.56 | 96.19 | 24.05 | 572.64 | 63.13 | 150.30 | 37.58 |
| 35 | 268.94 | 10.17 | 36.16 | 9.04 | 432.86 | 31.56 | 96.19 | 24.05 | 572.64 | 63.13 | 150.30 | 37.58 |
| 36 | 268.94 | 10.17 | 36.16 | 9.04 | 432.86 | 31.56 | 96.19 | 24.05 | 572.64 | 63.13 | 150.30 | 37.58 |
| 37 | 268.94 | 10.17 | 36.16 | 9.04 | 432.86 | 31.56 | 96.19 | 24.05 | 572.64 | 63.13 | 150.30 | 37.58 |
| 38 | 268.94 | 10.17 | 36.16 | 9.04 | 432.86 | 31.56 | 96.19 | 24.05 | 572.64 | 63.13 | 150.30 | 37.58 |
| 39 | 270.17 | 10.22 | 36.32 | 9.08 | 432.86 | 31.56 | 96.19 | 24.05 | 572.64 | 63.13 | 150.30 | 37.58 |
| 40 | 285.18 | 10.78 | 38.34 | 9.59 | 432.86 | 31.56 | 96.19 | 24.05 | 572.64 | 63.13 | 150.30 | 37.58 |
| 41 | 301.99 | 11.42 | 40.60 | 10.15 | 432.86 | 31.56 | 96.19 | 24.05 | 572.64 | 63.13 | 150.30 | 37.58 |
| 42 | 319.00 | 12.06 | 42.89 | 10.72 | 432.86 | 31.56 | 96.19 | 24.05 | 572.64 | 63.13 | 150.30 | 37.58 |
| 43 | 328.64 | 12.43 | 44.19 | 11.05 | 432.86 | 31.56 | 96.19 | 24.05 | 572.64 | 63.13 | 150.30 | 37.58 |
| 44 | 328.64 | 12.43 | 44.19 | 11.05 | 432.86 | 31.56 | 96.19 | 24.05 | 572.64 | 63.13 | 150.30 | 37.58 |
| 45 | 328.64 | 14.64 | 63.87 | 15.97 | 464.43 | 39.08 | 126.25 | 31.56 | 601.20 | 70.64 | 180.36 | 45.09 |
| 46 | 344.40 | 15.34 | 66.93 | 16.73 | 464.43 | 39.08 | 126.25 | 31.56 | 601.20 | 70.64 | 180.36 | 45.09 |
| 47 | 360.33 | 16.05 | 70.02 | 17.51 | 464.43 | 39.08 | 126.25 | 31.56 | 601.20 | 70.64 | 180.36 | 45.09 |
| 48 | 371.24 | 16.53 | 72.14 | 18.04 | 464.43 | 39.08 | 126.25 | 31.56 | 601.20 | 70.64 | 180.36 | 45.09 |
| 49 | 371.24 | 16.53 | 72.14 | 18.04 | 464.43 | 39.08 | 126.25 | 31.56 | 601.20 | 70.64 | 180.36 | 45.09 |
| 50 | 377.25 | 19.54 | 78.16 | 19.54 | 476.45 | 42.08 | 132.26 | 33.07 | 613.22 | 73.65 | 192.38 | 48.10 |
| 51 | 387.77 | 21.04 | 84.17 | 21.04 | 494.49 | 46.59 | 144.29 | 36.07 | 631.26 | 78.16 | 198.40 | 49.60 |
| 52 | 401.30 | 25.55 | 90.18 | 22.55 | 514.03 | 51.10 | 150.30 | 37.58 | 652.30 | 82.67 | 210.42 | 52.61 |
| 53 | 414.83 | 28.56 | 96.19 | 24.05 | 535.07 | 57.11 | 162.32 | 40.58 | 674.85 | 88.68 | 216.43 | 54.11 |
| 54 | 429.86 | 31.56 | 102.20 | 25.55 | 557.61 | 61.62 | 174.35 | 43.59 | 698.90 | 93.19 | 228.46 | 57.11 |
| 55 | 444.89 | 36.07 | 114.23 | 28.56 | 583.16 | 67.64 | 180.36 | 45.09 | 722.94 | 99.20 | 240.48 | 60.12 |
| 56 | 461.42 | 39.08 | 120.24 | 30.06 | 608.72 | 73.65 | 192.38 | 48.10 | 750.00 | 105.21 | 246.49 | 61.62 |
| 57 | 477.95 | 43.59 | 126.25 | 31.56 | 634.27 | 79.66 | 204.41 | 51.10 | 778.55 | 112.73 | 258.52 | 64.63 |
| 58 | 497.49 | 48.10 | 138.28 | 34.57 | 664.33 | 87.17 | 216.43 | 54.11 | 810.12 | 118.74 | 270.54 | 67.64 |
| 59 | 521.54 | 54.11 | 144.29 | 36.07 | 700.40 | 96.19 | 228.46 | 57.11 | 846.19 | 127.76 | 282.56 | 70.64 |
| 60 | 550.10 | 60.12 | 156.31 | 39.08 | 740.98 | 105.21 | 240.48 | 60.12 | 889.78 | 136.77 | 300.60 | 75.15 |
| 61 | 581.66 | 67.64 | 168.34 | 42.08 | 786.07 | 115.73 | 258.52 | 64.63 | 937.87 | 148.80 | 312.62 | 78.16 |
| 62 | 617.73 | 75.15 | 180.36 | 45.09 | 837.17 | 127.76 | 276.55 | 69.14 | 990.48 | 160.82 | 330.66 | 82.67 |
| 63 | 656.81 | 84.17 | 192.38 | 48.10 | 892.78 | 139.78 | 294.59 | 73.65 | 1049.09 | 172.85 | 348.70 | 87.17 |
| 64 | 698.90 | 94.69 | 204.41 | 51.10 | 952.90 | 153.31 | 312.62 | 78.16 | 1110.72 | 187.88 | 366.73 | 91.68 |
| 65 | 743.99 | 105.21 | 222.44 | 55.61 | 1017.53 | 168.34 | 330.66 | 82.67 | 1178.35 | 202.91 | 384.77 | 96.19 |
| 66 | 793.58 | 115.73 | 234.47 | 58.62 | 1086.67 | 184.87 | 348.70 | 87.17 | 1250.50 | 217.94 | 402.80 | 100.70 |
| 67 | 844.69 | 127.76 | 252.50 | 63.13 | 1158.81 | 201.40 | 366.73 | 91.68 | 1327.15 | 235.97 | 426.85 | 106.71 |
| 68 | 909.32 | 142.79 | 270.54 | 67.64 | 1247.49 | 220.94 | 390.78 | 97.70 | 1420.34 | 255.51 | 450.90 | 112.73 |
| 69 | 991.98 | 160.82 | 288.58 | 72.14 | 1358.71 | 246.49 | 420.84 | 105.21 | 1534.56 | 281.06 | 474.95 | 118.74 |
| 70 | 1087.50 | 183.00 | 312.00 | 78.00 | 1485.00 | 274.50 | 450.00 | 112.50 | 1663.50 | 309.00 | 504.00 | 126.00 |
| 71 | 1154.20 | 198.65 | 324.80 | 81.20 | 1570.35 | 294.35 | 464.00 | 116.00 | 1747.25 | 327.70 | 522.00 | 130.50 |
| 72 | 1219.40 | 214.20 | 341.60 | 85.40 | 1650.60 | 313.60 | 481.60 | 120.40 | 1825.60 | 345.80 | 537.60 | 134.40 |
| 73 | 1283.85 | 229.50 | 356.40 | 89.10 | 1728.00 | 329.40 | 496.80 | 124.20 | 1898.10 | 359.10 | 550.80 | 137.70 |
| 74 | 1355.90 | 244.40 | 374.40 | 93.60 | 1813.50 | 344.50 | 514.80 | 128.70 | 1978.60 | 369.20 | 566.80 | 141.70 |
| 75 | 1436.25 | 263.75 | 390.00 | 97.50 | 1908.75 | 365.00 | 535.00 | 133.75 | 2070.00 | 386.25 | 585.00 | 146.25 |
| 76 | 1527.60 | 285.60 | 412.80 | 103.20 | 2019.60 | 392.40 | 561.60 | 140.40 | 2178.00 | 412.80 | 604.80 | 151.20 |
| 77 | 1629.55 | 313.95 | 432.40 | 108.10 | 2148.20 | 428.95 | 584.20 | 146.05 | 2306.90 | 455.40 | 630.20 | 157.55 |
| 78 | 1792.18 | 357.08 | 470.08 | 117.52 | 2357.18 | 487.03 | 628.28 | 157.07 | 2521.03 | 520.93 | 673.48 | 168.37 |
| 79 | 2010.27 | 412.45 | 519.80 | 129.95 | 2635.16 | 561.61 | 687.04 | 171.76 | 2809.18 | 600.03 | 736.76 | 184.19 |
| 80 | 2252.09 | 473.47 | 574.04 | 143.51 | 2941.39 | 640.71 | 759.36 | 189.84 | 3123.32 | 684.78 | 804.56 | 201.14 |
| 81 | 2510.86 | 539.01 | 632.80 | 158.20 | 3266.83 | 724.33 | 831.68 | 207.92 | 3456.67 | 770.66 | 881.40 | 220.35 |
| 82 | 2783.19 | 606.81 | 700.60 | 175.15 | 3604.70 | 809.08 | 908.52 | 227.13 | 3802.45 | 857.67 | 958.24 | 239.56 |
| 83 | 3063.43 | 674.61 | 768.40 | 192.10 | 3950.48 | 892.70 | 989.88 | 247.47 | 4152.75 | 943.55 | 1039.60 | 259.90 |
| 84 | 3351.58 | 743.54 | 836.20 | 209.05 | 4301.91 | 977.45 | 1075.76 | 268.94 | 4507.57 | 1029.43 | 1125.48 | 281.37 |
| 85+ | | 960.50 | 1075.76 | 268.94 | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## John Hancock Life Insurance Company (U.S.A.)

## LTC-94 VA

***Premiums to be used only with those***
***not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: Lifetime**
**Elimination Period: 20 Days**

| Age | Indexed Inflation with Shared Cost | | | | 1.6% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | | | 1.6% Compound Inflation or 5.0% Compound Inflation with Shared Cost | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 300.58 | 16.95 | 54.24 | 13.56 | 421.12 | 43.77 | 108.83 | 27.21 | 795.09 | 115.73 | 234.47 | 58.62 |
| 30 | 300.58 | 16.95 | 54.24 | 13.56 | 449.19 | 46.69 | 116.08 | 29.02 | 795.09 | 115.73 | 234.47 | 58.62 |
| 31 | 300.58 | 16.95 | 54.24 | 13.56 | 477.27 | 49.60 | 123.34 | 30.83 | 795.09 | 115.73 | 234.47 | 58.62 |
| 32 | 300.58 | 16.95 | 54.24 | 13.56 | 491.31 | 51.06 | 126.97 | 31.74 | 795.09 | 115.73 | 234.47 | 58.62 |
| 33 | 300.58 | 16.95 | 54.24 | 13.56 | 519.38 | 53.98 | 134.22 | 33.56 | 795.09 | 115.73 | 234.47 | 58.62 |
| 34 | 300.58 | 16.95 | 54.24 | 13.56 | 535.07 | 55.61 | 138.28 | 34.57 | 795.09 | 115.73 | 234.47 | 58.62 |
| 35 | 300.58 | 16.95 | 54.24 | 13.56 | 535.07 | 55.61 | 138.28 | 34.57 | 795.09 | 115.73 | 234.47 | 58.62 |
| 36 | 300.58 | 16.95 | 54.24 | 13.56 | 535.07 | 55.61 | 138.28 | 34.57 | 795.09 | 115.73 | 234.47 | 58.62 |
| 37 | 300.58 | 16.95 | 54.24 | 13.56 | 535.07 | 55.61 | 138.28 | 34.57 | 795.09 | 115.73 | 234.47 | 58.62 |
| 38 | 300.58 | 16.95 | 54.24 | 13.56 | 535.07 | 55.61 | 138.28 | 34.57 | 795.09 | 115.73 | 234.47 | 58.62 |
| 39 | 312.17 | 17.60 | 56.33 | 14.08 | 535.07 | 55.61 | 138.28 | 34.57 | 795.09 | 115.73 | 234.47 | 58.62 |
| 40 | 328.60 | 18.53 | 59.30 | 14.82 | 535.07 | 55.61 | 138.28 | 34.57 | 795.09 | 115.73 | 234.47 | 58.62 |
| 41 | 345.93 | 19.51 | 62.42 | 15.61 | 535.07 | 55.61 | 138.28 | 34.57 | 795.09 | 115.73 | 234.47 | 58.62 |
| 42 | 363.35 | 20.49 | 65.57 | 16.39 | 535.07 | 55.61 | 138.28 | 34.57 | 795.09 | 115.73 | 234.47 | 58.62 |
| 43 | 376.38 | 21.22 | 67.92 | 16.98 | 535.07 | 55.61 | 138.28 | 34.57 | 795.09 | 115.73 | 234.47 | 58.62 |
| 44 | 376.38 | 21.22 | 67.92 | 16.98 | 535.07 | 55.61 | 138.28 | 34.57 | 795.09 | 115.73 | 234.47 | 58.62 |
| 45 | 382.28 | 28.07 | 90.89 | 22.72 | 595.19 | 70.64 | 180.36 | 45.09 | 855.21 | 130.76 | 276.55 | 69.14 |
| 46 | 398.60 | 29.27 | 94.77 | 23.69 | 595.19 | 70.64 | 180.36 | 45.09 | 855.21 | 130.76 | 276.55 | 69.14 |
| 47 | 415.01 | 30.47 | 98.67 | 24.67 | 595.19 | 70.64 | 180.36 | 45.09 | 855.21 | 130.76 | 276.55 | 69.14 |
| 48 | 429.86 | 31.56 | 102.20 | 25.55 | 595.19 | 70.64 | 180.36 | 45.09 | 855.21 | 130.76 | 276.55 | 69.14 |
| 49 | 429.86 | 31.56 | 102.20 | 25.55 | 595.19 | 70.64 | 180.36 | 45.09 | 855.21 | 130.76 | 276.55 | 69.14 |
| 50 | 441.88 | 34.57 | 114.23 | 28.56 | 619.24 | 76.65 | 198.40 | 49.60 | 879.26 | 135.27 | 294.59 | 73.65 |
| 51 | 461.42 | 39.08 | 120.24 | 30.06 | 650.80 | 84.17 | 210.42 | 52.61 | 913.82 | 144.29 | 306.61 | 76.65 |
| 52 | 482.46 | 43.59 | 126.25 | 31.56 | 686.87 | 91.68 | 228.46 | 57.11 | 949.90 | 151.80 | 318.64 | 79.66 |
| 53 | 505.01 | 49.60 | 138.28 | 34.57 | 722.94 | 100.70 | 240.48 | 60.12 | 990.48 | 160.82 | 330.66 | 82.67 |
| 54 | 529.93 | 55.55 | 150.12 | 37.53 | 763.52 | 111.22 | 252.50 | 63.13 | 1034.06 | 171.34 | 348.70 | 87.17 |
| 55 | 545.70 | 60.47 | 153.39 | 38.35 | 805.61 | 120.24 | 270.54 | 67.64 | 1079.15 | 181.86 | 360.72 | 90.18 |
| 56 | 581.29 | 68.92 | 167.80 | 41.95 | 849.20 | 130.76 | 282.56 | 70.64 | 1127.25 | 192.38 | 378.76 | 94.69 |
| 57 | 605.51 | 74.39 | 178.53 | 44.63 | 895.79 | 142.79 | 300.60 | 75.15 | 1176.85 | 204.41 | 390.78 | 97.70 |
| 58 | 635.21 | 81.44 | 189.53 | 47.38 | 946.89 | 154.81 | 312.62 | 78.16 | 1232.46 | 217.94 | 408.82 | 102.20 |
| 59 | 675.30 | 92.02 | 201.85 | 50.46 | 1007.01 | 168.34 | 336.67 | 84.17 | 1298.59 | 232.97 | 426.85 | 106.71 |
| 60 | 713.95 | 101.57 | 211.98 | 52.99 | 1077.65 | 184.87 | 354.71 | 88.68 | 1375.25 | 249.50 | 450.90 | 112.73 |
| 61 | 758.09 | 112.47 | 227.86 | 56.97 | 1154.30 | 202.91 | 372.74 | 93.19 | 1459.41 | 269.04 | 468.94 | 117.23 |
| 62 | 811.01 | 125.22 | 238.79 | 59.70 | 1241.48 | 222.44 | 396.79 | 99.20 | 1552.60 | 290.08 | 492.98 | 123.25 |
| 63 | 855.83 | 135.73 | 251.46 | 62.87 | 1334.66 | 244.99 | 420.84 | 105.21 | 1654.80 | 314.13 | 517.03 | 129.26 |
| 64 | 917.35 | 150.99 | 267.80 | 66.95 | 1436.87 | 267.53 | 444.89 | 111.22 | 1766.03 | 338.18 | 547.09 | 136.77 |
| 65 | 976.44 | 165.09 | 282.21 | 70.55 | 1545.08 | 293.09 | 474.95 | 118.74 | 1884.76 | 365.23 | 571.14 | 142.79 |
| 66 | 1049.57 | 181.98 | 304.71 | 76.18 | 1660.82 | 320.14 | 499.00 | 124.75 | 2009.51 | 393.79 | 601.20 | 150.30 |
| 67 | 1138.38 | 201.14 | 325.25 | 81.31 | 1782.56 | 348.70 | 529.06 | 132.26 | 2143.28 | 423.85 | 625.25 | 156.31 |
| 68 | 1238.43 | 224.52 | 348.93 | 87.23 | 1931.36 | 381.76 | 559.12 | 139.78 | 2304.10 | 459.92 | 661.32 | 165.33 |
| 69 | 1338.59 | 248.61 | 365.20 | 91.30 | 2119.23 | 425.35 | 595.19 | 148.80 | 2507.00 | 505.01 | 697.39 | 174.35 |
| 70 | 1453.85 | 275.61 | 385.85 | 96.46 | 2331.00 | 472.50 | 636.00 | 159.00 | 2733.00 | 553.50 | 738.00 | 184.50 |
| 71 | 1586.78 | 306.20 | 413.71 | 103.43 | 2478.05 | 507.50 | 655.40 | 163.85 | 2882.60 | 587.25 | 759.80 | 189.95 |
| 72 | 1740.52 | 339.68 | 440.22 | 110.06 | 2618.00 | 537.60 | 677.60 | 169.40 | 3022.60 | 617.40 | 778.40 | 194.60 |
| 73 | 1896.75 | 372.60 | 475.20 | 118.80 | 2754.00 | 565.65 | 696.60 | 174.15 | 3157.65 | 641.25 | 793.80 | 198.45 |
| 74 | 2012.40 | 396.50 | 494.00 | 123.50 | 2904.20 | 594.10 | 717.60 | 179.40 | 3305.90 | 663.00 | 816.40 | 204.10 |
| 75 | 2141.25 | 426.25 | 515.00 | 128.75 | 3073.75 | 628.75 | 745.00 | 186.25 | 3476.25 | 693.75 | 840.00 | 210.00 |
| 76 | 2286.00 | 460.80 | 542.40 | 135.60 | 3266.40 | 674.40 | 772.80 | 193.20 | 3673.20 | 739.20 | 864.00 | 216.00 |
| 77 | 2446.05 | 503.70 | 565.80 | 141.45 | 3485.65 | 734.85 | 805.00 | 201.25 | 3904.25 | 808.45 | 897.00 | 224.25 |
| 78 | 2699.57 | 570.65 | 610.20 | 152.55 | 3843.13 | 831.68 | 863.32 | 215.83 | 4290.61 | 922.08 | 958.24 | 239.56 |
| 79 | 3041.96 | 658.79 | 678.00 | 169.50 | 4331.29 | 961.63 | 949.20 | 237.30 | 4821.71 | 1070.11 | 1048.64 | 262.16 |
| 80 | 3422.77 | 757.10 | 750.32 | 187.58 | 4875.95 | 1106.27 | 1044.12 | 261.03 | 5413.83 | 1231.70 | 1148.08 | 287.02 |
| 81 | 3832.96 | 862.19 | 827.16 | 206.79 | 5462.42 | 1259.95 | 1148.08 | 287.02 | 6051.15 | 1402.33 | 1256.56 | 314.14 |
| 82 | 4264.62 | 970.67 | 913.04 | 228.26 | 6077.14 | 1417.02 | 1256.56 | 314.14 | 6715.59 | 1574.09 | 1374.08 | 343.52 |
| 83 | 4709.84 | 1081.41 | 998.92 | 249.73 | 6707.68 | 1574.09 | 1369.56 | 342.39 | 7393.59 | 1744.72 | 1491.60 | 372.90 |
| 84 | 5169.75 | 1192.15 | 1093.84 | 273.46 | 7354.04 | 1732.29 | 1487.08 | 371.77 | 8087.41 | 1914.22 | 1613.64 | 403.41 |
| 85+ | | 1543.58 | 1405.72 | 351.43 | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## John Hancock Life Insurance Company (U.S.A.)

## LTC-94 VA

***Premiums to be used only with those***
***not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: Lifetime**
**Elimination Period: 100 Days**

| Age | Indexed Inflation with Shared Cost | | | | 1.6% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | | | 1.6% Compound Inflation or 5.0% Compound Inflation with Shared Cost | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 289.28 | 14.69 | 40.68 | 10.17 | 392.73 | 36.67 | 80.44 | 20.11 | 722.94 | 99.20 | 180.36 | 45.09 |
| 30 | 289.28 | 14.69 | 40.68 | 10.17 | 418.91 | 39.12 | 85.80 | 21.45 | 722.94 | 99.20 | 180.36 | 45.09 |
| 31 | 289.28 | 14.69 | 40.68 | 10.17 | 445.09 | 41.56 | 91.16 | 22.79 | 722.94 | 99.20 | 180.36 | 45.09 |
| 32 | 289.28 | 14.69 | 40.68 | 10.17 | 458.18 | 42.78 | 93.84 | 23.46 | 722.94 | 99.20 | 180.36 | 45.09 |
| 33 | 289.28 | 14.69 | 40.68 | 10.17 | 484.37 | 45.23 | 99.21 | 24.80 | 722.94 | 99.20 | 180.36 | 45.09 |
| 34 | 289.28 | 14.69 | 40.68 | 10.17 | 499.00 | 46.59 | 102.20 | 25.55 | 722.94 | 99.20 | 180.36 | 45.09 |
| 35 | 289.28 | 14.69 | 40.68 | 10.17 | 499.00 | 46.59 | 102.20 | 25.55 | 722.94 | 99.20 | 180.36 | 45.09 |
| 36 | 289.28 | 14.69 | 40.68 | 10.17 | 499.00 | 46.59 | 102.20 | 25.55 | 722.94 | 99.20 | 180.36 | 45.09 |
| 37 | 289.28 | 14.69 | 40.68 | 10.17 | 499.00 | 46.59 | 102.20 | 25.55 | 722.94 | 99.20 | 180.36 | 45.09 |
| 38 | 289.28 | 14.69 | 40.68 | 10.17 | 499.00 | 46.59 | 102.20 | 25.55 | 722.94 | 99.20 | 180.36 | 45.09 |
| 39 | 300.43 | 15.26 | 42.25 | 10.56 | 499.00 | 46.59 | 102.20 | 25.55 | 722.94 | 99.20 | 180.36 | 45.09 |
| 40 | 316.25 | 16.06 | 44.47 | 11.12 | 499.00 | 46.59 | 102.20 | 25.55 | 722.94 | 99.20 | 180.36 | 45.09 |
| 41 | 332.92 | 16.91 | 46.82 | 11.70 | 499.00 | 46.59 | 102.20 | 25.55 | 722.94 | 99.20 | 180.36 | 45.09 |
| 42 | 349.69 | 17.76 | 49.17 | 12.29 | 499.00 | 46.59 | 102.20 | 25.55 | 722.94 | 99.20 | 180.36 | 45.09 |
| 43 | 362.23 | 18.39 | 50.94 | 12.73 | 499.00 | 46.59 | 102.20 | 25.55 | 722.94 | 99.20 | 180.36 | 45.09 |
| 44 | 362.23 | 18.39 | 50.94 | 12.73 | 499.00 | 46.59 | 102.20 | 25.55 | 722.94 | 99.20 | 180.36 | 45.09 |
| 45 | 362.23 | 22.72 | 64.16 | 16.04 | 548.60 | 60.12 | 132.26 | 33.07 | 774.05 | 111.22 | 210.42 | 52.61 |
| 46 | 377.70 | 23.69 | 66.90 | 16.72 | 548.60 | 60.12 | 132.26 | 33.07 | 774.05 | 111.22 | 210.42 | 52.61 |
| 47 | 393.25 | 24.67 | 69.65 | 17.41 | 548.60 | 60.12 | 132.26 | 33.07 | 774.05 | 111.22 | 210.42 | 52.61 |
| 48 | 407.31 | 25.55 | 72.14 | 18.04 | 548.60 | 60.12 | 132.26 | 33.07 | 774.05 | 111.22 | 210.42 | 52.61 |
| 49 | 407.31 | 25.55 | 72.14 | 18.04 | 548.60 | 60.12 | 132.26 | 33.07 | 774.05 | 111.22 | 210.42 | 52.61 |
| 50 | 417.83 | 28.56 | 78.16 | 19.54 | 569.64 | 64.63 | 150.30 | 37.58 | 793.58 | 115.73 | 222.44 | 55.61 |
| 51 | 434.37 | 33.07 | 84.17 | 21.04 | 596.69 | 70.64 | 156.31 | 39.08 | 822.14 | 121.74 | 234.47 | 58.62 |
| 52 | 452.40 | 37.58 | 96.19 | 24.05 | 625.25 | 78.16 | 168.34 | 42.08 | 853.70 | 129.26 | 240.48 | 60.12 |
| 53 | 470.44 | 42.08 | 102.20 | 25.55 | 656.81 | 85.67 | 180.36 | 45.09 | 888.27 | 138.28 | 252.50 | 63.13 |
| 54 | 490.90 | 46.54 | 108.09 | 27.02 | 691.38 | 93.19 | 186.37 | 46.59 | 924.35 | 145.79 | 264.53 | 66.13 |
| 55 | 504.40 | 51.62 | 112.09 | 28.02 | 727.45 | 102.20 | 198.40 | 49.60 | 963.42 | 154.81 | 276.55 | 69.14 |
| 56 | 534.85 | 56.93 | 119.85 | 29.96 | 765.03 | 111.22 | 210.42 | 52.61 | 1004.00 | 163.83 | 288.58 | 72.14 |
| 57 | 554.93 | 62.49 | 130.92 | 32.73 | 804.11 | 120.24 | 222.44 | 55.61 | 1047.59 | 174.35 | 300.60 | 75.15 |
| 58 | 580.43 | 69.59 | 136.22 | 34.06 | 847.69 | 130.76 | 234.47 | 58.62 | 1095.69 | 186.37 | 312.62 | 78.16 |
| 59 | 612.96 | 77.18 | 148.42 | 37.10 | 898.79 | 142.79 | 252.50 | 63.13 | 1151.30 | 198.40 | 330.66 | 82.67 |
| 60 | 646.23 | 85.38 | 158.98 | 39.75 | 957.41 | 156.31 | 270.54 | 67.64 | 1215.93 | 213.43 | 342.68 | 85.67 |
| 61 | 683.59 | 93.48 | 169.44 | 42.36 | 1023.54 | 171.34 | 282.56 | 70.64 | 1288.07 | 229.96 | 360.72 | 90.18 |
| 62 | 726.56 | 104.83 | 180.55 | 45.14 | 1097.19 | 189.38 | 300.60 | 75.15 | 1367.73 | 248.00 | 384.77 | 96.19 |
| 63 | 762.96 | 114.30 | 188.60 | 47.15 | 1176.85 | 207.41 | 324.65 | 81.16 | 1453.40 | 267.53 | 402.80 | 100.70 |
| 64 | 814.79 | 126.78 | 205.12 | 51.28 | 1262.52 | 226.95 | 342.68 | 85.67 | 1548.09 | 288.58 | 420.84 | 105.21 |
| 65 | 864.97 | 138.28 | 214.48 | 53.62 | 1354.20 | 248.00 | 360.72 | 90.18 | 1648.79 | 311.12 | 444.89 | 111.22 |
| 66 | 926.84 | 152.36 | 231.36 | 57.84 | 1453.40 | 270.54 | 384.77 | 96.19 | 1755.50 | 335.17 | 468.94 | 117.23 |
| 67 | 1002.86 | 169.76 | 245.37 | 61.34 | 1557.11 | 294.59 | 408.82 | 102.20 | 1869.73 | 360.72 | 492.98 | 123.25 |
| 68 | 1086.85 | 188.77 | 263.13 | 65.78 | 1681.86 | 323.15 | 432.86 | 108.22 | 2006.51 | 390.78 | 517.03 | 129.26 |
| 69 | 1170.03 | 207.88 | 280.92 | 70.23 | 1839.67 | 359.22 | 462.92 | 115.73 | 2176.34 | 428.36 | 553.10 | 138.28 |
| 70 | 1263.67 | 230.13 | 297.66 | 74.41 | 2016.00 | 399.00 | 498.00 | 124.50 | 2365.50 | 469.50 | 588.00 | 147.00 |
| 71 | 1373.13 | 255.85 | 321.17 | 80.29 | 2137.30 | 426.30 | 516.20 | 129.05 | 2488.20 | 497.35 | 603.20 | 150.80 |
| 72 | 1501.38 | 283.97 | 342.40 | 85.60 | 2252.60 | 452.20 | 537.60 | 134.40 | 2602.60 | 522.20 | 621.60 | 155.40 |
| 73 | 1630.80 | 310.50 | 367.20 | 91.80 | 2361.15 | 473.85 | 550.80 | 137.70 | 2710.80 | 538.65 | 637.20 | 159.30 |
| 74 | 1721.20 | 328.90 | 384.80 | 96.20 | 2479.10 | 495.30 | 572.00 | 143.00 | 2824.90 | 552.50 | 655.20 | 163.80 |
| 75 | 1822.50 | 351.25 | 405.00 | 101.25 | 2612.50 | 521.25 | 595.00 | 148.75 | 2956.25 | 572.50 | 675.00 | 168.75 |
| 76 | 1938.00 | 379.20 | 427.20 | 106.80 | 2767.20 | 559.20 | 619.20 | 154.80 | 3114.00 | 612.00 | 700.80 | 175.20 |
| 77 | 2067.70 | 415.15 | 450.80 | 112.70 | 2947.45 | 611.80 | 648.60 | 162.15 | 3306.25 | 676.20 | 726.80 | 181.70 |
| 78 | 2273.56 | 470.08 | 488.16 | 122.04 | 3240.84 | 693.82 | 700.60 | 175.15 | 3623.91 | 776.31 | 781.96 | 195.49 |
| 79 | 2547.02 | 541.27 | 542.40 | 135.60 | 3631.82 | 798.91 | 772.92 | 193.23 | 4049.92 | 896.09 | 858.80 | 214.70 |
| 80 | 2847.60 | 618.11 | 601.16 | 150.29 | 4060.09 | 911.91 | 849.76 | 212.44 | 4515.48 | 1021.52 | 940.16 | 235.04 |
| 81 | 3167.39 | 699.47 | 664.44 | 166.11 | 4515.48 | 1029.43 | 935.64 | 233.91 | 5008.16 | 1150.34 | 1030.56 | 257.64 |
| 82 | 3501.87 | 783.09 | 732.24 | 183.06 | 4988.95 | 1149.21 | 1026.04 | 256.51 | 5517.79 | 1279.16 | 1130.00 | 282.50 |
| 83 | 3845.39 | 866.71 | 804.56 | 201.14 | 5470.33 | 1267.86 | 1120.96 | 280.24 | 6033.07 | 1406.85 | 1224.92 | 306.23 |
| 84 | 4195.69 | 950.33 | 881.40 | 220.35 | 5959.62 | 1386.51 | 1215.88 | 303.97 | 6554.00 | 1533.41 | 1324.36 | 331.09 |
| 85+ | | 1212.49 | 1130.00 | 282.50 | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## John Hancock Life Insurance Company (U.S.A.)

## NH-VA-91

***Premiums to be used only with those***
***not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: 2 Years**
**Elimination Period: 20 Days**

| Age | Indexed Inflation with Shared Cost | | 5% Simple Inflation with Shared Cost** | | 5% Compound Inflation with Shared Cost** | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 230.30 | 6.84 | 253.16 | 12.25 | 486.52 | 43.12 |
| 30 | 230.30 | 6.84 | 253.16 | 12.25 | 486.52 | 43.12 |
| 31 | 230.30 | 6.84 | 253.16 | 12.25 | 486.52 | 43.12 |
| 32 | 230.30 | 6.84 | 253.16 | 12.25 | 486.52 | 43.12 |
| 33 | 230.30 | 6.84 | 253.16 | 12.25 | 486.52 | 43.12 |
| 34 | 230.30 | 6.84 | 253.16 | 12.25 | 486.52 | 43.12 |
| 35 | 230.30 | 6.84 | 253.16 | 12.25 | 486.52 | 43.12 |
| 36 | 230.30 | 6.84 | 253.16 | 12.25 | 486.52 | 43.12 |
| 37 | 230.30 | 6.84 | 260.47 | 12.60 | 486.52 | 43.12 |
| 38 | 230.30 | 6.84 | 270.49 | 13.09 | 486.52 | 43.12 |
| 39 | 230.30 | 6.84 | 280.50 | 13.57 | 486.52 | 43.12 |
| 40 | 230.30 | 6.84 | 290.52 | 14.06 | 486.52 | 43.12 |
| 41 | 234.16 | 6.95 | 301.79 | 14.60 | 486.52 | 43.12 |
| 42 | 235.73 | 7.00 | 313.15 | 15.15 | 486.52 | 43.12 |
| 43 | 240.04 | 7.13 | 313.98 | 15.19 | 486.52 | 43.12 |
| 44 | 240.04 | 7.13 | 313.98 | 15.19 | 486.52 | 43.12 |
| 45 | 242.19 | 9.31 | 317.89 | 19.38 | 506.18 | 48.46 |
| 46 | 243.81 | 9.37 | 342.08 | 20.86 | 506.18 | 48.46 |
| 47 | 259.08 | 9.96 | 357.61 | 21.80 | 506.18 | 48.46 |
| 48 | 274.55 | 10.55 | 383.18 | 23.36 | 506.18 | 48.46 |
| 49 | 276.39 | 10.62 | 399.79 | 24.37 | 506.18 | 48.46 |
| 50 | 277.96 | 11.62 | 405.88 | 26.64 | 514.04 | 50.59 |
| 51 | 284.65 | 13.28 | 421.36 | 29.99 | 526.70 | 53.55 |
| 52 | 278.33 | 14.39 | 427.76 | 32.87 | 540.64 | 56.81 |
| 53 | 284.79 | 16.18 | 443.71 | 36.62 | 555.79 | 60.35 |
| 54 | 279.01 | 17.30 | 460.00 | 40.58 | 572.10 | 64.13 |
| 55 | 285.57 | 19.17 | 476.68 | 44.72 | 589.45 | 68.16 |
| 56 | 303.38 | 21.91 | 493.57 | 49.01 | 607.78 | 72.41 |
| 57 | 309.32 | 23.88 | 520.12 | 54.41 | 627.04 | 76.89 |
| 58 | 326.28 | 26.91 | 537.41 | 59.13 | 648.59 | 81.87 |
| 59 | 342.48 | 30.25 | 564.22 | 65.29 | 673.86 | 87.62 |
| 60 | 358.20 | 33.87 | 591.78 | 71.87 | 702.77 | 94.16 |
| 61 | 384.25 | 38.78 | 628.13 | 79.89 | 735.31 | 101.45 |
| 62 | 399.42 | 42.85 | 674.59 | 89.58 | 771.41 | 109.51 |
| 63 | 425.01 | 48.26 | 707.83 | 97.81 | 811.02 | 118.30 |
| 64 | 460.75 | 55.10 | 759.78 | 108.89 | 854.08 | 127.83 |
| 65 | 486.27 | 60.96 | 803.38 | 119.03 | 900.55 | 138.08 |
| 66 | 529.67 | 69.29 | 855.18 | 130.61 | 950.39 | 149.02 |
| 67 | 572.66 | 77.85 | 916.64 | 143.89 | 1003.52 | 160.69 |
| 68 | 624.93 | 88.49 | 970.78 | 156.64 | 1067.49 | 174.63 |
| 69 | 676.75 | 100.09 | 1034.42 | 171.58 | 1113.69 | 186.21 |
| 70 | 738.15 | 113.65 | 1098.67 | 186.85 | 1168.05 | 199.23 |
| 71 | 818.94 | 130.48 | 1211.00 | 210.31 | 1280.81 | 222.15 |
| 72 | 909.42 | 148.86 | 1262.95 | 222.98 | 1334.10 | 234.42 |
| 73 | 1009.89 | 168.81 | 1313.19 | 234.24 | 1378.61 | 243.53 |
| 74 | 1114.28 | 189.90 | 1368.37 | 245.92 | 1427.15 | 252.41 |
| 75 | 1177.70 | 205.01 | 1430.38 | 259.81 | 1482.61 | 263.80 |
| 76 | 1246.92 | 222.55 | 1500.53 | 277.39 | 1547.20 | 279.97 |
| 77 | 1321.04 | 242.85 | 1579.65 | 299.82 | 1622.45 | 302.74 |
| 78 | 1404.04 | 266.88 | 1673.93 | 328.33 | 1715.73 | 333.10 |
| 79 | 1496.01 | 293.95 | 1782.17 | 361.17 | 1825.51 | 368.30 |
| 80 | | 321.89 | | | | |
| 81 | | 367.15 | | | | |
| 82 | | 414.48 | | | | |
| 83 | | 462.84 | | | | |
| 84 | | 512.33 | | | | |
| 85 | | 563.41 | | | | |
| 86 | | 563.41 | | | | |
| 87+ | | 563.41 | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## John Hancock Life Insurance Company (U.S.A.)

## NH-VA-91

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: 2 Years**
**Elimination Period: 100 Days**

| Age | Indexed Inflation with Shared Cost | | 5% Simple Inflation with Shared Cost** | | 5% Compound Inflation with Shared Cost** | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 224.14 | 5.35 | 242.40 | 9.66 | 451.13 | 34.76 |
| 30 | 224.14 | 5.35 | 242.40 | 9.66 | 451.13 | 34.76 |
| 31 | 224.14 | 5.35 | 242.40 | 9.66 | 451.13 | 34.76 |
| 32 | 224.14 | 5.35 | 242.40 | 9.66 | 451.13 | 34.76 |
| 33 | 224.14 | 5.35 | 242.40 | 9.66 | 451.13 | 34.76 |
| 34 | 224.14 | 5.35 | 242.40 | 9.66 | 451.13 | 34.76 |
| 35 | 224.14 | 5.35 | 242.40 | 9.66 | 451.13 | 34.76 |
| 36 | 224.14 | 5.35 | 242.40 | 9.66 | 451.13 | 34.76 |
| 37 | 224.14 | 5.35 | 249.40 | 9.94 | 451.13 | 34.76 |
| 38 | 224.14 | 5.35 | 258.99 | 10.32 | 451.13 | 34.76 |
| 39 | 224.14 | 5.35 | 268.58 | 10.70 | 451.13 | 34.76 |
| 40 | 224.14 | 5.35 | 278.17 | 11.09 | 451.13 | 34.76 |
| 41 | 227.90 | 5.44 | 288.96 | 11.52 | 451.13 | 34.76 |
| 42 | 229.42 | 5.48 | 299.84 | 11.95 | 451.13 | 34.76 |
| 43 | 233.62 | 5.58 | 300.64 | 11.98 | 451.13 | 34.76 |
| 44 | 233.62 | 5.58 | 300.64 | 11.98 | 451.13 | 34.76 |
| 45 | 233.62 | 7.25 | 300.64 | 15.27 | 465.78 | 38.97 |
| 46 | 235.18 | 7.29 | 323.51 | 16.43 | 465.78 | 38.97 |
| 47 | 249.91 | 7.75 | 338.20 | 17.18 | 465.78 | 38.97 |
| 48 | 264.83 | 8.21 | 362.38 | 18.41 | 465.78 | 38.97 |
| 49 | 266.60 | 8.27 | 378.09 | 19.21 | 465.78 | 38.97 |
| 50 | 267.19 | 9.03 | 382.07 | 20.97 | 471.64 | 40.67 |
| 51 | 272.50 | 10.36 | 394.84 | 23.68 | 481.88 | 43.08 |
| 52 | 265.34 | 11.26 | 399.01 | 26.02 | 493.19 | 45.74 |
| 53 | 270.37 | 12.71 | 412.00 | 29.07 | 505.53 | 48.61 |
| 54 | 263.76 | 13.63 | 425.22 | 32.29 | 518.85 | 51.70 |
| 55 | 268.84 | 15.15 | 438.73 | 35.68 | 533.07 | 54.99 |
| 56 | 284.46 | 17.35 | 452.38 | 39.19 | 548.13 | 58.50 |
| 57 | 288.88 | 18.95 | 474.80 | 43.60 | 563.97 | 62.16 |
| 58 | 303.44 | 21.41 | 488.57 | 47.48 | 581.72 | 66.25 |
| 59 | 317.01 | 24.11 | 510.71 | 52.52 | 602.52 | 70.96 |
| 60 | 329.89 | 27.04 | 533.22 | 57.91 | 626.36 | 76.31 |
| 61 | 352.02 | 31.01 | 563.39 | 64.46 | 653.17 | 82.27 |
| 62 | 363.99 | 34.32 | 602.34 | 72.36 | 682.95 | 88.87 |
| 63 | 385.31 | 38.70 | 629.27 | 79.09 | 715.64 | 96.06 |
| 64 | 415.60 | 44.24 | 672.65 | 88.15 | 751.23 | 103.86 |
| 65 | 436.52 | 48.99 | 708.48 | 96.45 | 789.69 | 112.24 |
| 66 | 473.33 | 55.74 | 751.40 | 105.91 | 830.96 | 121.22 |
| 67 | 509.59 | 62.68 | 802.69 | 116.78 | 875.05 | 130.78 |
| 68 | 553.34 | 71.27 | 846.90 | 127.18 | 927.92 | 142.17 |
| 69 | 595.66 | 80.61 | 898.49 | 139.31 | 964.48 | 151.56 |
| 70 | 645.78 | 91.53 | 950.11 | 151.67 | 1007.71 | 162.11 |
| 71 | 712.47 | 105.05 | 1043.03 | 170.68 | 1101.07 | 180.68 |
| 72 | 787.39 | 119.86 | 1083.99 | 180.94 | 1143.32 | 190.60 |
| 73 | 870.35 | 135.88 | 1123.34 | 189.96 | 1177.90 | 197.83 |
| 74 | 955.63 | 152.74 | 1166.36 | 199.21 | 1215.38 | 204.72 |
| 75 | 1005.11 | 164.76 | 1214.80 | 210.25 | 1258.38 | 213.66 |
| 76 | 1059.29 | 178.79 | 1269.94 | 224.38 | 1308.89 | 226.64 |
| 77 | 1117.55 | 195.14 | 1332.60 | 242.62 | 1368.37 | 245.27 |
| 78 | 1182.54 | 214.40 | 1407.21 | 265.68 | 1442.22 | 269.96 |
| 79 | 1253.93 | 235.81 | 1492.31 | 291.92 | 1528.70 | 298.15 |
| 80 | | 257.74 | | | | |
| 81 | | 293.40 | | | | |
| 82 | | 330.61 | | | | |
| 83 | | 368.54 | | | | |
| 84 | | 407.24 | | | | |
| 85 | | 447.09 | | | | |
| 86 | | 447.09 | | | | |
| 87+ | | 447.09 | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## John Hancock Life Insurance Company (U.S.A.)

## NH-VA-91

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: 3 Years**
**Elimination Period: 20 Days**

| Age | Indexed Inflation with Shared Cost | | 5% Simple Inflation with Shared Cost** | | 5% Compound Inflation with Shared Cost** | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 236.86 | 8.42 | 265.39 | 15.18 | 533.58 | 54.23 |
| 30 | 236.86 | 8.42 | 265.39 | 15.18 | 533.58 | 54.23 |
| 31 | 236.86 | 8.42 | 265.39 | 15.18 | 533.58 | 54.23 |
| 32 | 236.86 | 8.42 | 265.39 | 15.18 | 533.58 | 54.23 |
| 33 | 236.86 | 8.42 | 265.39 | 15.18 | 533.58 | 54.23 |
| 34 | 236.86 | 8.42 | 265.39 | 15.18 | 533.58 | 54.23 |
| 35 | 236.86 | 8.42 | 265.39 | 15.18 | 533.58 | 54.23 |
| 36 | 236.86 | 8.42 | 277.01 | 15.84 | 533.58 | 54.23 |
| 37 | 236.86 | 8.42 | 286.90 | 16.41 | 533.58 | 54.23 |
| 38 | 236.86 | 8.42 | 296.79 | 16.98 | 533.58 | 54.23 |
| 39 | 236.86 | 8.42 | 316.58 | 18.11 | 533.58 | 54.23 |
| 40 | 245.54 | 8.73 | 326.47 | 18.67 | 533.58 | 54.23 |
| 41 | 261.73 | 9.30 | 337.78 | 19.32 | 533.58 | 54.23 |
| 42 | 263.49 | 9.37 | 354.50 | 20.28 | 533.58 | 54.23 |
| 43 | 263.97 | 9.38 | 354.50 | 20.28 | 533.58 | 54.23 |
| 44 | 263.97 | 9.38 | 354.50 | 20.28 | 533.58 | 54.23 |
| 45 | 266.46 | 12.15 | 359.01 | 25.54 | 559.15 | 60.86 |
| 46 | 281.66 | 12.85 | 374.51 | 26.65 | 559.15 | 60.86 |
| 47 | 297.05 | 13.55 | 399.73 | 28.44 | 559.15 | 60.86 |
| 48 | 299.05 | 13.64 | 425.74 | 30.29 | 559.15 | 60.86 |
| 49 | 314.74 | 14.36 | 426.93 | 30.38 | 559.15 | 60.86 |
| 50 | 314.17 | 15.54 | 438.15 | 33.40 | 569.37 | 63.50 |
| 51 | 319.70 | 17.58 | 454.99 | 37.44 | 585.37 | 67.23 |
| 52 | 325.08 | 19.72 | 473.49 | 41.86 | 602.99 | 71.33 |
| 53 | 318.18 | 21.14 | 493.59 | 46.65 | 622.11 | 75.77 |
| 54 | 323.82 | 23.36 | 515.17 | 51.81 | 642.65 | 80.53 |
| 55 | 329.58 | 25.65 | 536.57 | 57.11 | 664.49 | 85.60 |
| 56 | 346.48 | 28.88 | 562.44 | 63.07 | 687.58 | 90.96 |
| 57 | 363.11 | 32.21 | 587.94 | 69.15 | 711.78 | 96.60 |
| 58 | 390.41 | 36.83 | 616.49 | 75.92 | 738.86 | 102.87 |
| 59 | 405.85 | 40.81 | 644.73 | 83.08 | 770.62 | 110.12 |
| 60 | 431.81 | 46.22 | 673.41 | 90.64 | 806.96 | 118.36 |
| 61 | 457.38 | 51.97 | 720.32 | 101.00 | 847.83 | 127.57 |
| 62 | 482.83 | 58.00 | 759.27 | 110.60 | 893.14 | 137.73 |
| 63 | 508.29 | 64.26 | 812.18 | 122.52 | 942.83 | 148.84 |
| 64 | 534.01 | 70.73 | 856.76 | 133.44 | 996.83 | 160.88 |
| 65 | 570.24 | 78.77 | 911.29 | 146.08 | 1055.08 | 173.82 |
| 66 | 624.10 | 89.53 | 983.34 | 161.81 | 1117.48 | 187.66 |
| 67 | 687.48 | 102.03 | 1074.35 | 181.00 | 1183.99 | 202.39 |
| 68 | 750.50 | 115.44 | 1157.04 | 199.56 | 1264.22 | 220.04 |
| 69 | 833.24 | 133.12 | 1240.98 | 219.08 | 1347.98 | 238.93 |
| 70 | 916.18 | 151.53 | 1343.63 | 242.20 | 1430.32 | 257.69 |
| 71 | 1019.16 | 173.53 | 1442.91 | 264.58 | 1542.26 | 281.60 |
| 72 | 1132.29 | 197.18 | 1510.17 | 280.59 | 1603.88 | 295.83 |
| 73 | 1241.76 | 219.89 | 1575.15 | 294.80 | 1661.69 | 307.35 |
| 74 | 1314.22 | 236.25 | 1646.72 | 309.60 | 1724.85 | 318.64 |
| 75 | 1395.30 | 255.14 | 1727.40 | 327.28 | 1797.19 | 333.15 |
| 76 | 1484.27 | 277.25 | 1819.02 | 349.73 | 1881.65 | 353.74 |
| 77 | 1580.15 | 303.01 | 1922.74 | 378.42 | 1980.36 | 382.71 |
| 78 | 1688.20 | 333.76 | 2047.73 | 415.39 | 2104.33 | 422.00 |
| 79 | 1808.40 | 368.55 | 2192.97 | 458.63 | 2252.34 | 468.47 |
| 80 | | 404.53 | | | | |
| 81 | | 462.32 | | | | |
| 82 | | 522.69 | | | | |
| 83 | | 584.29 | | | | |
| 84 | | 647.28 | | | | |
| 85 | | 712.26 | | | | |
| 86 | | 712.26 | | | | |
| 87+ | | 712.26 | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## John Hancock Life Insurance Company (U.S.A.)

## NH-VA-91

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: 3 Years**
**Elimination Period: 100 Days**

| Age | Indexed Inflation with Shared Cost | | 5% Simple Inflation with Shared Cost** | | 5% Compound Inflation with Shared Cost** | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 229.87 | 6.73 | 253.10 | 12.23 | 492.41 | 44.50 |
| 30 | 229.87 | 6.73 | 253.10 | 12.23 | 492.41 | 44.50 |
| 31 | 229.87 | 6.73 | 253.10 | 12.23 | 492.41 | 44.50 |
| 32 | 229.87 | 6.73 | 253.10 | 12.23 | 492.41 | 44.50 |
| 33 | 229.87 | 6.73 | 253.10 | 12.23 | 492.41 | 44.50 |
| 34 | 229.87 | 6.73 | 253.10 | 12.23 | 492.41 | 44.50 |
| 35 | 229.87 | 6.73 | 253.10 | 12.23 | 492.41 | 44.50 |
| 36 | 229.87 | 6.73 | 264.18 | 12.77 | 492.41 | 44.50 |
| 37 | 229.87 | 6.73 | 273.61 | 13.22 | 492.41 | 44.50 |
| 38 | 229.87 | 6.73 | 283.05 | 13.68 | 492.41 | 44.50 |
| 39 | 229.87 | 6.73 | 301.92 | 14.59 | 492.41 | 44.50 |
| 40 | 238.30 | 6.98 | 311.35 | 15.04 | 492.41 | 44.50 |
| 41 | 254.01 | 7.44 | 322.14 | 15.57 | 492.41 | 44.50 |
| 42 | 255.71 | 7.49 | 338.08 | 16.34 | 492.41 | 44.50 |
| 43 | 256.18 | 7.50 | 338.08 | 16.34 | 492.41 | 44.50 |
| 44 | 256.18 | 7.50 | 338.08 | 16.34 | 492.41 | 44.50 |
| 45 | 256.18 | 9.68 | 338.08 | 20.56 | 512.30 | 49.87 |
| 46 | 270.80 | 10.23 | 352.67 | 21.45 | 512.30 | 49.87 |
| 47 | 285.60 | 10.79 | 376.43 | 22.90 | 512.30 | 49.87 |
| 48 | 287.51 | 10.87 | 400.92 | 24.39 | 512.30 | 49.87 |
| 49 | 302.60 | 11.44 | 402.04 | 24.45 | 512.30 | 49.87 |
| 50 | 300.97 | 12.36 | 410.68 | 26.87 | 520.26 | 52.00 |
| 51 | 304.93 | 14.03 | 424.48 | 30.20 | 533.43 | 55.08 |
| 52 | 308.71 | 15.79 | 439.70 | 33.85 | 547.98 | 58.47 |
| 53 | 300.83 | 16.97 | 456.30 | 37.82 | 563.81 | 62.15 |
| 54 | 304.83 | 18.80 | 474.15 | 42.07 | 580.83 | 66.10 |
| 55 | 308.91 | 20.68 | 491.76 | 46.47 | 599.02 | 70.33 |
| 56 | 323.43 | 23.33 | 513.41 | 51.40 | 618.24 | 74.79 |
| 57 | 337.61 | 26.08 | 534.66 | 56.47 | 638.46 | 79.48 |
| 58 | 361.48 | 29.87 | 558.45 | 62.09 | 661.08 | 84.69 |
| 59 | 374.00 | 33.13 | 581.61 | 68.04 | 687.55 | 90.72 |
| 60 | 395.93 | 37.58 | 604.89 | 74.31 | 717.83 | 97.56 |
| 61 | 417.21 | 42.30 | 644.26 | 82.88 | 751.89 | 105.19 |
| 62 | 438.17 | 47.26 | 676.27 | 90.84 | 789.68 | 113.63 |
| 63 | 458.99 | 52.41 | 720.53 | 100.71 | 831.14 | 122.83 |
| 64 | 479.93 | 57.73 | 757.25 | 109.76 | 876.26 | 132.81 |
| 65 | 510.19 | 64.35 | 802.67 | 120.25 | 924.98 | 143.55 |
| 66 | 556.07 | 73.19 | 863.39 | 133.29 | 977.27 | 155.06 |
| 67 | 610.21 | 83.46 | 940.60 | 149.21 | 1033.07 | 167.31 |
| 68 | 663.15 | 94.45 | 1009.67 | 164.57 | 1100.09 | 181.92 |
| 69 | 732.20 | 108.88 | 1078.66 | 180.61 | 1169.07 | 197.45 |
| 70 | 800.61 | 123.89 | 1163.26 | 199.55 | 1236.16 | 212.81 |
| 71 | 886.09 | 141.81 | 1244.68 | 217.91 | 1328.62 | 232.42 |
| 72 | 980.26 | 161.10 | 1298.68 | 231.00 | 1377.87 | 244.03 |
| 73 | 1070.46 | 179.50 | 1350.23 | 242.39 | 1423.32 | 253.10 |
| 74 | 1127.54 | 192.50 | 1406.39 | 253.98 | 1472.29 | 261.61 |
| 75 | 1191.50 | 207.59 | 1469.89 | 267.98 | 1528.69 | 272.85 |
| 76 | 1262.10 | 225.46 | 1542.82 | 286.19 | 1595.59 | 289.57 |
| 77 | 1338.90 | 246.58 | 1626.58 | 310.05 | 1675.26 | 313.96 |
| 78 | 1424.97 | 271.60 | 1727.21 | 340.53 | 1775.18 | 346.65 |
| 79 | 1519.28 | 299.33 | 1842.46 | 375.33 | 1892.84 | 384.16 |
| 80 | | 327.64 | | | | |
| 81 | | 373.32 | | | | |
| 82 | | 420.83 | | | | |
| 83 | | 469.10 | | | | |
| 84 | | 518.22 | | | | |
| 85 | | 568.65 | | | | |
| 86 | | 568.65 | | | | |
| 87+ | | 568.65 | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## John Hancock Life Insurance Company (U.S.A.)

## NH-VA-91

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: 5 Years**
**Elimination Period: 20 Days**

| Age | Indexed Inflation with Shared Cost | | 5% Simple Inflation with Shared Cost** | | 5% Compound Inflation with Shared Cost** | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 245.82 | 10.59 | 313.44 | 21.31 | 599.31 | 69.74 |
| 30 | 245.82 | 10.59 | 324.25 | 22.05 | 599.31 | 69.74 |
| 31 | 245.82 | 10.59 | 335.06 | 22.78 | 599.31 | 69.74 |
| 32 | 245.82 | 10.59 | 356.68 | 24.25 | 599.31 | 69.74 |
| 33 | 245.82 | 10.59 | 367.49 | 24.99 | 599.31 | 69.74 |
| 34 | 245.82 | 10.59 | 389.10 | 26.46 | 599.31 | 69.74 |
| 35 | 245.82 | 10.59 | 410.72 | 27.93 | 599.31 | 69.74 |
| 36 | 252.60 | 10.88 | 421.53 | 28.66 | 599.31 | 69.74 |
| 37 | 268.38 | 11.56 | 424.15 | 28.84 | 599.31 | 69.74 |
| 38 | 268.38 | 11.56 | 424.15 | 28.84 | 599.31 | 69.74 |
| 39 | 284.17 | 12.24 | 424.15 | 28.84 | 599.31 | 69.74 |
| 40 | 299.96 | 12.92 | 424.15 | 28.84 | 599.31 | 69.74 |
| 41 | 317.65 | 13.68 | 424.15 | 28.84 | 599.31 | 69.74 |
| 42 | 335.54 | 14.46 | 424.15 | 28.84 | 599.31 | 69.74 |
| 43 | 344.78 | 14.85 | 424.15 | 28.84 | 599.31 | 69.74 |
| 44 | 344.78 | 14.85 | 424.15 | 28.84 | 599.31 | 69.74 |
| 45 | 348.17 | 19.05 | 460.88 | 38.43 | 633.57 | 78.25 |
| 46 | 364.86 | 19.97 | 460.88 | 38.43 | 633.57 | 78.25 |
| 47 | 381.74 | 20.89 | 460.88 | 38.43 | 633.57 | 78.25 |
| 48 | 387.50 | 21.21 | 460.88 | 38.43 | 633.57 | 78.25 |
| 49 | 387.50 | 21.21 | 460.88 | 38.43 | 633.57 | 78.25 |
| 50 | 394.72 | 23.31 | 475.58 | 42.26 | 647.27 | 81.66 |
| 51 | 408.56 | 26.69 | 497.28 | 47.45 | 668.10 | 86.47 |
| 52 | 423.82 | 30.39 | 521.12 | 53.13 | 690.97 | 91.77 |
| 53 | 440.33 | 34.37 | 547.00 | 59.31 | 715.79 | 97.51 |
| 54 | 458.02 | 38.63 | 574.79 | 65.92 | 742.41 | 103.68 |
| 55 | 476.75 | 43.14 | 604.37 | 72.97 | 770.72 | 110.26 |
| 56 | 496.41 | 47.86 | 635.63 | 80.43 | 800.62 | 117.20 |
| 57 | 516.88 | 52.77 | 668.46 | 88.27 | 831.97 | 124.51 |
| 58 | 540.34 | 58.36 | 705.16 | 96.99 | 866.99 | 132.62 |
| 59 | 568.89 | 65.08 | 748.03 | 107.06 | 907.95 | 142.02 |
| 60 | 602.30 | 72.88 | 796.92 | 118.47 | 954.75 | 152.66 |
| 61 | 640.35 | 81.72 | 851.67 | 131.17 | 1007.34 | 164.56 |
| 62 | 682.80 | 91.53 | 912.16 | 145.14 | 1065.63 | 177.70 |
| 63 | 729.42 | 102.29 | 978.21 | 160.36 | 1129.55 | 192.07 |
| 64 | 780.01 | 113.93 | 1049.68 | 176.78 | 1199.02 | 207.64 |
| 65 | 834.30 | 126.39 | 1126.42 | 194.38 | 1273.97 | 224.41 |
| 66 | 892.09 | 139.64 | 1208.29 | 213.13 | 1354.32 | 242.37 |
| 67 | 953.14 | 153.62 | 1295.14 | 233.00 | 1440.01 | 261.51 |
| 68 | 1029.65 | 171.10 | 1399.19 | 256.64 | 1543.37 | 284.41 |
| 69 | 1129.84 | 193.87 | 1527.96 | 285.60 | 1671.67 | 312.50 |
| 70 | 1245.02 | 219.90 | 1670.91 | 317.52 | 1813.61 | 343.32 |
| 71 | 1327.94 | 240.18 | 1766.26 | 340.14 | 1902.82 | 363.85 |
| 72 | 1407.03 | 259.11 | 1854.03 | 360.61 | 1983.48 | 382.05 |
| 73 | 1487.24 | 277.18 | 1937.82 | 378.41 | 2058.01 | 396.33 |
| 74 | 1578.32 | 297.12 | 2029.43 | 396.66 | 2138.62 | 409.94 |
| 75 | 1680.86 | 320.44 | 2133.41 | 418.79 | 2231.58 | 427.85 |
| 76 | 1794.98 | 348.38 | 2253.24 | 447.65 | 2341.86 | 454.21 |
| 77 | 1920.34 | 381.86 | 2391.30 | 485.45 | 2473.12 | 492.36 |
| 78 | 2062.43 | 422.04 | 2560.24 | 534.91 | 2641.32 | 545.08 |
| 79 | 2219.37 | 467.01 | 2757.87 | 593.00 | 2844.38 | 607.90 |
| 80 | | 513.13 | | | | |
| 81 | | 586.55 | | | | |
| 82 | | 662.82 | | | | |
| 83 | | 740.18 | | | | |
| 84 | | 818.83 | | | | |
| 85 | | 899.54 | | | | |
| 86 | | 899.54 | | | | |
| 87+ | | 899.54 | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## John Hancock Life Insurance Company (U.S.A.)

## NH-VA-91

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: 5 Years**
**Elimination Period: 100 Days**

| Age | Indexed Inflation with Shared Cost | | 5% Simple Inflation with Shared Cost** | | 5% Compound Inflation with Shared Cost** | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 237.79 | 8.64 | 297.61 | 17.52 | 550.55 | 58.21 |
| 30 | 237.79 | 8.64 | 307.87 | 18.12 | 550.55 | 58.21 |
| 31 | 237.79 | 8.64 | 318.13 | 18.72 | 550.55 | 58.21 |
| 32 | 237.79 | 8.64 | 338.65 | 19.93 | 550.55 | 58.21 |
| 33 | 237.79 | 8.64 | 348.92 | 20.54 | 550.55 | 58.21 |
| 34 | 237.79 | 8.64 | 369.44 | 21.74 | 550.55 | 58.21 |
| 35 | 237.79 | 8.64 | 389.97 | 22.95 | 550.55 | 58.21 |
| 36 | 244.35 | 8.88 | 400.23 | 23.56 | 550.55 | 58.21 |
| 37 | 259.62 | 9.43 | 402.71 | 23.70 | 550.55 | 58.21 |
| 38 | 259.62 | 9.43 | 402.71 | 23.70 | 550.55 | 58.21 |
| 39 | 274.89 | 9.99 | 402.71 | 23.70 | 550.55 | 58.21 |
| 40 | 290.16 | 10.54 | 402.71 | 23.70 | 550.55 | 58.21 |
| 41 | 307.27 | 11.16 | 402.71 | 23.70 | 550.55 | 58.21 |
| 42 | 324.58 | 11.79 | 402.71 | 23.70 | 550.55 | 58.21 |
| 43 | 333.52 | 12.12 | 402.71 | 23.70 | 550.55 | 58.21 |
| 44 | 333.52 | 12.12 | 402.71 | 23.70 | 550.55 | 58.21 |
| 45 | 333.52 | 15.52 | 432.04 | 31.55 | 578.22 | 65.28 |
| 46 | 349.51 | 16.26 | 432.04 | 31.55 | 578.22 | 65.28 |
| 47 | 365.68 | 17.01 | 432.04 | 31.55 | 578.22 | 65.28 |
| 48 | 371.20 | 17.27 | 432.04 | 31.55 | 578.22 | 65.28 |
| 49 | 371.20 | 17.27 | 432.04 | 31.55 | 578.22 | 65.28 |
| 50 | 376.71 | 18.98 | 443.76 | 34.69 | 589.30 | 68.10 |
| 51 | 388.15 | 21.78 | 461.86 | 39.02 | 606.72 | 72.14 |
| 52 | 400.77 | 24.84 | 481.79 | 43.78 | 625.89 | 76.59 |
| 53 | 414.50 | 28.17 | 503.47 | 48.95 | 646.76 | 81.43 |
| 54 | 429.23 | 31.71 | 526.82 | 54.51 | 669.18 | 86.62 |
| 55 | 444.87 | 35.46 | 551.72 | 60.44 | 693.08 | 92.16 |
| 56 | 461.32 | 39.41 | 578.10 | 66.73 | 718.36 | 98.04 |
| 57 | 478.47 | 43.51 | 605.84 | 73.35 | 744.92 | 104.22 |
| 58 | 498.12 | 48.17 | 636.85 | 80.70 | 774.54 | 111.07 |
| 59 | 522.01 | 53.78 | 672.97 | 89.16 | 809.08 | 118.98 |
| 60 | 549.96 | 60.27 | 714.12 | 98.73 | 848.50 | 127.91 |
| 61 | 581.80 | 67.62 | 760.20 | 109.37 | 892.77 | 137.90 |
| 62 | 617.34 | 75.80 | 811.11 | 121.10 | 941.85 | 148.92 |
| 63 | 656.42 | 84.74 | 866.77 | 133.86 | 995.72 | 160.96 |
| 64 | 698.86 | 94.42 | 927.05 | 147.62 | 1054.37 | 174.03 |
| 65 | 744.48 | 104.82 | 991.87 | 162.41 | 1117.74 | 188.13 |
| 66 | 793.10 | 115.87 | 1061.15 | 178.18 | 1185.79 | 203.25 |
| 67 | 844.57 | 127.54 | 1134.77 | 194.92 | 1258.52 | 219.39 |
| 68 | 908.65 | 142.06 | 1222.48 | 214.73 | 1345.73 | 238.59 |
| 69 | 992.03 | 160.85 | 1330.25 | 238.81 | 1453.15 | 261.96 |
| 70 | 1087.58 | 182.28 | 1449.38 | 265.26 | 1571.43 | 287.49 |
| 71 | 1154.71 | 198.94 | 1526.98 | 283.91 | 1643.78 | 304.38 |
| 72 | 1218.94 | 214.54 | 1598.42 | 300.80 | 1709.08 | 319.35 |
| 73 | 1283.30 | 229.12 | 1665.27 | 314.93 | 1767.87 | 330.30 |
| 74 | 1355.42 | 244.87 | 1736.94 | 328.84 | 1829.87 | 339.87 |
| 75 | 1436.73 | 263.45 | 1818.69 | 346.09 | 1902.01 | 353.28 |
| 76 | 1528.15 | 286.19 | 1914.70 | 369.65 | 1989.86 | 374.87 |
| 77 | 1630.09 | 314.15 | 2028.03 | 401.90 | 2097.68 | 408.19 |
| 78 | 1744.67 | 347.31 | 2165.71 | 443.44 | 2235.00 | 453.20 |
| 79 | 1868.20 | 383.25 | 2322.79 | 490.28 | 2396.67 | 504.05 |
| 80 | | 419.34 | | | | |
| 81 | | 477.17 | | | | |
| 82 | | 536.85 | | | | |
| 83 | | 597.05 | | | | |
| 84 | | 657.87 | | | | |
| 85 | | 719.88 | | | | |
| 86 | | 719.88 | | | | |
| 87+ | | 719.88 | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## John Hancock Life Insurance Company (U.S.A.)

## NH-VA-91

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: Lifetime**
**Elimination Period: 20 Days**

| Age | Indexed Inflation with Shared Cost | | 5% Simple Inflation with Shared Cost** | | 5% Compound Inflation with Shared Cost** | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 266.13 | 15.49 | 337.31 | 29.68 | 740.95 | 103.14 |
| 30 | 266.13 | 15.49 | 359.80 | 31.66 | 740.95 | 103.14 |
| 31 | 266.13 | 15.49 | 382.29 | 33.63 | 740.95 | 103.14 |
| 32 | 266.13 | 15.49 | 393.53 | 34.62 | 740.95 | 103.14 |
| 33 | 266.13 | 15.49 | 416.02 | 36.60 | 740.95 | 103.14 |
| 34 | 266.13 | 15.49 | 438.51 | 38.58 | 740.95 | 103.14 |
| 35 | 271.21 | 15.79 | 449.75 | 39.57 | 740.95 | 103.14 |
| 36 | 288.16 | 16.77 | 472.24 | 41.55 | 740.95 | 103.14 |
| 37 | 305.11 | 17.76 | 480.21 | 42.25 | 740.95 | 103.14 |
| 38 | 305.11 | 17.76 | 480.21 | 42.25 | 740.95 | 103.14 |
| 39 | 322.06 | 18.75 | 480.21 | 42.25 | 740.95 | 103.14 |
| 40 | 339.02 | 19.73 | 480.21 | 42.25 | 740.95 | 103.14 |
| 41 | 356.89 | 20.77 | 480.21 | 42.25 | 740.95 | 103.14 |
| 42 | 374.86 | 21.82 | 480.21 | 42.25 | 740.95 | 103.14 |
| 43 | 380.37 | 22.14 | 480.21 | 42.25 | 740.95 | 103.14 |
| 44 | 380.37 | 22.14 | 480.21 | 42.25 | 740.95 | 103.14 |
| 45 | 384.49 | 27.98 | 536.54 | 56.35 | 796.92 | 116.39 |
| 46 | 400.92 | 29.17 | 536.54 | 56.35 | 796.92 | 116.39 |
| 47 | 417.42 | 30.37 | 536.54 | 56.35 | 796.92 | 116.39 |
| 48 | 429.44 | 31.25 | 536.54 | 56.35 | 796.92 | 116.39 |
| 49 | 429.44 | 31.25 | 536.54 | 56.35 | 796.92 | 116.39 |
| 50 | 441.22 | 34.43 | 559.07 | 62.00 | 819.32 | 121.70 |
| 51 | 460.70 | 39.15 | 590.39 | 69.44 | 850.07 | 128.78 |
| 52 | 482.06 | 44.29 | 624.81 | 77.61 | 883.76 | 136.53 |
| 53 | 505.14 | 49.85 | 662.18 | 86.51 | 920.29 | 144.96 |
| 54 | 529.60 | 55.77 | 702.34 | 96.07 | 959.49 | 154.03 |
| 55 | 546.44 | 61.01 | 745.16 | 106.28 | 1001.19 | 163.69 |
| 56 | 576.29 | 67.84 | 790.50 | 117.11 | 1045.26 | 173.96 |
| 57 | 605.81 | 74.80 | 838.22 | 128.54 | 1091.57 | 184.76 |
| 58 | 634.87 | 82.09 | 891.13 | 141.15 | 1142.69 | 196.64 |
| 59 | 676.02 | 91.55 | 952.08 | 155.52 | 1201.39 | 210.15 |
| 60 | 716.83 | 101.52 | 1021.00 | 171.66 | 1267.77 | 225.30 |
| 61 | 758.50 | 112.02 | 1097.84 | 189.57 | 1341.92 | 242.13 |
| 62 | 812.59 | 124.74 | 1182.50 | 209.22 | 1423.93 | 260.70 |
| 63 | 854.73 | 135.90 | 1274.93 | 230.62 | 1513.91 | 281.00 |
| 64 | 921.48 | 151.24 | 1375.06 | 253.77 | 1611.94 | 303.08 |
| 65 | 976.57 | 164.90 | 1482.81 | 278.63 | 1718.11 | 326.96 |
| 66 | 1051.92 | 182.19 | 1598.12 | 305.21 | 1832.53 | 352.69 |
| 67 | 1138.82 | 201.78 | 1720.94 | 333.52 | 1955.30 | 380.29 |
| 68 | 1238.04 | 224.52 | 1866.00 | 366.67 | 2100.88 | 412.68 |
| 69 | 1338.66 | 248.59 | 2041.87 | 406.35 | 2272.80 | 450.43 |
| 70 | 1452.37 | 275.44 | 2199.06 | 442.33 | 2390.00 | 477.13 |
| 71 | 1590.36 | 306.72 | 2362.01 | 479.07 | 2579.55 | 517.85 |
| 72 | 1740.95 | 339.91 | 2477.80 | 505.53 | 2691.42 | 542.36 |
| 73 | 1897.06 | 372.79 | 2586.17 | 528.07 | 2785.60 | 560.12 |
| 74 | 2012.32 | 397.12 | 2702.27 | 550.60 | 2884.61 | 576.42 |
| 75 | 2141.63 | 425.75 | 2832.50 | 577.59 | 2996.74 | 597.33 |
| 76 | 2286.12 | 460.68 | 2981.83 | 612.72 | 3128.65 | 627.86 |
| 77 | 2446.23 | 503.48 | 3153.82 | 658.95 | 3285.31 | 672.08 |
| 78 | 2627.66 | 555.03 | 3373.24 | 722.61 | 3501.10 | 738.72 |
| 79 | 2826.35 | 612.10 | 3641.49 | 801.23 | 3780.77 | 824.93 |
| 80 | | 670.10 | | | | |
| 81 | | 763.20 | | | | |
| 82 | | 859.42 | | | | |
| 83 | | 956.53 | | | | |
| 84 | | 1054.82 | | | | |
| 85 | | 1155.26 | | | | |
| 86 | | 1155.26 | | | | |
| 87+ | | 1155.26 | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## John Hancock Life Insurance Company (U.S.A.)

## NH-VA-91

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: Lifetime**
**Elimination Period: 100 Days**

| Age | Indexed Inflation with Shared Cost | | 5% Simple Inflation with Shared Cost** | | 5% Compound Inflation with Shared Cost** | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 255.54 | 12.93 | 317.26 | 24.87 | 674.17 | 87.35 |
| 30 | 255.54 | 12.93 | 338.42 | 26.53 | 674.17 | 87.35 |
| 31 | 255.54 | 12.93 | 359.57 | 28.19 | 674.17 | 87.35 |
| 32 | 255.54 | 12.93 | 370.14 | 29.02 | 674.17 | 87.35 |
| 33 | 255.54 | 12.93 | 391.29 | 30.68 | 674.17 | 87.35 |
| 34 | 255.54 | 12.93 | 412.44 | 32.34 | 674.17 | 87.35 |
| 35 | 260.42 | 13.18 | 423.02 | 33.16 | 674.17 | 87.35 |
| 36 | 276.70 | 14.00 | 444.17 | 34.82 | 674.17 | 87.35 |
| 37 | 292.97 | 14.82 | 451.67 | 35.41 | 674.17 | 87.35 |
| 38 | 292.97 | 14.82 | 451.67 | 35.41 | 674.17 | 87.35 |
| 39 | 309.25 | 15.65 | 451.67 | 35.41 | 674.17 | 87.35 |
| 40 | 325.52 | 16.47 | 451.67 | 35.41 | 674.17 | 87.35 |
| 41 | 342.69 | 17.34 | 451.67 | 35.41 | 674.17 | 87.35 |
| 42 | 359.95 | 18.21 | 451.67 | 35.41 | 674.17 | 87.35 |
| 43 | 365.24 | 18.48 | 451.67 | 35.41 | 674.17 | 87.35 |
| 44 | 365.24 | 18.48 | 451.67 | 35.41 | 674.17 | 87.35 |
| 45 | 365.24 | 23.35 | 498.17 | 47.21 | 721.06 | 98.61 |
| 46 | 380.84 | 24.35 | 498.17 | 47.21 | 721.06 | 98.61 |
| 47 | 396.51 | 25.35 | 498.17 | 47.21 | 721.06 | 98.61 |
| 48 | 407.93 | 26.08 | 498.17 | 47.21 | 721.06 | 98.61 |
| 49 | 407.93 | 26.08 | 498.17 | 47.21 | 721.06 | 98.61 |
| 50 | 417.46 | 28.74 | 516.76 | 51.94 | 739.82 | 103.12 |
| 51 | 433.75 | 32.69 | 543.18 | 58.23 | 765.82 | 109.12 |
| 52 | 451.65 | 37.02 | 572.25 | 65.14 | 794.40 | 115.70 |
| 53 | 471.04 | 41.69 | 603.89 | 72.67 | 825.39 | 122.87 |
| 54 | 491.61 | 46.66 | 637.98 | 80.79 | 858.72 | 130.58 |
| 55 | 505.04 | 51.08 | 674.40 | 89.46 | 894.25 | 138.82 |
| 56 | 530.47 | 56.84 | 713.04 | 98.69 | 931.88 | 147.56 |
| 57 | 555.55 | 62.72 | 753.78 | 108.44 | 971.48 | 156.81 |
| 58 | 579.87 | 68.85 | 798.86 | 119.17 | 1015.05 | 166.92 |
| 59 | 614.71 | 76.80 | 850.52 | 131.35 | 1064.79 | 178.35 |
| 60 | 648.75 | 85.14 | 908.79 | 144.96 | 1120.85 | 191.14 |
| 61 | 683.22 | 93.94 | 973.66 | 160.05 | 1183.37 | 205.31 |
| 62 | 728.59 | 104.57 | 1045.14 | 176.60 | 1252.54 | 220.93 |
| 63 | 763.07 | 113.92 | 1123.25 | 194.64 | 1328.50 | 238.02 |
| 64 | 819.37 | 126.75 | 1207.98 | 214.15 | 1411.41 | 256.62 |
| 65 | 865.24 | 138.20 | 1299.34 | 235.14 | 1501.42 | 276.81 |
| 66 | 929.00 | 152.72 | 1397.32 | 257.64 | 1598.70 | 298.59 |
| 67 | 1002.92 | 169.19 | 1501.96 | 281.65 | 1703.39 | 322.02 |
| 68 | 1086.38 | 188.17 | 1624.56 | 309.54 | 1826.48 | 349.28 |
| 69 | 1169.17 | 208.06 | 1771.59 | 342.56 | 1969.94 | 380.66 |
| 70 | 1262.43 | 230.14 | 1900.99 | 372.23 | 2064.59 | 402.47 |
| 71 | 1376.55 | 255.93 | 2035.02 | 402.46 | 2221.34 | 436.02 |
| 72 | 1501.88 | 283.37 | 2128.88 | 424.16 | 2311.53 | 455.99 |
| 73 | 1630.30 | 310.00 | 2214.18 | 441.54 | 2384.18 | 468.88 |
| 74 | 1720.88 | 328.81 | 2302.63 | 457.74 | 2457.36 | 479.04 |
| 75 | 1822.50 | 351.19 | 2402.33 | 477.86 | 2541.05 | 493.46 |
| 76 | 1937.53 | 379.48 | 2519.84 | 506.16 | 2643.40 | 518.06 |
| 77 | 2067.49 | 415.47 | 2660.12 | 546.08 | 2770.75 | 557.64 |
| 78 | 2212.87 | 458.08 | 2836.91 | 599.61 | 2944.45 | 614.88 |
| 79 | 2366.71 | 503.08 | 3045.33 | 661.82 | 3161.85 | 683.40 |
| 80 | | 547.40 | | | | |
| 81 | | 619.36 | | | | |
| 82 | | 693.10 | | | | |
| 83 | | 767.05 | | | | |
| 84 | | 841.39 | | | | |
| 85 | | 916.76 | | | | |
| 86 | | 916.76 | | | | |
| 87+ | | 916.76 | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## John Hancock Life Insurance Company (U.S.A.)

## NH-94 VA

***Premiums to be used only with those***
***not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: 2 Years**
**Elimination Period: 20 Days**

| Age | Indexed Inflation with Shared Cost | | 1.6% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | 1.6% Compound Inflation or 5.0% Compound Inflation with Shared Cost | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 230.00 | 7.00 | 267.00 | 16.00 | 499.00 | 46.59 |
| 30 | 230.00 | 7.00 | 267.00 | 16.00 | 499.00 | 46.59 |
| 31 | 230.00 | 7.00 | 267.00 | 16.00 | 499.00 | 46.59 |
| 32 | 230.00 | 7.00 | 267.00 | 16.00 | 499.00 | 46.59 |
| 33 | 230.00 | 7.00 | 277.15 | 16.61 | 499.00 | 46.59 |
| 34 | 230.00 | 7.00 | 289.75 | 17.36 | 499.00 | 46.59 |
| 35 | 230.00 | 7.00 | 289.75 | 17.36 | 499.00 | 46.59 |
| 36 | 230.00 | 7.00 | 302.35 | 18.12 | 499.00 | 46.59 |
| 37 | 230.00 | 7.00 | 327.55 | 19.63 | 499.00 | 46.59 |
| 38 | 230.00 | 7.00 | 340.14 | 20.38 | 499.00 | 46.59 |
| 39 | 230.00 | 7.00 | 352.74 | 21.14 | 499.00 | 46.59 |
| 40 | 230.00 | 7.00 | 365.34 | 21.89 | 499.00 | 46.59 |
| 41 | 231.45 | 7.04 | 379.51 | 22.74 | 499.00 | 46.59 |
| 42 | 233.00 | 7.09 | 393.79 | 23.60 | 499.00 | 46.59 |
| 43 | 236.76 | 7.21 | 401.30 | 24.05 | 499.00 | 46.59 |
| 44 | 236.76 | 7.21 | 401.30 | 24.05 | 499.00 | 46.59 |
| 45 | 238.64 | 9.06 | 411.39 | 29.18 | 520.04 | 51.10 |
| 46 | 240.24 | 9.12 | 423.85 | 30.06 | 520.04 | 51.10 |
| 47 | 255.28 | 9.69 | 423.85 | 30.06 | 520.04 | 51.10 |
| 48 | 270.52 | 10.27 | 423.85 | 30.06 | 520.04 | 51.10 |
| 49 | 272.33 | 10.34 | 423.85 | 30.06 | 520.04 | 51.10 |
| 50 | 277.90 | 11.58 | 432.86 | 31.56 | 527.55 | 54.11 |
| 51 | 283.12 | 12.71 | 446.39 | 36.07 | 541.08 | 57.11 |
| 52 | 278.21 | 14.35 | 461.42 | 39.08 | 556.11 | 60.12 |
| 53 | 281.59 | 16.31 | 476.45 | 42.08 | 571.14 | 64.63 |
| 54 | 277.32 | 17.72 | 492.98 | 46.59 | 589.18 | 67.64 |
| 55 | 282.75 | 18.57 | 511.02 | 51.10 | 607.21 | 72.14 |
| 56 | 303.87 | 21.47 | 529.06 | 55.61 | 626.75 | 76.65 |
| 57 | 308.60 | 23.33 | 548.60 | 60.12 | 646.29 | 81.16 |
| 58 | 326.50 | 27.12 | 571.14 | 64.63 | 668.84 | 87.17 |
| 59 | 339.90 | 30.41 | 596.69 | 70.64 | 695.89 | 93.19 |
| 60 | 357.76 | 33.81 | 626.75 | 78.16 | 725.95 | 99.20 |
| 61 | 381.58 | 38.82 | 661.32 | 85.67 | 760.52 | 106.71 |
| 62 | 401.55 | 43.26 | 697.39 | 94.69 | 799.60 | 115.73 |
| 63 | 424.77 | 47.81 | 739.48 | 103.71 | 840.18 | 124.75 |
| 64 | 460.24 | 54.68 | 783.06 | 114.23 | 886.77 | 135.27 |
| 65 | 487.45 | 61.50 | 831.16 | 124.75 | 934.87 | 145.79 |
| 66 | 530.10 | 69.04 | 880.76 | 135.27 | 987.47 | 157.82 |
| 67 | 576.04 | 78.17 | 934.87 | 147.29 | 1043.08 | 169.84 |
| 68 | 625.39 | 87.95 | 999.50 | 162.32 | 1109.21 | 184.87 |
| 69 | 675.61 | 99.82 | 1082.16 | 180.36 | 1191.88 | 202.91 |
| 70 | 739.51 | 113.49 | 1174.50 | 201.00 | 1285.50 | 223.50 |
| 71 | 817.69 | 129.69 | 1235.40 | 216.05 | 1344.15 | 236.35 |
| 72 | 907.24 | 148.69 | 1292.20 | 229.60 | 1398.60 | 249.20 |
| 73 | 1010.05 | 168.99 | 1348.65 | 243.00 | 1451.25 | 259.20 |
| 74 | 1114.10 | 189.80 | 1411.80 | 256.10 | 1510.60 | 270.40 |
| 75 | 1177.50 | 205.00 | 1482.50 | 271.25 | 1576.25 | 283.75 |
| 76 | 1246.80 | 222.00 | 1560.00 | 290.40 | 1651.20 | 302.40 |
| 77 | 1321.35 | 242.65 | 1645.65 | 315.10 | 1734.20 | 327.75 |
| 78 | 1403.60 | 267.30 | 1742.40 | 344.30 | 1829.30 | 359.70 |
| 79 | 1496.25 | 294.00 | 1846.95 | 376.95 | 1933.05 | 393.75 |
| 80 | 1591.00 | 322.00 | 1953.00 | 409.00 | 2037.00 | 428.00 |
| 81 | 1771.00 | 367.00 | 2161.00 | 463.00 | 2247.00 | 483.00 |
| 82 | 1962.00 | 414.00 | 2381.00 | 518.00 | 2467.00 | 539.00 |
| 83 | 2161.00 | 463.00 | 2607.00 | 573.00 | 2693.00 | 595.00 |
| 84 | 2370.00 | 512.00 | 2840.00 | 629.00 | 2925.00 | 651.00 |
| 85+ | | 672.00 | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## John Hancock Life Insurance Company (U.S.A.)

## NH-94 VA

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: 2 Years**
**Elimination Period: 100 Days**

| Age | Indexed Inflation with Shared Cost | | 1.6% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | 1.6% Compound Inflation or 5.0% Compound Inflation with Shared Cost | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 224.00 | 5.00 | 254.00 | 13.00 | 461.42 | 37.58 |
| 30 | 224.00 | 5.00 | 254.00 | 13.00 | 461.42 | 37.58 |
| 31 | 224.00 | 5.00 | 254.00 | 13.00 | 461.42 | 37.58 |
| 32 | 224.00 | 5.00 | 254.00 | 13.00 | 461.42 | 37.58 |
| 33 | 224.00 | 5.00 | 263.66 | 13.49 | 461.42 | 37.58 |
| 34 | 224.00 | 5.00 | 275.64 | 14.11 | 461.42 | 37.58 |
| 35 | 224.00 | 5.00 | 275.64 | 14.11 | 461.42 | 37.58 |
| 36 | 224.00 | 5.00 | 287.63 | 14.72 | 461.42 | 37.58 |
| 37 | 224.00 | 5.00 | 311.60 | 15.95 | 461.42 | 37.58 |
| 38 | 224.00 | 5.00 | 323.58 | 16.56 | 461.42 | 37.58 |
| 39 | 224.00 | 5.00 | 335.57 | 17.17 | 461.42 | 37.58 |
| 40 | 224.00 | 5.00 | 347.55 | 17.79 | 461.42 | 37.58 |
| 41 | 225.41 | 5.03 | 361.03 | 18.48 | 461.42 | 37.58 |
| 42 | 226.92 | 5.07 | 374.62 | 19.17 | 461.42 | 37.58 |
| 43 | 230.58 | 5.15 | 381.76 | 19.54 | 461.42 | 37.58 |
| 44 | 230.58 | 5.15 | 381.76 | 19.54 | 461.42 | 37.58 |
| 45 | 230.58 | 7.05 | 386.59 | 23.34 | 477.95 | 42.08 |
| 46 | 232.13 | 7.10 | 398.30 | 24.05 | 477.95 | 42.08 |
| 47 | 246.66 | 7.54 | 398.30 | 24.05 | 477.95 | 42.08 |
| 48 | 261.39 | 7.99 | 398.30 | 24.05 | 477.95 | 42.08 |
| 49 | 263.14 | 8.04 | 398.30 | 24.05 | 477.95 | 42.08 |
| 50 | 266.32 | 9.26 | 405.81 | 25.55 | 483.97 | 43.59 |
| 51 | 271.56 | 10.40 | 416.33 | 28.56 | 494.49 | 46.59 |
| 52 | 264.96 | 11.04 | 428.36 | 31.56 | 506.51 | 49.60 |
| 53 | 267.46 | 13.05 | 440.38 | 34.57 | 520.04 | 52.61 |
| 54 | 262.72 | 13.55 | 453.91 | 37.58 | 533.57 | 55.61 |
| 55 | 266.24 | 15.48 | 468.94 | 40.58 | 548.60 | 58.62 |
| 56 | 284.54 | 17.18 | 483.97 | 45.09 | 563.63 | 61.62 |
| 57 | 288.45 | 19.09 | 500.50 | 48.10 | 580.16 | 66.13 |
| 58 | 303.72 | 21.69 | 518.54 | 52.61 | 599.70 | 70.64 |
| 59 | 314.92 | 23.89 | 539.58 | 57.11 | 620.74 | 75.15 |
| 60 | 329.40 | 27.27 | 563.63 | 63.13 | 646.29 | 81.16 |
| 61 | 349.41 | 31.06 | 592.18 | 69.14 | 674.85 | 87.17 |
| 62 | 366.05 | 34.39 | 622.24 | 76.65 | 706.41 | 94.69 |
| 63 | 385.85 | 38.92 | 656.81 | 84.17 | 740.98 | 102.20 |
| 64 | 415.81 | 44.43 | 692.88 | 91.68 | 778.55 | 109.72 |
| 65 | 437.34 | 48.97 | 731.96 | 100.70 | 819.14 | 118.74 |
| 66 | 472.76 | 56.17 | 774.05 | 109.72 | 862.72 | 129.26 |
| 67 | 512.30 | 62.53 | 819.14 | 120.24 | 909.32 | 138.28 |
| 68 | 553.32 | 70.84 | 871.74 | 132.26 | 963.42 | 150.30 |
| 69 | 595.27 | 80.34 | 939.38 | 147.29 | 1032.56 | 165.33 |
| 70 | 646.77 | 91.52 | 1015.50 | 163.50 | 1110.00 | 181.50 |
| 71 | 711.47 | 104.99 | 1064.30 | 175.45 | 1155.65 | 192.85 |
| 72 | 785.02 | 119.71 | 1108.80 | 186.20 | 1198.40 | 203.00 |
| 73 | 870.74 | 135.45 | 1154.25 | 197.10 | 1240.65 | 211.95 |
| 74 | 955.50 | 152.10 | 1203.80 | 208.00 | 1287.00 | 219.70 |
| 75 | 1005.00 | 165.00 | 1258.75 | 220.00 | 1338.75 | 230.00 |
| 76 | 1059.60 | 178.80 | 1321.20 | 235.20 | 1398.00 | 246.00 |
| 77 | 1117.80 | 195.50 | 1389.20 | 255.30 | 1465.10 | 266.80 |
| 78 | 1182.50 | 214.50 | 1465.20 | 279.40 | 1540.00 | 293.70 |
| 79 | 1253.70 | 236.25 | 1547.70 | 305.55 | 1621.20 | 320.25 |
| 80 | 1327.00 | 258.00 | 1631.00 | 331.00 | 1702.00 | 347.00 |
| 81 | 1470.00 | 293.00 | 1798.00 | 374.00 | 1871.00 | 391.00 |
| 82 | 1623.00 | 331.00 | 1974.00 | 417.00 | 2048.00 | 435.00 |
| 83 | 1781.00 | 369.00 | 2155.00 | 461.00 | 2229.00 | 479.00 |
| 84 | 1946.00 | 407.00 | 2341.00 | 505.00 | 2414.00 | 523.00 |
| 85+ | | 532.00 | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## John Hancock Life Insurance Company (U.S.A.)

## NH-94 VA

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: 3 Years**
**Elimination Period: 20 Days**

| Age | Indexed Inflation with Shared Cost | | 1.6% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | 1.6% Compound Inflation or 5.0% Compound Inflation with Shared Cost | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 237.00 | 8.00 | 284.00 | 20.00 | 550.10 | 58.62 |
| 30 | 237.00 | 8.00 | 284.00 | 20.00 | 550.10 | 58.62 |
| 31 | 237.00 | 8.00 | 284.00 | 20.00 | 550.10 | 58.62 |
| 32 | 237.00 | 8.00 | 290.76 | 20.48 | 550.10 | 58.62 |
| 33 | 237.00 | 8.00 | 303.40 | 21.37 | 550.10 | 58.62 |
| 34 | 237.00 | 8.00 | 316.05 | 22.26 | 550.10 | 58.62 |
| 35 | 237.00 | 8.00 | 328.69 | 23.15 | 550.10 | 58.62 |
| 36 | 237.00 | 8.00 | 353.97 | 24.93 | 550.10 | 58.62 |
| 37 | 237.00 | 8.00 | 366.61 | 25.82 | 550.10 | 58.62 |
| 38 | 237.00 | 8.00 | 379.26 | 26.71 | 550.10 | 58.62 |
| 39 | 237.00 | 8.00 | 404.54 | 28.49 | 550.10 | 58.62 |
| 40 | 238.08 | 8.04 | 417.18 | 29.38 | 550.10 | 58.62 |
| 41 | 253.77 | 8.57 | 426.85 | 30.06 | 550.10 | 58.62 |
| 42 | 255.48 | 8.62 | 426.85 | 30.06 | 550.10 | 58.62 |
| 43 | 259.67 | 8.77 | 426.85 | 30.06 | 550.10 | 58.62 |
| 44 | 259.67 | 8.77 | 426.85 | 30.06 | 550.10 | 58.62 |
| 45 | 262.68 | 11.75 | 455.41 | 37.58 | 577.15 | 64.63 |
| 46 | 277.67 | 12.42 | 455.41 | 37.58 | 577.15 | 64.63 |
| 47 | 292.84 | 13.09 | 455.41 | 37.58 | 577.15 | 64.63 |
| 48 | 294.81 | 13.18 | 455.41 | 37.58 | 577.15 | 64.63 |
| 49 | 310.27 | 13.87 | 455.41 | 37.58 | 577.15 | 64.63 |
| 50 | 314.20 | 15.14 | 465.93 | 40.58 | 587.67 | 67.64 |
| 51 | 322.44 | 17.56 | 483.97 | 43.59 | 605.71 | 72.14 |
| 52 | 326.25 | 19.70 | 502.00 | 48.10 | 623.75 | 76.65 |
| 53 | 317.76 | 20.95 | 521.54 | 52.61 | 643.28 | 81.16 |
| 54 | 328.12 | 23.19 | 542.58 | 58.62 | 665.83 | 85.67 |
| 55 | 333.49 | 26.27 | 565.13 | 63.13 | 688.37 | 91.68 |
| 56 | 346.12 | 28.56 | 587.67 | 69.14 | 712.42 | 96.19 |
| 57 | 360.49 | 32.25 | 613.22 | 75.15 | 737.97 | 102.20 |
| 58 | 391.76 | 37.25 | 640.28 | 81.16 | 766.53 | 109.72 |
| 59 | 404.01 | 40.28 | 673.34 | 88.68 | 799.60 | 117.23 |
| 60 | 435.33 | 46.08 | 710.92 | 97.70 | 838.67 | 126.25 |
| 61 | 459.10 | 52.09 | 753.00 | 108.22 | 882.26 | 135.27 |
| 62 | 484.08 | 57.94 | 799.60 | 118.74 | 930.36 | 145.79 |
| 63 | 508.54 | 64.46 | 850.70 | 130.76 | 982.96 | 157.82 |
| 64 | 535.38 | 70.91 | 906.31 | 142.79 | 1040.08 | 171.34 |
| 65 | 574.30 | 79.83 | 964.93 | 156.31 | 1101.70 | 184.87 |
| 66 | 623.02 | 90.05 | 1028.05 | 171.34 | 1167.83 | 199.90 |
| 67 | 688.95 | 102.39 | 1095.69 | 186.37 | 1236.97 | 214.93 |
| 68 | 748.46 | 115.15 | 1176.85 | 204.41 | 1321.14 | 232.97 |
| 69 | 836.50 | 133.53 | 1280.56 | 226.95 | 1426.35 | 257.01 |
| 70 | 914.67 | 151.36 | 1396.50 | 253.50 | 1545.00 | 282.00 |
| 71 | 1019.06 | 173.37 | 1476.10 | 272.60 | 1621.10 | 300.15 |
| 72 | 1132.56 | 197.73 | 1549.80 | 289.80 | 1691.20 | 316.40 |
| 73 | 1242.00 | 220.05 | 1624.05 | 306.45 | 1761.75 | 329.40 |
| 74 | 1314.30 | 236.60 | 1705.60 | 322.40 | 1838.20 | 341.90 |
| 75 | 1395.00 | 255.00 | 1797.50 | 342.50 | 1925.00 | 360.00 |
| 76 | 1484.40 | 277.20 | 1899.60 | 367.20 | 2024.40 | 384.00 |
| 77 | 1580.10 | 302.45 | 2013.65 | 399.05 | 2136.70 | 417.45 |
| 78 | 1688.50 | 333.30 | 2142.80 | 437.80 | 2264.90 | 459.80 |
| 79 | 1808.10 | 368.55 | 2284.80 | 480.90 | 2405.55 | 506.10 |
| 80 | 1932.00 | 405.00 | 2429.00 | 524.00 | 2548.00 | 551.00 |
| 81 | 2161.00 | 462.00 | 2701.00 | 594.00 | 2824.00 | 624.00 |
| 82 | 2402.00 | 523.00 | 2987.00 | 667.00 | 3113.00 | 698.00 |
| 83 | 2655.00 | 584.00 | 3282.00 | 739.00 | 3409.00 | 771.00 |
| 84 | 2918.00 | 647.00 | 3585.00 | 812.00 | 3713.00 | 845.00 |
| 85+ | | 850.00 | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## John Hancock Life Insurance Company (U.S.A.)

## NH-94 VA

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: 3 Years**
**Elimination Period: 100 Days**

| Age | Indexed Inflation with Shared Cost | | 1.6% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | 1.6% Compound Inflation or 5.0% Compound Inflation with Shared Cost | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 230.00 | 7.00 | 268.00 | 16.00 | 508.01 | 48.10 |
| 30 | 230.00 | 7.00 | 268.00 | 16.00 | 508.01 | 48.10 |
| 31 | 230.00 | 7.00 | 268.00 | 16.00 | 508.01 | 48.10 |
| 32 | 230.00 | 7.00 | 274.38 | 16.38 | 508.01 | 48.10 |
| 33 | 230.00 | 7.00 | 286.31 | 17.09 | 508.01 | 48.10 |
| 34 | 230.00 | 7.00 | 298.24 | 17.81 | 508.01 | 48.10 |
| 35 | 230.00 | 7.00 | 310.17 | 18.52 | 508.01 | 48.10 |
| 36 | 230.00 | 7.00 | 334.03 | 19.94 | 508.01 | 48.10 |
| 37 | 230.00 | 7.00 | 345.96 | 20.65 | 508.01 | 48.10 |
| 38 | 230.00 | 7.00 | 357.89 | 21.37 | 508.01 | 48.10 |
| 39 | 230.00 | 7.00 | 381.75 | 22.79 | 508.01 | 48.10 |
| 40 | 231.05 | 7.03 | 393.68 | 23.50 | 508.01 | 48.10 |
| 41 | 246.28 | 7.50 | 402.80 | 24.05 | 508.01 | 48.10 |
| 42 | 247.93 | 7.55 | 402.80 | 24.05 | 508.01 | 48.10 |
| 43 | 252.00 | 7.67 | 402.80 | 24.05 | 508.01 | 48.10 |
| 44 | 252.00 | 7.67 | 402.80 | 24.05 | 508.01 | 48.10 |
| 45 | 252.00 | 9.61 | 425.35 | 30.06 | 529.06 | 54.11 |
| 46 | 266.38 | 10.16 | 425.35 | 30.06 | 529.06 | 54.11 |
| 47 | 280.94 | 10.71 | 425.35 | 30.06 | 529.06 | 54.11 |
| 48 | 282.82 | 10.79 | 425.35 | 30.06 | 529.06 | 54.11 |
| 49 | 297.66 | 11.35 | 425.35 | 30.06 | 529.06 | 54.11 |
| 50 | 301.58 | 12.62 | 434.37 | 33.07 | 536.57 | 55.61 |
| 51 | 307.38 | 13.80 | 447.89 | 36.07 | 550.10 | 58.62 |
| 52 | 309.02 | 16.00 | 462.92 | 39.08 | 566.63 | 63.13 |
| 53 | 300.30 | 17.46 | 479.46 | 43.59 | 583.16 | 66.13 |
| 54 | 308.41 | 18.55 | 497.49 | 48.10 | 601.20 | 70.64 |
| 55 | 312.93 | 20.56 | 515.53 | 52.61 | 619.24 | 75.15 |
| 56 | 323.27 | 22.85 | 535.07 | 57.11 | 640.28 | 79.66 |
| 57 | 335.15 | 26.49 | 556.11 | 61.62 | 661.32 | 84.17 |
| 58 | 362.92 | 30.04 | 578.66 | 67.64 | 685.37 | 90.18 |
| 59 | 372.02 | 33.17 | 605.71 | 73.65 | 712.42 | 96.19 |
| 60 | 398.96 | 37.59 | 637.27 | 81.16 | 745.49 | 103.71 |
| 61 | 417.91 | 42.40 | 671.84 | 88.68 | 781.56 | 112.73 |
| 62 | 439.42 | 47.08 | 710.92 | 97.70 | 822.14 | 121.74 |
| 63 | 459.60 | 52.53 | 754.51 | 106.71 | 867.23 | 130.76 |
| 64 | 481.02 | 57.91 | 801.10 | 117.23 | 915.33 | 141.28 |
| 65 | 513.54 | 64.34 | 850.70 | 129.26 | 966.43 | 153.31 |
| 66 | 554.88 | 73.01 | 903.30 | 141.28 | 1020.54 | 165.33 |
| 67 | 611.84 | 83.43 | 958.91 | 153.31 | 1079.15 | 177.35 |
| 68 | 661.46 | 94.68 | 1028.05 | 168.34 | 1149.80 | 193.89 |
| 69 | 734.39 | 108.65 | 1113.72 | 187.88 | 1236.97 | 213.43 |
| 70 | 799.84 | 123.96 | 1209.00 | 210.00 | 1336.50 | 234.00 |
| 71 | 886.71 | 141.61 | 1273.10 | 224.75 | 1396.35 | 247.95 |
| 72 | 980.57 | 161.41 | 1334.20 | 239.40 | 1454.60 | 261.80 |
| 73 | 1070.55 | 179.55 | 1393.20 | 252.45 | 1510.65 | 272.70 |
| 74 | 1127.10 | 192.40 | 1457.30 | 265.20 | 1571.70 | 282.10 |
| 75 | 1191.25 | 207.50 | 1531.25 | 281.25 | 1640.00 | 295.00 |
| 76 | 1262.40 | 225.60 | 1612.80 | 301.20 | 1719.60 | 315.60 |
| 77 | 1338.60 | 246.10 | 1705.45 | 327.75 | 1811.25 | 343.85 |
| 78 | 1424.50 | 271.70 | 1809.50 | 360.80 | 1915.10 | 379.50 |
| 79 | 1519.35 | 299.25 | 1922.55 | 394.80 | 2026.50 | 416.85 |
| 80 | 1615.00 | 328.00 | 2035.00 | 429.00 | 2137.00 | 452.00 |
| 81 | 1798.00 | 373.00 | 2253.00 | 485.00 | 2359.00 | 510.00 |
| 82 | 1990.00 | 421.00 | 2482.00 | 542.00 | 2590.00 | 568.00 |
| 83 | 2190.00 | 469.00 | 2717.00 | 599.00 | 2826.00 | 626.00 |
| 84 | 2398.00 | 518.00 | 2958.00 | 657.00 | 3067.00 | 684.00 |
| 85+ | | 675.00 | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## John Hancock Life Insurance Company (U.S.A.)

## NH-94 VA

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: 5 Years**
**Elimination Period: 20 Days**

| Age | Indexed Inflation with Shared Cost | | 1.6% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | 1.6% Compound Inflation or 5.0% Compound Inflation with Shared Cost | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 246.00 | 11.00 | 387.03 | 31.62 | 623.75 | 75.15 |
| 30 | 246.00 | 11.00 | 400.37 | 32.71 | 623.75 | 75.15 |
| 31 | 246.00 | 11.00 | 413.72 | 33.80 | 623.75 | 75.15 |
| 32 | 246.00 | 11.00 | 440.41 | 35.98 | 623.75 | 75.15 |
| 33 | 246.00 | 11.00 | 453.76 | 37.07 | 623.75 | 75.15 |
| 34 | 246.00 | 11.00 | 459.92 | 37.58 | 623.75 | 75.15 |
| 35 | 246.00 | 11.00 | 459.92 | 37.58 | 623.75 | 75.15 |
| 36 | 248.22 | 11.10 | 459.92 | 37.58 | 623.75 | 75.15 |
| 37 | 263.73 | 11.79 | 459.92 | 37.58 | 623.75 | 75.15 |
| 38 | 263.73 | 11.79 | 459.92 | 37.58 | 623.75 | 75.15 |
| 39 | 279.25 | 12.49 | 459.92 | 37.58 | 623.75 | 75.15 |
| 40 | 294.76 | 13.18 | 459.92 | 37.58 | 623.75 | 75.15 |
| 41 | 312.14 | 13.96 | 459.92 | 37.58 | 623.75 | 75.15 |
| 42 | 329.73 | 14.74 | 459.92 | 37.58 | 623.75 | 75.15 |
| 43 | 339.69 | 15.19 | 459.92 | 37.58 | 623.75 | 75.15 |
| 44 | 339.69 | 15.19 | 459.92 | 37.58 | 623.75 | 75.15 |
| 45 | 343.28 | 18.63 | 497.49 | 48.10 | 659.82 | 84.17 |
| 46 | 359.73 | 19.52 | 497.49 | 48.10 | 659.82 | 84.17 |
| 47 | 376.38 | 20.42 | 497.49 | 48.10 | 659.82 | 84.17 |
| 48 | 387.77 | 21.04 | 497.49 | 48.10 | 659.82 | 84.17 |
| 49 | 387.77 | 21.04 | 497.49 | 48.10 | 659.82 | 84.17 |
| 50 | 395.29 | 24.05 | 514.03 | 51.10 | 674.85 | 88.68 |
| 51 | 408.82 | 27.05 | 535.07 | 57.11 | 695.89 | 93.19 |
| 52 | 423.85 | 30.06 | 559.12 | 61.62 | 719.94 | 99.20 |
| 53 | 440.38 | 34.57 | 584.67 | 67.64 | 746.99 | 105.21 |
| 54 | 458.42 | 39.08 | 611.72 | 75.15 | 775.55 | 111.22 |
| 55 | 476.45 | 43.59 | 640.28 | 81.16 | 805.61 | 118.74 |
| 56 | 495.99 | 48.10 | 670.34 | 88.68 | 835.67 | 126.25 |
| 57 | 517.03 | 52.61 | 701.90 | 96.19 | 868.73 | 133.77 |
| 58 | 541.08 | 58.62 | 737.97 | 105.21 | 906.31 | 141.28 |
| 59 | 569.64 | 64.63 | 778.55 | 114.23 | 949.90 | 151.80 |
| 60 | 602.70 | 72.14 | 828.15 | 126.25 | 1001.00 | 163.83 |
| 61 | 640.28 | 81.16 | 882.26 | 138.28 | 1056.61 | 175.85 |
| 62 | 682.36 | 91.68 | 942.38 | 151.80 | 1119.74 | 190.88 |
| 63 | 728.96 | 102.20 | 1008.51 | 166.83 | 1188.87 | 205.91 |
| 64 | 780.06 | 114.23 | 1079.15 | 183.37 | 1262.52 | 222.44 |
| 65 | 834.17 | 126.25 | 1155.81 | 201.40 | 1342.18 | 240.48 |
| 66 | 892.78 | 139.78 | 1236.97 | 219.44 | 1427.85 | 260.02 |
| 67 | 952.90 | 153.31 | 1322.64 | 238.98 | 1518.03 | 279.56 |
| 68 | 1029.56 | 171.34 | 1427.85 | 263.03 | 1626.25 | 303.61 |
| 69 | 1130.26 | 193.89 | 1560.11 | 293.09 | 1764.52 | 333.67 |
| 70 | 1245.00 | 220.50 | 1710.00 | 327.00 | 1918.50 | 367.50 |
| 71 | 1328.20 | 240.70 | 1815.40 | 352.35 | 2019.85 | 391.50 |
| 72 | 1407.00 | 259.00 | 1912.40 | 373.80 | 2114.00 | 411.60 |
| 73 | 1487.70 | 276.75 | 2008.80 | 394.20 | 2205.90 | 427.95 |
| 74 | 1578.20 | 297.70 | 2116.40 | 414.70 | 2307.50 | 444.60 |
| 75 | 1681.25 | 320.00 | 2236.25 | 440.00 | 2422.50 | 466.25 |
| 76 | 1795.20 | 348.00 | 2373.60 | 474.00 | 2556.00 | 498.00 |
| 77 | 1920.50 | 381.80 | 2528.85 | 516.35 | 2711.70 | 545.10 |
| 78 | 2062.50 | 422.40 | 2707.10 | 569.80 | 2891.90 | 605.00 |
| 79 | 2219.70 | 467.25 | 2902.20 | 627.90 | 3089.10 | 667.80 |
| 80 | 2380.00 | 513.00 | 3100.00 | 687.00 | 3287.00 | 730.00 |
| 81 | 2669.00 | 587.00 | 3461.00 | 780.00 | 3657.00 | 827.00 |
| 82 | 2973.00 | 663.00 | 3839.00 | 876.00 | 4043.00 | 926.00 |
| 83 | 3289.00 | 740.00 | 4227.00 | 972.00 | 4437.00 | 1024.00 |
| 84 | 3616.00 | 819.00 | 4624.00 | 1068.00 | 4839.00 | 1122.00 |
| 85+ | | 1070.00 | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## John Hancock Life Insurance Company (U.S.A.)

## NH-94 VA

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: 5 Years**
**Elimination Period: 100 Days**

| Age | Indexed Inflation with Shared Cost | | 1.6% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | 1.6% Compound Inflation or 5.0% Compound Inflation with Shared Cost | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 238.00 | 9.00 | 364.26 | 26.56 | 572.64 | 63.13 |
| 30 | 238.00 | 9.00 | 376.82 | 27.48 | 572.64 | 63.13 |
| 31 | 238.00 | 9.00 | 389.38 | 28.39 | 572.64 | 63.13 |
| 32 | 238.00 | 9.00 | 414.50 | 30.22 | 572.64 | 63.13 |
| 33 | 238.00 | 9.00 | 427.06 | 31.14 | 572.64 | 63.13 |
| 34 | 238.00 | 9.00 | 432.86 | 31.56 | 572.64 | 63.13 |
| 35 | 238.00 | 9.00 | 432.86 | 31.56 | 572.64 | 63.13 |
| 36 | 240.15 | 9.08 | 432.86 | 31.56 | 572.64 | 63.13 |
| 37 | 255.16 | 9.65 | 432.86 | 31.56 | 572.64 | 63.13 |
| 38 | 255.16 | 9.65 | 432.86 | 31.56 | 572.64 | 63.13 |
| 39 | 270.17 | 10.22 | 432.86 | 31.56 | 572.64 | 63.13 |
| 40 | 285.18 | 10.78 | 432.86 | 31.56 | 572.64 | 63.13 |
| 41 | 301.99 | 11.42 | 432.86 | 31.56 | 572.64 | 63.13 |
| 42 | 319.00 | 12.06 | 432.86 | 31.56 | 572.64 | 63.13 |
| 43 | 328.64 | 12.43 | 432.86 | 31.56 | 572.64 | 63.13 |
| 44 | 328.64 | 12.43 | 432.86 | 31.56 | 572.64 | 63.13 |
| 45 | 328.64 | 14.64 | 464.43 | 39.08 | 601.20 | 70.64 |
| 46 | 344.40 | 15.34 | 464.43 | 39.08 | 601.20 | 70.64 |
| 47 | 360.33 | 16.05 | 464.43 | 39.08 | 601.20 | 70.64 |
| 48 | 371.24 | 16.53 | 464.43 | 39.08 | 601.20 | 70.64 |
| 49 | 371.24 | 16.53 | 464.43 | 39.08 | 601.20 | 70.64 |
| 50 | 377.25 | 19.54 | 476.45 | 42.08 | 613.22 | 73.65 |
| 51 | 387.77 | 21.04 | 494.49 | 46.59 | 631.26 | 78.16 |
| 52 | 401.30 | 25.55 | 514.03 | 51.10 | 652.30 | 82.67 |
| 53 | 414.83 | 28.56 | 535.07 | 57.11 | 674.85 | 88.68 |
| 54 | 429.86 | 31.56 | 557.61 | 61.62 | 698.90 | 93.19 |
| 55 | 444.89 | 36.07 | 583.16 | 67.64 | 722.94 | 99.20 |
| 56 | 461.42 | 39.08 | 608.72 | 73.65 | 750.00 | 105.21 |
| 57 | 477.95 | 43.59 | 634.27 | 79.66 | 778.55 | 112.73 |
| 58 | 497.49 | 48.10 | 664.33 | 87.17 | 810.12 | 118.74 |
| 59 | 521.54 | 54.11 | 700.40 | 96.19 | 846.19 | 127.76 |
| 60 | 550.10 | 60.12 | 740.98 | 105.21 | 889.78 | 136.77 |
| 61 | 581.66 | 67.64 | 786.07 | 115.73 | 937.87 | 148.80 |
| 62 | 617.73 | 75.15 | 837.17 | 127.76 | 990.48 | 160.82 |
| 63 | 656.81 | 84.17 | 892.78 | 139.78 | 1049.09 | 172.85 |
| 64 | 698.90 | 94.69 | 952.90 | 153.31 | 1110.72 | 187.88 |
| 65 | 743.99 | 105.21 | 1017.53 | 168.34 | 1178.35 | 202.91 |
| 66 | 793.58 | 115.73 | 1086.67 | 184.87 | 1250.50 | 217.94 |
| 67 | 844.69 | 127.76 | 1158.81 | 201.40 | 1327.15 | 235.97 |
| 68 | 909.32 | 142.79 | 1247.49 | 220.94 | 1420.34 | 255.51 |
| 69 | 991.98 | 160.82 | 1358.71 | 246.49 | 1534.56 | 281.06 |
| 70 | 1087.50 | 183.00 | 1485.00 | 274.50 | 1663.50 | 309.00 |
| 71 | 1154.20 | 198.65 | 1570.35 | 294.35 | 1747.25 | 327.70 |
| 72 | 1219.40 | 214.20 | 1650.60 | 313.60 | 1825.60 | 345.80 |
| 73 | 1283.85 | 229.50 | 1728.00 | 329.40 | 1898.10 | 359.10 |
| 74 | 1355.90 | 244.40 | 1813.50 | 344.50 | 1978.60 | 369.20 |
| 75 | 1436.25 | 263.75 | 1908.75 | 365.00 | 2070.00 | 386.25 |
| 76 | 1527.60 | 285.60 | 2019.60 | 392.40 | 2178.00 | 412.80 |
| 77 | 1629.55 | 313.95 | 2148.20 | 428.95 | 2306.90 | 455.40 |
| 78 | 1744.60 | 347.60 | 2294.60 | 474.10 | 2454.10 | 507.10 |
| 79 | 1867.95 | 383.25 | 2448.60 | 521.85 | 2610.30 | 557.55 |
| 80 | 1993.00 | 419.00 | 2603.00 | 567.00 | 2764.00 | 606.00 |
| 81 | 2222.00 | 477.00 | 2891.00 | 641.00 | 3059.00 | 682.00 |
| 82 | 2463.00 | 537.00 | 3190.00 | 716.00 | 3365.00 | 759.00 |
| 83 | 2711.00 | 597.00 | 3496.00 | 790.00 | 3675.00 | 835.00 |
| 84 | 2966.00 | 658.00 | 3807.00 | 865.00 | 3989.00 | 911.00 |
| 85+ | | 850.00 | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## John Hancock Life Insurance Company (U.S.A.)

## NH-94 VA

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: Lifetime**
**Elimination Period: 20 Days**

| Age | Indexed Inflation with Shared Cost | | 1.6% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | 1.6% Compound Inflation or 5.0% Compound Inflation with Shared Cost | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 266.00 | 15.00 | 421.12 | 43.77 | 795.09 | 115.73 |
| 30 | 266.00 | 15.00 | 449.19 | 46.69 | 795.09 | 115.73 |
| 31 | 266.00 | 15.00 | 477.27 | 49.60 | 795.09 | 115.73 |
| 32 | 266.00 | 15.00 | 491.31 | 51.06 | 795.09 | 115.73 |
| 33 | 266.00 | 15.00 | 519.38 | 53.98 | 795.09 | 115.73 |
| 34 | 266.00 | 15.00 | 535.07 | 55.61 | 795.09 | 115.73 |
| 35 | 266.00 | 15.00 | 535.07 | 55.61 | 795.09 | 115.73 |
| 36 | 279.31 | 15.75 | 535.07 | 55.61 | 795.09 | 115.73 |
| 37 | 295.74 | 16.68 | 535.07 | 55.61 | 795.09 | 115.73 |
| 38 | 295.74 | 16.68 | 535.07 | 55.61 | 795.09 | 115.73 |
| 39 | 312.17 | 17.60 | 535.07 | 55.61 | 795.09 | 115.73 |
| 40 | 328.60 | 18.53 | 535.07 | 55.61 | 795.09 | 115.73 |
| 41 | 345.93 | 19.51 | 535.07 | 55.61 | 795.09 | 115.73 |
| 42 | 363.35 | 20.49 | 535.07 | 55.61 | 795.09 | 115.73 |
| 43 | 376.38 | 21.22 | 535.07 | 55.61 | 795.09 | 115.73 |
| 44 | 376.38 | 21.22 | 535.07 | 55.61 | 795.09 | 115.73 |
| 45 | 382.28 | 28.07 | 595.19 | 70.64 | 855.21 | 130.76 |
| 46 | 398.60 | 29.27 | 595.19 | 70.64 | 855.21 | 130.76 |
| 47 | 415.01 | 30.47 | 595.19 | 70.64 | 855.21 | 130.76 |
| 48 | 429.86 | 31.56 | 595.19 | 70.64 | 855.21 | 130.76 |
| 49 | 429.86 | 31.56 | 595.19 | 70.64 | 855.21 | 130.76 |
| 50 | 441.88 | 34.57 | 619.24 | 76.65 | 879.26 | 135.27 |
| 51 | 461.42 | 39.08 | 650.80 | 84.17 | 913.82 | 144.29 |
| 52 | 482.46 | 43.59 | 686.87 | 91.68 | 949.90 | 151.80 |
| 53 | 505.01 | 49.60 | 722.94 | 100.70 | 990.48 | 160.82 |
| 54 | 529.93 | 55.55 | 763.52 | 111.22 | 1034.06 | 171.34 |
| 55 | 545.70 | 60.47 | 805.61 | 120.24 | 1079.15 | 181.86 |
| 56 | 581.29 | 68.92 | 849.20 | 130.76 | 1127.25 | 192.38 |
| 57 | 605.51 | 74.39 | 895.79 | 142.79 | 1176.85 | 204.41 |
| 58 | 635.21 | 81.44 | 946.89 | 154.81 | 1232.46 | 217.94 |
| 59 | 675.30 | 92.02 | 1007.01 | 168.34 | 1298.59 | 232.97 |
| 60 | 713.95 | 101.57 | 1077.65 | 184.87 | 1375.25 | 249.50 |
| 61 | 758.09 | 112.47 | 1154.30 | 202.91 | 1459.41 | 269.04 |
| 62 | 811.01 | 125.22 | 1241.48 | 222.44 | 1552.60 | 290.08 |
| 63 | 855.83 | 135.73 | 1334.66 | 244.99 | 1654.80 | 314.13 |
| 64 | 917.35 | 150.99 | 1436.87 | 267.53 | 1766.03 | 338.18 |
| 65 | 976.44 | 165.09 | 1545.08 | 293.09 | 1884.76 | 365.23 |
| 66 | 1049.57 | 181.98 | 1660.82 | 320.14 | 2009.51 | 393.79 |
| 67 | 1138.38 | 201.14 | 1782.56 | 348.70 | 2143.28 | 423.85 |
| 68 | 1238.43 | 224.52 | 1931.36 | 381.76 | 2304.10 | 459.92 |
| 69 | 1338.59 | 248.61 | 2119.23 | 425.35 | 2507.00 | 505.01 |
| 70 | 1453.85 | 275.61 | 2331.00 | 472.50 | 2733.00 | 553.50 |
| 71 | 1586.78 | 306.20 | 2478.05 | 507.50 | 2882.60 | 587.25 |
| 72 | 1740.52 | 339.68 | 2618.00 | 537.60 | 3022.60 | 617.40 |
| 73 | 1896.75 | 372.60 | 2754.00 | 565.65 | 3157.65 | 641.25 |
| 74 | 2012.40 | 396.50 | 2904.20 | 594.10 | 3305.90 | 663.00 |
| 75 | 2141.25 | 426.25 | 3073.75 | 628.75 | 3476.25 | 693.75 |
| 76 | 2286.00 | 460.80 | 3266.40 | 674.40 | 3673.20 | 739.20 |
| 77 | 2446.05 | 503.70 | 3485.65 | 734.85 | 3904.25 | 808.45 |
| 78 | 2627.90 | 555.50 | 3741.10 | 809.60 | 4176.70 | 897.60 |
| 79 | 2826.60 | 612.15 | 4024.65 | 893.55 | 4480.35 | 994.35 |
| 80 | 3029.00 | 670.00 | 4315.00 | 979.00 | 4791.00 | 1090.00 |
| 81 | 3392.00 | 763.00 | 4834.00 | 1115.00 | 5355.00 | 1241.00 |
| 82 | 3774.00 | 859.00 | 5378.00 | 1254.00 | 5943.00 | 1393.00 |
| 83 | 4168.00 | 957.00 | 5936.00 | 1393.00 | 6543.00 | 1544.00 |
| 84 | 4575.00 | 1055.00 | 6508.00 | 1533.00 | 7157.00 | 1694.00 |
| 85+ | | 1366.00 | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## John Hancock Life Insurance Company (U.S.A.)

## NH-94 VA

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: Lifetime**
**Elimination Period: 100 Days**

| Age | Indexed Inflation with Shared Cost | | 1.6% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | 1.6% Compound Inflation or 5.0% Compound Inflation with Shared Cost | |
|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 256.00 | 13.00 | 392.73 | 36.67 | 722.94 | 99.20 |
| 30 | 256.00 | 13.00 | 418.91 | 39.12 | 722.94 | 99.20 |
| 31 | 256.00 | 13.00 | 445.09 | 41.56 | 722.94 | 99.20 |
| 32 | 256.00 | 13.00 | 458.18 | 42.78 | 722.94 | 99.20 |
| 33 | 256.00 | 13.00 | 484.37 | 45.23 | 722.94 | 99.20 |
| 34 | 256.00 | 13.00 | 499.00 | 46.59 | 722.94 | 99.20 |
| 35 | 256.00 | 13.00 | 499.00 | 46.59 | 722.94 | 99.20 |
| 36 | 268.81 | 13.65 | 499.00 | 46.59 | 722.94 | 99.20 |
| 37 | 284.62 | 14.45 | 499.00 | 46.59 | 722.94 | 99.20 |
| 38 | 284.62 | 14.45 | 499.00 | 46.59 | 722.94 | 99.20 |
| 39 | 300.43 | 15.26 | 499.00 | 46.59 | 722.94 | 99.20 |
| 40 | 316.25 | 16.06 | 499.00 | 46.59 | 722.94 | 99.20 |
| 41 | 332.92 | 16.91 | 499.00 | 46.59 | 722.94 | 99.20 |
| 42 | 349.69 | 17.76 | 499.00 | 46.59 | 722.94 | 99.20 |
| 43 | 362.23 | 18.39 | 499.00 | 46.59 | 722.94 | 99.20 |
| 44 | 362.23 | 18.39 | 499.00 | 46.59 | 722.94 | 99.20 |
| 45 | 362.23 | 22.72 | 548.60 | 60.12 | 774.05 | 111.22 |
| 46 | 377.70 | 23.69 | 548.60 | 60.12 | 774.05 | 111.22 |
| 47 | 393.25 | 24.67 | 548.60 | 60.12 | 774.05 | 111.22 |
| 48 | 407.31 | 25.55 | 548.60 | 60.12 | 774.05 | 111.22 |
| 49 | 407.31 | 25.55 | 548.60 | 60.12 | 774.05 | 111.22 |
| 50 | 417.83 | 28.56 | 569.64 | 64.63 | 793.58 | 115.73 |
| 51 | 434.37 | 33.07 | 596.69 | 70.64 | 822.14 | 121.74 |
| 52 | 452.40 | 37.58 | 625.25 | 78.16 | 853.70 | 129.26 |
| 53 | 470.44 | 42.08 | 656.81 | 85.67 | 888.27 | 138.28 |
| 54 | 490.90 | 46.54 | 691.38 | 93.19 | 924.35 | 145.79 |
| 55 | 504.40 | 51.62 | 727.45 | 102.20 | 963.42 | 154.81 |
| 56 | 534.85 | 56.93 | 765.03 | 111.22 | 1004.00 | 163.83 |
| 57 | 554.93 | 62.49 | 804.11 | 120.24 | 1047.59 | 174.35 |
| 58 | 580.43 | 69.59 | 847.69 | 130.76 | 1095.69 | 186.37 |
| 59 | 612.96 | 77.18 | 898.79 | 142.79 | 1151.30 | 198.40 |
| 60 | 646.23 | 85.38 | 957.41 | 156.31 | 1215.93 | 213.43 |
| 61 | 683.59 | 93.48 | 1023.54 | 171.34 | 1288.07 | 229.96 |
| 62 | 726.56 | 104.83 | 1097.19 | 189.38 | 1367.73 | 248.00 |
| 63 | 762.96 | 114.30 | 1176.85 | 207.41 | 1453.40 | 267.53 |
| 64 | 814.79 | 126.78 | 1262.52 | 226.95 | 1548.09 | 288.58 |
| 65 | 864.97 | 138.28 | 1354.20 | 248.00 | 1648.79 | 311.12 |
| 66 | 926.84 | 152.36 | 1453.40 | 270.54 | 1755.50 | 335.17 |
| 67 | 1002.86 | 169.76 | 1557.11 | 294.59 | 1869.73 | 360.72 |
| 68 | 1086.85 | 188.77 | 1681.86 | 323.15 | 2006.51 | 390.78 |
| 69 | 1170.03 | 207.88 | 1839.67 | 359.22 | 2176.34 | 428.36 |
| 70 | 1263.67 | 230.13 | 2016.00 | 399.00 | 2365.50 | 469.50 |
| 71 | 1373.13 | 255.85 | 2137.30 | 426.30 | 2488.20 | 497.35 |
| 72 | 1501.38 | 283.97 | 2252.60 | 452.20 | 2602.60 | 522.20 |
| 73 | 1630.80 | 310.50 | 2361.15 | 473.85 | 2710.80 | 538.65 |
| 74 | 1721.20 | 328.90 | 2479.10 | 495.30 | 2824.90 | 552.50 |
| 75 | 1822.50 | 351.25 | 2612.50 | 521.25 | 2956.25 | 572.50 |
| 76 | 1938.00 | 379.20 | 2767.20 | 559.20 | 3114.00 | 612.00 |
| 77 | 2067.70 | 415.15 | 2947.45 | 611.80 | 3306.25 | 676.20 |
| 78 | 2213.20 | 457.60 | 3154.80 | 675.40 | 3527.70 | 755.70 |
| 79 | 2366.70 | 502.95 | 3374.70 | 742.35 | 3763.20 | 832.65 |
| 80 | 2520.00 | 547.00 | 3593.00 | 807.00 | 3996.00 | 904.00 |
| 81 | 2803.00 | 619.00 | 3996.00 | 911.00 | 4432.00 | 1018.00 |
| 82 | 3099.00 | 693.00 | 4415.00 | 1017.00 | 4883.00 | 1132.00 |
| 83 | 3403.00 | 767.00 | 4841.00 | 1122.00 | 5339.00 | 1245.00 |
| 84 | 3713.00 | 841.00 | 5274.00 | 1227.00 | 5800.00 | 1357.00 |
| 85+ | | 1073.00 | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## John Hancock Life Insurance Company (U.S.A.)

## LTC-94 VA

***Premiums to be used only with those previously elected an inflation decrease option***

### Standard rates per unit of Maximum Daily Benefit*

### Benefit Period: 2 Years

### Elimination Period: 20 Days

| Age | 0.8% Simple Inflation or 4.5% Simple Inflation with Shared Cost | | | | 0.8% Compound Inflation or 4.5% Compound Inflation with Shared Cost | | | |
|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 301.71 | 18.08 | 81.36 | 20.34 | 375.16 | 35.03 | 126.56 | 31.64 |
| 30 | 301.71 | 18.08 | 81.36 | 20.34 | 375.16 | 35.03 | 126.56 | 31.64 |
| 31 | 301.71 | 18.08 | 81.36 | 20.34 | 375.16 | 35.03 | 126.56 | 31.64 |
| 32 | 301.71 | 18.08 | 81.36 | 20.34 | 375.16 | 35.03 | 126.56 | 31.64 |
| 33 | 301.71 | 18.08 | 81.36 | 20.34 | 375.16 | 35.03 | 126.56 | 31.64 |
| 34 | 301.71 | 18.08 | 81.36 | 20.34 | 375.16 | 35.03 | 126.56 | 31.64 |
| 35 | 301.71 | 18.08 | 81.36 | 20.34 | 375.16 | 35.03 | 126.56 | 31.64 |
| 36 | 301.71 | 18.08 | 81.36 | 20.34 | 375.16 | 35.03 | 126.56 | 31.64 |
| 37 | 301.71 | 18.08 | 81.36 | 20.34 | 375.16 | 35.03 | 126.56 | 31.64 |
| 38 | 301.71 | 18.08 | 81.36 | 20.34 | 375.16 | 35.03 | 126.56 | 31.64 |
| 39 | 301.71 | 18.08 | 81.36 | 20.34 | 375.16 | 35.03 | 126.56 | 31.64 |
| 40 | 301.71 | 18.08 | 81.36 | 20.34 | 375.16 | 35.03 | 126.56 | 31.64 |
| 41 | 301.71 | 18.08 | 81.36 | 20.34 | 375.16 | 35.03 | 126.56 | 31.64 |
| 42 | 301.71 | 18.08 | 81.36 | 20.34 | 375.16 | 35.03 | 126.56 | 31.64 |
| 43 | 301.71 | 18.08 | 81.36 | 20.34 | 375.16 | 35.03 | 126.56 | 31.64 |
| 44 | 301.71 | 18.08 | 81.36 | 20.34 | 375.16 | 35.03 | 126.56 | 31.64 |
| 45 | 318.66 | 22.60 | 108.48 | 27.12 | 390.98 | 38.42 | 149.16 | 37.29 |
| 46 | 318.66 | 22.60 | 108.48 | 27.12 | 390.98 | 38.42 | 149.16 | 37.29 |
| 47 | 318.66 | 22.60 | 108.48 | 27.12 | 390.98 | 38.42 | 149.16 | 37.29 |
| 48 | 318.66 | 22.60 | 108.48 | 27.12 | 390.98 | 38.42 | 149.16 | 37.29 |
| 49 | 318.66 | 22.60 | 108.48 | 27.12 | 390.98 | 38.42 | 149.16 | 37.29 |
| 50 | 325.44 | 23.73 | 117.52 | 29.38 | 396.63 | 40.68 | 162.72 | 40.68 |
| 51 | 335.61 | 27.12 | 126.56 | 31.64 | 406.80 | 42.94 | 167.24 | 41.81 |
| 52 | 346.91 | 29.38 | 135.60 | 33.90 | 418.10 | 45.20 | 176.28 | 44.07 |
| 53 | 358.21 | 31.64 | 144.64 | 36.16 | 429.40 | 48.59 | 185.32 | 46.33 |
| 54 | 370.64 | 35.03 | 149.16 | 37.29 | 442.96 | 50.85 | 189.84 | 47.46 |
| 55 | 384.20 | 38.42 | 158.20 | 39.55 | 456.52 | 54.24 | 198.88 | 49.72 |
| 56 | 397.76 | 41.81 | 167.24 | 41.81 | 471.21 | 57.63 | 207.92 | 51.98 |
| 57 | 412.45 | 45.20 | 176.28 | 44.07 | 485.90 | 61.02 | 216.96 | 54.24 |
| 58 | 429.40 | 48.59 | 189.84 | 47.46 | 502.85 | 65.54 | 226.00 | 56.50 |
| 59 | 448.61 | 53.11 | 198.88 | 49.72 | 523.19 | 70.06 | 239.56 | 59.89 |
| 60 | 471.21 | 58.76 | 207.92 | 51.98 | 545.79 | 74.58 | 248.60 | 62.15 |
| 61 | 497.20 | 64.41 | 221.48 | 55.37 | 571.78 | 80.23 | 262.16 | 65.54 |
| 62 | 524.32 | 71.19 | 235.04 | 58.76 | 601.16 | 87.01 | 275.72 | 68.93 |
| 63 | 555.96 | 77.97 | 248.60 | 62.15 | 631.67 | 93.79 | 289.28 | 72.32 |
| 64 | 588.73 | 85.88 | 262.16 | 65.54 | 666.70 | 101.70 | 302.84 | 75.71 |
| 65 | 624.89 | 93.79 | 280.24 | 70.06 | 702.86 | 109.61 | 316.40 | 79.10 |
| 66 | 662.18 | 101.70 | 293.80 | 73.45 | 742.41 | 118.65 | 334.48 | 83.62 |
| 67 | 702.86 | 110.74 | 311.88 | 77.97 | 784.22 | 127.69 | 348.04 | 87.01 |
| 68 | 751.45 | 122.04 | 329.96 | 82.49 | 833.94 | 138.99 | 366.12 | 91.53 |
| 69 | 813.60 | 135.60 | 352.56 | 88.14 | 896.09 | 152.55 | 388.72 | 97.18 |
| 70 | 884.79 | 151.42 | 375.16 | 93.79 | 968.41 | 168.37 | 411.32 | 102.83 |
| 71 | 962.76 | 168.37 | 402.28 | 100.57 | 1047.51 | 184.19 | 438.44 | 109.61 |
| 72 | 1042.99 | 185.32 | 429.40 | 107.35 | 1128.87 | 201.14 | 465.56 | 116.39 |
| 73 | 1128.87 | 203.40 | 456.52 | 114.13 | 1214.75 | 216.96 | 492.68 | 123.17 |
| 74 | 1227.18 | 222.61 | 488.16 | 122.04 | 1313.06 | 235.04 | 524.32 | 131.08 |
| 75 | 1340.18 | 245.21 | 528.84 | 132.21 | 1424.93 | 256.51 | 565.00 | 141.25 |
| 76 | 1469.00 | 273.46 | 569.52 | 142.38 | 1554.88 | 284.76 | 605.68 | 151.42 |
| 77 | 1617.03 | 309.62 | 614.72 | 153.68 | 1704.04 | 322.05 | 650.88 | 162.72 |
| 78 | 1789.92 | 353.69 | 668.96 | 167.24 | 1879.19 | 369.51 | 705.12 | 176.28 |
| 79 | 1987.67 | 405.67 | 732.24 | 183.06 | 2080.33 | 423.75 | 768.40 | 192.10 |
| 80 | 2206.89 | 462.17 | 800.04 | 200.01 | 2301.81 | 483.64 | 836.20 | 209.05 |
| 81 | 2441.93 | 523.19 | 872.36 | 218.09 | 2539.11 | 545.79 | 908.52 | 227.13 |
| 82 | 2690.53 | 585.34 | 949.20 | 237.30 | 2787.71 | 609.07 | 985.36 | 246.34 |
| 83 | 2945.91 | 647.49 | 1030.56 | 257.64 | 3043.09 | 672.35 | 1066.72 | 266.68 |
| 84 | 3209.20 | 710.77 | 1116.44 | 279.11 | 3305.25 | 735.63 | 1152.60 | 288.15 |
| 85+ | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost opti

# Appendix C2

## John Hancock Life Insurance Company (U.S.A.)

## LTC-94 VA

***Premiums to be used only with those previously elected an inflation decrease option***

### Standard rates per unit of Maximum Daily Benefit*

### Benefit Period: 2 Years

### Elimination Period: 100 Days

| Age | 0.8% Simple Inflation or 4.5% Simple Inflation with Shared Cost | | | | 0.8% Compound Inflation or 4.5% Compound Inflation with Shared Cost | | | |
|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 287.02 | 14.69 | 58.76 | 14.69 | 346.91 | 28.25 | 90.40 | 22.60 |
| 30 | 287.02 | 14.69 | 58.76 | 14.69 | 346.91 | 28.25 | 90.40 | 22.60 |
| 31 | 287.02 | 14.69 | 58.76 | 14.69 | 346.91 | 28.25 | 90.40 | 22.60 |
| 32 | 287.02 | 14.69 | 58.76 | 14.69 | 346.91 | 28.25 | 90.40 | 22.60 |
| 33 | 287.02 | 14.69 | 58.76 | 14.69 | 346.91 | 28.25 | 90.40 | 22.60 |
| 34 | 287.02 | 14.69 | 58.76 | 14.69 | 346.91 | 28.25 | 90.40 | 22.60 |
| 35 | 287.02 | 14.69 | 58.76 | 14.69 | 346.91 | 28.25 | 90.40 | 22.60 |
| 36 | 287.02 | 14.69 | 58.76 | 14.69 | 346.91 | 28.25 | 90.40 | 22.60 |
| 37 | 287.02 | 14.69 | 58.76 | 14.69 | 346.91 | 28.25 | 90.40 | 22.60 |
| 38 | 287.02 | 14.69 | 58.76 | 14.69 | 346.91 | 28.25 | 90.40 | 22.60 |
| 39 | 287.02 | 14.69 | 58.76 | 14.69 | 346.91 | 28.25 | 90.40 | 22.60 |
| 40 | 287.02 | 14.69 | 58.76 | 14.69 | 346.91 | 28.25 | 90.40 | 22.60 |
| 41 | 287.02 | 14.69 | 58.76 | 14.69 | 346.91 | 28.25 | 90.40 | 22.60 |
| 42 | 287.02 | 14.69 | 58.76 | 14.69 | 346.91 | 28.25 | 90.40 | 22.60 |
| 43 | 287.02 | 14.69 | 58.76 | 14.69 | 346.91 | 28.25 | 90.40 | 22.60 |
| 44 | 287.02 | 14.69 | 58.76 | 14.69 | 346.91 | 28.25 | 90.40 | 22.60 |
| 45 | 299.45 | 18.08 | 76.84 | 19.21 | 359.34 | 31.64 | 108.48 | 27.12 |
| 46 | 299.45 | 18.08 | 76.84 | 19.21 | 359.34 | 31.64 | 108.48 | 27.12 |
| 47 | 299.45 | 18.08 | 76.84 | 19.21 | 359.34 | 31.64 | 108.48 | 27.12 |
| 48 | 299.45 | 18.08 | 76.84 | 19.21 | 359.34 | 31.64 | 108.48 | 27.12 |
| 49 | 299.45 | 18.08 | 76.84 | 19.21 | 359.34 | 31.64 | 108.48 | 27.12 |
| 50 | 305.10 | 19.21 | 85.88 | 21.47 | 363.86 | 32.77 | 113.00 | 28.25 |
| 51 | 313.01 | 21.47 | 90.40 | 22.60 | 371.77 | 35.03 | 122.04 | 30.51 |
| 52 | 322.05 | 23.73 | 94.92 | 23.73 | 380.81 | 37.29 | 126.56 | 31.64 |
| 53 | 331.09 | 25.99 | 99.44 | 24.86 | 390.98 | 39.55 | 131.08 | 32.77 |
| 54 | 341.26 | 28.25 | 108.48 | 27.12 | 401.15 | 41.81 | 135.60 | 33.90 |
| 55 | 352.56 | 30.51 | 113.00 | 28.25 | 412.45 | 44.07 | 144.64 | 36.16 |
| 56 | 363.86 | 33.90 | 117.52 | 29.38 | 423.75 | 46.33 | 149.16 | 37.29 |
| 57 | 376.29 | 36.16 | 126.56 | 31.64 | 436.18 | 49.72 | 158.20 | 39.55 |
| 58 | 389.85 | 39.55 | 135.60 | 33.90 | 450.87 | 53.11 | 162.72 | 40.68 |
| 59 | 405.67 | 42.94 | 140.12 | 35.03 | 466.69 | 56.50 | 171.76 | 42.94 |
| 60 | 423.75 | 47.46 | 149.16 | 37.29 | 485.90 | 61.02 | 180.80 | 45.20 |
| 61 | 445.22 | 51.98 | 158.20 | 39.55 | 507.37 | 65.54 | 189.84 | 47.46 |
| 62 | 467.82 | 57.63 | 167.24 | 41.81 | 531.10 | 71.19 | 198.88 | 49.72 |
| 63 | 493.81 | 63.28 | 180.80 | 45.20 | 557.09 | 76.84 | 207.92 | 51.98 |
| 64 | 520.93 | 68.93 | 189.84 | 47.46 | 585.34 | 82.49 | 221.48 | 55.37 |
| 65 | 550.31 | 75.71 | 203.40 | 50.85 | 615.85 | 89.27 | 230.52 | 57.63 |
| 66 | 581.95 | 82.49 | 212.44 | 53.11 | 648.62 | 97.18 | 244.08 | 61.02 |
| 67 | 615.85 | 90.40 | 226.00 | 56.50 | 683.65 | 103.96 | 257.64 | 64.41 |
| 68 | 655.40 | 99.44 | 239.56 | 59.89 | 724.33 | 113.00 | 271.20 | 67.80 |
| 69 | 706.25 | 110.74 | 257.64 | 64.41 | 776.31 | 124.30 | 289.28 | 72.32 |
| 70 | 765.01 | 123.17 | 275.72 | 68.93 | 836.20 | 136.73 | 307.36 | 76.84 |
| 71 | 829.42 | 136.73 | 298.32 | 74.58 | 900.61 | 150.29 | 325.44 | 81.36 |
| 72 | 894.96 | 150.29 | 316.40 | 79.10 | 967.28 | 163.85 | 348.04 | 87.01 |
| 73 | 966.15 | 164.98 | 339.00 | 84.75 | 1038.47 | 177.41 | 370.64 | 92.66 |
| 74 | 1046.38 | 180.80 | 366.12 | 91.53 | 1118.70 | 190.97 | 397.76 | 99.44 |
| 75 | 1137.91 | 198.88 | 397.76 | 99.44 | 1210.23 | 207.92 | 424.88 | 106.22 |
| 76 | 1244.13 | 221.48 | 429.40 | 107.35 | 1316.45 | 231.65 | 456.52 | 114.13 |
| 77 | 1365.04 | 250.86 | 465.56 | 116.39 | 1439.62 | 262.16 | 492.68 | 123.17 |
| 78 | 1505.16 | 287.02 | 506.24 | 126.56 | 1582.00 | 301.71 | 537.88 | 134.47 |
| 79 | 1665.62 | 328.83 | 555.96 | 138.99 | 1744.72 | 344.65 | 587.60 | 146.90 |
| 80 | 1843.03 | 374.03 | 610.20 | 152.55 | 1923.26 | 392.11 | 637.32 | 159.33 |
| 81 | 2031.74 | 422.62 | 668.96 | 167.24 | 2114.23 | 441.83 | 696.08 | 174.02 |
| 82 | 2230.62 | 471.21 | 727.72 | 181.93 | 2314.24 | 491.55 | 759.36 | 189.84 |
| 83 | 2435.15 | 520.93 | 791.00 | 197.75 | 2518.77 | 541.27 | 818.12 | 204.53 |
| 84 | 2645.33 | 570.65 | 854.28 | 213.57 | 2727.82 | 590.99 | 885.92 | 221.48 |
| 85+ | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost opti

# Appendix C2

## John Hancock Life Insurance Company (U.S.A.)

## LTC-94 VA

***Premiums to be used only with those previously elected an inflation decrease option***

### Standard rates per unit of Maximum Daily Benefit*

### Benefit Period: 3 Years

### Elimination Period: 20 Days

| Age | 0.8% Simple Inflation or 4.5% Simple Inflation with Shared Cost | | | | 0.8% Compound Inflation or 4.5% Compound Inflation with Shared Cost | | | |
|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 320.92 | 22.60 | 90.40 | 22.60 | 413.58 | 44.07 | 140.12 | 35.03 |
| 30 | 320.92 | 22.60 | 90.40 | 22.60 | 413.58 | 44.07 | 140.12 | 35.03 |
| 31 | 320.92 | 22.60 | 90.40 | 22.60 | 413.58 | 44.07 | 140.12 | 35.03 |
| 32 | 320.92 | 22.60 | 90.40 | 22.60 | 413.58 | 44.07 | 140.12 | 35.03 |
| 33 | 320.92 | 22.60 | 90.40 | 22.60 | 413.58 | 44.07 | 140.12 | 35.03 |
| 34 | 320.92 | 22.60 | 90.40 | 22.60 | 413.58 | 44.07 | 140.12 | 35.03 |
| 35 | 320.92 | 22.60 | 90.40 | 22.60 | 413.58 | 44.07 | 140.12 | 35.03 |
| 36 | 320.92 | 22.60 | 90.40 | 22.60 | 413.58 | 44.07 | 140.12 | 35.03 |
| 37 | 320.92 | 22.60 | 90.40 | 22.60 | 413.58 | 44.07 | 140.12 | 35.03 |
| 38 | 320.92 | 22.60 | 90.40 | 22.60 | 413.58 | 44.07 | 140.12 | 35.03 |
| 39 | 320.92 | 22.60 | 90.40 | 22.60 | 413.58 | 44.07 | 140.12 | 35.03 |
| 40 | 320.92 | 22.60 | 90.40 | 22.60 | 413.58 | 44.07 | 140.12 | 35.03 |
| 41 | 320.92 | 22.60 | 90.40 | 22.60 | 413.58 | 44.07 | 140.12 | 35.03 |
| 42 | 320.92 | 22.60 | 90.40 | 22.60 | 413.58 | 44.07 | 140.12 | 35.03 |
| 43 | 320.92 | 22.60 | 90.40 | 22.60 | 413.58 | 44.07 | 140.12 | 35.03 |
| 44 | 320.92 | 22.60 | 90.40 | 22.60 | 413.58 | 44.07 | 140.12 | 35.03 |
| 45 | 342.39 | 28.25 | 117.52 | 29.38 | 433.92 | 48.59 | 167.24 | 41.81 |
| 46 | 342.39 | 28.25 | 117.52 | 29.38 | 433.92 | 48.59 | 167.24 | 41.81 |
| 47 | 342.39 | 28.25 | 117.52 | 29.38 | 433.92 | 48.59 | 167.24 | 41.81 |
| 48 | 342.39 | 28.25 | 117.52 | 29.38 | 433.92 | 48.59 | 167.24 | 41.81 |
| 49 | 342.39 | 28.25 | 117.52 | 29.38 | 433.92 | 48.59 | 167.24 | 41.81 |
| 50 | 350.30 | 30.51 | 131.08 | 32.77 | 441.83 | 50.85 | 176.28 | 44.07 |
| 51 | 363.86 | 32.77 | 140.12 | 35.03 | 455.39 | 54.24 | 185.32 | 46.33 |
| 52 | 377.42 | 36.16 | 149.16 | 37.29 | 468.95 | 57.63 | 194.36 | 48.59 |
| 53 | 392.11 | 39.55 | 153.68 | 38.42 | 483.64 | 61.02 | 203.40 | 50.85 |
| 54 | 407.93 | 44.07 | 162.72 | 40.68 | 500.59 | 64.41 | 212.44 | 53.11 |
| 55 | 424.88 | 47.46 | 176.28 | 44.07 | 517.54 | 68.93 | 221.48 | 55.37 |
| 56 | 441.83 | 51.98 | 185.32 | 46.33 | 535.62 | 72.32 | 230.52 | 57.63 |
| 57 | 461.04 | 56.50 | 194.36 | 48.59 | 554.83 | 76.84 | 239.56 | 59.89 |
| 58 | 481.38 | 61.02 | 203.40 | 50.85 | 576.30 | 82.49 | 248.60 | 62.15 |
| 59 | 506.24 | 66.67 | 216.96 | 54.24 | 601.16 | 88.14 | 262.16 | 65.54 |
| 60 | 534.49 | 73.45 | 230.52 | 57.63 | 630.54 | 94.92 | 275.72 | 68.93 |
| 61 | 566.13 | 81.36 | 244.08 | 61.02 | 663.31 | 101.70 | 289.28 | 72.32 |
| 62 | 601.16 | 89.27 | 257.64 | 64.41 | 699.47 | 109.61 | 302.84 | 75.71 |
| 63 | 639.58 | 98.31 | 271.20 | 67.80 | 739.02 | 118.65 | 316.40 | 79.10 |
| 64 | 681.39 | 107.35 | 289.28 | 72.32 | 781.96 | 128.82 | 334.48 | 83.62 |
| 65 | 725.46 | 117.52 | 307.36 | 76.84 | 828.29 | 138.99 | 348.04 | 87.01 |
| 66 | 772.92 | 128.82 | 320.92 | 80.23 | 878.01 | 150.29 | 366.12 | 91.53 |
| 67 | 823.77 | 140.12 | 339.00 | 84.75 | 929.99 | 161.59 | 384.20 | 96.05 |
| 68 | 884.79 | 153.68 | 361.60 | 90.40 | 993.27 | 175.15 | 402.28 | 100.57 |
| 69 | 962.76 | 170.63 | 384.20 | 96.05 | 1072.37 | 193.23 | 429.40 | 107.35 |
| 70 | 1052.03 | 190.97 | 411.32 | 102.83 | 1163.90 | 212.44 | 456.52 | 114.13 |
| 71 | 1150.34 | 212.44 | 438.44 | 109.61 | 1263.34 | 233.91 | 483.64 | 120.91 |
| 72 | 1250.91 | 233.91 | 470.08 | 117.52 | 1365.04 | 255.38 | 510.76 | 127.69 |
| 73 | 1359.39 | 256.51 | 501.72 | 125.43 | 1474.65 | 275.72 | 542.40 | 135.60 |
| 74 | 1482.56 | 280.24 | 537.88 | 134.47 | 1597.82 | 297.19 | 578.56 | 144.64 |
| 75 | 1624.94 | 309.62 | 578.56 | 144.64 | 1740.20 | 325.44 | 619.24 | 154.81 |
| 76 | 1788.79 | 345.78 | 623.76 | 155.94 | 1906.31 | 361.60 | 664.44 | 166.11 |
| 77 | 1978.63 | 392.11 | 673.48 | 168.37 | 2099.54 | 410.19 | 718.68 | 179.67 |
| 78 | 2201.24 | 449.74 | 736.76 | 184.19 | 2326.67 | 472.34 | 777.44 | 194.36 |
| 79 | 2458.88 | 517.54 | 804.56 | 201.14 | 2588.83 | 544.66 | 845.24 | 211.31 |
| 80 | 2744.77 | 592.12 | 881.40 | 220.35 | 2879.24 | 622.63 | 922.08 | 230.52 |
| 81 | 3052.13 | 671.22 | 962.76 | 240.69 | 3191.12 | 705.12 | 1007.96 | 251.99 |
| 82 | 3375.31 | 753.71 | 1048.64 | 262.16 | 3517.69 | 788.74 | 1093.84 | 273.46 |
| 83 | 3708.66 | 835.07 | 1139.04 | 284.76 | 3852.17 | 871.23 | 1184.24 | 296.06 |
| 84 | 4051.05 | 917.56 | 1233.96 | 308.49 | 4195.69 | 954.85 | 1279.16 | 319.79 |
| 85+ | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost opti

# Appendix C2

## John Hancock Life Insurance Company (U.S.A.)

## LTC-94 VA

***Premiums to be used only with those previously elected an inflation decrease option***

### Standard rates per unit of Maximum Daily Benefit*

### Benefit Period: 3 Years

### Elimination Period: 100 Days

| Age | 0.8% Simple Inflation or 4.5% Simple Inflation with Shared Cost | | | | 0.8% Compound Inflation or 4.5% Compound Inflation with Shared Cost | | | |
|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 302.84 | 18.08 | 63.28 | 15.82 | 381.94 | 36.16 | 103.96 | 25.99 |
| 30 | 302.84 | 18.08 | 63.28 | 15.82 | 381.94 | 36.16 | 103.96 | 25.99 |
| 31 | 302.84 | 18.08 | 63.28 | 15.82 | 381.94 | 36.16 | 103.96 | 25.99 |
| 32 | 302.84 | 18.08 | 63.28 | 15.82 | 381.94 | 36.16 | 103.96 | 25.99 |
| 33 | 302.84 | 18.08 | 63.28 | 15.82 | 381.94 | 36.16 | 103.96 | 25.99 |
| 34 | 302.84 | 18.08 | 63.28 | 15.82 | 381.94 | 36.16 | 103.96 | 25.99 |
| 35 | 302.84 | 18.08 | 63.28 | 15.82 | 381.94 | 36.16 | 103.96 | 25.99 |
| 36 | 302.84 | 18.08 | 63.28 | 15.82 | 381.94 | 36.16 | 103.96 | 25.99 |
| 37 | 302.84 | 18.08 | 63.28 | 15.82 | 381.94 | 36.16 | 103.96 | 25.99 |
| 38 | 302.84 | 18.08 | 63.28 | 15.82 | 381.94 | 36.16 | 103.96 | 25.99 |
| 39 | 302.84 | 18.08 | 63.28 | 15.82 | 381.94 | 36.16 | 103.96 | 25.99 |
| 40 | 302.84 | 18.08 | 63.28 | 15.82 | 381.94 | 36.16 | 103.96 | 25.99 |
| 41 | 302.84 | 18.08 | 63.28 | 15.82 | 381.94 | 36.16 | 103.96 | 25.99 |
| 42 | 302.84 | 18.08 | 63.28 | 15.82 | 381.94 | 36.16 | 103.96 | 25.99 |
| 43 | 302.84 | 18.08 | 63.28 | 15.82 | 381.94 | 36.16 | 103.96 | 25.99 |
| 44 | 302.84 | 18.08 | 63.28 | 15.82 | 381.94 | 36.16 | 103.96 | 25.99 |
| 45 | 319.79 | 22.60 | 85.88 | 21.47 | 397.76 | 40.68 | 122.04 | 30.51 |
| 46 | 319.79 | 22.60 | 85.88 | 21.47 | 397.76 | 40.68 | 122.04 | 30.51 |
| 47 | 319.79 | 22.60 | 85.88 | 21.47 | 397.76 | 40.68 | 122.04 | 30.51 |
| 48 | 319.79 | 22.60 | 85.88 | 21.47 | 397.76 | 40.68 | 122.04 | 30.51 |
| 49 | 319.79 | 22.60 | 85.88 | 21.47 | 397.76 | 40.68 | 122.04 | 30.51 |
| 50 | 326.57 | 24.86 | 94.92 | 23.73 | 403.41 | 41.81 | 131.08 | 32.77 |
| 51 | 336.74 | 27.12 | 99.44 | 24.86 | 413.58 | 44.07 | 135.60 | 33.90 |
| 52 | 348.04 | 29.38 | 103.96 | 25.99 | 426.01 | 47.46 | 140.12 | 35.03 |
| 53 | 360.47 | 32.77 | 113.00 | 28.25 | 438.44 | 49.72 | 149.16 | 37.29 |
| 54 | 374.03 | 36.16 | 117.52 | 29.38 | 452.00 | 53.11 | 153.68 | 38.42 |
| 55 | 387.59 | 39.55 | 126.56 | 31.64 | 465.56 | 56.50 | 162.72 | 40.68 |
| 56 | 402.28 | 42.94 | 135.60 | 33.90 | 481.38 | 59.89 | 167.24 | 41.81 |
| 57 | 418.10 | 46.33 | 140.12 | 35.03 | 497.20 | 63.28 | 176.28 | 44.07 |
| 58 | 435.05 | 50.85 | 149.16 | 37.29 | 515.28 | 67.80 | 185.32 | 46.33 |
| 59 | 455.39 | 55.37 | 158.20 | 39.55 | 535.62 | 72.32 | 194.36 | 48.59 |
| 60 | 479.12 | 61.02 | 167.24 | 41.81 | 560.48 | 77.97 | 203.40 | 50.85 |
| 61 | 505.11 | 66.67 | 180.80 | 45.20 | 587.60 | 84.75 | 212.44 | 53.11 |
| 62 | 534.49 | 73.45 | 189.84 | 47.46 | 618.11 | 91.53 | 226.00 | 56.50 |
| 63 | 567.26 | 80.23 | 203.40 | 50.85 | 652.01 | 98.31 | 235.04 | 58.76 |
| 64 | 602.29 | 88.14 | 212.44 | 53.11 | 688.17 | 106.22 | 248.60 | 62.15 |
| 65 | 639.58 | 97.18 | 226.00 | 56.50 | 726.59 | 115.26 | 262.16 | 65.54 |
| 66 | 679.13 | 106.22 | 239.56 | 59.89 | 767.27 | 124.30 | 275.72 | 68.93 |
| 67 | 720.94 | 115.26 | 253.12 | 63.28 | 811.34 | 133.34 | 289.28 | 72.32 |
| 68 | 772.92 | 126.56 | 271.20 | 67.80 | 864.45 | 145.77 | 307.36 | 76.84 |
| 69 | 837.33 | 141.25 | 289.28 | 72.32 | 929.99 | 160.46 | 325.44 | 81.36 |
| 70 | 910.78 | 158.20 | 311.88 | 77.97 | 1006.83 | 176.28 | 348.04 | 87.01 |
| 71 | 992.14 | 175.15 | 334.48 | 83.62 | 1088.19 | 193.23 | 370.64 | 92.66 |
| 72 | 1076.89 | 193.23 | 357.08 | 89.27 | 1174.07 | 211.31 | 393.24 | 98.31 |
| 73 | 1166.16 | 211.31 | 384.20 | 96.05 | 1264.47 | 228.26 | 415.84 | 103.96 |
| 74 | 1266.73 | 230.52 | 411.32 | 102.83 | 1366.17 | 245.21 | 447.48 | 111.87 |
| 75 | 1384.25 | 254.25 | 442.96 | 110.74 | 1482.56 | 266.68 | 479.12 | 119.78 |
| 76 | 1518.72 | 283.63 | 483.64 | 120.91 | 1619.29 | 297.19 | 515.28 | 128.82 |
| 77 | 1675.79 | 322.05 | 524.32 | 131.08 | 1779.75 | 337.87 | 560.48 | 140.12 |
| 78 | 1858.85 | 370.64 | 574.04 | 143.51 | 1967.33 | 389.85 | 605.68 | 151.42 |
| 79 | 2069.03 | 424.88 | 628.28 | 157.07 | 2180.90 | 448.61 | 664.44 | 166.11 |
| 80 | 2299.55 | 484.77 | 687.04 | 171.76 | 2414.81 | 510.76 | 723.20 | 180.80 |
| 81 | 2545.89 | 548.05 | 754.84 | 188.71 | 2665.67 | 576.30 | 791.00 | 197.75 |
| 82 | 2804.66 | 612.46 | 822.64 | 205.66 | 2926.70 | 641.84 | 863.32 | 215.83 |
| 83 | 3070.21 | 676.87 | 894.96 | 223.74 | 3193.38 | 707.38 | 935.64 | 233.91 |
| 84 | 3342.54 | 742.41 | 971.80 | 242.95 | 3465.71 | 772.92 | 1007.96 | 251.99 |
| 85+ | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost opti

# Appendix C2

## John Hancock Life Insurance Company (U.S.A.)

## LTC-94 VA

***Premiums to be used only with those previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***

**Benefit Period: 5 Years**

**Elimination Period: 20 Days**

| Age | 0.8% Simple Inflation or 4.5% Simple Inflation with Shared Cost | | | | 0.8% Compound Inflation or 4.5% Compound Inflation with Shared Cost | | | |
|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 345.78 | 28.25 | 94.92 | 23.73 | 468.95 | 56.50 | 153.68 | 38.42 |
| 30 | 345.78 | 28.25 | 94.92 | 23.73 | 468.95 | 56.50 | 153.68 | 38.42 |
| 31 | 345.78 | 28.25 | 94.92 | 23.73 | 468.95 | 56.50 | 153.68 | 38.42 |
| 32 | 345.78 | 28.25 | 94.92 | 23.73 | 468.95 | 56.50 | 153.68 | 38.42 |
| 33 | 345.78 | 28.25 | 94.92 | 23.73 | 468.95 | 56.50 | 153.68 | 38.42 |
| 34 | 345.78 | 28.25 | 94.92 | 23.73 | 468.95 | 56.50 | 153.68 | 38.42 |
| 35 | 345.78 | 28.25 | 94.92 | 23.73 | 468.95 | 56.50 | 153.68 | 38.42 |
| 36 | 345.78 | 28.25 | 94.92 | 23.73 | 468.95 | 56.50 | 153.68 | 38.42 |
| 37 | 345.78 | 28.25 | 94.92 | 23.73 | 468.95 | 56.50 | 153.68 | 38.42 |
| 38 | 345.78 | 28.25 | 94.92 | 23.73 | 468.95 | 56.50 | 153.68 | 38.42 |
| 39 | 345.78 | 28.25 | 94.92 | 23.73 | 468.95 | 56.50 | 153.68 | 38.42 |
| 40 | 345.78 | 28.25 | 94.92 | 23.73 | 468.95 | 56.50 | 153.68 | 38.42 |
| 41 | 345.78 | 28.25 | 94.92 | 23.73 | 468.95 | 56.50 | 153.68 | 38.42 |
| 42 | 345.78 | 28.25 | 94.92 | 23.73 | 468.95 | 56.50 | 153.68 | 38.42 |
| 43 | 345.78 | 28.25 | 94.92 | 23.73 | 468.95 | 56.50 | 153.68 | 38.42 |
| 44 | 345.78 | 28.25 | 94.92 | 23.73 | 468.95 | 56.50 | 153.68 | 38.42 |
| 45 | 374.03 | 36.16 | 126.56 | 31.64 | 496.07 | 63.28 | 180.80 | 45.20 |
| 46 | 374.03 | 36.16 | 126.56 | 31.64 | 496.07 | 63.28 | 180.80 | 45.20 |
| 47 | 374.03 | 36.16 | 126.56 | 31.64 | 496.07 | 63.28 | 180.80 | 45.20 |
| 48 | 374.03 | 36.16 | 126.56 | 31.64 | 496.07 | 63.28 | 180.80 | 45.20 |
| 49 | 374.03 | 36.16 | 126.56 | 31.64 | 496.07 | 63.28 | 180.80 | 45.20 |
| 50 | 386.46 | 38.42 | 140.12 | 35.03 | 507.37 | 66.67 | 194.36 | 48.59 |
| 51 | 402.28 | 42.94 | 149.16 | 37.29 | 523.19 | 70.06 | 198.88 | 49.72 |
| 52 | 420.36 | 46.33 | 158.20 | 39.55 | 541.27 | 74.58 | 207.92 | 51.98 |
| 53 | 439.57 | 50.85 | 167.24 | 41.81 | 561.61 | 79.10 | 216.96 | 54.24 |
| 54 | 459.91 | 56.50 | 176.28 | 44.07 | 583.08 | 83.62 | 226.00 | 56.50 |
| 55 | 481.38 | 61.02 | 185.32 | 46.33 | 605.68 | 89.27 | 239.56 | 59.89 |
| 56 | 503.98 | 66.67 | 194.36 | 48.59 | 628.28 | 94.92 | 248.60 | 62.15 |
| 57 | 527.71 | 72.32 | 207.92 | 51.98 | 653.14 | 100.57 | 257.64 | 64.41 |
| 58 | 554.83 | 79.10 | 216.96 | 54.24 | 681.39 | 106.22 | 271.20 | 67.80 |
| 59 | 585.34 | 85.88 | 230.52 | 57.63 | 714.16 | 114.13 | 284.76 | 71.19 |
| 60 | 622.63 | 94.92 | 244.08 | 61.02 | 752.58 | 123.17 | 298.32 | 74.58 |
| 61 | 663.31 | 103.96 | 257.64 | 64.41 | 794.39 | 132.21 | 311.88 | 77.97 |
| 62 | 708.51 | 114.13 | 275.72 | 68.93 | 841.85 | 143.51 | 325.44 | 81.36 |
| 63 | 758.23 | 125.43 | 289.28 | 72.32 | 893.83 | 154.81 | 343.52 | 85.88 |
| 64 | 811.34 | 137.86 | 307.36 | 76.84 | 949.20 | 167.24 | 361.60 | 90.40 |
| 65 | 868.97 | 151.42 | 325.44 | 81.36 | 1009.09 | 180.80 | 379.68 | 94.92 |
| 66 | 929.99 | 164.98 | 343.52 | 85.88 | 1073.50 | 195.49 | 397.76 | 99.44 |
| 67 | 994.40 | 179.67 | 366.12 | 91.53 | 1141.30 | 210.18 | 415.84 | 103.96 |
| 68 | 1073.50 | 197.75 | 384.20 | 96.05 | 1222.66 | 228.26 | 438.44 | 109.61 |
| 69 | 1172.94 | 220.35 | 411.32 | 102.83 | 1326.62 | 250.86 | 461.04 | 115.26 |
| 70 | 1288.20 | 246.34 | 438.44 | 109.61 | 1445.27 | 276.85 | 492.68 | 123.17 |
| 71 | 1414.76 | 274.59 | 470.08 | 117.52 | 1574.09 | 305.10 | 519.80 | 129.95 |
| 72 | 1543.58 | 301.71 | 501.72 | 125.43 | 1706.30 | 332.22 | 551.44 | 137.86 |
| 73 | 1681.44 | 329.96 | 533.36 | 133.34 | 1846.42 | 358.21 | 587.60 | 146.90 |
| 74 | 1839.64 | 360.47 | 574.04 | 143.51 | 2005.75 | 386.46 | 623.76 | 155.94 |
| 75 | 2021.57 | 397.76 | 619.24 | 154.81 | 2189.94 | 421.49 | 668.96 | 167.24 |
| 76 | 2235.14 | 446.35 | 668.96 | 167.24 | 2406.90 | 468.95 | 718.68 | 179.67 |
| 77 | 2484.87 | 507.37 | 723.20 | 180.80 | 2664.54 | 535.62 | 777.44 | 194.36 |
| 78 | 2780.93 | 585.34 | 786.48 | 196.62 | 2970.77 | 621.50 | 840.72 | 210.18 |
| 79 | 3123.32 | 675.74 | 863.32 | 215.83 | 3324.46 | 718.68 | 917.56 | 229.39 |
| 80 | 3503.00 | 776.31 | 949.20 | 237.30 | 3714.31 | 824.90 | 1003.44 | 250.86 |
| 81 | 3910.93 | 881.40 | 1039.60 | 259.90 | 4132.41 | 934.51 | 1093.84 | 273.46 |
| 82 | 4338.07 | 989.88 | 1134.52 | 283.63 | 4568.59 | 1046.38 | 1193.28 | 298.32 |
| 83 | 4776.51 | 1098.36 | 1233.96 | 308.49 | 5013.81 | 1157.12 | 1292.72 | 323.18 |
| 84 | 5225.12 | 1206.84 | 1337.92 | 334.48 | 5468.07 | 1267.86 | 1396.68 | 349.17 |
| 85+ | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost opti

# Appendix C2

## John Hancock Life Insurance Company (U.S.A.)

## LTC-94 VA

***Premiums to be used only with those previously elected an inflation decrease option***

### Standard rates per unit of Maximum Daily Benefit*

### Benefit Period: 5 Years

### Elimination Period: 100 Days

| Age | 0.8% Simple Inflation or 4.5% Simple Inflation with Shared Cost | | | | 0.8% Compound Inflation or 4.5% Compound Inflation with Shared Cost | | | |
|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 325.44 | 23.73 | 72.32 | 18.08 | 430.53 | 47.46 | 113.00 | 28.25 |
| 30 | 325.44 | 23.73 | 72.32 | 18.08 | 430.53 | 47.46 | 113.00 | 28.25 |
| 31 | 325.44 | 23.73 | 72.32 | 18.08 | 430.53 | 47.46 | 113.00 | 28.25 |
| 32 | 325.44 | 23.73 | 72.32 | 18.08 | 430.53 | 47.46 | 113.00 | 28.25 |
| 33 | 325.44 | 23.73 | 72.32 | 18.08 | 430.53 | 47.46 | 113.00 | 28.25 |
| 34 | 325.44 | 23.73 | 72.32 | 18.08 | 430.53 | 47.46 | 113.00 | 28.25 |
| 35 | 325.44 | 23.73 | 72.32 | 18.08 | 430.53 | 47.46 | 113.00 | 28.25 |
| 36 | 325.44 | 23.73 | 72.32 | 18.08 | 430.53 | 47.46 | 113.00 | 28.25 |
| 37 | 325.44 | 23.73 | 72.32 | 18.08 | 430.53 | 47.46 | 113.00 | 28.25 |
| 38 | 325.44 | 23.73 | 72.32 | 18.08 | 430.53 | 47.46 | 113.00 | 28.25 |
| 39 | 325.44 | 23.73 | 72.32 | 18.08 | 430.53 | 47.46 | 113.00 | 28.25 |
| 40 | 325.44 | 23.73 | 72.32 | 18.08 | 430.53 | 47.46 | 113.00 | 28.25 |
| 41 | 325.44 | 23.73 | 72.32 | 18.08 | 430.53 | 47.46 | 113.00 | 28.25 |
| 42 | 325.44 | 23.73 | 72.32 | 18.08 | 430.53 | 47.46 | 113.00 | 28.25 |
| 43 | 325.44 | 23.73 | 72.32 | 18.08 | 430.53 | 47.46 | 113.00 | 28.25 |
| 44 | 325.44 | 23.73 | 72.32 | 18.08 | 430.53 | 47.46 | 113.00 | 28.25 |
| 45 | 349.17 | 29.38 | 94.92 | 23.73 | 452.00 | 53.11 | 135.60 | 33.90 |
| 46 | 349.17 | 29.38 | 94.92 | 23.73 | 452.00 | 53.11 | 135.60 | 33.90 |
| 47 | 349.17 | 29.38 | 94.92 | 23.73 | 452.00 | 53.11 | 135.60 | 33.90 |
| 48 | 349.17 | 29.38 | 94.92 | 23.73 | 452.00 | 53.11 | 135.60 | 33.90 |
| 49 | 349.17 | 29.38 | 94.92 | 23.73 | 452.00 | 53.11 | 135.60 | 33.90 |
| 50 | 358.21 | 31.64 | 99.44 | 24.86 | 461.04 | 55.37 | 144.64 | 36.16 |
| 51 | 371.77 | 35.03 | 108.48 | 27.12 | 474.60 | 58.76 | 149.16 | 37.29 |
| 52 | 386.46 | 38.42 | 113.00 | 28.25 | 490.42 | 62.15 | 158.20 | 39.55 |
| 53 | 402.28 | 42.94 | 122.04 | 30.51 | 507.37 | 66.67 | 162.72 | 40.68 |
| 54 | 419.23 | 46.33 | 131.08 | 32.77 | 525.45 | 70.06 | 171.76 | 42.94 |
| 55 | 438.44 | 50.85 | 135.60 | 33.90 | 543.53 | 74.58 | 180.80 | 45.20 |
| 56 | 457.65 | 55.37 | 144.64 | 36.16 | 563.87 | 79.10 | 185.32 | 46.33 |
| 57 | 476.86 | 59.89 | 153.68 | 38.42 | 585.34 | 84.75 | 194.36 | 48.59 |
| 58 | 499.46 | 65.54 | 162.72 | 40.68 | 609.07 | 89.27 | 203.40 | 50.85 |
| 59 | 526.58 | 72.32 | 171.76 | 42.94 | 636.19 | 96.05 | 212.44 | 53.11 |
| 60 | 557.09 | 79.10 | 180.80 | 45.20 | 668.96 | 102.83 | 226.00 | 56.50 |
| 61 | 590.99 | 87.01 | 194.36 | 48.59 | 705.12 | 111.87 | 235.04 | 58.76 |
| 62 | 629.41 | 96.05 | 207.92 | 51.98 | 744.67 | 120.91 | 248.60 | 62.15 |
| 63 | 671.22 | 105.09 | 221.48 | 55.37 | 788.74 | 129.95 | 262.16 | 65.54 |
| 64 | 716.42 | 115.26 | 235.04 | 58.76 | 835.07 | 141.25 | 275.72 | 68.93 |
| 65 | 765.01 | 126.56 | 248.60 | 62.15 | 885.92 | 152.55 | 289.28 | 72.32 |
| 66 | 816.99 | 138.99 | 262.16 | 65.54 | 940.16 | 163.85 | 302.84 | 75.71 |
| 67 | 871.23 | 151.42 | 275.72 | 68.93 | 997.79 | 177.41 | 320.92 | 80.23 |
| 68 | 937.90 | 166.11 | 293.80 | 73.45 | 1067.85 | 192.10 | 339.00 | 84.75 |
| 69 | 1021.52 | 185.32 | 316.40 | 79.10 | 1153.73 | 211.31 | 357.08 | 89.27 |
| 70 | 1118.70 | 206.79 | 339.00 | 84.75 | 1253.17 | 232.78 | 379.68 | 94.92 |
| 71 | 1223.79 | 229.39 | 361.60 | 90.40 | 1361.65 | 255.38 | 406.80 | 101.70 |
| 72 | 1332.27 | 253.12 | 388.72 | 97.18 | 1473.52 | 279.11 | 433.92 | 108.48 |
| 73 | 1446.40 | 275.72 | 415.84 | 103.96 | 1588.78 | 300.58 | 461.04 | 115.26 |
| 74 | 1576.35 | 299.45 | 447.48 | 111.87 | 1719.86 | 320.92 | 492.68 | 123.17 |
| 75 | 1725.51 | 329.96 | 483.64 | 120.91 | 1871.28 | 349.17 | 528.84 | 132.21 |
| 76 | 1901.79 | 369.51 | 528.84 | 132.21 | 2050.95 | 388.72 | 569.52 | 142.38 |
| 77 | 2110.84 | 421.49 | 574.04 | 143.51 | 2266.78 | 447.48 | 619.24 | 154.81 |
| 78 | 2357.18 | 487.03 | 628.28 | 157.07 | 2521.03 | 520.93 | 673.48 | 168.37 |
| 79 | 2635.16 | 561.61 | 687.04 | 171.76 | 2809.18 | 600.03 | 736.76 | 184.19 |
| 80 | 2941.39 | 640.71 | 759.36 | 189.84 | 3123.32 | 684.78 | 804.56 | 201.14 |
| 81 | 3266.83 | 724.33 | 831.68 | 207.92 | 3456.67 | 770.66 | 881.40 | 220.35 |
| 82 | 3604.70 | 809.08 | 908.52 | 227.13 | 3802.45 | 857.67 | 958.24 | 239.56 |
| 83 | 3950.48 | 892.70 | 989.88 | 247.47 | 4152.75 | 943.55 | 1039.60 | 259.90 |
| 84 | 4301.91 | 977.45 | 1075.76 | 268.94 | 4507.57 | 1029.43 | 1125.48 | 281.37 |
| 85+ | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost opti

# Appendix C2

## John Hancock Life Insurance Company (U.S.A.)

## LTC-94 VA

***Premiums to be used only with those previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***

**Benefit Period: Lifetime**

**Elimination Period: 20 Days**

| Age | 0.8% Simple Inflation or 4.5% Simple Inflation with Shared Cost | | | | 0.8% Compound Inflation or 4.5% Compound Inflation with Shared Cost | | | |
|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 402.28 | 41.81 | 103.96 | 25.99 | 597.77 | 87.01 | 176.28 | 44.07 |
| 30 | 402.28 | 41.81 | 103.96 | 25.99 | 597.77 | 87.01 | 176.28 | 44.07 |
| 31 | 402.28 | 41.81 | 103.96 | 25.99 | 597.77 | 87.01 | 176.28 | 44.07 |
| 32 | 402.28 | 41.81 | 103.96 | 25.99 | 597.77 | 87.01 | 176.28 | 44.07 |
| 33 | 402.28 | 41.81 | 103.96 | 25.99 | 597.77 | 87.01 | 176.28 | 44.07 |
| 34 | 402.28 | 41.81 | 103.96 | 25.99 | 597.77 | 87.01 | 176.28 | 44.07 |
| 35 | 402.28 | 41.81 | 103.96 | 25.99 | 597.77 | 87.01 | 176.28 | 44.07 |
| 36 | 402.28 | 41.81 | 103.96 | 25.99 | 597.77 | 87.01 | 176.28 | 44.07 |
| 37 | 402.28 | 41.81 | 103.96 | 25.99 | 597.77 | 87.01 | 176.28 | 44.07 |
| 38 | 402.28 | 41.81 | 103.96 | 25.99 | 597.77 | 87.01 | 176.28 | 44.07 |
| 39 | 402.28 | 41.81 | 103.96 | 25.99 | 597.77 | 87.01 | 176.28 | 44.07 |
| 40 | 402.28 | 41.81 | 103.96 | 25.99 | 597.77 | 87.01 | 176.28 | 44.07 |
| 41 | 402.28 | 41.81 | 103.96 | 25.99 | 597.77 | 87.01 | 176.28 | 44.07 |
| 42 | 402.28 | 41.81 | 103.96 | 25.99 | 597.77 | 87.01 | 176.28 | 44.07 |
| 43 | 402.28 | 41.81 | 103.96 | 25.99 | 597.77 | 87.01 | 176.28 | 44.07 |
| 44 | 402.28 | 41.81 | 103.96 | 25.99 | 597.77 | 87.01 | 176.28 | 44.07 |
| 45 | 447.48 | 53.11 | 135.60 | 33.90 | 642.97 | 98.31 | 207.92 | 51.98 |
| 46 | 447.48 | 53.11 | 135.60 | 33.90 | 642.97 | 98.31 | 207.92 | 51.98 |
| 47 | 447.48 | 53.11 | 135.60 | 33.90 | 642.97 | 98.31 | 207.92 | 51.98 |
| 48 | 447.48 | 53.11 | 135.60 | 33.90 | 642.97 | 98.31 | 207.92 | 51.98 |
| 49 | 447.48 | 53.11 | 135.60 | 33.90 | 642.97 | 98.31 | 207.92 | 51.98 |
| 50 | 465.56 | 57.63 | 149.16 | 37.29 | 661.05 | 101.70 | 221.48 | 55.37 |
| 51 | 489.29 | 63.28 | 158.20 | 39.55 | 687.04 | 108.48 | 230.52 | 57.63 |
| 52 | 516.41 | 68.93 | 171.76 | 42.94 | 714.16 | 114.13 | 239.56 | 59.89 |
| 53 | 543.53 | 75.71 | 180.80 | 45.20 | 744.67 | 120.91 | 248.60 | 62.15 |
| 54 | 574.04 | 83.62 | 189.84 | 47.46 | 777.44 | 128.82 | 262.16 | 65.54 |
| 55 | 605.68 | 90.40 | 203.40 | 50.85 | 811.34 | 136.73 | 271.20 | 67.80 |
| 56 | 638.45 | 98.31 | 212.44 | 53.11 | 847.50 | 144.64 | 284.76 | 71.19 |
| 57 | 673.48 | 107.35 | 226.00 | 56.50 | 884.79 | 153.68 | 293.80 | 73.45 |
| 58 | 711.90 | 116.39 | 235.04 | 58.76 | 926.60 | 163.85 | 307.36 | 76.84 |
| 59 | 757.10 | 126.56 | 253.12 | 63.28 | 976.32 | 175.15 | 320.92 | 80.23 |
| 60 | 810.21 | 138.99 | 266.68 | 66.67 | 1033.95 | 187.58 | 339.00 | 84.75 |
| 61 | 867.84 | 152.55 | 280.24 | 70.06 | 1097.23 | 202.27 | 352.56 | 88.14 |
| 62 | 933.38 | 167.24 | 298.32 | 74.58 | 1167.29 | 218.09 | 370.64 | 92.66 |
| 63 | 1003.44 | 184.19 | 316.40 | 79.10 | 1244.13 | 236.17 | 388.72 | 97.18 |
| 64 | 1080.28 | 201.14 | 334.48 | 83.62 | 1327.75 | 254.25 | 411.32 | 102.83 |
| 65 | 1161.64 | 220.35 | 357.08 | 89.27 | 1417.02 | 274.59 | 429.40 | 107.35 |
| 66 | 1248.65 | 240.69 | 375.16 | 93.79 | 1510.81 | 296.06 | 452.00 | 113.00 |
| 67 | 1340.18 | 262.16 | 397.76 | 99.44 | 1611.38 | 318.66 | 470.08 | 117.52 |
| 68 | 1452.05 | 287.02 | 420.36 | 105.09 | 1732.29 | 345.78 | 497.20 | 124.30 |
| 69 | 1593.30 | 319.79 | 447.48 | 111.87 | 1884.84 | 379.68 | 524.32 | 131.08 |
| 70 | 1756.02 | 355.95 | 479.12 | 119.78 | 2058.86 | 416.97 | 555.96 | 138.99 |
| 71 | 1931.17 | 395.50 | 510.76 | 127.69 | 2246.44 | 457.65 | 592.12 | 148.03 |
| 72 | 2113.10 | 433.92 | 546.92 | 136.73 | 2439.67 | 498.33 | 628.28 | 157.07 |
| 73 | 2305.20 | 473.47 | 583.08 | 145.77 | 2643.07 | 536.75 | 664.44 | 166.11 |
| 74 | 2524.42 | 516.41 | 623.76 | 155.94 | 2873.59 | 576.30 | 709.64 | 177.41 |
| 75 | 2778.67 | 568.39 | 673.48 | 168.37 | 3142.53 | 627.15 | 759.36 | 189.84 |
| 76 | 3075.86 | 635.06 | 727.72 | 181.93 | 3458.93 | 696.08 | 813.60 | 203.40 |
| 77 | 3425.03 | 722.07 | 791.00 | 197.75 | 3836.35 | 794.39 | 881.40 | 220.35 |
| 78 | 3843.13 | 831.68 | 863.32 | 215.83 | 4290.61 | 922.08 | 958.24 | 239.56 |
| 79 | 4331.29 | 961.63 | 949.20 | 237.30 | 4821.71 | 1070.11 | 1048.64 | 262.16 |
| 80 | 4875.95 | 1106.27 | 1044.12 | 261.03 | 5413.83 | 1231.70 | 1148.08 | 287.02 |
| 81 | 5462.42 | 1259.95 | 1148.08 | 287.02 | 6051.15 | 1402.33 | 1256.56 | 314.14 |
| 82 | 6077.14 | 1417.02 | 1256.56 | 314.14 | 6715.59 | 1574.09 | 1374.08 | 343.52 |
| 83 | 6707.68 | 1574.09 | 1369.56 | 342.39 | 7393.59 | 1744.72 | 1491.60 | 372.90 |
| 84 | 7354.04 | 1732.29 | 1487.08 | 371.77 | 8087.41 | 1914.22 | 1613.64 | 403.41 |
| 85+ | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

See Appendix D for details on premium calculations for policyholders who elected the Shared Cost opti

# Appendix C2

## John Hancock Life Insurance Company (U.S.A.)

## LTC-94 VA

***Premiums to be used only with those previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***

**Benefit Period: Lifetime**

**Elimination Period: 100 Days**

| Age | 0.8% Simple Inflation or 4.5% Simple Inflation with Shared Cost | | | | 0.8% Compound Inflation or 4.5% Compound Inflation with Shared Cost | | | |
|---|---|---|---|---|---|---|---|---|
| | Nursing Home Rates | | Home Health Rates | | Nursing Home Rates | | Home Health Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 375.16 | 35.03 | 76.84 | 19.21 | 543.53 | 74.58 | 135.60 | 33.90 |
| 30 | 375.16 | 35.03 | 76.84 | 19.21 | 543.53 | 74.58 | 135.60 | 33.90 |
| 31 | 375.16 | 35.03 | 76.84 | 19.21 | 543.53 | 74.58 | 135.60 | 33.90 |
| 32 | 375.16 | 35.03 | 76.84 | 19.21 | 543.53 | 74.58 | 135.60 | 33.90 |
| 33 | 375.16 | 35.03 | 76.84 | 19.21 | 543.53 | 74.58 | 135.60 | 33.90 |
| 34 | 375.16 | 35.03 | 76.84 | 19.21 | 543.53 | 74.58 | 135.60 | 33.90 |
| 35 | 375.16 | 35.03 | 76.84 | 19.21 | 543.53 | 74.58 | 135.60 | 33.90 |
| 36 | 375.16 | 35.03 | 76.84 | 19.21 | 543.53 | 74.58 | 135.60 | 33.90 |
| 37 | 375.16 | 35.03 | 76.84 | 19.21 | 543.53 | 74.58 | 135.60 | 33.90 |
| 38 | 375.16 | 35.03 | 76.84 | 19.21 | 543.53 | 74.58 | 135.60 | 33.90 |
| 39 | 375.16 | 35.03 | 76.84 | 19.21 | 543.53 | 74.58 | 135.60 | 33.90 |
| 40 | 375.16 | 35.03 | 76.84 | 19.21 | 543.53 | 74.58 | 135.60 | 33.90 |
| 41 | 375.16 | 35.03 | 76.84 | 19.21 | 543.53 | 74.58 | 135.60 | 33.90 |
| 42 | 375.16 | 35.03 | 76.84 | 19.21 | 543.53 | 74.58 | 135.60 | 33.90 |
| 43 | 375.16 | 35.03 | 76.84 | 19.21 | 543.53 | 74.58 | 135.60 | 33.90 |
| 44 | 375.16 | 35.03 | 76.84 | 19.21 | 543.53 | 74.58 | 135.60 | 33.90 |
| 45 | 412.45 | 45.20 | 99.44 | 24.86 | 581.95 | 83.62 | 158.20 | 39.55 |
| 46 | 412.45 | 45.20 | 99.44 | 24.86 | 581.95 | 83.62 | 158.20 | 39.55 |
| 47 | 412.45 | 45.20 | 99.44 | 24.86 | 581.95 | 83.62 | 158.20 | 39.55 |
| 48 | 412.45 | 45.20 | 99.44 | 24.86 | 581.95 | 83.62 | 158.20 | 39.55 |
| 49 | 412.45 | 45.20 | 99.44 | 24.86 | 581.95 | 83.62 | 158.20 | 39.55 |
| 50 | 428.27 | 48.59 | 113.00 | 28.25 | 596.64 | 87.01 | 167.24 | 41.81 |
| 51 | 448.61 | 53.11 | 117.52 | 29.38 | 618.11 | 91.53 | 176.28 | 44.07 |
| 52 | 470.08 | 58.76 | 126.56 | 31.64 | 641.84 | 97.18 | 180.80 | 45.20 |
| 53 | 493.81 | 64.41 | 135.60 | 33.90 | 667.83 | 103.96 | 189.84 | 47.46 |
| 54 | 519.80 | 70.06 | 140.12 | 35.03 | 694.95 | 109.61 | 198.88 | 49.72 |
| 55 | 546.92 | 76.84 | 149.16 | 37.29 | 724.33 | 116.39 | 207.92 | 51.98 |
| 56 | 575.17 | 83.62 | 158.20 | 39.55 | 754.84 | 123.17 | 216.96 | 54.24 |
| 57 | 604.55 | 90.40 | 167.24 | 41.81 | 787.61 | 131.08 | 226.00 | 56.50 |
| 58 | 637.32 | 98.31 | 176.28 | 44.07 | 823.77 | 140.12 | 235.04 | 58.76 |
| 59 | 675.74 | 107.35 | 189.84 | 47.46 | 865.58 | 149.16 | 248.60 | 62.15 |
| 60 | 719.81 | 117.52 | 203.40 | 50.85 | 914.17 | 160.46 | 257.64 | 64.41 |
| 61 | 769.53 | 128.82 | 212.44 | 53.11 | 968.41 | 172.89 | 271.20 | 67.80 |
| 62 | 824.90 | 142.38 | 226.00 | 56.50 | 1028.30 | 186.45 | 289.28 | 72.32 |
| 63 | 884.79 | 155.94 | 244.08 | 61.02 | 1092.71 | 201.14 | 302.84 | 75.71 |
| 64 | 949.20 | 170.63 | 257.64 | 64.41 | 1163.90 | 216.96 | 316.40 | 79.10 |
| 65 | 1018.13 | 186.45 | 271.20 | 67.80 | 1239.61 | 233.91 | 334.48 | 83.62 |
| 66 | 1092.71 | 203.40 | 289.28 | 72.32 | 1319.84 | 251.99 | 352.56 | 88.14 |
| 67 | 1170.68 | 221.48 | 307.36 | 76.84 | 1405.72 | 271.20 | 370.64 | 92.66 |
| 68 | 1264.47 | 242.95 | 325.44 | 81.36 | 1508.55 | 293.80 | 388.72 | 97.18 |
| 69 | 1383.12 | 270.07 | 348.04 | 87.01 | 1636.24 | 322.05 | 415.84 | 103.96 |
| 70 | 1518.72 | 300.58 | 375.16 | 93.79 | 1782.01 | 353.69 | 442.96 | 110.74 |
| 71 | 1665.62 | 332.22 | 402.28 | 100.57 | 1939.08 | 387.59 | 470.08 | 117.52 |
| 72 | 1818.17 | 364.99 | 433.92 | 108.48 | 2100.67 | 421.49 | 501.72 | 125.43 |
| 73 | 1976.37 | 396.63 | 461.04 | 115.26 | 2269.04 | 450.87 | 533.36 | 133.34 |
| 74 | 2154.91 | 430.53 | 497.20 | 124.30 | 2455.49 | 480.25 | 569.52 | 142.38 |
| 75 | 2361.70 | 471.21 | 537.88 | 134.47 | 2672.45 | 517.54 | 610.20 | 152.55 |
| 76 | 2605.78 | 526.58 | 583.08 | 145.77 | 2932.35 | 576.30 | 659.92 | 164.98 |
| 77 | 2896.19 | 601.16 | 637.32 | 159.33 | 3248.75 | 664.44 | 714.16 | 178.54 |
| 78 | 3240.84 | 693.82 | 700.60 | 175.15 | 3623.91 | 776.31 | 781.96 | 195.49 |
| 79 | 3631.82 | 798.91 | 772.92 | 193.23 | 4049.92 | 896.09 | 858.80 | 214.70 |
| 80 | 4060.09 | 911.91 | 849.76 | 212.44 | 4515.48 | 1021.52 | 940.16 | 235.04 |
| 81 | 4515.48 | 1029.43 | 935.64 | 233.91 | 5008.16 | 1150.34 | 1030.56 | 257.64 |
| 82 | 4988.95 | 1149.21 | 1026.04 | 256.51 | 5517.79 | 1279.16 | 1130.00 | 282.50 |
| 83 | 5470.33 | 1267.86 | 1120.96 | 280.24 | 6033.07 | 1406.85 | 1224.92 | 306.23 |
| 84 | 5959.62 | 1386.51 | 1215.88 | 303.97 | 6554.00 | 1533.41 | 1324.36 | 331.09 |
| 85+ | | | | | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost opti

# Appendix C2

## John Hancock Life Insurance Company (U.S.A.)

## NH-94 VA

***Premiums to be used only with those previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***

**Benefit Period: 2 Years**

**Elimination Period: 20 Days**

| Age | 0.3% Simple Inflation or 3.6% Simple Inflation with Shared Cost | | 0.3% Compound Inflation or 3.6% Compound Inflation with Shared Cost | |
|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 267.00 | 16.00 | 332.00 | 31.00 |
| 30 | 267.00 | 16.00 | 332.00 | 31.00 |
| 31 | 267.00 | 16.00 | 332.00 | 31.00 |
| 32 | 267.00 | 16.00 | 332.00 | 31.00 |
| 33 | 267.00 | 16.00 | 332.00 | 31.00 |
| 34 | 267.00 | 16.00 | 332.00 | 31.00 |
| 35 | 267.00 | 16.00 | 332.00 | 31.00 |
| 36 | 267.00 | 16.00 | 332.00 | 31.00 |
| 37 | 267.00 | 16.00 | 332.00 | 31.00 |
| 38 | 267.00 | 16.00 | 332.00 | 31.00 |
| 39 | 267.00 | 16.00 | 332.00 | 31.00 |
| 40 | 267.00 | 16.00 | 332.00 | 31.00 |
| 41 | 267.00 | 16.00 | 332.00 | 31.00 |
| 42 | 267.00 | 16.00 | 332.00 | 31.00 |
| 43 | 267.00 | 16.00 | 332.00 | 31.00 |
| 44 | 267.00 | 16.00 | 332.00 | 31.00 |
| 45 | 282.00 | 20.00 | 346.00 | 34.00 |
| 46 | 282.00 | 20.00 | 346.00 | 34.00 |
| 47 | 282.00 | 20.00 | 346.00 | 34.00 |
| 48 | 282.00 | 20.00 | 346.00 | 34.00 |
| 49 | 282.00 | 20.00 | 346.00 | 34.00 |
| 50 | 288.00 | 21.00 | 351.00 | 36.00 |
| 51 | 297.00 | 24.00 | 360.00 | 38.00 |
| 52 | 307.00 | 26.00 | 370.00 | 40.00 |
| 53 | 317.00 | 28.00 | 380.00 | 43.00 |
| 54 | 328.00 | 31.00 | 392.00 | 45.00 |
| 55 | 340.00 | 34.00 | 404.00 | 48.00 |
| 56 | 352.00 | 37.00 | 417.00 | 51.00 |
| 57 | 365.00 | 40.00 | 430.00 | 54.00 |
| 58 | 380.00 | 43.00 | 445.00 | 58.00 |
| 59 | 397.00 | 47.00 | 463.00 | 62.00 |
| 60 | 417.00 | 52.00 | 483.00 | 66.00 |
| 61 | 440.00 | 57.00 | 506.00 | 71.00 |
| 62 | 464.00 | 63.00 | 532.00 | 77.00 |
| 63 | 492.00 | 69.00 | 559.00 | 83.00 |
| 64 | 521.00 | 76.00 | 590.00 | 90.00 |
| 65 | 553.00 | 83.00 | 622.00 | 97.00 |
| 66 | 586.00 | 90.00 | 657.00 | 105.00 |
| 67 | 622.00 | 98.00 | 694.00 | 113.00 |
| 68 | 665.00 | 108.00 | 738.00 | 123.00 |
| 69 | 720.00 | 120.00 | 793.00 | 135.00 |
| 70 | 783.00 | 134.00 | 857.00 | 149.00 |
| 71 | 852.00 | 149.00 | 927.00 | 163.00 |
| 72 | 923.00 | 164.00 | 999.00 | 178.00 |
| 73 | 999.00 | 180.00 | 1075.00 | 192.00 |
| 74 | 1086.00 | 197.00 | 1162.00 | 208.00 |
| 75 | 1186.00 | 217.00 | 1261.00 | 227.00 |
| 76 | 1300.00 | 242.00 | 1376.00 | 252.00 |
| 77 | 1431.00 | 274.00 | 1508.00 | 285.00 |
| 78 | 1584.00 | 313.00 | 1663.00 | 327.00 |
| 79 | 1759.00 | 359.00 | 1841.00 | 375.00 |
| 80 | 1953.00 | 409.00 | 2037.00 | 428.00 |
| 81 | 2161.00 | 463.00 | 2247.00 | 483.00 |
| 82 | 2381.00 | 518.00 | 2467.00 | 539.00 |
| 83 | 2607.00 | 573.00 | 2693.00 | 595.00 |
| 84 | 2840.00 | 629.00 | 2925.00 | 651.00 |
| 85+ | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## John Hancock Life Insurance Company (U.S.A.)

## NH-94 VA

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: 2 Years**
**Elimination Period: 100 Days**

| Age | 0.3% Simple Inflation or 3.6% Simple Inflation with Shared Cost | | 0.3% Compound Inflation or 3.6% Compound Inflation with Shared Cost | |
|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 254.00 | 13.00 | 307.00 | 25.00 |
| 30 | 254.00 | 13.00 | 307.00 | 25.00 |
| 31 | 254.00 | 13.00 | 307.00 | 25.00 |
| 32 | 254.00 | 13.00 | 307.00 | 25.00 |
| 33 | 254.00 | 13.00 | 307.00 | 25.00 |
| 34 | 254.00 | 13.00 | 307.00 | 25.00 |
| 35 | 254.00 | 13.00 | 307.00 | 25.00 |
| 36 | 254.00 | 13.00 | 307.00 | 25.00 |
| 37 | 254.00 | 13.00 | 307.00 | 25.00 |
| 38 | 254.00 | 13.00 | 307.00 | 25.00 |
| 39 | 254.00 | 13.00 | 307.00 | 25.00 |
| 40 | 254.00 | 13.00 | 307.00 | 25.00 |
| 41 | 254.00 | 13.00 | 307.00 | 25.00 |
| 42 | 254.00 | 13.00 | 307.00 | 25.00 |
| 43 | 254.00 | 13.00 | 307.00 | 25.00 |
| 44 | 254.00 | 13.00 | 307.00 | 25.00 |
| 45 | 265.00 | 16.00 | 318.00 | 28.00 |
| 46 | 265.00 | 16.00 | 318.00 | 28.00 |
| 47 | 265.00 | 16.00 | 318.00 | 28.00 |
| 48 | 265.00 | 16.00 | 318.00 | 28.00 |
| 49 | 265.00 | 16.00 | 318.00 | 28.00 |
| 50 | 270.00 | 17.00 | 322.00 | 29.00 |
| 51 | 277.00 | 19.00 | 329.00 | 31.00 |
| 52 | 285.00 | 21.00 | 337.00 | 33.00 |
| 53 | 293.00 | 23.00 | 346.00 | 35.00 |
| 54 | 302.00 | 25.00 | 355.00 | 37.00 |
| 55 | 312.00 | 27.00 | 365.00 | 39.00 |
| 56 | 322.00 | 30.00 | 375.00 | 41.00 |
| 57 | 333.00 | 32.00 | 386.00 | 44.00 |
| 58 | 345.00 | 35.00 | 399.00 | 47.00 |
| 59 | 359.00 | 38.00 | 413.00 | 50.00 |
| 60 | 375.00 | 42.00 | 430.00 | 54.00 |
| 61 | 394.00 | 46.00 | 449.00 | 58.00 |
| 62 | 414.00 | 51.00 | 470.00 | 63.00 |
| 63 | 437.00 | 56.00 | 493.00 | 68.00 |
| 64 | 461.00 | 61.00 | 518.00 | 73.00 |
| 65 | 487.00 | 67.00 | 545.00 | 79.00 |
| 66 | 515.00 | 73.00 | 574.00 | 86.00 |
| 67 | 545.00 | 80.00 | 605.00 | 92.00 |
| 68 | 580.00 | 88.00 | 641.00 | 100.00 |
| 69 | 625.00 | 98.00 | 687.00 | 110.00 |
| 70 | 677.00 | 109.00 | 740.00 | 121.00 |
| 71 | 734.00 | 121.00 | 797.00 | 133.00 |
| 72 | 792.00 | 133.00 | 856.00 | 145.00 |
| 73 | 855.00 | 146.00 | 919.00 | 157.00 |
| 74 | 926.00 | 160.00 | 990.00 | 169.00 |
| 75 | 1007.00 | 176.00 | 1071.00 | 184.00 |
| 76 | 1101.00 | 196.00 | 1165.00 | 205.00 |
| 77 | 1208.00 | 222.00 | 1274.00 | 232.00 |
| 78 | 1332.00 | 254.00 | 1400.00 | 267.00 |
| 79 | 1474.00 | 291.00 | 1544.00 | 305.00 |
| 80 | 1631.00 | 331.00 | 1702.00 | 347.00 |
| 81 | 1798.00 | 374.00 | 1871.00 | 391.00 |
| 82 | 1974.00 | 417.00 | 2048.00 | 435.00 |
| 83 | 2155.00 | 461.00 | 2229.00 | 479.00 |
| 84 | 2341.00 | 505.00 | 2414.00 | 523.00 |
| 85+ | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## John Hancock Life Insurance Company (U.S.A.)

## NH-94 VA

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: 3 Years**
**Elimination Period: 20 Days**

| Age | 0.3% Simple Inflation or 3.6% Simple Inflation with Shared Cost | | 0.3% Compound Inflation or 3.6% Compound Inflation with Shared Cost | |
|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 284.00 | 20.00 | 366.00 | 39.00 |
| 30 | 284.00 | 20.00 | 366.00 | 39.00 |
| 31 | 284.00 | 20.00 | 366.00 | 39.00 |
| 32 | 284.00 | 20.00 | 366.00 | 39.00 |
| 33 | 284.00 | 20.00 | 366.00 | 39.00 |
| 34 | 284.00 | 20.00 | 366.00 | 39.00 |
| 35 | 284.00 | 20.00 | 366.00 | 39.00 |
| 36 | 284.00 | 20.00 | 366.00 | 39.00 |
| 37 | 284.00 | 20.00 | 366.00 | 39.00 |
| 38 | 284.00 | 20.00 | 366.00 | 39.00 |
| 39 | 284.00 | 20.00 | 366.00 | 39.00 |
| 40 | 284.00 | 20.00 | 366.00 | 39.00 |
| 41 | 284.00 | 20.00 | 366.00 | 39.00 |
| 42 | 284.00 | 20.00 | 366.00 | 39.00 |
| 43 | 284.00 | 20.00 | 366.00 | 39.00 |
| 44 | 284.00 | 20.00 | 366.00 | 39.00 |
| 45 | 303.00 | 25.00 | 384.00 | 43.00 |
| 46 | 303.00 | 25.00 | 384.00 | 43.00 |
| 47 | 303.00 | 25.00 | 384.00 | 43.00 |
| 48 | 303.00 | 25.00 | 384.00 | 43.00 |
| 49 | 303.00 | 25.00 | 384.00 | 43.00 |
| 50 | 310.00 | 27.00 | 391.00 | 45.00 |
| 51 | 322.00 | 29.00 | 403.00 | 48.00 |
| 52 | 334.00 | 32.00 | 415.00 | 51.00 |
| 53 | 347.00 | 35.00 | 428.00 | 54.00 |
| 54 | 361.00 | 39.00 | 443.00 | 57.00 |
| 55 | 376.00 | 42.00 | 458.00 | 61.00 |
| 56 | 391.00 | 46.00 | 474.00 | 64.00 |
| 57 | 408.00 | 50.00 | 491.00 | 68.00 |
| 58 | 426.00 | 54.00 | 510.00 | 73.00 |
| 59 | 448.00 | 59.00 | 532.00 | 78.00 |
| 60 | 473.00 | 65.00 | 558.00 | 84.00 |
| 61 | 501.00 | 72.00 | 587.00 | 90.00 |
| 62 | 532.00 | 79.00 | 619.00 | 97.00 |
| 63 | 566.00 | 87.00 | 654.00 | 105.00 |
| 64 | 603.00 | 95.00 | 692.00 | 114.00 |
| 65 | 642.00 | 104.00 | 733.00 | 123.00 |
| 66 | 684.00 | 114.00 | 777.00 | 133.00 |
| 67 | 729.00 | 124.00 | 823.00 | 143.00 |
| 68 | 783.00 | 136.00 | 879.00 | 155.00 |
| 69 | 852.00 | 151.00 | 949.00 | 171.00 |
| 70 | 931.00 | 169.00 | 1030.00 | 188.00 |
| 71 | 1018.00 | 188.00 | 1118.00 | 207.00 |
| 72 | 1107.00 | 207.00 | 1208.00 | 226.00 |
| 73 | 1203.00 | 227.00 | 1305.00 | 244.00 |
| 74 | 1312.00 | 248.00 | 1414.00 | 263.00 |
| 75 | 1438.00 | 274.00 | 1540.00 | 288.00 |
| 76 | 1583.00 | 306.00 | 1687.00 | 320.00 |
| 77 | 1751.00 | 347.00 | 1858.00 | 363.00 |
| 78 | 1948.00 | 398.00 | 2059.00 | 418.00 |
| 79 | 2176.00 | 458.00 | 2291.00 | 482.00 |
| 80 | 2429.00 | 524.00 | 2548.00 | 551.00 |
| 81 | 2701.00 | 594.00 | 2824.00 | 624.00 |
| 82 | 2987.00 | 667.00 | 3113.00 | 698.00 |
| 83 | 3282.00 | 739.00 | 3409.00 | 771.00 |
| 84 | 3585.00 | 812.00 | 3713.00 | 845.00 |
| 85+ | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## John Hancock Life Insurance Company (U.S.A.)

## NH-94 VA

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: 3 Years**
**Elimination Period: 100 Days**

| Age | 0.3% Simple Inflation or 3.6% Simple Inflation with Shared Cost | | 0.3% Compound Inflation or 3.6% Compound Inflation with Shared Cost | |
|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 268.00 | 16.00 | 338.00 | 32.00 |
| 30 | 268.00 | 16.00 | 338.00 | 32.00 |
| 31 | 268.00 | 16.00 | 338.00 | 32.00 |
| 32 | 268.00 | 16.00 | 338.00 | 32.00 |
| 33 | 268.00 | 16.00 | 338.00 | 32.00 |
| 34 | 268.00 | 16.00 | 338.00 | 32.00 |
| 35 | 268.00 | 16.00 | 338.00 | 32.00 |
| 36 | 268.00 | 16.00 | 338.00 | 32.00 |
| 37 | 268.00 | 16.00 | 338.00 | 32.00 |
| 38 | 268.00 | 16.00 | 338.00 | 32.00 |
| 39 | 268.00 | 16.00 | 338.00 | 32.00 |
| 40 | 268.00 | 16.00 | 338.00 | 32.00 |
| 41 | 268.00 | 16.00 | 338.00 | 32.00 |
| 42 | 268.00 | 16.00 | 338.00 | 32.00 |
| 43 | 268.00 | 16.00 | 338.00 | 32.00 |
| 44 | 268.00 | 16.00 | 338.00 | 32.00 |
| 45 | 283.00 | 20.00 | 352.00 | 36.00 |
| 46 | 283.00 | 20.00 | 352.00 | 36.00 |
| 47 | 283.00 | 20.00 | 352.00 | 36.00 |
| 48 | 283.00 | 20.00 | 352.00 | 36.00 |
| 49 | 283.00 | 20.00 | 352.00 | 36.00 |
| 50 | 289.00 | 22.00 | 357.00 | 37.00 |
| 51 | 298.00 | 24.00 | 366.00 | 39.00 |
| 52 | 308.00 | 26.00 | 377.00 | 42.00 |
| 53 | 319.00 | 29.00 | 388.00 | 44.00 |
| 54 | 331.00 | 32.00 | 400.00 | 47.00 |
| 55 | 343.00 | 35.00 | 412.00 | 50.00 |
| 56 | 356.00 | 38.00 | 426.00 | 53.00 |
| 57 | 370.00 | 41.00 | 440.00 | 56.00 |
| 58 | 385.00 | 45.00 | 456.00 | 60.00 |
| 59 | 403.00 | 49.00 | 474.00 | 64.00 |
| 60 | 424.00 | 54.00 | 496.00 | 69.00 |
| 61 | 447.00 | 59.00 | 520.00 | 75.00 |
| 62 | 473.00 | 65.00 | 547.00 | 81.00 |
| 63 | 502.00 | 71.00 | 577.00 | 87.00 |
| 64 | 533.00 | 78.00 | 609.00 | 94.00 |
| 65 | 566.00 | 86.00 | 643.00 | 102.00 |
| 66 | 601.00 | 94.00 | 679.00 | 110.00 |
| 67 | 638.00 | 102.00 | 718.00 | 118.00 |
| 68 | 684.00 | 112.00 | 765.00 | 129.00 |
| 69 | 741.00 | 125.00 | 823.00 | 142.00 |
| 70 | 806.00 | 140.00 | 891.00 | 156.00 |
| 71 | 878.00 | 155.00 | 963.00 | 171.00 |
| 72 | 953.00 | 171.00 | 1039.00 | 187.00 |
| 73 | 1032.00 | 187.00 | 1119.00 | 202.00 |
| 74 | 1121.00 | 204.00 | 1209.00 | 217.00 |
| 75 | 1225.00 | 225.00 | 1312.00 | 236.00 |
| 76 | 1344.00 | 251.00 | 1433.00 | 263.00 |
| 77 | 1483.00 | 285.00 | 1575.00 | 299.00 |
| 78 | 1645.00 | 328.00 | 1741.00 | 345.00 |
| 79 | 1831.00 | 376.00 | 1930.00 | 397.00 |
| 80 | 2035.00 | 429.00 | 2137.00 | 452.00 |
| 81 | 2253.00 | 485.00 | 2359.00 | 510.00 |
| 82 | 2482.00 | 542.00 | 2590.00 | 568.00 |
| 83 | 2717.00 | 599.00 | 2826.00 | 626.00 |
| 84 | 2958.00 | 657.00 | 3067.00 | 684.00 |
| 85+ | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## John Hancock Life Insurance Company (U.S.A.)

## NH-94 VA

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: 5 Years**
**Elimination Period: 20 Days**

| Age | 0.3% Simple Inflation or 3.6% Simple Inflation with Shared Cost | | 0.3% Compound Inflation or 3.6% Compound Inflation with Shared Cost | |
|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 306.00 | 25.00 | 415.00 | 50.00 |
| 30 | 306.00 | 25.00 | 415.00 | 50.00 |
| 31 | 306.00 | 25.00 | 415.00 | 50.00 |
| 32 | 306.00 | 25.00 | 415.00 | 50.00 |
| 33 | 306.00 | 25.00 | 415.00 | 50.00 |
| 34 | 306.00 | 25.00 | 415.00 | 50.00 |
| 35 | 306.00 | 25.00 | 415.00 | 50.00 |
| 36 | 306.00 | 25.00 | 415.00 | 50.00 |
| 37 | 306.00 | 25.00 | 415.00 | 50.00 |
| 38 | 306.00 | 25.00 | 415.00 | 50.00 |
| 39 | 306.00 | 25.00 | 415.00 | 50.00 |
| 40 | 306.00 | 25.00 | 415.00 | 50.00 |
| 41 | 306.00 | 25.00 | 415.00 | 50.00 |
| 42 | 306.00 | 25.00 | 415.00 | 50.00 |
| 43 | 306.00 | 25.00 | 415.00 | 50.00 |
| 44 | 306.00 | 25.00 | 415.00 | 50.00 |
| 45 | 331.00 | 32.00 | 439.00 | 56.00 |
| 46 | 331.00 | 32.00 | 439.00 | 56.00 |
| 47 | 331.00 | 32.00 | 439.00 | 56.00 |
| 48 | 331.00 | 32.00 | 439.00 | 56.00 |
| 49 | 331.00 | 32.00 | 439.00 | 56.00 |
| 50 | 342.00 | 34.00 | 449.00 | 59.00 |
| 51 | 356.00 | 38.00 | 463.00 | 62.00 |
| 52 | 372.00 | 41.00 | 479.00 | 66.00 |
| 53 | 389.00 | 45.00 | 497.00 | 70.00 |
| 54 | 407.00 | 50.00 | 516.00 | 74.00 |
| 55 | 426.00 | 54.00 | 536.00 | 79.00 |
| 56 | 446.00 | 59.00 | 556.00 | 84.00 |
| 57 | 467.00 | 64.00 | 578.00 | 89.00 |
| 58 | 491.00 | 70.00 | 603.00 | 94.00 |
| 59 | 518.00 | 76.00 | 632.00 | 101.00 |
| 60 | 551.00 | 84.00 | 666.00 | 109.00 |
| 61 | 587.00 | 92.00 | 703.00 | 117.00 |
| 62 | 627.00 | 101.00 | 745.00 | 127.00 |
| 63 | 671.00 | 111.00 | 791.00 | 137.00 |
| 64 | 718.00 | 122.00 | 840.00 | 148.00 |
| 65 | 769.00 | 134.00 | 893.00 | 160.00 |
| 66 | 823.00 | 146.00 | 950.00 | 173.00 |
| 67 | 880.00 | 159.00 | 1010.00 | 186.00 |
| 68 | 950.00 | 175.00 | 1082.00 | 202.00 |
| 69 | 1038.00 | 195.00 | 1174.00 | 222.00 |
| 70 | 1140.00 | 218.00 | 1279.00 | 245.00 |
| 71 | 1252.00 | 243.00 | 1393.00 | 270.00 |
| 72 | 1366.00 | 267.00 | 1510.00 | 294.00 |
| 73 | 1488.00 | 292.00 | 1634.00 | 317.00 |
| 74 | 1628.00 | 319.00 | 1775.00 | 342.00 |
| 75 | 1789.00 | 352.00 | 1938.00 | 373.00 |
| 76 | 1978.00 | 395.00 | 2130.00 | 415.00 |
| 77 | 2199.00 | 449.00 | 2358.00 | 474.00 |
| 78 | 2461.00 | 518.00 | 2629.00 | 550.00 |
| 79 | 2764.00 | 598.00 | 2942.00 | 636.00 |
| 80 | 3100.00 | 687.00 | 3287.00 | 730.00 |
| 81 | 3461.00 | 780.00 | 3657.00 | 827.00 |
| 82 | 3839.00 | 876.00 | 4043.00 | 926.00 |
| 83 | 4227.00 | 972.00 | 4437.00 | 1024.00 |
| 84 | 4624.00 | 1068.00 | 4839.00 | 1122.00 |
| 85+ | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## John Hancock Life Insurance Company (U.S.A.)

## NH-94 VA

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: 5 Years**
**Elimination Period: 100 Days**

| Age | 0.3% Simple Inflation or 3.6% Simple Inflation with Shared Cost | | 0.3% Compound Inflation or 3.6% Compound Inflation with Shared Cost | |
|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 288.00 | 21.00 | 381.00 | 42.00 |
| 30 | 288.00 | 21.00 | 381.00 | 42.00 |
| 31 | 288.00 | 21.00 | 381.00 | 42.00 |
| 32 | 288.00 | 21.00 | 381.00 | 42.00 |
| 33 | 288.00 | 21.00 | 381.00 | 42.00 |
| 34 | 288.00 | 21.00 | 381.00 | 42.00 |
| 35 | 288.00 | 21.00 | 381.00 | 42.00 |
| 36 | 288.00 | 21.00 | 381.00 | 42.00 |
| 37 | 288.00 | 21.00 | 381.00 | 42.00 |
| 38 | 288.00 | 21.00 | 381.00 | 42.00 |
| 39 | 288.00 | 21.00 | 381.00 | 42.00 |
| 40 | 288.00 | 21.00 | 381.00 | 42.00 |
| 41 | 288.00 | 21.00 | 381.00 | 42.00 |
| 42 | 288.00 | 21.00 | 381.00 | 42.00 |
| 43 | 288.00 | 21.00 | 381.00 | 42.00 |
| 44 | 288.00 | 21.00 | 381.00 | 42.00 |
| 45 | 309.00 | 26.00 | 400.00 | 47.00 |
| 46 | 309.00 | 26.00 | 400.00 | 47.00 |
| 47 | 309.00 | 26.00 | 400.00 | 47.00 |
| 48 | 309.00 | 26.00 | 400.00 | 47.00 |
| 49 | 309.00 | 26.00 | 400.00 | 47.00 |
| 50 | 317.00 | 28.00 | 408.00 | 49.00 |
| 51 | 329.00 | 31.00 | 420.00 | 52.00 |
| 52 | 342.00 | 34.00 | 434.00 | 55.00 |
| 53 | 356.00 | 38.00 | 449.00 | 59.00 |
| 54 | 371.00 | 41.00 | 465.00 | 62.00 |
| 55 | 388.00 | 45.00 | 481.00 | 66.00 |
| 56 | 405.00 | 49.00 | 499.00 | 70.00 |
| 57 | 422.00 | 53.00 | 518.00 | 75.00 |
| 58 | 442.00 | 58.00 | 539.00 | 79.00 |
| 59 | 466.00 | 64.00 | 563.00 | 85.00 |
| 60 | 493.00 | 70.00 | 592.00 | 91.00 |
| 61 | 523.00 | 77.00 | 624.00 | 99.00 |
| 62 | 557.00 | 85.00 | 659.00 | 107.00 |
| 63 | 594.00 | 93.00 | 698.00 | 115.00 |
| 64 | 634.00 | 102.00 | 739.00 | 125.00 |
| 65 | 677.00 | 112.00 | 784.00 | 135.00 |
| 66 | 723.00 | 123.00 | 832.00 | 145.00 |
| 67 | 771.00 | 134.00 | 883.00 | 157.00 |
| 68 | 830.00 | 147.00 | 945.00 | 170.00 |
| 69 | 904.00 | 164.00 | 1021.00 | 187.00 |
| 70 | 990.00 | 183.00 | 1109.00 | 206.00 |
| 71 | 1083.00 | 203.00 | 1205.00 | 226.00 |
| 72 | 1179.00 | 224.00 | 1304.00 | 247.00 |
| 73 | 1280.00 | 244.00 | 1406.00 | 266.00 |
| 74 | 1395.00 | 265.00 | 1522.00 | 284.00 |
| 75 | 1527.00 | 292.00 | 1656.00 | 309.00 |
| 76 | 1683.00 | 327.00 | 1815.00 | 344.00 |
| 77 | 1868.00 | 373.00 | 2006.00 | 396.00 |
| 78 | 2086.00 | 431.00 | 2231.00 | 461.00 |
| 79 | 2332.00 | 497.00 | 2486.00 | 531.00 |
| 80 | 2603.00 | 567.00 | 2764.00 | 606.00 |
| 81 | 2891.00 | 641.00 | 3059.00 | 682.00 |
| 82 | 3190.00 | 716.00 | 3365.00 | 759.00 |
| 83 | 3496.00 | 790.00 | 3675.00 | 835.00 |
| 84 | 3807.00 | 865.00 | 3989.00 | 911.00 |
| 85+ | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## John Hancock Life Insurance Company (U.S.A.)

## NH-94 VA

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: Lifetime**
**Elimination Period: 20 Days**

| Age | 0.3% Simple Inflation or 3.6% Simple Inflation with Shared Cost | | 0.3% Compound Inflation or 3.6% Compound Inflation with Shared Cost | |
|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 356.00 | 37.00 | 529.00 | 77.00 |
| 30 | 356.00 | 37.00 | 529.00 | 77.00 |
| 31 | 356.00 | 37.00 | 529.00 | 77.00 |
| 32 | 356.00 | 37.00 | 529.00 | 77.00 |
| 33 | 356.00 | 37.00 | 529.00 | 77.00 |
| 34 | 356.00 | 37.00 | 529.00 | 77.00 |
| 35 | 356.00 | 37.00 | 529.00 | 77.00 |
| 36 | 356.00 | 37.00 | 529.00 | 77.00 |
| 37 | 356.00 | 37.00 | 529.00 | 77.00 |
| 38 | 356.00 | 37.00 | 529.00 | 77.00 |
| 39 | 356.00 | 37.00 | 529.00 | 77.00 |
| 40 | 356.00 | 37.00 | 529.00 | 77.00 |
| 41 | 356.00 | 37.00 | 529.00 | 77.00 |
| 42 | 356.00 | 37.00 | 529.00 | 77.00 |
| 43 | 356.00 | 37.00 | 529.00 | 77.00 |
| 44 | 356.00 | 37.00 | 529.00 | 77.00 |
| 45 | 396.00 | 47.00 | 569.00 | 87.00 |
| 46 | 396.00 | 47.00 | 569.00 | 87.00 |
| 47 | 396.00 | 47.00 | 569.00 | 87.00 |
| 48 | 396.00 | 47.00 | 569.00 | 87.00 |
| 49 | 396.00 | 47.00 | 569.00 | 87.00 |
| 50 | 412.00 | 51.00 | 585.00 | 90.00 |
| 51 | 433.00 | 56.00 | 608.00 | 96.00 |
| 52 | 457.00 | 61.00 | 632.00 | 101.00 |
| 53 | 481.00 | 67.00 | 659.00 | 107.00 |
| 54 | 508.00 | 74.00 | 688.00 | 114.00 |
| 55 | 536.00 | 80.00 | 718.00 | 121.00 |
| 56 | 565.00 | 87.00 | 750.00 | 128.00 |
| 57 | 596.00 | 95.00 | 783.00 | 136.00 |
| 58 | 630.00 | 103.00 | 820.00 | 145.00 |
| 59 | 670.00 | 112.00 | 864.00 | 155.00 |
| 60 | 717.00 | 123.00 | 915.00 | 166.00 |
| 61 | 768.00 | 135.00 | 971.00 | 179.00 |
| 62 | 826.00 | 148.00 | 1033.00 | 193.00 |
| 63 | 888.00 | 163.00 | 1101.00 | 209.00 |
| 64 | 956.00 | 178.00 | 1175.00 | 225.00 |
| 65 | 1028.00 | 195.00 | 1254.00 | 243.00 |
| 66 | 1105.00 | 213.00 | 1337.00 | 262.00 |
| 67 | 1186.00 | 232.00 | 1426.00 | 282.00 |
| 68 | 1285.00 | 254.00 | 1533.00 | 306.00 |
| 69 | 1410.00 | 283.00 | 1668.00 | 336.00 |
| 70 | 1554.00 | 315.00 | 1822.00 | 369.00 |
| 71 | 1709.00 | 350.00 | 1988.00 | 405.00 |
| 72 | 1870.00 | 384.00 | 2159.00 | 441.00 |
| 73 | 2040.00 | 419.00 | 2339.00 | 475.00 |
| 74 | 2234.00 | 457.00 | 2543.00 | 510.00 |
| 75 | 2459.00 | 503.00 | 2781.00 | 555.00 |
| 76 | 2722.00 | 562.00 | 3061.00 | 616.00 |
| 77 | 3031.00 | 639.00 | 3395.00 | 703.00 |
| 78 | 3401.00 | 736.00 | 3797.00 | 816.00 |
| 79 | 3833.00 | 851.00 | 4267.00 | 947.00 |
| 80 | 4315.00 | 979.00 | 4791.00 | 1090.00 |
| 81 | 4834.00 | 1115.00 | 5355.00 | 1241.00 |
| 82 | 5378.00 | 1254.00 | 5943.00 | 1393.00 |
| 83 | 5936.00 | 1393.00 | 6543.00 | 1544.00 |
| 84 | 6508.00 | 1533.00 | 7157.00 | 1694.00 |
| 85+ | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## John Hancock Life Insurance Company (U.S.A.)

## NH-94 VA

***Premiums to be used only with those***
***that have not previously elected an inflation decrease option***

**Standard rates per unit of Maximum Daily Benefit***
**Benefit Period: Lifetime**
**Elimination Period: 100 Days**

| Age | 0.3% Simple Inflation or 3.6% Simple Inflation with Shared Cost | | 0.3% Compound Inflation or 3.6% Compound Inflation with Shared Cost | |
|---|---|---|---|---|
| | Nursing Home Rates | | Nursing Home Rates | |
| | $40 Base | $10 Incr. | $40 Base | $10 Incr. |
| 18-29 | 332.00 | 31.00 | 481.00 | 66.00 |
| 30 | 332.00 | 31.00 | 481.00 | 66.00 |
| 31 | 332.00 | 31.00 | 481.00 | 66.00 |
| 32 | 332.00 | 31.00 | 481.00 | 66.00 |
| 33 | 332.00 | 31.00 | 481.00 | 66.00 |
| 34 | 332.00 | 31.00 | 481.00 | 66.00 |
| 35 | 332.00 | 31.00 | 481.00 | 66.00 |
| 36 | 332.00 | 31.00 | 481.00 | 66.00 |
| 37 | 332.00 | 31.00 | 481.00 | 66.00 |
| 38 | 332.00 | 31.00 | 481.00 | 66.00 |
| 39 | 332.00 | 31.00 | 481.00 | 66.00 |
| 40 | 332.00 | 31.00 | 481.00 | 66.00 |
| 41 | 332.00 | 31.00 | 481.00 | 66.00 |
| 42 | 332.00 | 31.00 | 481.00 | 66.00 |
| 43 | 332.00 | 31.00 | 481.00 | 66.00 |
| 44 | 332.00 | 31.00 | 481.00 | 66.00 |
| 45 | 365.00 | 40.00 | 515.00 | 74.00 |
| 46 | 365.00 | 40.00 | 515.00 | 74.00 |
| 47 | 365.00 | 40.00 | 515.00 | 74.00 |
| 48 | 365.00 | 40.00 | 515.00 | 74.00 |
| 49 | 365.00 | 40.00 | 515.00 | 74.00 |
| 50 | 379.00 | 43.00 | 528.00 | 77.00 |
| 51 | 397.00 | 47.00 | 547.00 | 81.00 |
| 52 | 416.00 | 52.00 | 568.00 | 86.00 |
| 53 | 437.00 | 57.00 | 591.00 | 92.00 |
| 54 | 460.00 | 62.00 | 615.00 | 97.00 |
| 55 | 484.00 | 68.00 | 641.00 | 103.00 |
| 56 | 509.00 | 74.00 | 668.00 | 109.00 |
| 57 | 535.00 | 80.00 | 697.00 | 116.00 |
| 58 | 564.00 | 87.00 | 729.00 | 124.00 |
| 59 | 598.00 | 95.00 | 766.00 | 132.00 |
| 60 | 637.00 | 104.00 | 809.00 | 142.00 |
| 61 | 681.00 | 114.00 | 857.00 | 153.00 |
| 62 | 730.00 | 126.00 | 910.00 | 165.00 |
| 63 | 783.00 | 138.00 | 967.00 | 178.00 |
| 64 | 840.00 | 151.00 | 1030.00 | 192.00 |
| 65 | 901.00 | 165.00 | 1097.00 | 207.00 |
| 66 | 967.00 | 180.00 | 1168.00 | 223.00 |
| 67 | 1036.00 | 196.00 | 1244.00 | 240.00 |
| 68 | 1119.00 | 215.00 | 1335.00 | 260.00 |
| 69 | 1224.00 | 239.00 | 1448.00 | 285.00 |
| 70 | 1344.00 | 266.00 | 1577.00 | 313.00 |
| 71 | 1474.00 | 294.00 | 1716.00 | 343.00 |
| 72 | 1609.00 | 323.00 | 1859.00 | 373.00 |
| 73 | 1749.00 | 351.00 | 2008.00 | 399.00 |
| 74 | 1907.00 | 381.00 | 2173.00 | 425.00 |
| 75 | 2090.00 | 417.00 | 2365.00 | 458.00 |
| 76 | 2306.00 | 466.00 | 2595.00 | 510.00 |
| 77 | 2563.00 | 532.00 | 2875.00 | 588.00 |
| 78 | 2868.00 | 614.00 | 3207.00 | 687.00 |
| 79 | 3214.00 | 707.00 | 3584.00 | 793.00 |
| 80 | 3593.00 | 807.00 | 3996.00 | 904.00 |
| 81 | 3996.00 | 911.00 | 4432.00 | 1018.00 |
| 82 | 4415.00 | 1017.00 | 4883.00 | 1132.00 |
| 83 | 4841.00 | 1122.00 | 5339.00 | 1245.00 |
| 84 | 5274.00 | 1227.00 | 5800.00 | 1357.00 |
| 85+ | | | | |

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix D
## Advantage (LTC-91, NH-91)
## Shared Cost Percentages

| Age | GPO | | | | Simple Inflation | | | | Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | | Benefit Period | | | |
| | 4 Years | 6 Years | 10 Years | Life | 4 Years | 6 Years | 10 Years | Life | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | | | | | | | | | | | | |
| 30 | | | | | | | | | | | | |
| 31 | | | 14.1% | | | | | | | | | |
| 32 | | | | | | | | | | | | |
| 33 | | | | | | | | | | | | |
| 34 | | | | | | | | | | | | |
| 35 | | | | | | | | | | | | |
| 36 | | | | 8.1% | | | | | | | | |
| 37 | | | | 14.5% | | | | | | | | |
| 38 | | | 11.5% | 11.5% | | | | | | | | |
| 39 | | | 29.9% | 13.4% | | | | 14.8% | | | | |
| 40 | | 14.8% | 28.2% | 15.1% | | 11.4% | 13.1% | 9.0% | | | 8.5% | 8.5% |
| 41 | | | 15.0% | 16.7% | | | 17.3% | 12.9% | | | 6.8% | 7.7% |
| 42 | | 9.6% | 15.2% | 16.3% | | 13.6% | 16.0% | 11.8% | | 9.6% | | 11.2% |
| 43 | | 18.1% | 20.4% | 22.3% | | 13.5% | 22.3% | 13.4% | | 10.2% | 11.6% | 9.4% |
| 44 | 13.8% | 10.5% | 15.8% | 20.5% | | 10.6% | 10.3% | 11.0% | | | 9.8% | 9.9% |
| 45 | | 17.1% | 21.8% | 21.1% | | 14.4% | 13.2% | 12.8% | 17.5% | 17.2% | | 12.1% |
| 46 | 31.8% | 17.9% | 22.2% | 21.1% | | 10.4% | 12.8% | 15.9% | | 11.2% | 9.2% | 10.9% |
| 47 | | 20.5% | 19.0% | 25.1% | 11.6% | 15.3% | 16.1% | 11.6% | | 8.7% | 11.0% | 8.9% |
| 48 | | 15.5% | 23.2% | 26.6% | 18.0% | 20.2% | 12.1% | 14.7% | | 9.3% | 11.8% | 9.7% |
| 49 | | 20.1% | 21.4% | 26.9% | | 13.5% | 14.3% | 14.3% | | 16.6% | 9.6% | 9.5% |
| 50 | 8.8% | 12.7% | 15.7% | 15.9% | 9.1% | 9.5% | 9.0% | 7.9% | | 9.9% | 8.7% | 7.3% |
| 51 | 12.8% | 11.4% | 16.8% | 18.0% | 16.2% | 10.2% | 10.8% | 9.3% | 4.9% | 7.9% | 7.2% | 7.7% |
| 52 | 16.5% | 13.4% | 19.3% | 18.2% | 13.7% | 10.9% | 9.5% | 8.9% | 9.6% | 7.8% | 6.7% | 8.1% |
| 53 | 10.0% | 10.6% | 18.6% | 19.2% | 12.9% | 10.3% | 11.0% | 9.6% | 12.3% | 9.5% | 8.7% | 9.4% |
| 54 | 13.8% | 13.3% | 18.2% | 20.8% | 13.9% | 13.6% | 10.3% | 9.2% | | 7.7% | 9.3% | 8.4% |
| 55 | 7.5% | 8.7% | 13.5% | 14.2% | 12.2% | 8.0% | 7.2% | 6.5% | 5.3% | 4.9% | 6.5% | 7.4% |
| 56 | 10.8% | 9.4% | 14.2% | 12.7% | 13.5% | 7.6% | 7.2% | 8.9% | | 7.5% | 6.8% | 7.6% |
| 57 | 11.0% | 9.4% | 13.7% | 15.0% | 7.0% | 8.7% | 7.1% | 8.4% | | 5.4% | 7.0% | 6.3% |
| 58 | 10.7% | 10.6% | 14.7% | 15.9% | 9.2% | 9.1% | 6.9% | 9.5% | 9.3% | 7.3% | 7.6% | 6.9% |
| 59 | 12.1% | 11.2% | 16.0% | 18.0% | 7.3% | 10.2% | 10.2% | 9.5% | 9.0% | 7.6% | 9.4% | 7.4% |
| 60 | 8.2% | 6.9% | 9.8% | 11.0% | 7.4% | 6.7% | 6.3% | 6.6% | 4.9% | 4.2% | 4.6% | 6.1% |
| 61 | 7.5% | 8.0% | 11.5% | 11.4% | 5.9% | 5.9% | 5.6% | 5.4% | 7.8% | 5.1% | 5.5% | 5.6% |
| 62 | 8.7% | 8.5% | 12.7% | 11.8% | 11.2% | 6.9% | 6.4% | 6.7% | 5.3% | 5.9% | 5.9% | 6.1% |
| 63 | 9.1% | 8.7% | 13.1% | 12.0% | 9.6% | 6.7% | 7.2% | 7.4% | 7.5% | 6.1% | 7.6% | 8.8% |
| 64 | 10.5% | 9.6% | 14.0% | 12.6% | 7.4% | 7.5% | 8.6% | 7.8% | 8.6% | 6.3% | 7.7% | 7.6% |
| 65 | 6.8% | 6.2% | 10.3% | 8.3% | 6.3% | 5.9% | 5.3% | 5.8% | 6.3% | 5.6% | 6.1% | 8.9% |
| 66 | 7.0% | 7.1% | 11.7% | 9.0% | 5.5% | 5.2% | 6.4% | 6.9% | 7.6% | 4.9% | 7.5% | 4.5% |
| 67 | 8.9% | 8.1% | 10.7% | 11.3% | 11.3% | 6.8% | 5.7% | 7.9% | 6.6% | 5.5% | 5.6% | 7.3% |
| 68 | 8.4% | 9.8% | 12.9% | 13.0% | 9.8% | 6.0% | 5.5% | 7.0% | 9.2% | 4.3% | 5.2% | |
| 69 | 9.1% | 10.9% | 13.7% | 11.6% | 6.0% | 7.0% | 6.9% | 9.3% | 8.7% | 7.0% | 7.8% | 13.8% |
| 70 | 8.3% | 8.2% | 13.9% | 9.0% | 5.6% | 6.0% | 5.2% | | 5.6% | 9.3% | | 9.4% |
| 71 | 10.0% | 8.6% | 11.1% | 9.3% | | 7.7% | | 11.8% | 5.5% | 4.8% | 12.2% | |
| 72 | 9.0% | 10.0% | 11.4% | 15.6% | | 7.9% | | 13.3% | | 2.9% | | |
| 73 | 8.1% | 9.3% | 11.0% | 9.0% | 9.5% | 5.3% | 6.5% | | 7.5% | | | |
| 74 | 9.7% | 14.8% | 12.0% | 8.6% | | 5.6% | 8.5% | | | | 5.8% | |
| 75 | 7.9% | 11.4% | | | | 3.5% | | | | 3.7% | | |
| 76 | 10.7% | 10.8% | 7.0% | | | 8.0% | | | | | | |
| 77 | 13.0% | | | | | | | 8.9% | | | | |
| 78 | | 4.5% | | | | | | | | | | |
| 79 | | | | | | | | | 9.8% | | | |
| 80 | | | | | | | | | | | | |
| 81 | | | | | | | | | | | | |
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| 88 | | | | | | | | | | | | |
| 89 | | | | | | | | | | | | |
| 90 | | | | | | | | | | | | |
| 91 | | | | | | | | | | | | |

Certain cells are blank because there are no nationwide policies with that benefit period, issue age and inflation combination

For GPO policies with multiple layers of coverage, the Shared Cost percentage will be based on the issue age of the base contract. Each GPO layer will be reduced by the Shared Cost percentage

# Appendix D
## Advantage (LTC-94, NH-94)
## Shared Cost Percentages

| Age | GPO | | | | Simple Inflation | | | | Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | | Benefit Period | | | |
| | 4 Years | 6 Years | 10 Years | Life | 4 Years | 6 Years | 10 Years | Life | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | | | | 14.4% | | | | | | | | |
| 30 | | | | | | | | | | | | |
| 31 | | | 16.0% | | | | | | | | | |
| 32 | | | | 12.1% | | | | | | | | |
| 33 | | | | | | | | | | | | |
| 34 | | | | | | | | | | | | |
| 35 | | | | 15.6% | | | | | | | | |
| 36 | | | | | | | | | | | | |
| 37 | | | | | | | 9.6% | | | | | |
| 38 | | | | | | | | | | | | |
| 39 | | | 10.3% | 10.7% | | | | 11.8% | | | | |
| 40 | | 11.4% | 15.9% | 16.7% | | 12.9% | | 9.7% | | 19.7% | 11.5% | 10.1% |
| 41 | | | 15.5% | 22.2% | | 13.6% | 13.4% | 15.2% | | | 9.9% | 10.2% |
| 42 | | 29.3% | 32.1% | 19.0% | | 18.3% | 16.3% | 15.1% | | 16.9% | 9.9% | 9.6% |
| 43 | | | 25.2% | 22.0% | 35.7% | 20.4% | 13.4% | 11.7% | | 11.9% | | 9.9% |
| 44 | | 15.0% | 20.4% | 22.4% | 21.6% | 15.2% | 15.1% | 11.3% | | 16.6% | 11.2% | 10.8% |
| 45 | 30.5% | 18.5% | 29.7% | 24.1% | 22.2% | | 14.7% | 14.4% | | 14.6% | 11.7% | 13.4% |
| 46 | | 26.0% | 29.0% | 25.2% | | 24.9% | 15.3% | 13.1% | | 13.6% | 14.4% | 12.0% |
| 47 | 32.2% | 19.7% | 32.5% | 28.7% | 29.1% | 15.2% | 15.5% | 14.9% | 14.2% | 11.7% | 12.8% | 12.0% |
| 48 | 29.5% | 32.9% | 33.9% | 29.9% | 20.9% | 18.4% | 15.9% | 14.1% | 12.5% | 11.4% | 12.0% | 14.5% |
| 49 | 26.9% | 27.3% | 33.5% | 35.1% | 30.0% | 18.4% | 16.2% | 15.9% | 15.5% | 14.3% | 13.7% | 12.5% |
| 50 | 17.8% | 16.0% | 18.4% | 17.6% | 11.1% | 10.8% | 8.6% | 9.2% | 12.5% | 9.9% | 9.8% | 8.4% |
| 51 | 12.2% | 17.4% | 25.3% | 19.7% | 10.5% | 10.8% | 10.0% | 10.0% | 10.4% | 9.4% | 8.5% | 9.2% |
| 52 | 17.5% | 16.5% | 21.7% | 21.4% | 12.0% | 11.1% | 10.6% | 10.2% | 18.2% | 9.5% | 9.3% | 11.3% |
| 53 | 18.2% | 17.8% | 24.2% | 21.5% | 16.8% | 12.8% | 11.5% | 10.9% | 10.1% | 10.0% | 11.4% | 11.6% |
| 54 | 18.5% | 20.5% | 25.4% | 24.3% | 16.9% | 14.9% | 12.5% | 11.0% | 10.3% | 11.8% | 11.2% | 11.3% |
| 55 | 11.9% | 11.0% | 16.0% | 16.0% | 12.2% | 8.4% | 7.9% | 8.1% | 9.6% | 7.7% | 7.6% | 7.7% |
| 56 | 11.1% | 10.9% | 15.7% | 18.9% | 11.4% | 8.6% | 7.9% | 7.8% | 8.8% | 8.2% | 7.6% | 8.6% |
| 57 | 16.1% | 13.2% | 19.2% | 19.7% | 10.4% | 9.9% | 8.5% | 9.1% | 8.3% | 9.0% | 8.2% | 8.0% |
| 58 | 14.3% | 16.2% | 19.5% | 20.7% | 12.4% | 10.3% | 9.2% | 8.8% | 7.5% | 10.1% | 8.0% | 8.6% |
| 59 | 14.7% | 16.3% | 21.6% | 20.2% | 14.2% | 11.0% | 9.8% | 9.4% | 11.3% | 9.0% | 9.6% | 9.2% |
| 60 | 9.8% | 9.0% | 12.4% | 12.2% | 8.7% | 7.4% | 6.5% | 6.7% | 7.9% | 5.5% | 6.2% | 5.1% |
| 61 | 10.3% | 9.8% | 14.5% | 12.6% | 8.8% | 7.6% | 7.7% | 7.1% | 9.0% | 6.6% | 7.2% | 6.6% |
| 62 | 11.0% | 9.9% | 16.1% | 14.0% | 9.0% | 8.0% | 7.7% | 7.8% | 8.3% | 8.1% | 5.2% | 7.0% |
| 63 | 12.0% | 10.5% | 14.6% | 15.5% | 10.8% | 9.4% | 7.7% | 9.0% | 8.0% | 7.0% | 7.4% | 7.9% |
| 64 | 13.2% | 12.8% | 17.0% | 13.9% | 11.3% | 9.5% | 10.0% | 10.1% | 9.3% | 6.3% | 7.8% | 8.3% |
| 65 | 8.2% | 7.3% | 11.0% | 10.3% | 7.6% | 6.3% | 6.8% | 6.2% | 5.4% | 5.1% | 6.1% | 5.5% |
| 66 | 9.7% | 9.2% | 12.4% | 10.9% | 8.0% | 6.9% | 6.6% | 5.6% | 9.8% | 5.7% | 5.5% | 6.3% |
| 67 | 11.3% | 9.1% | 13.0% | 11.1% | 9.2% | 7.3% | 7.5% | 6.3% | 8.0% | 7.5% | 6.1% | 6.3% |
| 68 | 12.2% | 10.7% | 15.5% | 12.0% | 9.2% | 8.1% | 9.2% | 8.4% | 8.4% | 6.4% | 10.4% | |
| 69 | 13.4% | 10.7% | 15.5% | 17.6% | 10.4% | 8.0% | 8.9% | 8.5% | 9.7% | 10.6% | 5.3% | 5.4% |
| 70 | 9.8% | 9.3% | 12.4% | 9.5% | 7.9% | 7.2% | 8.0% | 8.2% | | 5.3% | 5.7% | |
| 71 | 10.8% | 9.7% | 13.1% | 10.7% | 8.1% | 8.9% | 6.9% | 7.2% | 5.6% | 3.7% | | |
| 72 | 12.2% | 11.6% | 13.6% | 12.1% | 8.9% | 7.7% | 6.9% | 10.3% | 7.3% | 5.5% | | |
| 73 | 13.5% | 11.1% | 14.3% | 10.2% | 9.4% | 8.4% | 6.6% | | | 6.2% | | 7.0% |
| 74 | 12.5% | 12.6% | 14.6% | 21.6% | 7.2% | 8.9% | 10.1% | | 7.0% | | | |
| 75 | 8.9% | 10.0% | 14.3% | 7.6% | 4.4% | 7.6% | | | | | 5.2% | |
| 76 | 14.7% | 12.8% | 10.7% | | 5.6% | | | | | | | |
| 77 | 11.2% | 8.9% | | | 9.9% | 7.5% | | | | | | |
| 78 | 12.3% | 10.9% | 10.5% | | 5.1% | | | | | | | |
| 79 | | | | | 5.4% | | | | | | | |
| 80 | 7.7% | | | | | | | | | | | |
| 81 | | | | | | | | | | | | |
| 82 | | | | | | | | | | | | |
| 83 | | | | | | | | | | | | |
| 84 | | | | | | | | | | | | |
| 85 | | | | | | | | | | | | |
| 86 | | | | | | | | | | | | |
| 87 | | | | | | | | | | | | |
| 88 | | | | | | | | | | | | |
| 89 | | | | | | | | | | | | |
| 90 | | | | | | | | | | | | |
| 91 | | | | | | | | | | | | |

Certain cells are blank because there are no nationwide policies with that benefit period, issue age and inflation combination

For GPO policies with multiple layers of coverage, the Shared Cost percentage will be based on the issue age of the base contract. Each GPO layer will be reduced by the Shared Cost percentage

# Appendix D

**Advantage (LTC-91, NH-91)**
**Shared Cost Percentages**

## Note on premium calculation for a policyholder who elects the Shared Cost option:

To calculate the premium after election of the Shared Cost option, the premium rate schedules in Appendices C1 to C4 should be used. Since the Shared Cost option reduces the daily benefit, an additional factor is required to calculate the premium appropriately, as shown below:

$$\text{Premium after electing Shared Cost option} = \frac{(\text{Premium Rate Schedule per \$10 daily benefit: Appendices C1-C4}) * (\text{New Daily Benefit}/10)}{(1 - \text{Shared Cost Percentage})}$$

A similar formula can be used for GPO policies with multiple layers of coverage:

$$\text{Premium after electing Shared Cost option} = \frac{[\ (\text{Premium Rate Schedule, Base Issue Age per \$10 Daily Benefit: Appendices C1-C4}) * (\text{New Base Daily Benefit}/10) + (\text{Premium Rate Schedule, GPO Layer 1 Issue Age per \$10 Daily Benefit: Appendices C1-C4}) * (\text{New Layer 1 Daily Benefit}/10) + \ldots\ ]}{(1 - \text{Shared Cost Percentage})}$$

**John Hancock Life Insurance Company (U.S.A.)**
**Actuarial Memorandum for Inforce Rate Increase - Gold Policy Series**
**May 20, 2019**

| Product Name | Form Number | Issue Date Range |
|---|---|---|
| Advantage Gold Select | LTC-96 VA | Sep 1996 - Mar 1998 |
| Advantage Gold Select | LTC-96 VA 9/96 (pre-RS) | Jan 1997 - Sep 2003 |
| Advantage Classic | LTC-96CL VA | Nov 1996 - May 1997 |
| Advantage Classic | LTC-96CL VA 9/96 | Feb 1997 - Nov 1997 |
| Advantage Gold Facility Only | NH-99 VA 4/99 | Jan 2000 - Feb 2003 |
| Fidelity Advantage Gold Select | LTC2000 VA 4/00 | May 2002 – Dec 2002 |

## 1. Scope & Purpose

This memorandum consists of materials which support the development of new premium rates for the above captioned Policy series forms. The purpose of this memorandum is to demonstrate that the requirements of this State in regards to an in force rate increase request have been met. This rate filing is not intended to be used for any other purpose.

## 2. Benefit Description

A brief policy description for each of the policy forms:

LTC-96 VA, LTC-96 VA 9/96 (pre-RS)
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility or covered services received in a community setting.

Provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amount. For care received in a community setting or in an assisted living facility, the maximum daily amount could be 50%, 80%, or 100% of the nursing home maximum daily amount, as elected at issue. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toileting, transferring and maintaining continence.

Premiums are waived after the insured has met the elimination period and is receiving benefits and will continue to be waived until the insured stops receiving such benefits.

LTC-96CL VA, LTC-96CL VA 9/96
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility or covered services received in a community setting.

For care received in a nursing home, provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amount. For care received in a community setting or in an assisted living facility, provides reimbursement of 80% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amount; this maximum daily amount could be 50%, 80%, or 100% of the nursing home maximum daily amount, and is elected at issue. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toileting, transferring and maintaining continence.

Premiums are waived after the insured has met the elimination period and is receiving nursing home benefits and will continue to be waived until the insured stops receiving such benefits.

LTC2000 VA 4/00
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility or covered services received in a community setting.

Provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amount. For care received in a community setting or in an assisted living facility, the maximum daily amount is 150% of the nursing home maximum daily amount. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toileting, transferring and maintaining continence.

NH-99 VA 4/99
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility.

Provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amount. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toileting, transferring and maintaining continence.

Premiums are waived after the insured has met the elimination period and is receiving benefits and will continue to be waived until the insured stops receiving such benefits.

## 3. Renewability

All policy forms are guaranteed renewable.

## 4. Applicability

This filing is applicable to in force policies only, as these policy forms are no longer being sold in the market. The premium changes will apply to the base forms as well as all applicable riders.

## 5. Actuarial Assumptions

Morbidity

The morbidity assumptions are derived from our own experience, following our most recent comprehensive claim study completed in 2016. The study has been peer reviewed both internally as well as by an Independent third party.

Our claims projections include 12 years of future morbidity improvements at 1.1% per year.

Below are currently expected sample annual claim costs for an LTC-96 9/96 policy, 100% HHC, $10 daily benefit, with no inflation protection (does not include future improvements):

| Age | Issue Age 55 | |
|---|---|---|
| | 4 year | Lifetime |
| **55** | 1.59 | 6.04 |
| **60** | 5.99 | 15.02 |
| **65** | 20.94 | 49.92 |
| **70** | 34.10 | 76.64 |
| **75** | 77.74 | 175.42 |
| **80** | 173.10 | 308.62 |
| **85** | 383.67 | 575.93 |
| **90** | 484.08 | 632.97 |
| **95** | 461.41 | 519.78 |
| **100** | 348.05 | 330.97 |

| Age | Issue Age 65 | |
|---|---|---|
| | 4 year | Lifetime |
| **65** | 5.85 | 22.15 |
| **70** | 27.90 | 64.88 |
| **75** | 88.60 | 194.25 |
| **80** | 185.09 | 323.71 |
| **85** | 415.00 | 615.67 |
| **90** | 520.06 | 675.15 |
| **95** | 474.31 | 517.71 |
| **100** | 337.63 | 321.42 |

| Age | Issue Age 75 | |
|---|---|---|
| | 4 year | Lifetime |
| **75** | 24.40 | 82.30 |
| **80** | 185.70 | 327.50 |
| **85** | 484.38 | 688.39 |
| **90** | 545.56 | 693.22 |
| **95** | 485.38 | 515.36 |
| **100** | 308.04 | 333.45 |

Voluntary Lapses

The voluntary lapse rates are also based on our own experience:

| Duration | No Inflation | | | |
|---|---|---|---|---|
| | Issue Age | | | |
| | 55 | 65 | 75 | 82 |
| 1 | 4.30% | 4.45% | 4.93% | 6.25% |
| 5 | 1.70% | 1.45% | 1.80% | 3.15% |
| 10 | 1.16% | 1.17% | 1.27% | 1.55% |
| 15 | 0.63% | 1.05% | 1.31% | 1.98% |
| 20 | 0.55% | 0.81% | 1.93% | 1.98% |
| 25 | 0.55% | 1.45% | 1.98% | 1.98% |
| 30 | 0.81% | 1.94% | 1.98% | 1.98% |
| 35 | 1.45% | 1.98% | 1.98% | 1.98% |
| 40 | 1.94% | 1.98% | 1.98% | 1.98% |

| Duration | Inflation | | | |
|---|---|---|---|---|
| | Issue Age | | | |
| | 55 | 65 | 75 | 82 |
| 1 | 3.00% | 3.00% | 4.10% | 4.10% |
| 5 | 1.50% | 1.25% | 1.35% | 1.15% |
| 10 | 0.69% | 0.77% | 1.05% | 0.91% |
| 15 | 0.51% | 0.67% | 0.91% | 1.85% |
| 20 | 0.43% | 0.60% | 1.49% | 2.03% |
| 25 | 0.43% | 1.27% | 2.03% | 2.03% |
| 30 | 0.60% | 2.03% | 2.03% | 2.03% |
| 35 | 1.27% | 2.03% | 2.03% | 2.03% |
| 40 | 2.03% | 2.03% | 2.03% | 2.03% |

In addition to the lapse rates shown, we assume a 5.5% lapse rate due to the rate increase. The additional lapse rate is used to adjust future premiums and claims down by 5.5% starting at the effective implementation date of the rate increase.

Mortality

The mortality rates have also been derived based on our own experience within our individual long-term care block of business.

The base mortality table is the unloaded 1994 Group Annuity Mortality Table, sex-distinct, with 22 years of historical improvements based on scale AA. We then apply the following series of adjustment factors (factors for ages not listed above are interpolated):

# John Hancock Life Insurance Company (U.S.A.)
## Actuarial Memorandum for Inforce Rate Increase - Gold Policy Series
## May 20, 2019

| Policy Duration | Preferred Risk Class (Married) | | | | Pref. Risk Class (Single, Female) | | | | Pref. Risk Class (Single, Male) | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Issue Age | | | | Issue Age | | | | Issue Age | | | |
| | < = 55 | 65 | 75 | >=82 | < = 55 | 65 | 75 | >=82 | < = 55 | 65 | 75 | >=82 |
| 1 | 22.9% | 13.1% | 13.1% | 19.7% | 26.6% | 15.2% | 15.2% | 22.8% | 27.8% | 15.9% | 15.9% | 23.8% |
| 2 | 24.9% | 15.1% | 17.7% | 22.9% | 28.8% | 17.5% | 20.5% | 26.6% | 30.2% | 18.3% | 21.4% | 27.8% |
| 3 | 26.9% | 17.0% | 22.3% | 26.2% | 31.1% | 19.7% | 25.8% | 30.4% | 32.5% | 20.6% | 27.0% | 31.7% |
| 4 | 28.2% | 19.0% | 26.9% | 29.5% | 32.6% | 22.0% | 31.1% | 34.2% | 34.1% | 23.0% | 32.5% | 35.7% |
| 5 | 29.5% | 21.6% | 31.5% | 32.8% | 34.2% | 25.1% | 36.4% | 38.0% | 35.7% | 26.2% | 38.1% | 39.7% |
| 6 | 30.8% | 24.9% | 36.1% | 36.1% | 35.7% | 28.8% | 41.8% | 41.8% | 37.3% | 30.2% | 43.6% | 43.6% |
| 7 | 32.1% | 28.8% | 38.0% | 39.3% | 37.2% | 33.4% | 44.0% | 45.5% | 38.9% | 34.9% | 46.0% | 47.6% |
| 8 | 33.4% | 33.4% | 40.0% | 42.6% | 38.7% | 38.7% | 46.3% | 49.3% | 40.5% | 40.5% | 48.4% | 51.6% |
| 9 | 34.7% | 38.0% | 42.0% | 45.9% | 40.2% | 44.0% | 48.6% | 53.1% | 42.1% | 46.0% | 50.8% | 55.6% |
| 10 | 35.4% | 42.6% | 43.9% | 49.2% | 41.0% | 49.3% | 50.9% | 56.9% | 42.9% | 51.6% | 53.2% | 59.5% |
| 11 | 36.1% | 44.6% | 47.9% | 52.4% | 41.8% | 51.6% | 55.4% | 60.7% | 43.7% | 54.0% | 57.9% | 63.5% |
| 12 | 37.0% | 45.9% | 51.8% | 55.7% | 42.8% | 53.1% | 60.0% | 64.5% | 44.8% | 55.6% | 62.7% | 67.5% |
| 13 | 37.9% | 46.5% | 53.8% | 59.0% | 43.8% | 53.9% | 62.2% | 68.3% | 45.8% | 56.3% | 65.1% | 71.4% |
| 14 | 38.8% | 47.3% | 55.7% | 62.3% | 44.9% | 54.7% | 64.5% | 72.1% | 46.9% | 57.2% | 67.5% | 75.4% |
| 15 | 39.6% | 48.1% | 57.7% | 65.6% | 45.9% | 55.7% | 66.8% | 75.9% | 48.0% | 58.2% | 69.8% | 79.4% |
| 16 | 42.2% | 51.1% | 61.4% | 68.2% | 47.5% | 57.5% | 69.1% | 76.8% | 49.2% | 59.6% | 71.6% | 79.6% |
| 17 | 44.8% | 54.2% | 64.9% | 70.9% | 49.0% | 59.2% | 70.9% | 77.5% | 50.4% | 60.9% | 72.9% | 79.7% |
| 18 | 47.6% | 57.4% | 68.6% | 73.7% | 50.5% | 60.9% | 72.8% | 78.2% | 51.5% | 62.1% | 74.2% | 79.7% |
| 19 | 50.4% | 60.7% | 72.5% | 76.5% | 51.9% | 62.6% | 74.7% | 78.8% | 52.4% | 63.2% | 75.5% | 79.6% |
| 20 | 53.4% | 64.2% | 76.9% | 79.3% | 53.4% | 64.2% | 76.9% | 79.3% | 53.4% | 64.2% | 76.9% | 79.3% |
| 21 | 56.1% | 67.2% | 81.4% | 81.4% | 56.1% | 67.2% | 81.4% | 81.4% | 56.1% | 67.2% | 81.4% | 81.4% |
| 22 | 59.2% | 70.3% | 83.4% | 83.4% | 59.2% | 70.3% | 83.4% | 83.4% | 59.2% | 70.3% | 83.4% | 83.4% |
| 23 | 62.4% | 73.6% | 85.5% | 85.5% | 62.4% | 73.6% | 85.5% | 85.5% | 62.4% | 73.6% | 85.5% | 85.5% |
| 24 | 66.5% | 76.9% | 87.5% | 87.5% | 66.5% | 76.9% | 87.5% | 87.5% | 66.5% | 76.9% | 87.5% | 87.5% |
| 25 | 71.7% | 80.2% | 89.6% | 89.6% | 71.7% | 80.2% | 89.6% | 89.6% | 71.7% | 80.2% | 89.6% | 89.6% |
| 26 | 75.3% | 81.8% | 89.6% | 89.6% | 75.3% | 81.8% | 89.6% | 89.6% | 75.3% | 81.8% | 89.6% | 89.6% |
| 27 | 78.9% | 83.4% | 89.6% | 89.6% | 78.9% | 83.4% | 89.6% | 89.6% | 78.9% | 83.4% | 89.6% | 89.6% |
| 28 | 82.4% | 84.9% | 89.6% | 89.6% | 82.4% | 84.9% | 89.6% | 89.6% | 82.4% | 84.9% | 89.6% | 89.6% |
| 29 | 86.0% | 86.5% | 89.6% | 89.6% | 86.0% | 86.5% | 89.6% | 89.6% | 86.0% | 86.5% | 89.6% | 89.6% |
| 30 | 89.6% | 89.6% | 89.6% | 89.6% | 89.6% | 89.6% | 89.6% | 89.6% | 89.6% | 89.6% | 89.6% | 89.6% |

# John Hancock Life Insurance Company (U.S.A.)
## Actuarial Memorandum for Inforce Rate Increase - Gold Policy Series
## May 20, 2019

| Policy Duration | Standard Risk Class (Married) | | | | Std. Risk Class (Single, Female) | | | | Std. Risk Class (Single, Male) | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Issue Age | | | | Issue Age | | | | Issue Age | | | |
| | < = 55 | 65 | 75 | >=82 | < = 55 | 65 | 75 | >=82 | < = 55 | 65 | 75 | >=82 |
| 1 | 34.1% | 19.5% | 19.5% | 29.2% | 39.5% | 22.6% | 22.6% | 33.9% | 41.3% | 23.6% | 23.6% | 35.4% |
| 2 | 38.2% | 23.1% | 27.1% | 35.2% | 44.2% | 26.8% | 31.4% | 40.7% | 46.3% | 28.0% | 32.9% | 42.6% |
| 3 | 42.5% | 26.9% | 35.2% | 41.5% | 49.2% | 31.2% | 40.8% | 48.0% | 51.4% | 32.6% | 42.7% | 50.2% |
| 4 | 45.9% | 30.9% | 43.7% | 48.0% | 53.1% | 35.8% | 50.7% | 55.6% | 55.5% | 37.5% | 53.0% | 58.1% |
| 5 | 49.4% | 36.2% | 52.7% | 54.9% | 57.2% | 41.9% | 61.0% | 63.6% | 59.8% | 43.9% | 63.8% | 66.4% |
| 6 | 53.0% | 42.9% | 62.1% | 62.1% | 61.4% | 49.7% | 71.9% | 71.9% | 64.2% | 51.9% | 75.1% | 75.1% |
| 7 | 55.3% | 49.7% | 65.5% | 67.7% | 64.0% | 57.5% | 75.8% | 78.4% | 66.9% | 60.1% | 79.2% | 82.0% |
| 8 | 57.6% | 57.6% | 68.8% | 73.4% | 66.6% | 66.6% | 79.7% | 84.9% | 69.7% | 69.7% | 83.3% | 88.8% |
| 9 | 59.8% | 65.5% | 72.2% | 79.0% | 69.3% | 75.8% | 83.6% | 91.5% | 72.4% | 79.2% | 87.4% | 95.6% |
| 10 | 60.9% | 73.4% | 75.6% | 84.6% | 70.6% | 84.9% | 87.6% | 98.0% | 73.8% | 88.8% | 91.5% | 102.5% |
| 11 | 62.2% | 76.7% | 82.4% | 90.3% | 72.0% | 88.9% | 95.4% | 104.5% | 75.3% | 92.9% | 99.7% | 109.3% |
| 12 | 63.6% | 79.0% | 89.2% | 95.9% | 73.7% | 91.5% | 103.2% | 111.1% | 77.0% | 95.6% | 107.9% | 116.1% |
| 13 | 65.2% | 80.1% | 92.5% | 101.6% | 75.5% | 92.8% | 107.2% | 117.6% | 78.9% | 97.0% | 112.0% | 123.0% |
| 14 | 66.7% | 81.4% | 95.9% | 107.2% | 77.2% | 94.2% | 111.1% | 124.1% | 80.8% | 98.5% | 116.1% | 129.8% |
| 15 | 68.2% | 82.8% | 99.3% | 112.9% | 79.0% | 95.9% | 115.0% | 130.7% | 82.6% | 100.3% | 120.2% | 136.6% |
| 16 | 70.5% | 85.4% | 102.6% | 114.0% | 79.3% | 96.0% | 115.5% | 128.3% | 82.3% | 99.6% | 119.8% | 133.1% |
| 17 | 72.8% | 88.0% | 105.4% | 115.2% | 79.6% | 96.2% | 115.2% | 125.9% | 81.8% | 98.9% | 118.5% | 129.5% |
| 18 | 75.2% | 90.7% | 108.4% | 116.4% | 79.8% | 96.2% | 115.1% | 123.6% | 81.3% | 98.1% | 117.3% | 125.9% |
| 19 | 77.5% | 93.4% | 111.6% | 117.6% | 79.9% | 96.2% | 114.9% | 121.2% | 80.7% | 97.2% | 116.1% | 122.4% |
| 20 | 79.9% | 96.2% | 115.2% | 118.8% | 79.9% | 96.2% | 115.2% | 118.8% | 79.9% | 96.2% | 115.2% | 118.8% |
| 21 | 82.0% | 98.1% | 118.8% | 118.8% | 82.0% | 98.1% | 118.8% | 118.8% | 82.0% | 98.1% | 118.8% | 118.8% |
| 22 | 84.3% | 100.1% | 118.8% | 118.8% | 84.3% | 100.1% | 118.8% | 118.8% | 84.3% | 100.1% | 118.8% | 118.8% |
| 23 | 86.7% | 102.2% | 118.8% | 118.8% | 86.7% | 102.2% | 118.8% | 118.8% | 86.7% | 102.2% | 118.8% | 118.8% |
| 24 | 90.3% | 104.3% | 118.8% | 118.8% | 90.3% | 104.3% | 118.8% | 118.8% | 90.3% | 104.3% | 118.8% | 118.8% |
| 25 | 95.0% | 106.4% | 118.8% | 118.8% | 95.0% | 106.4% | 118.8% | 118.8% | 95.0% | 106.4% | 118.8% | 118.8% |
| 26 | 99.8% | 108.4% | 118.8% | 118.8% | 99.8% | 108.4% | 118.8% | 118.8% | 99.8% | 108.4% | 118.8% | 118.8% |
| 27 | 104.5% | 110.5% | 118.8% | 118.8% | 104.5% | 110.5% | 118.8% | 118.8% | 104.5% | 110.5% | 118.8% | 118.8% |
| 28 | 109.3% | 112.6% | 118.8% | 118.8% | 109.3% | 112.6% | 118.8% | 118.8% | 109.3% | 112.6% | 118.8% | 118.8% |
| 29 | 114.0% | 114.7% | 118.8% | 118.8% | 114.0% | 114.7% | 118.8% | 118.8% | 114.0% | 114.7% | 118.8% | 118.8% |
| 30 | 118.8% | 118.8% | 118.8% | 118.8% | 118.8% | 118.8% | 118.8% | 118.8% | 118.8% | 118.8% | 118.8% | 118.8% |

# John Hancock Life Insurance Company (U.S.A.)
## Actuarial Memorandum for Inforce Rate Increase - Gold Policy Series
## May 20, 2019

| 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% |

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, Inflation Option, Home Health Care maximum benefit percentage, and Underwriting Class, as in the initial rate filing.

All premium factors related to the insured elected benefit design options or any eligible discount remain unchanged from the initial rate filing.

## 10. Premium Modalization Rules

| Frequency | Multiple of Annual Premium |
|---|---|
| Semiannual | .52 |
| Quarterly | .27 |
| Monthly | .09 |

## 11. Issue Age Range

The issue age range is 18-84 for all policy forms.

## 12. Area Factors

Area factors are not applicable to any of the policy forms or riders.

## 13. Average Annual Premium

The table below summarizes the average annual premium per policy before and after the requested increase.

| | Nationwide | Virginia | |
|---|---|---|---|
| **Form** | before the rate increase | before the rate increase | after the rate increase |
| LTC-96 VA | 2,090 | 2,090 | 2,941 |
| LTC-96 VA 9/96 (pre-RS) | 2,340 | 2,290 | 3,223 |
| LTC-96CL VA | 1,560 | 1,790 | 2,519 |
| LTC-96CL VA 9/96 | 1,830 | 3,190 | 4,489 |
| NH-99 VA 4/99 | 2,100 | 2,190 | 3,082 |
| LTC2000 VA 4/00 | 2,440 | 2,200 | 3,096 |

## 14. Number of Policyholders

The table below summarizes, as of 12/31/2015, the number of policies inforce and their 2015 annualized premium that will be affected by this rate increase in your state.

| Form | Number of Policies | 2015 Annualized Premium |
|---|---|---|
| LTC-96 VA | 314 | 657,459 |
| LTC-96 VA 9/96 (pre-RS) | 9,815 | 22,451,279 |
| LTC-96CL VA | 5 | 8,965 |
| LTC-96CL VA 9/96 | 2 | 6,374 |
| NH-99 VA 4/99 | 35 | 76,780 |
| LTC2000 VA 4/00 | 13 | 28,619 |

## 15. Reserves

Active Life Reserves have not been used in this rate increase demonstration. Minimum Statutory Claim reserves as of 12/31/2015 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 12/31/2015 have also been allocated to the calendar year of incurral and included in historic incurred claims.

## 16. Analysis Performed

### Original Pricing Assumptions

The initial premium schedule was based on the originally filed pricing assumptions which were believed to be appropriate, given company and industry experience available, when the initial rate schedule was developed.

The original pricing assumptions for morbidity, voluntary termination rates, and mortality were as follows:

Morbidity

Claim assumptions were derived using data published by the National Center for Health Statistics National Nursing Home Survey (1985 and 1995), the National Health Interview Survey (1984), the National Long-Term Care Survey (1982, 1984, 1989, and 1994), Medicare data, and other experience furnished to us by consultants, with adjustments due to the impact of underwriting, inflation options, elected options, anti-selection considerations, and the savings incurred because the maximum daily benefit will not always be paid.

Below are the original sample annual claim costs for an LTC-96 9/96 policy, 100% HHC, $10 daily benefit, with no inflation protection:

| Issue Age 55 | | |
|---|---|---|
| Age | 4 yr | Lifetime |
| 55 | 3.01 | 5.20 |
| 60 | 12.68 | 20.80 |
| 65 | 22.37 | 34.98 |
| 70 | 40.88 | 61.31 |
| 75 | 76.90 | 113.36 |
| 80 | 149.16 | 219.71 |
| 85 | 258.89 | 385.19 |
| 90 | 366.44 | 606.53 |
| 95 | 344.93 | 738.28 |
| 100 | 400.20 | 792.37 |

| Issue Age 65 | | |
|---|---|---|
| Age | 4 yr | Lifetime |
| 65 | 6.00 | 9.34 |
| 70 | 35.69 | 53.35 |
| 75 | 77.21 | 113.66 |
| 80 | 149.16 | 219.71 |
| 85 | 258.86 | 385.15 |
| 90 | 366.30 | 606.29 |
| 95 | 344.57 | 737.50 |
| 100 | 400.77 | 793.51 |

| Issue Age 75 | | |
|---|---|---|
| Age | 4 yr | Lifetime |
| 75 | 38.57 | 56.14 |
| 80 | 153.31 | 223.16 |
| 85 | 259.91 | 383.26 |
| 90 | 359.74 | 595.44 |
| 95 | 337.58 | 722.54 |
| 100 | 396.27 | 784.59 |

Voluntary Terminations

The lapse rates varied by issue age for the first 3 durations as indicated in the table below, then graded to an ultimate rate of 3% by duration 10.

| Issue Age | Dur 1 | Dur 2 | Dur 3 |
|---|---|---|---|
| 40 | 12.24% | 10.80% | 9.12% |
| 45 | 10.72% | 9.48% | 8.18% |
| 50 | 9.56% | 8.48% | 7.47% |
| 55 | 9.15% | 7.95% | 7.08% |
| 60 | 9.62% | 7.95% | 7.06% |
| 65 | 10.18% | 8.27% | 7.27% |
| 70 | 10.74% | 8.91% | 7.73% |
| 75 | 12.20% | 9.55% | 8.21% |
| 80 | 13.28% | 9.97% | 8.54% |

Mortality

The 1983 Group Annuity Mortality Table was used, weighted 40% males and 60% females, with the following selection factors applied:

| Duration | Selection Factor |
|---|---|
| 1 | 50% |
| 2 | 80% |
| 3+ | 100% |

**Recent Experience**

As part of the inforce management of the business, the Company monitored the performance of the business by completing periodic analysis for morbidity, voluntary lapse rates, and mortality. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected

lifetime loss ratio. The most current studies show significant unfavorable trends since the study that prompted our 2013 rate increase filings. In general claims, particularly at higher ages, continue to last longer than expected, lapses are lower than expected, and a higher percentage of claim terminations are due to recoveries (as opposed to death) than expected.

The following tables show in aggregate how our new assumptions (Expected) compare to actual experience:

Morbidity

Experience period: Inception through 9/30/2014. Duration 10+ are used for incidence, duration 5+ for claim termination, and all durations for utilization. The following charts show key experience compared to revised assumptions.

**Incidence**

| Duration | A/E |
|---|---|
| 1-3 | 101% |
| 4-6 | 101% |
| 7-9 | 99% |
| 10+ | 97% |
| **Total** | **98%** |

**Claim Terminations**

| Benefit Period | A/E |
|---|---|
| <10 years | 99% |
| 10+ years | 97% |
| **Total** | **99%** |

**Utilization**

| Inflation | A/E |
|---|---|
| None / GPO | 98% |
| Simple | 98% |
| Compound | 98% |
| **Total** | **98%** |

Voluntary Lapses

Experience period: 12/31/2009 - 12/31/2014

| | Lapse A/E by Amount | |
|---|---|---|
| **Duration** | **Without Inflation** | **With Inflation** |
| 1 | 100% | 100% |
| 2 | 103% | 100% |
| 3-5 | 100% | 101% |
| 6-10 | 99% | 100% |
| 11-15 | 100% | 101% |
| 16+ | 96% | 97% |
| **Total per inflation** | **100%** | **100%** |
| **TOTAL** | **100%** | |

Note that the lapse study removed all policies which had undergone prior rate increases except for the 2008 re-rate policies which are now allowed to re-enter the study after their first year since re-rate, provided they have not subsequently received another rate increase.

Mortality

Experience period: 12/31/2009 - 12/31/2014

| Duration | A/E by Amount |
|---|---|
| 1-5 | 96% |
| 6-10 | 96% |
| 11+ | 101% |
| **Total** | **99%** |

## 17. Requested Rate Increase

The Company is requesting an average rate increase of 40.7%, which varies by issue age, benefit period, and inflation option, and ranges from 14.1% to 44.8%. 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 the prior rate increase request was approved in full and within three months of the original filing date. We then determined the amount of rate increase (28.2%) that would be needed in order to revert to the lifetime loss ratio certified to in our 2013 inforce rate increase filing for this form.
2. We ensured that the proposed rate increases did not result in premium rates that exceed rates for older issue ages or the most recent traditional LTC rates that have been filed with the Interstate Compact for new business under the ICC12-LTC-12 policy form, adjusted for benefit differences and changes in underwriting guidelines and risk classification (this is demonstrated in **Appendix A** using LTC-96 9/96 as an example). As this product (ICC12-LTC-12) is no longer open for new business, the most recently filed new business LTC rates for this product were adjusted to account for the average impact of the assumption updates due to the 2016 Experience Studies. An adjustment of 9.5% was applied to all rates to reflect these updates. After the application of this restriction the average rate increase for the forms listed in this memo is 27.3%, ranging from 9.5% to 29.9%.
3. Rate increases were adjusted to account for the timing of approvals on prior filings and a delayed implementation due to a 3 year rate guarantee on the prior rate increase 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 40.7%, ranging from 14.1% to 44.8%.
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 or 2013 rate increase filings.

**Appendices B2-B4** contain the new proposed rate tables for all policy forms included with this filing for those policyholders that *did* elect an inflation reduction option as part of the 2010 and/or 2013 rate increase filings.

Please note that the actual rates implemented may vary slightly from those in Appendices B1 to B4 due to implementation rounding algorithms.

**Exhibit 1** contains nationwide past premium and claims experience and future premium and claim projections and illustrates that the anticipated lifetime loss ratio with the requested rate increase is 95.7%, well in excess of the minimum loss ratio of 60% as well as greater than the original pricing loss ratio of 69.4%. The lifetime loss ratio as of 12/31/2015 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at the maximum statutory valuation discount rate.

In addition, **Exhibit 1** contains the original expected loss ratio projections, adjusted for the actual mix of business issued, with the lifetime loss ratio also calculated as stated above.

Furthermore, **Exhibit 1** demonstrates that the calculated loss ratio respects the applicable pre or post stability form requirements:

Post-stability form requirements:
The sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times the original assumed lifetime loss ratio (which was higher than 58%),
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times the original assumed lifetime loss ratio, and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

Pre-stability form requirements:

The sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times the original assumed lifetime loss ratio (which was higher than 60%),
2. 80% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times the original assumed lifetime loss ratio, and
4. 80% of the present value of future projected premium in excess of the projected initial earned premium.

Note that as shown at the bottom of **Exhibit 1B**, by requesting the current rate increase, we are complying with Virginia state regulation, where the post rate increase future loss ratio (adjusted for Net Level Premium Reserves) is no less than 60% under the original pricing interest rate assumption.

### 18. New inflation options that will allow policyholders to offset the rate increase

Although this is a closed block of business, we are filing new future inflation options that will allow policyholders that have Compound and Simple Inflation coverage the option to offset the rate increase.

Under these new options, the policyholders get to keep their current accumulated Daily benefit and their current remaining Lifetime Maximum Benefit, but the future indexation rate will be reduced as follows:

| Current inflation | Proposed Landing Spot |
|---|---|

| | |
|---|---|
| 5% | 2.2% |
| 3.4% | 1.3% |
| 3.2% | 1.0% |
| 1.8% | 0.3% |

All indexation rates were determined to be actuarially equivalent to the requested rate increases in aggregate and therefore these options are only available if the full rate increase requested is accepted.

The premium rate schedules for these options are included in this filing as **Appendices C1** to **C4.**

**19. New Shared Cost option that will allow the policyholder to offset the rate increase**

We are filing a new Shared Cost option that will allow all policyholders the option to offset the rate increase. The Shared Cost option would:

- Reduce the policyholder's current policy benefit amounts by their Shared Cost percentage. The daily/monthly benefit and the policy limit will be reduced by the Shared Cost percentage
- Apply a percentage factor to any future claim payments equal to the Shared Cost percentage. John Hancock will pay our portion (1 minus the Shared Cost percent) of any covered services, up to the new benefit amount and the policyholder will be responsible for the remainder.

The Shared Cost Percentages are calculated using seriatim, nationwide data for each benefit period, inflation type and issue age combination. For policyholder Shared Cost percentages and for details on premium calculations for policyholders who elected the Shared Cost option, please see **Appendix D**. The Shared Cost percentages in Appendix D will apply to all policyholders who have not bought additional attained age coverage. For those who have, the Shared Cost percentage will be the lesser of those shown in Appendix D and 80% of the policyholder's currently available benefit reduction that would offset their rate increase.

All Shared Cost percentages were determined to be actuarially equivalent to the requested rate increases by combination of issue age, benefit period and inflation type, and therefore these options are only available if the full rate increase requested is accepted.

The premium rate schedules for these options are included in this filing as **Appendices C1 to C4.**

**20. History of Previous Rate Revisions**

A 13.0% rate increase on these policy forms was accepted by your state on July 17, 2009.

A 46.2% rate increase on these policy forms was accepted by your state on December 01, 2011.

A 50.3% rate increase on these policy forms was accepted by your state on April 21, 2016.

## 21. Ensuring No Cross-Subsidization Between States

We have ensured no state's rate increase approvals will subsidize other states' rate increases. Rate increases will vary by state, but only to reflect the timing and amount of prior rate increases approved by that state. This is accomplished by first backing-out all prior approved rate increases from our nationwide premium data. We then re-introduce actual prior rate increases with the amount and timing based on your state's prior approvals (as detailed in Section 20). The current proposed rate increases are then determined based on the amounts needed in order to achieve our target lifetime loss ratios certified to in our prior filing.

Although some states may have capped our previous inforce rate increase filings, in each case this was done with the understanding that the full amount of the proposed rate increases were justified and that John Hancock would be refiling for the remainder at a later date. In instances where the remainder remains unapproved, it has been included in the current filings.

## 22. Past Losses Testing

Preventing companies from recouping past losses was the subject of a discussion by the NAIC in late 2013. The accepted methodology which was incorporated into the 2014 Long Term Care Model Regulation defines past losses as actual past claims less expected past claims when determining loss ratio compliance. Expected past claims are defined as the following:

> "Expected claims shall be calculated based on the original filing assumptions assumed until new assumptions are filed as part of a rate increase. New assumptions shall be used for all periods beyond each requested effective date of a rate increase [regardless of whether or not the rate increase is approved]. Expected claims are calculated for each calendar year based on the in-force at the beginning of the calendar year. Expected claims shall include margins for moderately adverse experience; either amounts included in the claims that were used to determine the lifetime loss ratio consistent with the original filing or as modified in any rate increase filing."

We apply this methodology in **Exhibit 1A**. The 'Adjusted Expected Incurred Claims' are initially calculated by applying the original pricing durational loss ratio to the actual earned premium in a given calendar year. Later, in years in which and after which we filed for inforce rate increases, expected incurred claims are based on the new assumptions that were filed.

The accumulated value of the Adjusted Expected Incurred Claims is compared to the accumulated value of Actual Incurred Claims. The lesser of the Adjusted Expected Incurred Claims or Actual Incurred Claims is used for past claims when ensuring that the resulting overall increase in rates satisfies the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the original rate schedule (as the original loss ratio was higher than 58%). This is demonstrated at the bottom of **Exhibit 1A**.

## 23. Proposed Effective Date

New rates will not be effective until after the completion of the 3 year rate guarantee for all policyholders with product forms listed in this memo. These rates will be effective on the next policy anniversary date after completion, following at least a 90 day policyholder notification period.

## 24. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for rendering this opinion and am familiar with the requirements for filing long-term care insurance premiums and filing for increases in long-term care insurance premiums. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

I hereby certify that, to the best of my knowledge and judgement, this rate submission is in compliance with the applicable laws and regulations of the Commonwealth of Virginia and that the premiums are reasonable in relation to the benefits provided.

The preceding Actuarial Memorandum contains:

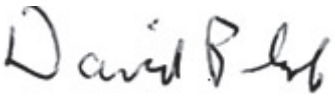
a) the assumptions on which this certification is based;
b) the adjustments to prior assumptions with an explanation of the reasons previous assumptions were not realized;
c) a lifetime projection of the prior premium rate schedules and incurred claims plus future expected premiums and claims which demonstrates that the revised premium rate schedule meets the loss ratios standards and necessary details of this state; and
d) disclosure of the manner, if any, in which reserves have been recognized.

If the requested premium rate schedule increase is implemented and the underlying assumptions are realized, no further premium rate schedule increases are anticipated.

I have reviewed and taken into consideration the policy design and coverage provided, and our current underwriting and claims adjudication processes.

In forming my opinion, I have used actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary. Based on these assumptions or statutory requirements where necessary, the premium rate filing is in compliance with the loss ratio standards of this state.

The basis for contract reserves has been previously filed and there is no anticipation of any changes.



David Plumb, FSA, MAAA
Vice President, Long Term Care Inforce Management
John Hancock Life Insurance Company

## Exhibit 1: Nationwide Loss Ratio Exhibit (Pre-Rate Stability)
## Gold (LTC-96, LTC-96CL, NH-99, A-3541, A-3542, LTC2000)

| | | Original Assumptions | | | Historical & Projected Experience | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Before Proposed Increase | | | With Proposed Rate Increase | | |
| | Calendar Year | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio |
| | 1988 | - | - | - | - | 28,652 | 0% | - | 28,652 | 0% |
| | 1989 | - | - | - | - | 88,693 | 0% | - | 88,693 | 0% |
| | 1990 | - | - | - | - | 156,650 | 0% | - | 156,650 | 0% |
| | 1991 | - | - | - | - | 243,030 | 0% | - | 243,030 | 0% |
| | 1992 | - | - | - | - | 1,841,638 | 0% | - | 1,841,638 | 0% |
| | 1993 | - | - | - | - | 3,456,124 | 0% | - | 3,456,124 | 0% |
| | 1994 | - | - | - | 6,812 | 5,202,449 | 0% | 6,812 | 5,202,449 | 0% |
| | 1995 | - | - | - | - | 7,910,341 | 0% | - | 7,910,341 | 0% |
| | 1996 | 46,523 | 507,740 | 9% | - | 13,397,795 | 0% | - | 13,397,795 | 0% |
| | 1997 | 1,883,605 | 20,957,444 | 9% | 65,089 | 38,246,222 | 0% | 65,089 | 38,246,222 | 0% |
| | 1998 | 6,842,508 | 65,556,158 | 10% | 7,442,814 | 85,904,883 | 9% | 7,442,814 | 85,904,883 | 9% |
| | 1999 | 14,704,687 | 114,182,665 | 13% | 20,340,764 | 140,232,471 | 15% | 20,340,764 | 140,232,471 | 15% |
| | 2000 | 25,918,419 | 171,360,973 | 15% | 31,719,148 | 206,758,030 | 15% | 31,719,148 | 206,758,030 | 15% |
| | 2001 | 37,631,987 | 219,645,420 | 17% | 55,659,617 | 266,930,822 | 21% | 55,659,617 | 266,930,822 | 21% |
| | 2002 | 49,898,653 | 259,751,045 | 19% | 82,848,312 | 320,839,184 | 26% | 82,848,312 | 320,839,184 | 26% |
| | 2003 | 59,562,641 | 253,233,083 | 24% | 96,854,643 | 329,201,692 | 29% | 96,854,643 | 329,201,692 | 29% |
| | 2004 | 67,298,459 | 229,753,188 | 29% | 114,890,612 | 319,920,648 | 36% | 114,890,612 | 319,920,648 | 36% |
| | 2005 | 72,669,704 | 209,369,594 | 35% | 142,601,716 | 311,020,926 | 46% | 142,601,716 | 311,020,926 | 46% |
| Historical | 2006 | 77,353,484 | 191,816,110 | 40% | 185,261,651 | 302,430,040 | 61% | 185,261,651 | 302,430,040 | 61% |
| Experience | 2007 | 82,554,406 | 176,590,927 | 47% | 234,824,580 | 294,128,991 | 80% | 234,824,580 | 294,128,991 | 80% |
| | 2008 | 87,826,370 | 163,258,059 | 54% | 242,878,448 | 285,608,970 | 85% | 242,878,448 | 285,608,970 | 85% |
| | 2009 | 92,407,052 | 151,400,475 | 61% | 275,194,561 | 274,012,433 | 100% | 275,194,561 | 274,012,433 | 100% |
| | 2010 | 97,026,650 | 140,646,773 | 69% | 278,839,314 | 282,412,724 | 99% | 278,839,314 | 282,412,724 | 99% |
| | 2011 | 101,964,803 | 130,677,044 | 78% | 309,667,864 | 283,636,951 | 109% | 309,667,864 | 283,636,951 | 109% |
| | 2012 | 107,106,387 | 121,236,700 | 88% | 336,214,310 | 281,275,527 | 120% | 336,214,310 | 281,275,527 | 120% |
| | 2013 | 112,188,316 | 112,151,971 | 100% | 343,218,650 | 321,183,083 | 107% | 343,218,650 | 321,183,083 | 107% |
| | 2014 | 117,118,930 | 103,386,735 | 113% | 396,964,438 | 305,924,489 | 130% | 396,964,438 | 305,924,489 | 130% |
| | 2015 | 121,754,306 | 94,957,671 | 128% | 421,775,536 | 281,513,531 | 150% | 421,775,536 | 281,513,531 | 150% |
| | 2016 | 125,970,599 | 86,883,188 | 145% | 383,636,149 | 283,764,057 | 135% | 383,636,149 | 283,764,057 | 135% |
| | 2017 | 129,700,208 | 79,180,098 | 164% | 407,696,203 | 358,621,433 | 114% | 407,696,203 | 358,621,433 | 114% |
| Projected | 2018 | 132,793,992 | 71,864,025 | 185% | 430,714,322 | 345,995,687 | 124% | 430,714,322 | 345,995,687 | 124% |
| Future | 2019 | 135,179,074 | 64,948,256 | 208% | 450,713,675 | 322,822,058 | 140% | 448,111,428 | 342,165,835 | 131% |
| Experience | 2020 | 136,799,154 | 58,442,882 | 234% | 465,989,771 | 299,848,434 | 155% | 452,213,925 | 392,114,544 | 115% |
| | 2021 | 137,634,476 | 52,355,371 | 263% | 476,472,497 | 277,064,835 | 172% | 461,635,186 | 370,358,493 | 125% |
| | 2022 | 137,663,110 | 46,689,178 | 295% | 482,225,135 | 254,534,693 | 189% | 467,485,284 | 340,700,587 | 137% |
| | 2023 | 136,741,174 | 41,443,414 | 330% | 481,538,541 | 232,390,512 | 207% | 466,923,575 | 311,487,053 | 150% |
| | 2024 | 134,827,001 | 36,613,017 | 368% | 476,468,301 | 210,841,848 | 226% | 461,989,699 | 282,993,869 | 163% |
| | 2025 | 131,952,950 | 32,190,787 | 410% | 466,380,293 | 190,057,929 | 245% | 452,124,484 | 255,446,921 | 177% |
| | 2026 | 128,201,061 | 28,167,347 | 455% | 454,739,153 | 170,189,144 | 267% | 440,658,685 | 229,050,221 | 192% |
| | 2027 | 123,640,882 | 24,530,268 | 504% | 440,249,804 | 151,426,681 | 291% | 426,392,290 | 204,064,686 | 209% |
| | 2028 | 118,227,080 | 21,262,729 | 556% | 422,074,734 | 133,930,639 | 315% | 408,573,343 | 180,712,206 | 226% |
| | 2029 | 112,127,070 | 18,345,977 | 611% | 402,265,507 | 117,736,120 | 342% | 389,180,010 | 159,048,995 | 245% |
| | 2030 | 105,484,771 | 15,759,958 | 669% | 379,045,063 | 102,876,968 | 368% | 366,552,328 | 139,130,148 | 263% |
| | 2031 | 98,452,945 | 13,483,372 | 730% | 358,034,426 | 89,370,632 | 401% | 346,004,254 | 120,988,989 | 286% |
| | 2032 | 91,129,382 | 11,493,607 | 793% | 336,623,234 | 77,231,465 | 436% | 325,077,513 | 104,654,420 | 311% |
| | 2033 | 83,606,979 | 9,765,314 | 856% | 311,742,591 | 66,396,136 | 470% | 300,885,346 | 90,049,868 | 334% |
| | 2034 | 76,251,757 | 8,273,656 | 922% | 284,802,359 | 56,752,268 | 502% | 274,772,643 | 77,030,931 | 357% |
| | 2035 | 69,286,921 | 6,994,979 | 991% | 256,446,404 | 48,223,134 | 532% | 247,355,179 | 65,500,385 | 378% |
| | 2036 | 62,786,582 | 5,906,275 | 1063% | 231,867,370 | 40,726,163 | 569% | 223,539,501 | 55,352,144 | 404% |
| | 2037 | 56,755,532 | 4,985,188 | 1138% | 209,445,526 | 34,187,180 | 613% | 201,797,965 | 46,490,561 | 434% |
| | 2038 | 51,265,630 | 4,209,003 | 1218% | 187,023,555 | 28,526,454 | 656% | 180,098,076 | 38,811,480 | 464% |
| | 2039 | 46,532,613 | 3,557,502 | 1308% | 164,889,731 | 23,665,906 | 697% | 158,716,718 | 32,212,105 | 493% |
| | 2040 | 42,677,885 | 3,012,653 | 1417% | 143,434,507 | 19,521,552 | 735% | 138,024,604 | 26,580,866 | 519% |
| ***Values as of 12/31/2015 (discounted at maximum statutory valuation rates)*** | | | | | | | | | | |
| | Past : | 1,783,431,809 | 4,573,549,290 | 39.0% | 4,550,486,958 | 7,356,998,437 | 61.9% | 4,550,486,958 | 7,356,998,437 | 61.9% |
| | Future : | 1,790,008,946 | 576,231,968 | 310.6% | 5,998,721,100 | 2,910,507,111 | 206.1% | 5,852,691,124 | 3,509,866,567 | 166.7% |
| | Lifetime : | 3,573,440,754 | 5,149,781,258 | 69.4% | 10,549,208,058 | 10,267,505,548 | 102.7% | 10,403,178,083 | 10,866,865,004 | 95.7% |

***Total Incurred Claims exceed Total Initial Premiums x max(58%, Original Pricing Loss Ratio) + Increased Premiums x max(85%, Original Pricing Loss Ratio)***

| | | | | |
|---|---|---|---|---|
| | | | Accum Value of Past Initial Prm x 69.4% = | 4,772,045,004 |
| | | | Present Value of Future Initial Prm x 69.4% = | 800,011,446 |
| Accum. Value of Past Incurred Claims = | 4,550,486,958 | | Accum Value of Prior Increases x 85.0% = | 407,894,996 |
| Present Value of Future Incurred Claims = | 5,852,691,124 | | Present Value of Future Increases x 85.0% = | 2,003,406,334 |
| Total = | 10,403,178,083 | >= | Total = | 7,983,357,780 |

***Total Incurred Claims exceed Total Initial Premiums x max(60%, Original Pricing Loss Ratio) + Increased Premiums x max(80%, Original Pricing Loss Ratio)***

| | | | | |
|---|---|---|---|---|
| | | | Accum Value of Past Initial Prm x 69.4% = | 4,772,045,004 |
| | | | Present Value of Future Initial Prm x 69.4% = | 800,011,446 |
| Accum. Value of Past Incurred Claims = | 4,550,486,958 | | Accum Value of Prior Increases x 80.0% = | 383,901,173 |
| Present Value of Future Incurred Claims = | 5,852,691,124 | | Present Value of Future Increases x 80.0% = | 1,885,558,902 |
| Total = | 10,403,178,083 | >= | Total = | 7,841,516,525 |

## Exhibit 1A: Demonstation of not Recouping Past Losses
## Gold (LTC-96, LTC-96CL, NH-99, A-3541, A-3542, LTC2000)

| | | Loss Ratios to Apply to Actual Premium | | | Adjusted | Historical & Projected Experience | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | Before Proposed Increase | | | With Proposed Rate Increase | | |
| | Calendar Year | Incurred Claims | Earned Premium | Incurred Loss Ratio | Expected Incurred Claims | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio |
| Original Pricing | 1988 | 0 | 0 | 0% | - | 0 | 28,652 | 0% | 0 | 28,652 | 0% |
| | 1989 | 0 | 0 | 0% | - | 0 | 88,693 | 0% | 0 | 88,693 | 0% |
| | 1990 | 0 | 0 | 0% | - | 0 | 156,650 | 0% | 0 | 156,650 | 0% |
| | 1991 | 0 | 0 | 0% | - | 0 | 243,030 | 0% | 0 | 243,030 | 0% |
| | 1992 | 0 | 0 | 0% | - | 0 | 1,841,638 | 0% | 0 | 1,841,638 | 0% |
| | 1993 | 0 | 0 | 0% | - | 0 | 3,456,124 | 0% | 0 | 3,456,124 | 0% |
| | 1994 | 0 | 0 | 0% | - | 6,812 | 5,202,449 | 0% | 6,812 | 5,202,449 | 0% |
| | 1995 | 0 | 0 | 0% | - | 0 | 7,910,341 | 0% | 0 | 7,910,341 | 0% |
| | 1996 | 46,523 | 507,740 | 9% | 1,227,612 | 0 | 13,397,795 | 0% | 0 | 13,397,795 | 0% |
| | 1997 | 1,883,605 | 20,957,444 | 9% | 3,437,478 | 65,089 | 38,246,222 | 0% | 65,089 | 38,246,222 | 0% |
| | 1998 | 6,842,508 | 65,556,158 | 10% | 8,966,433 | 7,442,814 | 85,904,883 | 9% | 7,442,814 | 85,904,883 | 9% |
| | 1999 | 14,704,687 | 114,182,665 | 13% | 18,059,437 | 20,340,764 | 140,232,471 | 15% | 20,340,764 | 140,232,471 | 15% |
| | 2000 | 25,918,419 | 171,360,973 | 15% | 31,272,239 | 31,719,148 | 206,758,030 | 15% | 31,719,148 | 206,758,030 | 15% |
| | 2001 | 37,631,987 | 219,645,420 | 17% | 45,733,424 | 55,659,617 | 266,930,822 | 21% | 55,659,617 | 266,930,822 | 21% |
| | 2002 | 49,898,653 | 259,751,045 | 19% | 61,633,797 | 82,848,312 | 320,839,184 | 26% | 82,848,312 | 320,839,184 | 26% |
| | 2003 | 59,562,641 | 253,233,083 | 24% | 77,431,124 | 96,854,643 | 329,201,692 | 29% | 96,854,643 | 329,201,692 | 29% |
| | 2004 | 67,298,459 | 229,753,188 | 29% | 93,709,979 | 114,890,612 | 319,920,648 | 36% | 114,890,612 | 319,920,648 | 36% |
| | 2005 | 72,669,704 | 209,369,594 | 35% | 107,951,677 | 142,601,716 | 311,020,926 | 46% | 142,601,716 | 311,020,926 | 46% |
| | 2006 | 77,353,484 | 191,816,110 | 40% | 121,960,648 | 185,261,651 | 302,430,040 | 61% | 185,261,651 | 302,430,040 | 61% |
| | 2007 | 82,554,406 | 176,590,927 | 47% | 137,502,218 | 234,824,580 | 294,128,991 | 80% | 234,824,580 | 294,128,991 | 80% |
| 2008 RI | 2008 | 154,343,853 | 311,931,459 | 49% | 154,343,853 | 242,878,448 | 285,608,970 | 85% | 242,878,448 | 285,608,970 | 85% |
| | 2009 | 166,539,854 | 301,356,765 | 55% | 166,539,854 | 275,194,561 | 274,012,433 | 100% | 275,194,561 | 274,012,433 | 100% |
| 2010 RI | 2010 | 247,173,262 | 288,216,215 | 86% | 247,173,262 | 278,839,314 | 282,412,724 | 99% | 278,839,314 | 282,412,724 | 99% |
| | 2011 | 262,238,722 | 389,761,384 | 67% | 262,238,722 | 309,667,864 | 283,636,951 | 109% | 309,667,864 | 283,636,951 | 109% |
| | 2012 | 278,450,347 | 372,403,982 | 75% | 278,450,347 | 336,214,310 | 281,275,527 | 120% | 336,214,310 | 281,275,527 | 120% |
| 2013 RI | 2013 | 320,842,107 | 329,927,149 | 97% | 320,842,107 | 343,218,650 | 321,183,083 | 107% | 343,218,650 | 321,183,083 | 107% |
| | 2014 | 342,636,588 | 336,633,928 | 102% | 342,636,588 | 396,964,438 | 305,924,489 | 130% | 396,964,438 | 305,924,489 | 130% |
| | 2015 | 359,200,133 | 364,132,403 | 99% | 359,200,133 | 421,775,536 | 281,513,531 | 150% | 421,775,536 | 281,513,531 | 150% |
| Projected Future Experience | 2016 | | | | | 383,636,149 | 283,764,057 | 135% | 383,636,149 | 283,764,057 | 135% |
| | 2017 | | | | | 407,696,203 | 358,621,433 | 114% | 407,696,203 | 358,621,433 | 114% |
| | 2018 | | | | | 430,714,322 | 345,995,687 | 124% | 430,714,322 | 345,995,687 | 124% |
| | 2019 | | | | | 450,713,675 | 322,822,058 | 140% | 448,111,428 | 342,165,835 | 131% |
| | 2020 | | | | | 465,989,771 | 299,848,434 | 155% | 452,213,925 | 392,114,544 | 115% |
| | 2021 | | | | | 476,472,497 | 277,064,835 | 172% | 461,635,186 | 370,358,493 | 125% |
| | 2022 | | | | | 482,225,135 | 254,534,693 | 189% | 467,485,284 | 340,700,587 | 137% |
| | 2023 | | | | | 481,538,541 | 232,390,512 | 207% | 466,923,575 | 311,487,053 | 150% |
| | 2024 | | | | | 476,468,301 | 210,841,848 | 226% | 461,989,699 | 282,993,869 | 163% |
| | 2025 | | | | | 466,380,293 | 190,057,929 | 245% | 452,124,484 | 255,446,921 | 177% |
| | 2026 | | | | | 454,739,153 | 170,189,144 | 267% | 440,658,685 | 229,050,221 | 192% |
| | 2027 | | | | | 440,249,804 | 151,426,681 | 291% | 426,392,290 | 204,064,686 | 209% |
| | 2028 | | | | | 422,074,734 | 133,930,639 | 315% | 408,573,343 | 180,712,206 | 226% |
| | 2029 | | | | | 402,265,507 | 117,736,120 | 342% | 389,180,010 | 159,048,995 | 245% |
| | 2030 | | | | | 379,045,063 | 102,876,968 | 368% | 366,552,328 | 139,130,148 | 263% |
| | 2031 | | | | | 358,034,426 | 89,370,632 | 401% | 346,004,254 | 120,988,989 | 286% |
| | 2032 | | | | | 336,623,234 | 77,231,465 | 436% | 325,077,513 | 104,654,420 | 311% |
| | 2033 | | | | | 311,742,591 | 66,396,136 | 470% | 300,885,346 | 90,049,868 | 334% |
| | 2034 | | | | | 284,802,359 | 56,752,268 | 502% | 274,772,643 | 77,030,931 | 357% |
| | 2035 | | | | | 256,446,404 | 48,223,134 | 532% | 247,355,179 | 65,500,385 | 378% |
| | 2036 | | | | | 231,867,370 | 40,726,163 | 569% | 223,539,501 | 55,352,144 | 404% |
| | 2037 | | | | | 209,445,526 | 34,187,180 | 613% | 201,797,965 | 46,490,561 | 434% |
| | 2038 | | | | | 187,023,555 | 28,526,454 | 656% | 180,098,076 | 38,811,480 | 464% |
| | 2039 | | | | | 164,889,731 | 23,665,906 | 697% | 158,716,718 | 32,212,105 | 493% |
| | 2040 | | | | | 143,434,507 | 19,521,552 | 735% | 138,024,604 | 26,580,866 | 519% |
| **Values as of 12/31/2015 (discounted at maximum statutory valuation rates)** | | | | | | | | | | | |
| | **Past** | | | | 3,485,898,808 | 4,550,486,958 | 7,356,998,437 | 61.9% | 4,550,486,958 | 7,356,998,437 | 61.9% |
| | **Future** | | | | | 5,998,721,100 | 2,910,507,111 | 206.1% | 5,852,691,124 | 3,509,866,567 | 166.7% |
| | **Lifetime** | | | | | 10,549,208,058 | 10,267,505,548 | 102.7% | 10,403,178,083 | 10,866,865,004 | 95.7% |

**Total Incurred Claims exceed Total Initial Premiums x max(58%, Original Pricing Loss Ratio) + Increased Premiums x max(85%, Original Pricing Loss Ratio)**

| | | | | |
|---|---|---|---|---|
| | | | Accum Value of Past Initial Prm x 69.4% = | 4,772,045,004 |
| Accum Value of Minimum(Past Incurred Claims, | | | Present Value of Future Initial Prm x 69.4% = | 800,011,446 |
| Adjusted Originally Expected Incurred Claims) = | 3,485,898,808 | | Accum Value of Prior Increases x 85.0% = | 407,894,996 |
| Present Value of Future Incurred Claims = | 5,852,691,124 | | Present Value of Future Increases x 85.0% = | 2,003,406,334 |
| Total = | 9,338,589,933 | > = | Total = | 7,983,357,780 |

**Total Incurred Claims exceed Total Initial Premiums x max(60%, Original Pricing Loss Ratio) + Increased Premiums x max(80%, Original Pricing Loss Ratio)**

| | | | | |
|---|---|---|---|---|
| | | | Accum Value of Past Initial Prm x 69.4% = | 4,772,045,004 |
| Accum Value of Minimum(Past Incurred Claims, | | | Present Value of Future Initial Prm x 69.4% = | 800,011,446 |
| Adjusted Originally Expected Incurred Claims) = | 3,485,898,808 | | Accum Value of Prior Increases x 80.0% = | 383,901,173 |
| Present Value of Future Incurred Claims = | 5,852,691,124 | | Present Value of Future Increases x 80.0% = | 1,885,558,902 |
| Total = | 9,338,589,933 | > = | Total = | 7,841,516,525 |

## Exhibit 1B: Nationwide Loss Ratio Exhibit
## Gold (LTC-96, LTC-96CL, NH-99, A-3541, A-3542, LTC2000)

| | | Original Assumptions | | | Historical & Projected Experience | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Before Proposed Increase | | | With Proposed Rate Increase | | |
| | Calendar Year | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio |
| | 1988 | - | - | - | - | 28,652 | 0% | - | 28,652 | 0% |
| | 1989 | - | - | - | - | 88,693 | 0% | - | 88,693 | 0% |
| | 1990 | - | - | - | - | 156,650 | 0% | - | 156,650 | 0% |
| | 1991 | - | - | - | - | 243,030 | 0% | - | 243,030 | 0% |
| | 1992 | - | - | - | - | 1,841,638 | 0% | - | 1,841,638 | 0% |
| | 1993 | - | - | - | - | 3,456,124 | 0% | - | 3,456,124 | 0% |
| | 1994 | - | - | - | 6,812 | 5,202,449 | 0% | 6,812 | 5,202,449 | 0% |
| | 1995 | - | - | - | - | 7,910,341 | 0% | - | 7,910,341 | 0% |
| | 1996 | 46,523 | 507,740 | 9% | - | 13,397,795 | 0% | - | 13,397,795 | 0% |
| | 1997 | 1,883,605 | 20,957,444 | 9% | 65,089 | 38,246,222 | 0% | 65,089 | 38,246,222 | 0% |
| | 1998 | 6,842,508 | 65,556,158 | 10% | 7,442,814 | 85,904,883 | 9% | 7,442,814 | 85,904,883 | 9% |
| | 1999 | 14,704,687 | 114,182,665 | 13% | 20,340,764 | 140,232,471 | 15% | 20,340,764 | 140,232,471 | 15% |
| | 2000 | 25,918,419 | 171,360,973 | 15% | 31,719,148 | 206,758,030 | 15% | 31,719,148 | 206,758,030 | 15% |
| | 2001 | 37,631,987 | 219,645,420 | 17% | 55,659,617 | 266,930,822 | 21% | 55,659,617 | 266,930,822 | 21% |
| | 2002 | 49,898,653 | 259,751,045 | 19% | 82,848,312 | 320,839,184 | 26% | 82,848,312 | 320,839,184 | 26% |
| | 2003 | 59,562,641 | 253,233,083 | 24% | 96,854,643 | 329,201,692 | 29% | 96,854,643 | 329,201,692 | 29% |
| | 2004 | 67,298,459 | 229,753,188 | 29% | 114,890,612 | 319,920,648 | 36% | 114,890,612 | 319,920,648 | 36% |
| | 2005 | 72,669,704 | 209,369,594 | 35% | 142,601,716 | 311,020,926 | 46% | 142,601,716 | 311,020,926 | 46% |
| Historical | 2006 | 77,353,484 | 191,816,110 | 40% | 185,261,651 | 302,430,040 | 61% | 185,261,651 | 302,430,040 | 61% |
| Experience | 2007 | 82,554,406 | 176,590,927 | 47% | 234,824,580 | 294,128,991 | 80% | 234,824,580 | 294,128,991 | 80% |
| | 2008 | 87,826,370 | 163,258,059 | 54% | 242,878,448 | 285,608,970 | 85% | 242,878,448 | 285,608,970 | 85% |
| | 2009 | 92,407,052 | 151,400,475 | 61% | 275,194,561 | 274,012,433 | 100% | 275,194,561 | 274,012,433 | 100% |
| | 2010 | 97,026,650 | 140,646,773 | 69% | 278,839,314 | 282,412,724 | 99% | 278,839,314 | 282,412,724 | 99% |
| | 2011 | 101,964,803 | 130,677,044 | 78% | 309,667,864 | 283,636,951 | 109% | 309,667,864 | 283,636,951 | 109% |
| | 2012 | 107,106,387 | 121,236,700 | 88% | 336,214,310 | 281,275,527 | 120% | 336,214,310 | 281,275,527 | 120% |
| | 2013 | 112,188,316 | 112,151,971 | 100% | 343,218,650 | 321,183,083 | 107% | 343,218,650 | 321,183,083 | 107% |
| | 2014 | 117,118,930 | 103,386,735 | 113% | 396,964,438 | 305,924,489 | 130% | 396,964,438 | 305,924,489 | 130% |
| | 2015 | 121,754,306 | 94,957,671 | 128% | 421,775,536 | 281,513,531 | 150% | 421,775,536 | 281,513,531 | 150% |
| | 2016 | 125,970,599 | 86,883,188 | 145% | 383,636,149 | 283,764,057 | 135% | 383,636,149 | 283,764,057 | 135% |
| | 2017 | 129,700,208 | 79,180,098 | 164% | 407,696,203 | 358,621,433 | 114% | 407,696,203 | 358,621,433 | 114% |
| Projected | 2018 | 132,793,992 | 71,864,025 | 185% | 430,714,322 | 345,995,687 | 124% | 430,714,322 | 345,995,687 | 124% |
| Future | 2019 | 135,179,074 | 64,948,256 | 208% | 450,713,675 | 322,822,058 | 140% | 448,111,428 | 342,165,835 | 131% |
| Experience | 2020 | 136,799,154 | 58,442,882 | 234% | 465,989,771 | 299,848,434 | 155% | 452,213,925 | 392,114,544 | 115% |
| | 2021 | 137,634,476 | 52,355,371 | 263% | 476,472,497 | 277,064,835 | 172% | 461,635,186 | 370,358,493 | 125% |
| | 2022 | 137,663,110 | 46,689,178 | 295% | 482,225,135 | 254,534,693 | 189% | 467,485,284 | 340,700,587 | 137% |
| | 2023 | 136,741,174 | 41,443,414 | 330% | 481,538,541 | 232,390,512 | 207% | 466,923,575 | 311,487,053 | 150% |
| | 2024 | 134,827,001 | 36,613,017 | 368% | 476,468,301 | 210,841,848 | 226% | 461,989,699 | 282,993,869 | 163% |
| | 2025 | 131,952,950 | 32,190,787 | 410% | 466,380,293 | 190,057,929 | 245% | 452,124,484 | 255,446,921 | 177% |
| | 2026 | 128,201,061 | 28,167,347 | 455% | 454,739,153 | 170,189,144 | 267% | 440,658,685 | 229,050,221 | 192% |
| | 2027 | 123,640,882 | 24,530,268 | 504% | 440,249,804 | 151,426,681 | 291% | 426,392,290 | 204,064,686 | 209% |
| | 2028 | 118,227,080 | 21,262,729 | 556% | 422,074,734 | 133,930,639 | 315% | 408,573,343 | 180,712,206 | 226% |
| | 2029 | 112,127,070 | 18,345,977 | 611% | 402,265,507 | 117,736,120 | 342% | 389,180,010 | 159,048,995 | 245% |
| | 2030 | 105,484,771 | 15,759,958 | 669% | 379,045,063 | 102,876,968 | 368% | 366,552,328 | 139,130,148 | 263% |
| | 2031 | 98,452,945 | 13,483,372 | 730% | 358,034,426 | 89,370,632 | 401% | 346,004,254 | 120,988,989 | 286% |
| | 2032 | 91,129,382 | 11,493,607 | 793% | 336,623,234 | 77,231,465 | 436% | 325,077,513 | 104,654,420 | 311% |
| | 2033 | 83,606,979 | 9,765,314 | 856% | 311,742,591 | 66,396,136 | 470% | 300,885,346 | 90,049,868 | 334% |
| | 2034 | 76,251,757 | 8,273,656 | 922% | 284,802,359 | 56,752,268 | 502% | 274,772,643 | 77,030,931 | 357% |
| | 2035 | 69,286,921 | 6,994,979 | 991% | 256,446,404 | 48,223,134 | 532% | 247,355,179 | 65,500,385 | 378% |
| | 2036 | 62,786,582 | 5,906,275 | 1063% | 231,867,370 | 40,726,163 | 569% | 223,539,501 | 55,352,144 | 404% |
| | 2037 | 56,755,532 | 4,985,188 | 1138% | 209,445,526 | 34,187,180 | 613% | 201,797,965 | 46,490,561 | 434% |
| | 2038 | 51,265,630 | 4,209,003 | 1218% | 187,023,555 | 28,526,454 | 656% | 180,098,076 | 38,811,480 | 464% |
| | 2039 | 46,532,613 | 3,557,502 | 1308% | 164,889,731 | 23,665,906 | 697% | 158,716,718 | 32,212,105 | 493% |
| | 2040 | 42,677,885 | 3,012,653 | 1417% | 143,434,507 | 19,521,552 | 735% | 138,024,604 | 26,580,866 | 519% |
| ***Values as of 12/31/2015 (discounted at maximum statutory valuation rates)*** | | | | | | | | | | |
| | Past : | 2,134,349,162 | 5,963,429,220 | 35.8% | 5,281,258,262 | 9,356,768,984 | 56.4% | 5,281,258,262 | 9,356,768,984 | 56.4% |
| | Future : | 1,406,948,200 | 503,629,476 | 279.4% | 4,750,665,315 | 2,495,830,386 | 190.3% | 4,643,798,693 | 2,971,277,437 | 156.3% |
| | Lifetime : | 3,541,297,362 | 6,467,058,696 | 54.8% | 10,031,923,577 | 11,852,599,371 | 84.6% | 9,925,056,955 | 12,328,046,421 | 80.5% |

| | |
|---|---|
| **Net Level Premium Reserves (based on original pricing assumptions and discount rates)** | **1,771,298,200** |
| **Future Loss Ratio adjusted for Net Level Premium Reserves** | **96.7%** |

**Appendix A - Comparison to New Business Rates (Gold Series)**

Rates shown are for a 90/100-day EP, single, Standard policyholder, and are per $10 daily benefit

**Inflation Option: GPO Inflation**

**New Business Rates adjusted for Benefit Differences* :**

| Issue Age | Benefit Period 2 | 3 | 4 | 6 | 10 | Life |
|---|---|---|---|---|---|---|
| 18-29 | 32.67 | 36.77 | 40.84 | 52.41 | 61.15 | 72.23 |
| 30 | 34.53 | 38.66 | 43.30 | 54.87 | 69.84 | 81.92 |
| 31 | 35.47 | 39.60 | 44.82 | 56.39 | 70.68 | 82.42 |
| 32 | 36.40 | 41.11 | 46.71 | 58.85 | 73.77 | 86.01 |
| 33 | 36.96 | 42.05 | 48.22 | 60.74 | 75.16 | 87.19 |
| 34 | 37.89 | 43.56 | 49.73 | 62.82 | 77.74 | 90.18 |
| 35 | 38.83 | 44.50 | 51.62 | 65.28 | 79.89 | 92.27 |
| 36 | 39.76 | 46.39 | 53.14 | 67.74 | 82.11 | 94.46 |
| 37 | 40.69 | 47.90 | 55.03 | 69.26 | 89.20 | 102.26 |
| 38 | 42.19 | 48.84 | 57.48 | 71.72 | 89.20 | 102.26 |
| 39 | 43.12 | 50.35 | 59.00 | 74.74 | 89.20 | 102.26 |
| 40 | 44.05 | 52.23 | 60.89 | 77.20 | 91.52 | 104.31 |
| 41 | 45.87 | 54.10 | 63.39 | 80.20 | 94.45 | 107.01 |
| 42 | 47.15 | 55.99 | 65.73 | 83.23 | 102.84 | 115.87 |
| 43 | 49.02 | 57.90 | 67.71 | 85.91 | 105.29 | 117.97 |
| 44 | 51.30 | 59.83 | 70.30 | 89.01 | 108.27 | 120.68 |
| 45 | 53.22 | 61.79 | 72.34 | 92.15 | 116.88 | 129.61 |
| 46 | 55.16 | 63.77 | 75.38 | 95.33 | 119.87 | 132.26 |
| 47 | 57.52 | 66.17 | 77.47 | 98.54 | 122.93 | 134.98 |
| 48 | 59.52 | 68.80 | 80.58 | 102.40 | 132.56 | 144.86 |
| 49 | 61.54 | 70.86 | 83.33 | 105.70 | 140.48 | 152.61 |
| 50 | 63.99 | 73.34 | 85.91 | 109.64 | 144.37 | 156.13 |
| 51 | 67.02 | 76.04 | 89.72 | 115.03 | 155.06 | 166.74 |
| 52 | 69.07 | 79.17 | 92.96 | 120.69 | 161.27 | 177.72 |
| 53 | 72.16 | 82.75 | 96.86 | 126.83 | 179.69 | 196.66 |
| 54 | 75.28 | 86.58 | 101.22 | 132.63 | 191.23 | 207.92 |
| 55 | 77.82 | 89.83 | 105.22 | 138.91 | 203.52 | 219.90 |
| 56 | 81.55 | 95.71 | 112.25 | 147.79 | 212.54 | 233.74 |
| 57 | 85.74 | 101.64 | 119.98 | 156.34 | 226.29 | 246.98 |
| 58 | 90.59 | 107.64 | 127.15 | 166.03 | 234.78 | 254.45 |
| 59 | 94.86 | 114.32 | 135.66 | 175.81 | 250.27 | 274.56 |
| 60 | 99.81 | 121.50 | 144.69 | 186.75 | 260.76 | 289.02 |
| 61 | 107.35 | 131.51 | 154.85 | 201.68 | 282.08 | 310.02 |
| 62 | 115.18 | 141.62 | 165.75 | 218.48 | 306.08 | 338.89 |
| 63 | 124.59 | 153.56 | 177.84 | 236.09 | 336.38 | 363.92 |
| 64 | 134.10 | 165.61 | 190.05 | 256.06 | 370.30 | 402.92 |
| 65 | 144.35 | 179.29 | 204.12 | 276.88 | 398.49 | 430.36 |
| 66 | 158.31 | 196.32 | 223.41 | 300.36 | 426.39 | 457.65 |
| 67 | 173.58 | 215.97 | 245.54 | 325.39 | 455.03 | 485.49 |
| 68 | 191.04 | 236.27 | 269.43 | 353.26 | 487.90 | 522.90 |
| 69 | 209.59 | 259.41 | 296.17 | 383.56 | 521.46 | 550.68 |
| 70 | 230.98 | 284.08 | 325.53 | 416.48 | 558.94 | 587.67 |
| 71 | 253.24 | 311.56 | 353.78 | 450.48 | 586.61 | 623.58 |
| 72 | 277.91 | 340.56 | 385.32 | 487.32 | 617.97 | 662.74 |
| 73 | 305.85 | 373.06 | 419.70 | 527.02 | 652.92 | 705.15 |
| 74 | 335.98 | 407.73 | 456.93 | 571.09 | 688.48 | 747.62 |
| 75 | 368.95 | 446.76 | 497.43 | 617.58 | 727.30 | 797.15 |
| 76 | 408.15 | 517.37 | 581.97 | 700.18 | 828.55 | 908.13 |
| 77 | 452.80 | 573.10 | 645.42 | 774.85 | 915.34 | 1007.00 |
| 78 | 499.83 | 638.50 | 714.51 | 854.75 | 1015.54 | 1114.86 |
| 79 | 554.70 | 707.89 | 791.50 | 946.48 | 1124.15 | 1235.25 |
| 80 | 909.43 | 1169.36 | 1299.00 | 1550.66 | 1851.72 | 2033.92 |
| 81 | 981.35 | 1264.21 | 1403.08 | 1672.56 | 2000.46 | 2197.18 |
| 82 | 1058.72 | 1362.87 | 1510.27 | 1801.64 | 2155.43 | 2365.60 |
| 83 | 1143.93 | 1468.60 | 1629.63 | 1942.12 | 2321.79 | 2550.62 |
| 84 | 1233.07 | 1581.77 | 1755.52 | 2087.46 | 2497.43 | 2743.56 |

**LTC-96 9/96 Rates after Requested Rate Increases**
***excluding additional rate increase due to cost of delay :***

| Issue Age | Benefit Period 2 | 3 | 4 | 6 | 10 | Life |
|---|---|---|---|---|---|---|
| 18-29 | 32.67 | 36.77 | 40.84 | 52.41 | 61.15 | 72.23 |
| 30 | 34.53 | 38.66 | 43.30 | 54.87 | 69.84 | 80.65 |
| 31 | 35.47 | 39.60 | 44.82 | 56.39 | 70.68 | 80.65 |
| 32 | 36.40 | 41.11 | 46.71 | 58.85 | 73.77 | 80.65 |
| 33 | 36.96 | 42.05 | 48.22 | 60.74 | 74.75 | 80.65 |
| 34 | 37.89 | 43.56 | 49.73 | 62.82 | 74.75 | 80.65 |
| 35 | 38.83 | 44.50 | 51.62 | 62.95 | 74.75 | 80.65 |
| 36 | 39.76 | 46.39 | 53.14 | 62.95 | 74.75 | 80.65 |
| 37 | 40.69 | 47.90 | 55.03 | 62.95 | 74.75 | 84.22 |
| 38 | 41.31 | 48.84 | 55.08 | 62.95 | 74.75 | 84.22 |
| 39 | 41.31 | 50.35 | 57.00 | 65.19 | 77.78 | 88.90 |
| 40 | 44.05 | 52.23 | 60.89 | 69.26 | 82.10 | 93.57 |
| 41 | 44.53 | 53.13 | 63.39 | 73.83 | 86.94 | 98.51 |
| 42 | 47.15 | 55.99 | 65.73 | 74.32 | 91.84 | 103.47 |
| 43 | 49.02 | 57.90 | 67.71 | 78.97 | 96.79 | 108.45 |
| 44 | 49.64 | 59.83 | 70.30 | 83.69 | 101.80 | 113.46 |
| 45 | 51.14 | 61.79 | 72.34 | 84.25 | 106.86 | 118.50 |
| 46 | 54.56 | 63.77 | 75.38 | 89.05 | 111.98 | 123.56 |
| 47 | 54.95 | 66.17 | 77.47 | 93.92 | 117.16 | 128.64 |
| 48 | 55.35 | 68.80 | 80.58 | 94.55 | 122.40 | 133.75 |
| 49 | 60.04 | 70.86 | 83.33 | 99.51 | 132.26 | 143.68 |
| 50 | 60.47 | 73.34 | 85.91 | 104.53 | 137.64 | 148.85 |
| 51 | 65.20 | 76.04 | 89.72 | 109.59 | 147.72 | 158.86 |
| 52 | 65.60 | 79.17 | 92.96 | 114.71 | 153.27 | 168.91 |
| 53 | 70.42 | 82.75 | 96.86 | 115.44 | 163.56 | 179.01 |
| 54 | 70.86 | 86.58 | 101.22 | 120.66 | 173.97 | 189.16 |
| 55 | 75.76 | 89.83 | 105.22 | 125.93 | 184.51 | 199.36 |
| 56 | 80.63 | 95.71 | 112.25 | 135.60 | 195.01 | 214.46 |
| 57 | 85.55 | 101.64 | 119.98 | 145.37 | 210.40 | 229.64 |
| 58 | 90.51 | 107.64 | 127.15 | 159.79 | 225.96 | 244.89 |
| 59 | 94.86 | 114.32 | 135.66 | 169.77 | 241.67 | 265.12 |
| 60 | 99.81 | 121.50 | 144.69 | 184.45 | 257.55 | 285.45 |
| 61 | 107.35 | 131.51 | 154.85 | 199.27 | 278.72 | 306.33 |
| 62 | 115.18 | 141.62 | 165.75 | 214.24 | 300.15 | 332.32 |
| 63 | 124.59 | 153.56 | 177.84 | 229.35 | 326.78 | 353.54 |
| 64 | 134.10 | 165.61 | 190.05 | 244.61 | 353.74 | 384.91 |
| 65 | 144.35 | 179.29 | 204.12 | 264.74 | 381.03 | 411.50 |
| 66 | 158.31 | 196.32 | 223.41 | 293.10 | 399.51 | 429.10 |
| 67 | 173.58 | 215.97 | 245.54 | 325.39 | 419.35 | 442.33 |
| 68 | 191.04 | 236.27 | 269.43 | 353.26 | 442.85 | 467.92 |
| 69 | 209.59 | 259.41 | 296.17 | 383.56 | 469.48 | 501.86 |
| 70 | 230.98 | 284.08 | 325.53 | 416.48 | 506.56 | 543.12 |
| 71 | 253.24 | 311.56 | 353.78 | 450.48 | 547.73 | 588.12 |
| 72 | 277.91 | 340.56 | 385.32 | 487.32 | 597.08 | 640.95 |
| 73 | 305.85 | 373.06 | 419.70 | 527.02 | 648.61 | 695.61 |
| 74 | 335.98 | 407.73 | 456.93 | 571.09 | 688.48 | 744.53 |
| 75 | 368.95 | 446.76 | 497.43 | 617.58 | 727.30 | 787.70 |
| 76 | 408.15 | 517.37 | 581.97 | 687.25 | 772.90 | 827.21 |
| 77 | 432.41 | 548.52 | 618.58 | 718.68 | 808.76 | 864.81 |
| 78 | 468.16 | 592.09 | 666.84 | 771.09 | 867.48 | 926.49 |
| 79 | 513.40 | 649.13 | 731.75 | 837.97 | 942.22 | 1007.14 |
| 80 | 568.48 | 719.95 | 810.43 | 922.55 | 1040.58 | 1115.33 |
| 81 | 641.26 | 810.43 | 912.72 | 1030.74 | 1176.31 | 1266.79 |
| 82 | 725.85 | 916.65 | 1034.68 | 1162.54 | 1345.47 | 1455.63 |
| 83 | 820.27 | 1038.61 | 1172.37 | 1314.00 | 1538.25 | 1675.94 |
| 84 | 926.49 | 1172.37 | 1323.84 | 1477.27 | 1752.66 | 1919.86 |

**LTC-96 9/96 Rates after Requested Rate Increases**
***including additional rate increase due to cost of delay :***

| Issue Age | Benefit Period 2 | 3 | 4 | 6 | 10 | Life |
|---|---|---|---|---|---|---|
| 18-29 | 34.41 | 37.86 | 42.36 | 55.94 | 64.97 | 83.50 |
| 30 | 36.89 | 40.27 | 45.55 | 61.30 | 81.84 | 94.51 |
| 31 | 38.86 | 41.50 | 47.54 | 65.21 | 82.83 | 94.51 |
| 32 | 41.22 | 43.48 | 50.39 | 68.96 | 86.44 | 94.51 |
| 33 | 42.67 | 44.73 | 54.16 | 71.18 | 87.59 | 94.51 |
| 34 | 44.40 | 47.25 | 58.09 | 73.61 | 87.59 | 94.51 |
| 35 | 45.50 | 49.60 | 60.49 | 73.76 | 87.59 | 94.51 |
| 36 | 46.59 | 54.36 | 62.26 | 73.76 | 87.59 | 94.51 |
| 37 | 47.68 | 56.12 | 64.48 | 73.76 | 87.59 | 99.26 |
| 38 | 48.41 | 57.23 | 64.54 | 73.76 | 87.59 | 99.26 |
| 39 | 48.41 | 59.00 | 67.10 | 76.74 | 91.63 | 105.57 |
| 40 | 52.10 | 61.46 | 72.37 | 82.23 | 97.46 | 111.97 |
| 41 | 52.72 | 62.58 | 76.15 | 88.48 | 104.08 | 118.81 |
| 42 | 56.60 | 66.70 | 79.05 | 89.17 | 110.87 | 125.79 |
| 43 | 58.91 | 69.04 | 82.31 | 95.66 | 117.85 | 132.90 |
| 44 | 59.72 | 72.18 | 85.55 | 100.00 | 125.02 | 140.14 |
| 45 | 59.93 | 72.41 | 85.89 | 100.00 | 127.02 | 142.18 |
| 46 | 64.49 | 75.13 | 89.59 | 106.57 | 134.03 | 149.22 |
| 47 | 65.02 | 78.03 | 92.91 | 113.32 | 141.21 | 156.38 |
| 48 | 65.56 | 81.91 | 97.52 | 114.20 | 148.56 | 163.66 |
| 49 | 71.78 | 84.44 | 100.95 | 121.19 | 162.64 | 178.03 |
| 50 | 71.78 | 87.47 | 104.08 | 126.79 | 167.61 | 182.56 |
| 51 | 77.30 | 90.39 | 108.06 | 132.46 | 180.39 | 195.26 |
| 52 | 77.30 | 93.52 | 111.04 | 137.97 | 187.24 | 208.04 |
| 53 | 83.35 | 97.87 | 115.77 | 137.97 | 200.34 | 220.31 |
| 54 | 83.35 | 101.83 | 119.99 | 143.92 | 213.62 | 233.24 |
| 55 | 88.93 | 105.80 | 124.52 | 149.97 | 227.09 | 245.07 |
| 56 | 94.79 | 112.87 | 133.37 | 162.03 | 240.54 | 265.19 |
| 57 | 100.71 | 120.39 | 141.97 | 173.82 | 261.15 | 285.53 |
| 58 | 106.70 | 126.96 | 151.01 | 192.50 | 280.76 | 304.69 |
| 59 | 112.37 | 135.39 | 161.68 | 204.60 | 300.61 | 331.24 |
| 60 | 117.70 | 144.09 | 172.24 | 222.83 | 321.38 | 357.27 |
| 61 | 127.14 | 156.17 | 184.93 | 240.78 | 348.66 | 383.42 |
| 62 | 136.62 | 167.26 | 197.76 | 258.94 | 375.63 | 416.48 |
| 63 | 146.22 | 182.82 | 212.43 | 276.84 | 409.65 | 443.13 |
| 64 | 158.02 | 197.42 | 226.03 | 294.94 | 444.17 | 483.52 |
| 65 | 166.54 | 214.01 | 243.23 | 319.86 | 478.44 | 516.76 |
| 66 | 185.03 | 234.83 | 264.09 | 355.40 | 499.57 | 536.58 |
| 67 | 201.96 | 257.56 | 292.66 | 397.80 | 521.46 | 550.04 |
| 68 | 223.95 | 275.37 | 320.00 | 432.79 | 547.61 | 578.60 |
| 69 | 248.92 | 305.51 | 352.99 | 470.48 | 577.28 | 617.09 |
| 70 | 275.22 | 328.48 | 386.70 | 509.22 | 619.36 | 664.06 |
| 71 | 297.52 | 352.69 | 406.26 | 547.67 | 665.91 | 715.01 |
| 72 | 319.77 | 375.53 | 428.83 | 589.10 | 721.79 | 774.81 |
| 73 | 360.49 | 413.27 | 460.67 | 633.45 | 779.60 | 836.10 |
| 74 | 401.52 | 463.56 | 513.80 | 682.51 | 822.79 | 889.77 |
| 75 | 438.39 | 530.31 | 578.05 | 733.82 | 864.19 | 935.96 |
| 76 | 482.18 | 611.21 | 687.52 | 811.90 | 913.08 | 977.24 |
| 77 | 507.88 | 644.25 | 726.54 | 844.11 | 949.92 | 1015.75 |
| 78 | 548.59 | 693.81 | 781.40 | 903.57 | 1016.51 | 1085.66 |
| 79 | 601.61 | 760.65 | 857.47 | 981.94 | 1104.10 | 1180.17 |
| 80 | 666.15 | 843.64 | 949.67 | 1081.05 | 1219.35 | 1306.94 |
| 81 | 751.43 | 949.67 | 1069.53 | 1207.83 | 1378.40 | 1484.43 |
| 82 | 850.55 | 1074.14 | 1212.44 | 1362.26 | 1576.63 | 1705.71 |
| 83 | 961.19 | 1217.05 | 1373.79 | 1539.75 | 1802.52 | 1963.87 |
| 84 | 1085.66 | 1373.79 | 1551.27 | 1731.07 | 2053.77 | 2249.69 |

**LTC-96 9/96 2016 Rate Increases (%) :**

| Issue Age | Benefit Period 2 | 3 | 4 | 6 | 10 | Life |
|---|---|---|---|---|---|---|
| 18-29 | 15% | 13% | 14% | 17% | 16% | 27% |
| 30 | 17% | 14% | 15% | 22% | 32% | 42% |
| 31 | 20% | 15% | 16% | 27% | 34% | 42% |
| 32 | 24% | 16% | 18% | 33% | 40% | 42% |
| 33 | 26% | 16% | 23% | 37% | 42% | 42% |
| 34 | 30% | 19% | 28% | 41% | 42% | 42% |
| 35 | 33% | 22% | 33% | 42% | 42% | 42% |
| 36 | 36% | 29% | 37% | 42% | 42% | 42% |
| 37 | 40% | 33% | 42% | 42% | 42% | 42% |
| 38 | 42% | 35% | 42% | 42% | 42% | 42% |
| 39 | 42% | 40% | 42% | 42% | 42% | 42% |
| 40 | 42% | 40% | 42% | 42% | 42% | 42% |
| 41 | 42% | 42% | 38% | 42% | 42% | 43% |
| 42 | 37% | 38% | 42% | 42% | 43% | 43% |
| 43 | 42% | 42% | 37% | 43% | 43% | 43% |
| 44 | 43% | 36% | 41% | 42% | 43% | 43% |
| 45 | 42% | 35% | 36% | 42% | 42% | 42% |
| 46 | 42% | 34% | 41% | 42% | 42% | 43% |
| 47 | 42% | 38% | 36% | 43% | 43% | 43% |
| 48 | 42% | 34% | 34% | 43% | 43% | 43% |
| 49 | 42% | 38% | 38% | 43% | 43% | 43% |
| 50 | 42% | 34% | 34% | 43% | 43% | 43% |
| 51 | 42% | 30% | 33% | 43% | 43% | 43% |
| 52 | 42% | 35% | 36% | 42% | 43% | 43% |
| 53 | 42% | 33% | 35% | 42% | 43% | 43% |
| 54 | 42% | 38% | 40% | 42% | 43% | 43% |
| 55 | 42% | 36% | 39% | 42% | 43% | 43% |
| 56 | 42% | 37% | 36% | 42% | 43% | 43% |
| 57 | 42% | 33% | 39% | 42% | 44% | 44% |
| 58 | 42% | 34% | 37% | 43% | 44% | 44% |
| 59 | 35% | 32% | 36% | 43% | 44% | 44% |
| 60 | 35% | 30% | 35% | 43% | 44% | 44% |
| 61 | 33% | 31% | 32% | 43% | 44% | 44% |
| 62 | 31% | 28% | 33% | 43% | 44% | 44% |
| 63 | 27% | 30% | 32% | 43% | 44% | 44% |
| 64 | 28% | 29% | 28% | 43% | 44% | 44% |
| 65 | 24% | 29% | 28% | 43% | 44% | 44% |
| 66 | 26% | 29% | 27% | 43% | 44% | 44% |
| 67 | 25% | 28% | 28% | 43% | 44% | 44% |
| 68 | 26% | 25% | 27% | 41% | 43% | 43% |
| 69 | 27% | 26% | 28% | 37% | 43% | 43% |
| 70 | 27% | 24% | 27% | 34% | 43% | 43% |
| 71 | 25% | 21% | 23% | 34% | 43% | 43% |
| 72 | 23% | 18% | 19% | 33% | 43% | 43% |
| 73 | 27% | 19% | 18% | 32% | 43% | 43% |
| 74 | 30% | 23% | 21% | 32% | 41% | 42% |
| 75 | 35% | 29% | 26% | 35% | 40% | 42% |
| 76 | 42% | 41% | 41% | 42% | 42% | 42% |
| 77 | 42% | 42% | 42% | 42% | 42% | 42% |
| 78 | 42% | 42% | 42% | 42% | 42% | 42% |
| 79 | 42% | 42% | 42% | 42% | 42% | 42% |
| 80 | 42% | 42% | 42% | 42% | 42% | 42% |
| 81 | 42% | 42% | 42% | 42% | 42% | 42% |
| 82 | 42% | 42% | 42% | 42% | 42% | 42% |
| 83 | 42% | 42% | 42% | 42% | 42% | 42% |
| 84 | 42% | 42% | 42% | 42% | 42% | 42% |

* Benefit Differences between LTC-96 9/96 and ICC12-LTC-12:

LTC-96 9/96 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit, the stay-at-home or respite benefits or coverage for a skilled family member

LTC-96 9/96 does not have the ability to convert from GPO to 5% Compound inflation option at age 65

LTC-96 9/96 rates are for a 100 service-day EP, ICC12-LTC-12 rates are for a 90 service-day EP

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-96 9/96

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered both 10yr and Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

**Appendix A - Comparison to New Business Rates (Gold Series)**

Rates shown are for a 90/100-day EP, single, Standard policyholder, and are per $10 daily benefit

**Inflation Option: 5% Simple Inflation**

**New Business Rates adjusted for Benefit Differences* :**

| Issue Age | Benefit Period 2 | 3 | 4 | 6 | 10 | Life |
|---|---|---|---|---|---|---|
| 18-29 | 83.08 | 97.58 | 113.82 | 146.40 | 223.00 | 242.34 |
| 30 | 85.81 | 100.61 | 114.84 | 147.80 | 223.00 | 249.87 |
| 31 | 90.02 | 104.93 | 118.94 | 152.77 | 226.14 | 260.54 |
| 32 | 90.24 | 104.93 | 123.07 | 157.47 | 237.35 | 264.44 |
| 33 | 94.07 | 109.45 | 126.93 | 162.19 | 241.38 | 275.94 |
| 34 | 94.30 | 113.49 | 130.85 | 166.65 | 252.10 | 286.90 |
| 35 | 98.21 | 117.55 | 130.85 | 171.38 | 263.14 | 290.97 |
| 36 | 104.25 | 121.09 | 132.69 | 182.14 | 266.51 | 301.49 |
| 37 | 107.92 | 127.11 | 141.68 | 186.36 | 276.79 | 312.04 |
| 38 | 107.92 | 130.85 | 145.23 | 190.33 | 286.59 | 322.06 |
| 39 | 111.48 | 134.32 | 148.52 | 200.64 | 296.41 | 339.05 |
| 40 | 114.73 | 137.68 | 151.90 | 204.35 | 305.75 | 348.52 |
| 41 | 119.06 | 142.16 | 157.05 | 212.09 | 321.20 | 364.18 |
| 42 | 120.55 | 146.32 | 162.21 | 226.00 | 336.55 | 379.65 |
| 43 | 124.88 | 150.73 | 172.61 | 233.94 | 352.37 | 395.56 |
| 44 | 131.92 | 157.73 | 180.62 | 241.77 | 361.37 | 411.25 |
| 45 | 136.21 | 161.81 | 185.87 | 256.60 | 384.71 | 427.92 |
| 46 | 136.82 | 171.53 | 196.44 | 264.83 | 401.09 | 451.25 |
| 47 | 142.19 | 175.83 | 202.28 | 276.53 | 412.99 | 462.46 |
| 48 | 146.46 | 180.11 | 212.91 | 291.96 | 430.45 | 486.89 |
| 49 | 153.72 | 189.53 | 218.48 | 300.48 | 454.15 | 503.50 |
| 50 | 157.96 | 193.75 | 229.53 | 316.02 | 471.75 | 527.95 |
| 51 | 162.64 | 198.14 | 239.72 | 327.99 | 490.93 | 546.44 |
| 52 | 172.71 | 207.96 | 244.97 | 336.00 | 504.18 | 558.30 |
| 53 | 180.98 | 217.76 | 252.29 | 347.53 | 522.68 | 575.95 |
| 54 | 185.66 | 222.77 | 262.42 | 361.62 | 535.50 | 587.30 |
| 55 | 196.06 | 232.56 | 272.96 | 372.80 | 553.53 | 604.33 |
| 56 | 202.06 | 239.26 | 279.76 | 387.73 | 574.37 | 630.80 |
| 57 | 206.07 | 249.68 | 292.05 | 402.02 | 587.80 | 649.48 |
| 58 | 211.73 | 256.23 | 298.67 | 416.88 | 608.69 | 675.65 |
| 59 | 220.98 | 268.42 | 306.75 | 426.52 | 628.33 | 693.20 |
| 60 | 226.37 | 275.25 | 318.57 | 441.05 | 648.74 | 724.91 |
| 61 | 234.75 | 290.05 | 333.10 | 457.56 | 673.64 | 740.64 |
| 62 | 242.62 | 307.95 | 353.09 | 463.25 | 684.94 | 754.45 |
| 63 | 254.94 | 323.50 | 364.66 | 479.97 | 707.85 | 762.52 |
| 64 | 263.21 | 334.60 | 388.96 | 490.71 | 729.80 | 776.03 |
| 65 | 274.95 | 354.63 | 405.73 | 506.16 | 750.90 | 794.49 |
| 66 | 295.22 | 386.16 | 437.14 | 552.15 | 807.19 | 856.68 |
| 67 | 319.26 | 414.61 | 471.34 | 607.09 | 866.78 | 916.63 |
| 68 | 345.79 | 448.66 | 506.55 | 665.54 | 936.56 | 987.00 |
| 69 | 370.04 | 483.73 | 548.43 | 722.97 | 1004.69 | 1061.11 |
| 70 | 399.12 | 525.59 | 587.36 | 795.11 | 1083.90 | 1141.05 |
| 71 | 444.87 | 577.65 | 637.15 | 855.87 | 1145.57 | 1206.33 |
| 72 | 495.19 | 635.40 | 686.45 | 928.72 | 1216.45 | 1291.60 |
| 73 | 550.49 | 693.20 | 739.65 | 999.53 | 1278.52 | 1366.63 |
| 74 | 616.57 | 760.73 | 801.05 | 1081.68 | 1353.75 | 1454.17 |
| 75 | 688.19 | 834.57 | 866.64 | 1167.05 | 1432.88 | 1544.78 |
| 76 | 744.26 | 948.10 | 1104.90 | 1345.21 | 1657.37 | 1790.64 |
| 77 | 799.47 | 1015.49 | 1188.93 | 1442.98 | 1780.53 | 1920.96 |
| 78 | 862.97 | 1095.23 | 1275.92 | 1552.73 | 1915.90 | 2068.29 |
| 79 | 932.95 | 1176.02 | 1372.70 | 1666.83 | 2064.57 | 2228.42 |
| 80 | 1476.86 | 1861.84 | 2167.30 | 2630.59 | 3265.12 | 3529.00 |
| 81 | 1565.77 | 1970.13 | 2291.57 | 2787.59 | 3459.41 | 3733.44 |
| 82 | 1661.31 | 2089.58 | 2432.32 | 2959.01 | 3667.25 | 3957.25 |
| 83 | 1758.30 | 2213.36 | 2575.42 | 3135.34 | 3889.57 | 4193.84 |
| 84 | 1861.22 | 2345.29 | 2724.77 | 3319.88 | 4116.73 | 4439.50 |

**LTC-96 9/96 Rates after Requested Rate Increases**
***excluding additional rate increase due to cost of delay :***

| Issue Age | Benefit Period 2 | 3 | 4 | 6 | 10 | Life |
|---|---|---|---|---|---|---|
| 18-29 | 68.85 | 86.55 | 96.39 | 108.19 | 136.04 | 147.83 |
| 30 | 68.85 | 86.55 | 96.39 | 108.19 | 140.73 | 157.69 |
| 31 | 68.85 | 86.55 | 96.39 | 108.19 | 145.42 | 167.54 |
| 32 | 68.85 | 86.55 | 96.39 | 108.19 | 154.80 | 172.47 |
| 33 | 71.08 | 86.55 | 98.22 | 108.19 | 159.49 | 182.33 |
| 34 | 71.08 | 86.55 | 102.68 | 111.63 | 168.88 | 192.18 |
| 35 | 75.52 | 88.50 | 102.68 | 116.10 | 178.26 | 197.11 |
| 36 | 79.96 | 92.93 | 107.14 | 125.03 | 182.95 | 206.97 |
| 37 | 84.40 | 97.35 | 116.07 | 129.49 | 192.33 | 216.82 |
| 38 | 84.40 | 101.78 | 120.54 | 133.96 | 201.71 | 226.68 |
| 39 | 88.85 | 106.20 | 125.00 | 142.89 | 211.09 | 241.46 |
| 40 | 93.29 | 110.63 | 129.47 | 147.36 | 220.48 | 251.31 |
| 41 | 98.16 | 115.52 | 134.48 | 152.46 | 230.89 | 261.12 |
| 42 | 98.60 | 120.44 | 139.54 | 162.10 | 236.74 | 261.12 |
| 43 | 103.53 | 125.41 | 149.16 | 167.30 | 236.74 | 261.12 |
| 44 | 108.51 | 130.41 | 154.31 | 172.54 | 236.74 | 261.12 |
| 45 | 113.53 | 135.46 | 159.51 | 182.38 | 273.45 | 304.16 |
| 46 | 114.03 | 145.07 | 169.32 | 187.73 | 284.31 | 319.87 |
| 47 | 119.11 | 150.21 | 174.62 | 197.71 | 295.27 | 330.64 |
| 48 | 124.24 | 155.38 | 184.57 | 207.77 | 306.32 | 334.23 |
| 49 | 129.41 | 165.19 | 189.96 | 213.28 | 309.86 | 334.23 |
| 50 | 134.62 | 170.46 | 200.05 | 223.48 | 333.61 | 362.08 |
| 51 | 139.86 | 175.83 | 210.31 | 233.82 | 349.98 | 379.49 |
| 52 | 149.82 | 185.88 | 215.97 | 244.25 | 366.50 | 400.38 |
| 53 | 155.15 | 196.02 | 226.38 | 254.76 | 382.97 | 417.78 |
| 54 | 160.53 | 201.55 | 236.89 | 270.11 | 399.98 | 438.67 |
| 55 | 170.70 | 211.84 | 247.49 | 280.82 | 414.30 | 455.22 |
| 56 | 180.91 | 222.09 | 258.03 | 296.27 | 431.71 | 476.97 |
| 57 | 186.41 | 232.41 | 273.44 | 311.84 | 452.60 | 494.38 |
| 58 | 196.76 | 242.81 | 284.16 | 327.53 | 470.01 | 515.27 |
| 59 | 207.18 | 258.07 | 299.79 | 343.34 | 490.90 | 536.16 |
| 60 | 217.69 | 268.64 | 315.53 | 359.27 | 511.79 | 557.05 |
| 61 | 232.83 | 288.44 | 333.10 | 384.44 | 522.75 | 566.88 |
| 62 | 242.62 | 307.95 | 353.09 | 404.84 | 539.12 | 582.11 |
| 63 | 254.94 | 323.50 | 364.66 | 435.11 | 553.91 | 599.00 |
| 64 | 263.21 | 334.60 | 388.96 | 460.62 | 573.41 | 620.41 |
| 65 | 274.95 | 354.63 | 405.73 | 491.15 | 594.04 | 639.73 |
| 66 | 295.22 | 386.16 | 437.14 | 530.46 | 618.49 | 665.84 |
| 67 | 319.26 | 414.61 | 471.34 | 554.35 | 652.00 | 700.83 |
| 68 | 345.79 | 448.66 | 506.55 | 579.33 | 690.74 | 729.73 |
| 69 | 370.04 | 483.73 | 548.43 | 620.58 | 731.21 | 782.47 |
| 70 | 399.12 | 522.23 | 587.36 | 665.84 | 772.90 | 838.18 |
| 71 | 431.62 | 545.21 | 610.84 | 709.28 | 815.29 | 880.92 |
| 72 | 455.73 | 570.28 | 633.64 | 762.80 | 865.16 | 930.96 |
| 73 | 481.76 | 601.61 | 665.06 | 817.81 | 921.21 | 987.01 |
| 74 | 506.91 | 635.90 | 703.79 | 878.04 | 982.14 | 1045.50 |
| 75 | 528.76 | 672.37 | 759.41 | 935.66 | 1042.28 | 1107.56 |
| 76 | 549.39 | 718.59 | 829.30 | 994.33 | 1111.31 | 1184.42 |
| 77 | 570.54 | 772.73 | 906.85 | 1052.99 | 1191.12 | 1277.20 |
| 78 | 607.82 | 851.74 | 1007.14 | 1140.90 | 1308.10 | 1410.39 |
| 79 | 658.97 | 948.13 | 1125.16 | 1251.05 | 1451.70 | 1573.65 |
| 80 | 719.95 | 1046.48 | 1231.38 | 1367.11 | 1601.19 | 1727.08 |
| 81 | 796.66 | 1148.77 | 1347.44 | 1491.04 | 1758.56 | 1894.28 |
| 82 | 885.18 | 1256.96 | 1469.40 | 1620.86 | 1925.76 | 2077.22 |
| 83 | 983.53 | 1369.08 | 1599.23 | 1758.56 | 2098.86 | 2293.60 |
| 84 | 1091.72 | 1485.14 | 1723.15 | 1900.19 | 2281.80 | 2515.88 |

**LTC-96 9/96 Rates after Requested Rate Increases**
***including additional rate increase due to cost of delay :***

| Issue Age | Benefit Period 2 | 3 | 4 | 6 | 10 | Life |
|---|---|---|---|---|---|---|
| 18-29 | 80.68 | 101.42 | 112.95 | 126.78 | 159.77 | 173.28 |
| 30 | 80.68 | 101.42 | 112.95 | 126.78 | 166.04 | 186.46 |
| 31 | 80.68 | 101.42 | 112.95 | 126.78 | 172.36 | 199.84 |
| 32 | 80.68 | 101.42 | 112.95 | 126.78 | 185.17 | 206.62 |
| 33 | 83.64 | 101.42 | 115.38 | 126.78 | 191.65 | 220.32 |
| 34 | 83.64 | 101.42 | 121.36 | 131.36 | 204.77 | 234.23 |
| 35 | 89.63 | 104.01 | 121.36 | 137.36 | 218.10 | 241.27 |
| 36 | 95.70 | 109.95 | 127.40 | 149.52 | 224.84 | 255.50 |
| 37 | 101.86 | 115.96 | 139.69 | 155.69 | 238.49 | 269.94 |
| 38 | 101.86 | 122.04 | 145.93 | 161.92 | 252.35 | 284.60 |
| 39 | 108.12 | 128.19 | 152.24 | 174.56 | 266.43 | 306.99 |
| 40 | 114.46 | 134.41 | 158.61 | 180.97 | 280.72 | 322.19 |
| 41 | 121.53 | 141.37 | 165.86 | 188.36 | 296.83 | 337.51 |
| 42 | 122.17 | 148.48 | 173.25 | 202.55 | 306.01 | 337.51 |
| 43 | 129.45 | 155.73 | 187.53 | 210.31 | 306.01 | 337.51 |
| 44 | 136.92 | 162.66 | 194.54 | 218.22 | 306.01 | 337.51 |
| 45 | 138.01 | 162.66 | 194.54 | 222.38 | 344.42 | 385.45 |
| 46 | 138.72 | 176.11 | 208.64 | 230.02 | 360.90 | 409.58 |
| 47 | 145.98 | 183.40 | 216.35 | 244.46 | 377.74 | 426.38 |
| 48 | 153.39 | 190.82 | 231.05 | 259.26 | 394.96 | 432.02 |
| 49 | 160.96 | 205.10 | 239.14 | 267.46 | 400.52 | 432.02 |
| 50 | 166.68 | 209.13 | 250.59 | 278.44 | 430.07 | 468.02 |
| 51 | 172.46 | 215.16 | 262.34 | 291.70 | 450.95 | 490.52 |
| 52 | 185.12 | 227.93 | 268.03 | 303.10 | 473.02 | 517.52 |
| 53 | 190.49 | 240.82 | 280.74 | 315.95 | 495.02 | 540.02 |
| 54 | 197.10 | 247.09 | 293.59 | 335.25 | 516.90 | 567.02 |
| 55 | 210.05 | 260.19 | 305.95 | 348.40 | 535.52 | 587.20 |
| 56 | 223.06 | 273.26 | 319.47 | 367.86 | 558.02 | 616.52 |
| 57 | 229.26 | 285.86 | 339.50 | 388.16 | 585.02 | 639.02 |
| 58 | 242.48 | 298.56 | 352.65 | 407.31 | 607.52 | 666.03 |
| 59 | 254.63 | 318.30 | 373.03 | 426.64 | 634.52 | 693.03 |
| 60 | 267.49 | 331.24 | 393.62 | 446.16 | 661.53 | 720.03 |
| 61 | 286.46 | 357.03 | 416.15 | 478.61 | 672.02 | 728.74 |
| 62 | 298.86 | 381.23 | 442.19 | 503.38 | 689.26 | 744.23 |
| 63 | 315.43 | 399.94 | 454.56 | 542.05 | 704.28 | 761.61 |
| 64 | 325.38 | 412.62 | 485.11 | 573.02 | 725.05 | 784.48 |
| 65 | 339.18 | 437.39 | 504.61 | 611.41 | 746.98 | 804.44 |
| 66 | 364.62 | 476.61 | 542.59 | 662.12 | 773.41 | 832.62 |
| 67 | 394.39 | 510.86 | 585.71 | 689.33 | 810.77 | 871.49 |
| 68 | 426.55 | 552.47 | 626.37 | 716.37 | 854.13 | 902.35 |
| 69 | 455.00 | 594.77 | 674.35 | 763.07 | 899.10 | 962.13 |
| 70 | 487.99 | 638.52 | 718.15 | 814.11 | 945.00 | 1024.82 |
| 71 | 524.75 | 662.84 | 742.63 | 862.31 | 991.19 | 1070.98 |
| 72 | 550.91 | 689.38 | 765.98 | 922.12 | 1045.85 | 1125.40 |
| 73 | 579.05 | 723.11 | 799.38 | 982.98 | 1107.26 | 1186.35 |
| 74 | 605.80 | 759.96 | 841.09 | 1049.34 | 1173.74 | 1249.47 |
| 75 | 628.28 | 798.93 | 902.35 | 1111.77 | 1238.46 | 1316.03 |
| 76 | 649.03 | 848.92 | 979.71 | 1174.67 | 1312.86 | 1399.24 |
| 77 | 670.11 | 907.59 | 1065.13 | 1236.77 | 1399.01 | 1500.12 |
| 78 | 712.25 | 998.07 | 1180.17 | 1336.91 | 1532.83 | 1652.69 |
| 79 | 772.18 | 1111.02 | 1318.47 | 1465.99 | 1701.10 | 1844.01 |
| 80 | 843.64 | 1226.27 | 1442.94 | 1601.98 | 1876.28 | 2023.80 |
| 81 | 933.53 | 1346.13 | 1578.93 | 1747.20 | 2060.68 | 2219.73 |
| 82 | 1037.26 | 1472.90 | 1721.85 | 1899.33 | 2256.61 | 2434.09 |
| 83 | 1152.51 | 1604.29 | 1873.98 | 2060.68 | 2459.45 | 2687.65 |
| 84 | 1279.28 | 1740.29 | 2019.19 | 2226.64 | 2673.82 | 2948.11 |

**LTC-96 9/96 2016 Rate Increases (%) :**

| Issue Age | Benefit Period 2 | 3 | 4 | 6 | 10 | Life |
|---|---|---|---|---|---|---|
| 18-29 | 42% | 42% | 42% | 42% | 42% | 42% |
| 30 | 42% | 42% | 42% | 42% | 42% | 42% |
| 31 | 42% | 42% | 42% | 42% | 42% | 42% |
| 32 | 42% | 42% | 42% | 42% | 42% | 42% |
| 33 | 42% | 42% | 42% | 42% | 43% | 43% |
| 34 | 42% | 42% | 42% | 42% | 43% | 43% |
| 35 | 42% | 42% | 42% | 42% | 43% | 43% |
| 36 | 42% | 42% | 42% | 42% | 43% | 43% |
| 37 | 43% | 42% | 43% | 43% | 44% | 44% |
| 38 | 43% | 42% | 43% | 43% | 44% | 44% |
| 39 | 43% | 43% | 43% | 43% | 44% | 44% |
| 40 | 43% | 43% | 43% | 43% | 44% | 45% |
| 41 | 43% | 43% | 43% | 43% | 45% | 45% |
| 42 | 43% | 43% | 44% | 44% | 45% | 45% |
| 43 | 44% | 44% | 44% | 44% | 45% | 45% |
| 44 | 44% | 43% | 44% | 44% | 45% | 45% |
| 45 | 43% | 43% | 43% | 43% | 44% | 44% |
| 46 | 43% | 43% | 43% | 43% | 44% | 45% |
| 47 | 43% | 43% | 43% | 43% | 45% | 45% |
| 48 | 43% | 43% | 44% | 44% | 45% | 45% |
| 49 | 44% | 44% | 44% | 44% | 45% | 45% |
| 50 | 43% | 43% | 44% | 44% | 45% | 45% |
| 51 | 43% | 43% | 44% | 44% | 45% | 45% |
| 52 | 43% | 43% | 44% | 44% | 45% | 45% |
| 53 | 43% | 43% | 44% | 44% | 45% | 45% |
| 54 | 43% | 43% | 43% | 44% | 45% | 45% |
| 55 | 43% | 43% | 43% | 44% | 45% | 45% |
| 56 | 43% | 43% | 43% | 44% | 45% | 45% |
| 57 | 43% | 43% | 44% | 44% | 45% | 45% |
| 58 | 43% | 43% | 44% | 44% | 45% | 45% |
| 59 | 43% | 43% | 44% | 44% | 45% | 45% |
| 60 | 43% | 43% | 44% | 44% | 45% | 45% |
| 61 | 43% | 43% | 43% | 44% | 45% | 45% |
| 62 | 40% | 43% | 41% | 44% | 44% | 44% |
| 63 | 36% | 41% | 37% | 44% | 44% | 44% |
| 64 | 33% | 38% | 36% | 44% | 44% | 44% |
| 65 | 30% | 36% | 33% | 44% | 44% | 44% |
| 66 | 31% | 38% | 35% | 44% | 44% | 44% |
| 67 | 33% | 38% | 35% | 44% | 44% | 44% |
| 68 | 35% | 38% | 38% | 43% | 43% | 43% |
| 69 | 35% | 39% | 41% | 43% | 43% | 43% |
| 70 | 39% | 43% | 42% | 43% | 43% | 43% |
| 71 | 43% | 43% | 43% | 43% | 43% | 43% |
| 72 | 43% | 43% | 43% | 43% | 43% | 43% |
| 73 | 43% | 43% | 43% | 43% | 43% | 43% |
| 74 | 42% | 42% | 42% | 42% | 42% | 42% |
| 75 | 42% | 42% | 42% | 42% | 42% | 42% |
| 76 | 42% | 42% | 42% | 42% | 42% | 42% |
| 77 | 42% | 42% | 42% | 42% | 42% | 42% |
| 78 | 42% | 42% | 42% | 42% | 42% | 42% |
| 79 | 42% | 42% | 42% | 42% | 42% | 42% |
| 80 | 42% | 42% | 42% | 42% | 42% | 42% |
| 81 | 42% | 42% | 42% | 42% | 42% | 42% |
| 82 | 42% | 42% | 42% | 42% | 42% | 42% |
| 83 | 42% | 42% | 42% | 42% | 42% | 42% |
| 84 | 42% | 42% | 42% | 42% | 42% | 42% |

* Benefit Differences between LTC-96 9/96 and ICC12-LTC-12:

LTC-96 9/96 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit, the stay-at-home or respite benefits or coverage for a skilled family member

LTC-96 9/96 rates are for a 100 service-day EP, ICC12-LTC-12 rates are for a 90 service-day EP

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-96 9/96

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered both 10yr and Lifetime benefit period options)

ICC12-LTC-12 Simple Inflation rates are approximated by applying the ratio of [LTC-03 Simple Inflation / LTC-03 Compound Inflation] to the ICC12-LTC-12 Compound Inflation rates

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

**Appendix A - Comparison to New Business Rates (Gold Series)**

Rates shown are for a 90/100-day EP, single, Standard policyholder, and are per $10 daily benefit

**Inflation Option: 5% Compound Inflation**

**New Business Rates adjusted for Benefit Differences* :**

| Issue Age | Benefit Period 2 | 3 | 4 | 6 | 10 | Life |
|---|---|---|---|---|---|---|
| 18-29 | 244.28 | 310.26 | 337.77 | 450.37 | 647.82 | 735.65 |
| 30 | 246.96 | 312.95 | 341.48 | 454.70 | 653.28 | 746.21 |
| 31 | 247.99 | 313.57 | 342.10 | 455.73 | 653.28 | 753.00 |
| 32 | 248.61 | 314.60 | 343.13 | 456.35 | 657.64 | 753.00 |
| 33 | 249.02 | 315.22 | 343.75 | 457.38 | 657.64 | 755.19 |
| 34 | 249.64 | 315.84 | 344.78 | 458.00 | 657.64 | 755.19 |
| 35 | 250.68 | 316.87 | 345.40 | 459.64 | 661.63 | 757.10 |
| 36 | 251.30 | 316.87 | 346.43 | 460.26 | 661.63 | 763.45 |
| 37 | 252.33 | 317.49 | 347.05 | 461.29 | 665.84 | 766.49 |
| 38 | 252.95 | 318.52 | 348.08 | 461.91 | 665.84 | 766.49 |
| 39 | 253.36 | 319.14 | 348.70 | 462.94 | 669.96 | 768.64 |
| 40 | 253.98 | 319.76 | 349.73 | 463.56 | 669.96 | 774.66 |
| 41 | 256.75 | 322.70 | 354.47 | 472.77 | 679.29 | 784.09 |
| 42 | 259.53 | 325.04 | 359.22 | 481.62 | 696.45 | 794.73 |
| 43 | 262.32 | 328.01 | 364.00 | 490.93 | 707.53 | 806.08 |
| 44 | 265.13 | 330.99 | 369.22 | 499.88 | 724.89 | 823.76 |
| 45 | 267.95 | 333.36 | 374.05 | 509.92 | 737.02 | 836.24 |
| 46 | 270.79 | 336.37 | 378.90 | 519.38 | 755.21 | 847.73 |
| 47 | 273.64 | 339.39 | 384.84 | 529.53 | 758.01 | 849.89 |
| 48 | 276.50 | 342.43 | 389.74 | 540.15 | 777.84 | 869.95 |
| 49 | 279.37 | 345.27 | 395.10 | 549.78 | 789.32 | 881.56 |
| 50 | 282.26 | 348.34 | 400.69 | 560.09 | 808.79 | 894.22 |
| 51 | 286.20 | 351.90 | 404.89 | 564.30 | 819.51 | 903.87 |
| 52 | 290.16 | 355.92 | 409.76 | 568.53 | 822.77 | 906.52 |
| 53 | 294.58 | 359.96 | 414.66 | 572.35 | 826.05 | 914.36 |
| 54 | 298.59 | 364.67 | 418.94 | 576.63 | 829.34 | 917.03 |
| 55 | 303.05 | 368.76 | 423.89 | 580.28 | 835.16 | 919.99 |
| 56 | 306.40 | 373.46 | 428.58 | 586.67 | 846.35 | 936.35 |
| 57 | 309.56 | 378.84 | 433.94 | 592.44 | 863.20 | 951.55 |
| 58 | 312.73 | 383.60 | 438.68 | 599.33 | 875.00 | 968.40 |
| 59 | 316.13 | 389.48 | 443.44 | 605.17 | 878.26 | 982.10 |
| 60 | 319.34 | 394.95 | 448.90 | 612.15 | 894.65 | 996.66 |
| 61 | 325.04 | 408.10 | 461.47 | 618.02 | 906.55 | 1004.66 |
| 62 | 330.32 | 420.85 | 475.20 | 623.48 | 915.36 | 1005.87 |
| 63 | 335.63 | 435.43 | 488.98 | 629.39 | 924.83 | 1007.09 |
| 64 | 342.05 | 448.96 | 502.81 | 635.33 | 934.32 | 1008.30 |
| 65 | 347.40 | 463.65 | 517.81 | 641.29 | 943.83 | 1009.52 |
| 66 | 368.20 | 487.44 | 545.77 | 688.83 | 991.39 | 1068.14 |
| 67 | 388.99 | 511.90 | 575.94 | 739.70 | 1035.95 | 1124.17 |
| 68 | 411.56 | 537.48 | 607.23 | 794.57 | 1091.20 | 1191.47 |
| 69 | 435.89 | 564.17 | 640.73 | 853.21 | 1144.03 | 1256.25 |
| 70 | 461.11 | 593.09 | 675.34 | 916.52 | 1202.62 | 1333.13 |
| 71 | 507.14 | 645.81 | 723.28 | 968.50 | 1260.81 | 1387.01 |
| 72 | 557.59 | 704.54 | 775.00 | 1023.82 | 1329.18 | 1457.49 |
| 73 | 612.90 | 767.74 | 830.26 | 1082.24 | 1393.16 | 1522.41 |
| 74 | 674.63 | 836.30 | 889.74 | 1143.55 | 1465.44 | 1590.82 |
| 75 | 741.22 | 911.54 | 953.44 | 1209.31 | 1541.74 | 1663.37 |
| 76 | 795.76 | 1029.66 | 1216.04 | 1399.92 | 1777.88 | 1926.58 |
| 77 | 853.82 | 1106.78 | 1302.91 | 1501.83 | 1904.14 | 2074.71 |
| 78 | 915.40 | 1187.08 | 1397.42 | 1611.08 | 2042.74 | 2234.55 |
| 79 | 983.37 | 1273.06 | 1501.45 | 1733.77 | 2194.55 | 2406.74 |
| 80 | 1547.89 | 2005.75 | 2366.83 | 2741.22 | 3460.65 | 3815.18 |
| 81 | 1639.68 | 2124.96 | 2503.40 | 2901.57 | 3662.42 | 4037.01 |
| 82 | 1737.89 | 2255.02 | 2655.78 | 3076.28 | 3883.83 | 4283.71 |
| 83 | 1842.95 | 2388.67 | 2815.15 | 3261.37 | 4118.50 | 4541.05 |
| 84 | 1953.11 | 2529.82 | 2979.16 | 3453.89 | 4362.69 | 4811.30 |

**LTC-96 9/96 Rates after Requested Rate Increases**
***excluding additional rate increase due to cost of delay :***

| Issue Age | Benefit Period 2 | 3 | 4 | 6 | 10 | Life |
|---|---|---|---|---|---|---|
| 18-29 | 169.80 | 211.05 | 238.46 | 274.74 | 341.19 | 376.01 |
| 30 | 178.98 | 220.22 | 250.67 | 282.00 | 341.19 | 376.01 |
| 31 | 181.04 | 224.81 | 250.67 | 282.00 | 341.19 | 376.01 |
| 32 | 181.04 | 226.30 | 250.67 | 282.00 | 341.19 | 376.01 |
| 33 | 181.04 | 226.30 | 250.67 | 282.00 | 341.19 | 376.01 |
| 34 | 181.04 | 226.30 | 250.67 | 282.00 | 341.19 | 376.01 |
| 35 | 181.04 | 226.30 | 250.67 | 282.00 | 341.19 | 376.01 |
| 36 | 181.04 | 226.30 | 250.67 | 282.00 | 341.19 | 376.01 |
| 37 | 181.04 | 226.30 | 250.67 | 282.00 | 341.19 | 376.01 |
| 38 | 181.04 | 226.30 | 250.67 | 282.00 | 341.19 | 376.01 |
| 39 | 181.04 | 226.30 | 250.67 | 282.00 | 341.19 | 376.01 |
| 40 | 181.04 | 226.30 | 250.67 | 282.00 | 341.19 | 376.01 |
| 41 | 181.04 | 226.30 | 250.67 | 282.00 | 341.19 | 376.01 |
| 42 | 181.04 | 226.30 | 250.67 | 282.00 | 341.19 | 376.01 |
| 43 | 181.04 | 226.30 | 250.67 | 282.00 | 341.19 | 376.01 |
| 44 | 181.04 | 226.30 | 250.67 | 282.00 | 341.19 | 376.01 |
| 45 | 205.41 | 257.63 | 285.49 | 316.82 | 382.97 | 424.75 |
| 46 | 205.41 | 257.63 | 285.49 | 316.82 | 382.97 | 424.75 |
| 47 | 205.41 | 257.63 | 285.49 | 316.82 | 382.97 | 424.75 |
| 48 | 205.41 | 257.63 | 285.49 | 316.82 | 382.97 | 424.75 |
| 49 | 205.41 | 257.63 | 285.49 | 316.82 | 382.97 | 424.75 |
| 50 | 219.34 | 275.04 | 302.89 | 334.23 | 400.38 | 442.15 |
| 51 | 226.30 | 282.00 | 309.86 | 341.19 | 410.82 | 452.60 |
| 52 | 236.74 | 288.97 | 316.82 | 348.15 | 421.27 | 466.53 |
| 53 | 247.19 | 295.93 | 327.26 | 358.60 | 431.71 | 476.97 |
| 54 | 254.15 | 306.37 | 337.71 | 365.56 | 442.15 | 487.41 |
| 55 | 263.85 | 313.34 | 344.67 | 372.52 | 452.60 | 497.86 |
| 56 | 274.32 | 327.26 | 358.60 | 386.45 | 466.53 | 518.75 |
| 57 | 280.03 | 344.67 | 379.49 | 407.34 | 490.90 | 543.12 |
| 58 | 290.61 | 362.08 | 403.86 | 428.23 | 522.23 | 577.93 |
| 59 | 296.40 | 374.46 | 431.71 | 456.08 | 553.56 | 612.75 |
| 60 | 307.10 | 385.47 | 444.62 | 483.93 | 588.38 | 651.05 |
| 61 | 322.38 | 405.83 | 461.47 | 502.39 | 607.61 | 672.11 |
| 62 | 330.32 | 420.85 | 475.20 | 519.27 | 628.42 | 694.57 |
| 63 | 335.63 | 435.43 | 488.98 | 541.03 | 650.52 | 718.15 |
| 64 | 342.05 | 448.96 | 502.81 | 564.01 | 673.68 | 742.61 |
| 65 | 347.40 | 463.65 | 517.81 | 584.90 | 697.61 | 767.68 |
| 66 | 368.20 | 487.44 | 545.77 | 603.70 | 725.03 | 790.13 |
| 67 | 388.99 | 511.26 | 565.84 | 626.15 | 761.15 | 812.85 |
| 68 | 411.56 | 534.76 | 593.25 | 657.31 | 799.36 | 846.71 |
| 69 | 435.89 | 563.92 | 631.38 | 701.53 | 841.83 | 898.50 |
| 70 | 461.11 | 587.51 | 663.23 | 752.01 | 879.96 | 958.29 |
| 71 | 489.68 | 613.36 | 689.08 | 800.14 | 921.30 | 997.02 |
| 72 | 514.22 | 643.39 | 716.50 | 855.41 | 969.96 | 1043.07 |
| 73 | 538.16 | 674.46 | 752.01 | 911.81 | 1022.27 | 1090.42 |
| 74 | 558.96 | 708.32 | 792.05 | 968.56 | 1077.19 | 1145.08 |
| 75 | 578.80 | 742.00 | 842.10 | 1022.70 | 1135.85 | 1203.31 |
| 76 | 597.43 | 783.35 | 902.41 | 1075.79 | 1199.04 | 1276.33 |
| 77 | 614.58 | 828.78 | 966.91 | 1125.06 | 1273.20 | 1363.28 |
| 78 | 649.13 | 900.92 | 1058.28 | 1203.84 | 1384.81 | 1493.00 |
| 79 | 698.31 | 989.43 | 1168.44 | 1310.07 | 1524.48 | 1654.30 |
| 80 | 757.32 | 1081.89 | 1272.69 | 1420.22 | 1668.07 | 1801.83 |
| 81 | 828.13 | 1180.24 | 1382.85 | 1538.25 | 1819.54 | 1963.13 |
| 82 | 912.72 | 1282.53 | 1500.87 | 1660.20 | 1978.87 | 2140.17 |
| 83 | 1007.14 | 1388.75 | 1618.90 | 1792.00 | 2144.10 | 2344.74 |
| 84 | 1109.43 | 1498.90 | 1736.92 | 1927.73 | 2317.20 | 2555.22 |

**LTC-96 9/96 Rates after Requested Rate Increases**
***including additional rate increase due to cost of delay :***

| Issue Age | Benefit Period 2 | 3 | 4 | 6 | 10 | Life |
|---|---|---|---|---|---|---|
| 18-29 | 216.52 | 268.79 | 304.96 | 353.13 | 441.02 | 486.02 |
| 30 | 230.78 | 282.99 | 324.01 | 364.51 | 441.02 | 486.02 |
| 31 | 234.01 | 290.17 | 324.01 | 364.51 | 441.02 | 486.02 |
| 32 | 234.01 | 292.51 | 324.01 | 364.51 | 441.02 | 486.02 |
| 33 | 234.01 | 292.51 | 324.01 | 364.51 | 441.02 | 486.02 |
| 34 | 234.01 | 292.51 | 324.01 | 364.51 | 441.02 | 486.02 |
| 35 | 234.01 | 292.51 | 324.01 | 364.51 | 441.02 | 486.02 |
| 36 | 234.01 | 292.51 | 324.01 | 364.51 | 441.02 | 486.02 |
| 37 | 234.01 | 292.51 | 324.01 | 364.51 | 441.02 | 486.02 |
| 38 | 234.01 | 292.51 | 324.01 | 364.51 | 441.02 | 486.02 |
| 39 | 234.01 | 292.51 | 324.01 | 364.51 | 441.02 | 486.02 |
| 40 | 234.01 | 292.51 | 324.01 | 364.51 | 441.02 | 486.02 |
| 41 | 234.01 | 292.51 | 324.01 | 364.51 | 441.02 | 486.02 |
| 42 | 234.01 | 292.51 | 324.01 | 364.51 | 441.02 | 486.02 |
| 43 | 234.01 | 292.51 | 324.01 | 364.51 | 441.02 | 486.02 |
| 44 | 234.01 | 292.51 | 324.01 | 364.51 | 441.02 | 486.02 |
| 45 | 265.51 | 333.01 | 369.01 | 409.52 | 495.02 | 549.02 |
| 46 | 265.51 | 333.01 | 369.01 | 409.52 | 495.02 | 549.02 |
| 47 | 265.51 | 333.01 | 369.01 | 409.52 | 495.02 | 549.02 |
| 48 | 265.51 | 333.01 | 369.01 | 409.52 | 495.02 | 549.02 |
| 49 | 265.51 | 333.01 | 369.01 | 409.52 | 495.02 | 549.02 |
| 50 | 283.51 | 355.51 | 391.52 | 432.02 | 517.52 | 571.52 |
| 51 | 292.51 | 364.51 | 400.52 | 441.02 | 531.02 | 585.02 |
| 52 | 306.01 | 373.51 | 409.52 | 450.02 | 544.52 | 603.02 |
| 53 | 319.51 | 382.51 | 423.02 | 463.52 | 558.02 | 616.52 |
| 54 | 328.51 | 396.02 | 436.52 | 472.52 | 571.52 | 630.02 |
| 55 | 340.85 | 405.02 | 445.52 | 481.52 | 585.02 | 643.52 |
| 56 | 354.39 | 423.02 | 463.52 | 499.52 | 603.02 | 670.53 |
| 57 | 360.45 | 445.52 | 490.52 | 526.52 | 634.52 | 702.03 |
| 58 | 374.17 | 468.02 | 522.02 | 553.52 | 675.03 | 747.03 |
| 59 | 379.50 | 481.67 | 558.02 | 589.52 | 715.53 | 792.03 |
| 60 | 392.50 | 492.42 | 571.55 | 625.52 | 760.53 | 841.53 |
| 61 | 412.57 | 518.59 | 592.33 | 645.83 | 781.11 | 864.02 |
| 62 | 421.55 | 535.81 | 607.54 | 663.88 | 803.43 | 888.00 |
| 63 | 426.74 | 553.63 | 621.72 | 687.90 | 827.12 | 913.11 |
| 64 | 432.51 | 567.69 | 635.79 | 713.17 | 851.84 | 939.00 |
| 65 | 436.84 | 583.02 | 651.13 | 735.49 | 877.22 | 965.33 |
| 66 | 460.42 | 609.53 | 682.47 | 754.91 | 906.63 | 988.04 |
| 67 | 483.72 | 635.76 | 703.62 | 778.63 | 946.49 | 1010.78 |
| 68 | 508.91 | 661.26 | 733.59 | 812.80 | 988.45 | 1047.00 |
| 69 | 535.97 | 693.40 | 776.34 | 862.60 | 1035.12 | 1104.80 |
| 70 | 563.78 | 718.33 | 810.92 | 919.46 | 1075.90 | 1171.68 |
| 71 | 595.33 | 745.70 | 837.76 | 972.78 | 1120.08 | 1212.14 |
| 72 | 621.62 | 777.76 | 866.14 | 1034.07 | 1172.53 | 1260.91 |
| 73 | 646.85 | 810.68 | 903.89 | 1095.96 | 1228.72 | 1310.64 |
| 74 | 668.00 | 846.50 | 946.57 | 1157.51 | 1287.33 | 1368.46 |
| 75 | 687.75 | 881.66 | 1000.60 | 1215.19 | 1349.64 | 1429.79 |
| 76 | 705.79 | 925.42 | 1066.08 | 1270.91 | 1416.51 | 1507.82 |
| 77 | 721.84 | 973.43 | 1135.67 | 1321.42 | 1495.41 | 1601.22 |
| 78 | 760.65 | 1055.70 | 1240.10 | 1410.67 | 1622.73 | 1749.51 |
| 79 | 818.28 | 1159.42 | 1369.18 | 1535.14 | 1786.39 | 1938.52 |
| 80 | 887.43 | 1267.76 | 1491.34 | 1664.22 | 1954.65 | 2111.39 |
| 81 | 970.41 | 1383.01 | 1620.42 | 1802.52 | 2132.14 | 2300.40 |
| 82 | 1069.53 | 1502.87 | 1758.73 | 1945.43 | 2318.84 | 2507.85 |
| 83 | 1180.17 | 1627.34 | 1897.03 | 2099.87 | 2512.46 | 2747.58 |
| 84 | 1300.03 | 1756.42 | 2035.33 | 2258.91 | 2715.31 | 2994.21 |

**LTC-96 9/96 2016 Rate Increases (%) :**

| Issue Age | Benefit Period 2 | 3 | 4 | 6 | 10 | Life |
|---|---|---|---|---|---|---|
| 18-29 | 44% | 44% | 44% | 45% | 45% | 45% |
| 30 | 45% | 45% | 45% | 45% | 45% | 45% |
| 31 | 45% | 45% | 45% | 45% | 45% | 45% |
| 32 | 45% | 45% | 45% | 45% | 45% | 45% |
| 33 | 45% | 45% | 45% | 45% | 45% | 45% |
| 34 | 45% | 45% | 45% | 45% | 45% | 45% |
| 35 | 45% | 45% | 45% | 45% | 45% | 45% |
| 36 | 45% | 45% | 45% | 45% | 45% | 45% |
| 37 | 45% | 45% | 45% | 45% | 45% | 45% |
| 38 | 45% | 45% | 45% | 45% | 45% | 45% |
| 39 | 45% | 45% | 45% | 45% | 45% | 45% |
| 40 | 45% | 45% | 45% | 45% | 45% | 45% |
| 41 | 45% | 45% | 45% | 45% | 45% | 45% |
| 42 | 45% | 45% | 45% | 45% | 45% | 45% |
| 43 | 45% | 45% | 45% | 45% | 45% | 45% |
| 44 | 45% | 45% | 45% | 45% | 45% | 45% |
| 45 | 45% | 45% | 45% | 45% | 45% | 45% |
| 46 | 45% | 45% | 45% | 45% | 45% | 45% |
| 47 | 45% | 45% | 45% | 45% | 45% | 45% |
| 48 | 45% | 45% | 45% | 45% | 45% | 45% |
| 49 | 45% | 45% | 45% | 45% | 45% | 45% |
| 50 | 45% | 45% | 45% | 45% | 45% | 45% |
| 51 | 45% | 45% | 45% | 45% | 45% | 45% |
| 52 | 45% | 45% | 45% | 45% | 45% | 45% |
| 53 | 45% | 45% | 45% | 45% | 45% | 45% |
| 54 | 45% | 45% | 45% | 45% | 45% | 45% |
| 55 | 45% | 45% | 45% | 45% | 45% | 45% |
| 56 | 45% | 45% | 45% | 45% | 45% | 45% |
| 57 | 45% | 45% | 45% | 45% | 45% | 45% |
| 58 | 45% | 45% | 45% | 45% | 45% | 45% |
| 59 | 45% | 45% | 45% | 45% | 45% | 45% |
| 60 | 44% | 44% | 45% | 45% | 45% | 45% |
| 61 | 45% | 44% | 43% | 45% | 45% | 45% |
| 62 | 41% | 44% | 42% | 44% | 44% | 44% |
| 63 | 38% | 42% | 42% | 44% | 44% | 44% |
| 64 | 37% | 41% | 41% | 44% | 44% | 44% |
| 65 | 35% | 42% | 41% | 44% | 44% | 44% |
| 66 | 37% | 44% | 43% | 44% | 44% | 44% |
| 67 | 40% | 44% | 44% | 44% | 44% | 44% |
| 68 | 41% | 43% | 43% | 43% | 43% | 43% |
| 69 | 41% | 43% | 43% | 43% | 43% | 43% |
| 70 | 42% | 43% | 43% | 43% | 43% | 43% |
| 71 | 43% | 43% | 43% | 43% | 43% | 43% |
| 72 | 43% | 43% | 43% | 43% | 43% | 43% |
| 73 | 43% | 43% | 43% | 43% | 43% | 43% |
| 74 | 42% | 42% | 42% | 42% | 42% | 42% |
| 75 | 42% | 42% | 42% | 42% | 42% | 42% |
| 76 | 42% | 42% | 42% | 42% | 42% | 42% |
| 77 | 42% | 42% | 42% | 42% | 42% | 42% |
| 78 | 42% | 42% | 42% | 42% | 42% | 42% |
| 79 | 42% | 42% | 42% | 42% | 42% | 42% |
| 80 | 42% | 42% | 42% | 42% | 42% | 42% |
| 81 | 42% | 42% | 42% | 42% | 42% | 42% |
| 82 | 42% | 42% | 42% | 42% | 42% | 42% |
| 83 | 42% | 42% | 42% | 42% | 42% | 42% |
| 84 | 42% | 42% | 42% | 42% | 42% | 42% |

* Benefit Differences between LTC-96 9/96 and ICC12-LTC-12:

LTC-96 9/96 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit, the stay-at-home or respite benefits or coverage for a skilled family member

LTC-96 9/96 rates are for a 100 service-day EP, ICC12-LTC-12 rates are for a 90 service-day EP

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-96 9/96

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered both 10yr and Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

# Appendix B1

## John Hancock Life Insurance Company (U.S.A.)

## LTC2000 VA 4/00

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Rates per $10 of Nursing Home Daily Benefit - 100 Day EP**
**Home Health Daily Benefit at 150% of Nursing Home Daily Benefit**

**Standard Rates**

| Age | GPO Inflation | | | 5% Compound Inflation | | |
|---|---|---|---|---|---|---|
| | Benefit Period | | | Benefit Period | | |
| | 4 Years | 6 Years | Life | 4 Years | 6 Years | Life |
| 40 | 77.43 | 87.84 | 118.92 | 310.51 | 346.51 | 463.52 |
| 41 | 81.58 | 94.61 | 126.26 | 310.51 | 346.51 | 463.52 |
| 42 | 84.69 | 95.35 | 133.74 | 310.51 | 346.51 | 463.52 |
| 43 | 88.30 | 102.40 | 141.37 | 310.51 | 346.51 | 463.52 |
| 44 | 91.78 | 106.61 | 149.16 | 310.51 | 346.51 | 463.52 |
| 45 | 92.11 | 106.61 | 150.91 | 351.01 | 391.52 | 522.02 |
| 46 | 96.09 | 113.70 | 158.45 | 351.01 | 391.52 | 522.02 |
| 47 | 99.77 | 121.00 | 166.12 | 351.01 | 391.52 | 522.02 |
| 48 | 104.85 | 121.95 | 173.93 | 351.01 | 391.52 | 522.02 |
| 49 | 108.56 | 129.52 | 189.35 | 351.01 | 391.52 | 522.02 |
| 50 | 111.81 | 135.36 | 193.98 | 373.51 | 414.02 | 544.52 |
| 51 | 115.65 | 141.28 | 207.46 | 382.51 | 423.02 | 558.02 |
| 52 | 118.84 | 146.89 | 221.04 | 391.52 | 427.52 | 576.02 |
| 53 | 123.87 | 146.89 | 234.02 | 405.02 | 441.02 | 589.52 |
| 54 | 128.60 | 153.62 | 248.45 | 418.52 | 450.02 | 603.02 |
| 55 | 133.32 | 159.97 | 260.89 | 423.02 | 459.02 | 612.02 |
| 56 | 142.75 | 172.81 | 282.37 | 441.02 | 477.02 | 639.02 |
| 57 | 151.75 | 185.30 | 304.07 | 468.02 | 504.02 | 670.53 |
| 58 | 161.39 | 205.28 | 324.40 | 499.52 | 526.52 | 711.03 |
| 59 | 173.24 | 218.09 | 352.67 | 531.02 | 562.52 | 756.03 |
| 60 | 184.35 | 238.01 | 380.32 | 562.52 | 598.52 | 801.03 |
| 61 | 197.83 | 257.02 | 408.03 | 576.01 | 615.29 | 824.75 |
| 62 | 211.85 | 276.24 | 443.12 | 587.77 | 634.28 | 845.71 |
| 63 | 227.38 | 295.68 | 470.89 | 601.92 | 655.15 | 872.16 |
| 64 | 242.34 | 314.78 | 491.29 | 622.04 | 681.47 | 895.42 |
| 65 | 260.50 | 341.24 | 509.48 | 635.89 | 701.01 | 919.36 |
| 66 | 283.14 | 379.64 | 525.48 | 655.00 | 721.61 | 943.64 |
| 67 | 313.57 | 424.85 | 539.32 | 671.48 | 742.91 | 964.35 |
| 68 | 343.19 | 444.28 | 564.83 | 699.15 | 774.92 | 998.78 |
| 69 | 382.38 | 477.75 | 603.82 | 739.85 | 822.79 | 1055.03 |
| 70 | 417.92 | 517.20 | 648.09 | 772.61 | 877.96 | 1117.40 |
| 71 | 451.62 | 555.44 | 699.66 | 800.93 | 929.82 | 1156.90 |
| 72 | 489.08 | 603.94 | 757.14 | 827.84 | 986.93 | 1201.99 |
| 73 | 529.69 | 649.67 | 816.32 | 861.52 | 1045.12 | 1251.32 |
| 74 | 573.37 | 700.46 | 870.84 | 903.29 | 1103.42 | 1306.26 |
| 75 | 615.35 | 739.46 | 915.27 | 954.06 | 1160.90 | 1365.15 |
| 76 | 641.63 | 772.42 | 955.03 | 1016.73 | 1211.68 | 1438.72 |
| 77 | 672.47 | 804.14 | 992.24 | 1083.94 | 1260.28 | 1528.33 |
| 78 | 723.77 | 859.77 | 1060.31 | 1182.47 | 1346.13 | 1668.83 |
| 79 | 795.23 | 935.84 | 1152.51 | 1306.94 | 1465.99 | 1850.93 |
| 80 | 880.52 | 1028.04 | 1276.98 | | | |
| 81 | 991.16 | 1150.20 | 1452.16 | | | |
| 82 | 1122.54 | 1297.72 | 1666.52 | | | |
| 83 | 1272.37 | 1465.99 | 1920.08 | | | |
| 84 | 1438.33 | 1648.08 | 2198.98 | | | |
| 85+ | 1982.31 | 2256.61 | 3127.90 | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

**Preferred Rates**

| Age | GPO Inflation | | | 5% Compound Inflation | | |
|---|---|---|---|---|---|---|
| | Benefit Period | | | Benefit Period | | |
| | 4 Years | 6 Years | Life | 4 Years | 6 Years | Life |
| 40 | 74.46 | 84.91 | 112.98 | 292.51 | 328.51 | 436.52 |
| 41 | 78.44 | 91.46 | 119.95 | 292.51 | 328.51 | 436.52 |
| 42 | 81.43 | 92.17 | 127.05 | 292.51 | 328.51 | 436.52 |
| 43 | 84.90 | 98.99 | 134.30 | 292.51 | 328.51 | 436.52 |
| 44 | 88.25 | 103.06 | 141.70 | 292.51 | 328.51 | 436.52 |
| 45 | 92.11 | 103.73 | 147.90 | 328.51 | 369.01 | 490.52 |
| 46 | 96.09 | 110.63 | 155.28 | 328.51 | 369.01 | 490.52 |
| 47 | 99.77 | 117.73 | 162.80 | 328.51 | 369.01 | 490.52 |
| 48 | 104.85 | 118.66 | 170.45 | 328.51 | 369.01 | 490.52 |
| 49 | 108.56 | 126.02 | 185.57 | 328.51 | 369.01 | 490.52 |
| 50 | 108.52 | 131.97 | 190.45 | 342.01 | 387.01 | 513.02 |
| 51 | 112.52 | 138.00 | 203.89 | 355.51 | 396.02 | 522.02 |
| 52 | 115.87 | 143.62 | 217.41 | 364.51 | 405.02 | 535.52 |
| 53 | 120.92 | 140.89 | 226.82 | 378.01 | 414.02 | 549.02 |
| 54 | 125.68 | 147.60 | 241.03 | 387.01 | 423.02 | 562.52 |
| 55 | 124.81 | 151.08 | 246.39 | 400.52 | 432.02 | 580.52 |
| 56 | 131.33 | 160.68 | 267.31 | 418.52 | 445.52 | 603.02 |
| 57 | 137.70 | 170.11 | 288.48 | 441.02 | 468.02 | 630.02 |
| 58 | 150.06 | 192.45 | 304.86 | 463.52 | 495.02 | 666.03 |
| 59 | 164.43 | 202.06 | 328.62 | 495.02 | 522.02 | 706.53 |
| 60 | 167.06 | 221.48 | 347.95 | 517.52 | 549.02 | 738.03 |
| 61 | 177.76 | 230.66 | 367.63 | 523.65 | 558.56 | 750.56 |
| 62 | 191.54 | 246.64 | 394.34 | 532.80 | 575.08 | 761.14 |
| 63 | 201.47 | 262.83 | 421.75 | 540.50 | 585.54 | 777.99 |
| 64 | 213.49 | 275.84 | 431.86 | 546.76 | 598.27 | 788.44 |
| 65 | 226.15 | 295.31 | 440.53 | 551.61 | 609.07 | 800.61 |
| 66 | 242.69 | 325.40 | 455.17 | 566.18 | 629.09 | 821.52 |
| 67 | 272.16 | 371.30 | 475.03 | 589.33 | 653.62 | 857.20 |
| 68 | 304.06 | 392.62 | 499.39 | 616.49 | 685.37 | 898.90 |
| 69 | 337.21 | 418.03 | 527.51 | 646.95 | 723.26 | 935.59 |
| 70 | 362.00 | 450.15 | 565.09 | 673.64 | 766.22 | 970.55 |
| 71 | 391.59 | 487.92 | 607.60 | 696.60 | 807.07 | 1006.53 |
| 72 | 425.17 | 530.29 | 659.92 | 718.84 | 857.30 | 1045.85 |
| 73 | 459.42 | 570.58 | 708.99 | 748.53 | 912.36 | 1090.32 |
| 74 | 499.38 | 611.21 | 757.25 | 784.30 | 962.79 | 1135.88 |
| 75 | 537.79 | 641.21 | 796.34 | 832.54 | 1008.35 | 1186.75 |
| 76 | 560.19 | 671.24 | 829.18 | 885.94 | 1056.21 | 1251.17 |
| 77 | 585.47 | 698.33 | 865.27 | 945.21 | 1098.05 | 1328.47 |
| 78 | 629.27 | 749.13 | 924.31 | 1030.34 | 1173.25 | 1454.46 |
| 79 | 691.50 | 813.67 | 1004.99 | 1136.37 | 1274.67 | 1611.20 |
| 80 | 767.57 | 894.35 | 1111.02 | | | |
| 81 | 862.08 | 1000.38 | 1260.84 | | | |
| 82 | 977.33 | 1127.15 | 1452.16 | | | |
| 83 | 1108.71 | 1274.67 | 1668.83 | | | |
| 84 | 1251.62 | 1436.02 | 1913.16 | | | |
| 85+ | 1724.15 | 1961.57 | 2722.22 | | | |

# Appendix B1

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96CL VA, LTC-96CL VA 9/96**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period**

**Home Health Daily Benefit at 100% of Nursing Home Daily Benefit**

| Age | GPO Inflation | | | | 5% Simple Inflation | | | | 5% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 36.04 | 37.62 | 54.03 | 80.41 | 69.15 | 82.98 | 96.81 | 166.34 | 198.01 | 238.51 | 288.01 | 486.02 |
| 30 | 38.77 | 42.95 | 55.32 | 82.98 | 71.27 | 85.36 | 96.81 | 179.11 | 198.01 | 238.51 | 288.01 | 486.02 |
| 31 | 39.72 | 44.95 | 55.32 | 82.98 | 76.36 | 90.49 | 101.88 | 192.09 | 198.01 | 238.51 | 288.01 | 486.02 |
| 32 | 41.23 | 46.85 | 55.32 | 82.98 | 76.36 | 95.69 | 107.18 | 198.66 | 198.01 | 238.51 | 288.01 | 486.02 |
| 33 | 41.49 | 48.36 | 55.32 | 82.98 | 81.53 | 100.95 | 112.53 | 211.96 | 198.01 | 238.51 | 288.01 | 486.02 |
| 34 | 41.49 | 48.41 | 55.32 | 82.98 | 86.78 | 106.27 | 117.95 | 225.48 | 198.01 | 238.51 | 288.01 | 486.02 |
| 35 | 41.49 | 48.41 | 55.32 | 83.38 | 92.10 | 106.27 | 123.42 | 232.33 | 198.01 | 238.51 | 288.01 | 486.02 |
| 36 | 41.49 | 49.08 | 59.28 | 89.33 | 97.51 | 111.67 | 134.55 | 246.18 | 198.01 | 238.51 | 288.01 | 486.02 |
| 37 | 45.26 | 49.08 | 59.28 | 95.36 | 102.99 | 122.65 | 140.20 | 260.25 | 198.01 | 238.51 | 288.01 | 486.02 |
| 38 | 45.26 | 53.76 | 64.15 | 95.36 | 108.55 | 128.25 | 145.91 | 274.54 | 198.01 | 238.51 | 288.01 | 486.02 |
| 39 | 50.01 | 58.54 | 69.10 | 101.48 | 114.19 | 133.91 | 157.52 | 296.39 | 198.01 | 238.51 | 288.01 | 486.02 |
| 40 | 54.30 | 63.22 | 74.14 | 107.69 | 119.91 | 139.63 | 163.42 | 297.01 | 198.01 | 238.51 | 288.01 | 486.02 |
| 41 | 55.30 | 66.61 | 79.90 | 114.34 | 126.32 | 146.15 | 170.23 | 297.01 | 198.01 | 238.51 | 288.01 | 486.02 |
| 42 | 59.08 | 69.15 | 80.53 | 121.12 | 132.88 | 152.80 | 183.33 | 297.01 | 198.01 | 238.51 | 288.01 | 486.02 |
| 43 | 61.17 | 72.10 | 86.52 | 128.03 | 135.01 | 162.01 | 189.01 | 297.01 | 198.01 | 238.51 | 288.01 | 486.02 |
| 44 | 62.49 | 74.95 | 89.79 | 135.09 | 135.01 | 162.01 | 189.01 | 297.01 | 198.01 | 238.51 | 288.01 | 486.02 |
| 45 | 63.99 | 75.13 | 89.79 | 136.66 | 145.84 | 170.83 | 200.09 | 372.51 | 229.51 | 274.51 | 328.51 | 553.52 |
| 46 | 66.82 | 78.38 | 95.79 | 143.49 | 158.36 | 183.46 | 207.08 | 378.01 | 229.51 | 274.51 | 328.51 | 553.52 |
| 47 | 69.42 | 81.38 | 101.96 | 150.44 | 165.17 | 190.38 | 220.32 | 378.01 | 229.51 | 274.51 | 328.51 | 553.52 |
| 48 | 73.04 | 85.52 | 102.76 | 157.51 | 171.01 | 203.60 | 233.91 | 378.01 | 229.51 | 274.51 | 328.51 | 553.52 |
| 49 | 75.31 | 88.55 | 109.17 | 171.49 | 171.01 | 207.01 | 241.44 | 378.01 | 229.51 | 274.51 | 328.51 | 553.52 |
| 50 | 77.63 | 90.98 | 113.72 | 176.68 | 188.51 | 220.55 | 251.74 | 409.52 | 243.01 | 292.51 | 346.51 | 580.52 |
| 51 | 80.40 | 94.57 | 118.97 | 188.71 | 193.79 | 232.40 | 262.27 | 432.02 | 252.01 | 301.51 | 364.51 | 603.02 |
| 52 | 83.04 | 97.18 | 123.09 | 200.81 | 204.41 | 236.24 | 273.80 | 454.52 | 265.51 | 315.01 | 378.01 | 625.52 |
| 53 | 86.89 | 101.09 | 123.09 | 212.28 | 215.16 | 247.38 | 283.80 | 477.02 | 274.51 | 328.51 | 391.52 | 648.03 |
| 54 | 90.18 | 104.77 | 128.57 | 224.52 | 220.71 | 259.51 | 301.94 | 504.02 | 288.01 | 342.01 | 414.02 | 666.03 |
| 55 | 92.96 | 108.38 | 134.14 | 236.83 | 231.66 | 270.01 | 313.04 | 526.52 | 301.51 | 355.51 | 427.52 | 688.53 |
| 56 | 98.93 | 116.26 | 144.66 | 255.37 | 242.58 | 281.31 | 330.50 | 549.02 | 310.51 | 369.01 | 445.52 | 715.53 |
| 57 | 106.16 | 124.17 | 155.30 | 274.79 | 253.59 | 298.16 | 348.13 | 571.52 | 324.01 | 382.51 | 459.02 | 733.53 |
| 58 | 112.27 | 132.25 | 172.33 | 293.58 | 264.71 | 309.69 | 365.91 | 598.52 | 337.51 | 400.52 | 481.52 | 760.53 |
| 59 | 119.36 | 141.27 | 182.70 | 319.58 | 282.22 | 326.83 | 383.03 | 625.52 | 351.01 | 414.02 | 499.52 | 787.53 |
| 60 | 126.97 | 150.36 | 198.47 | 344.14 | 292.70 | 343.29 | 400.32 | 657.03 | 369.01 | 436.52 | 522.02 | 814.53 |
| 61 | 137.57 | 161.39 | 214.96 | 369.48 | 314.48 | 362.71 | 428.37 | 672.02 | 375.28 | 445.10 | 532.38 | 820.38 |
| 62 | 146.72 | 172.47 | 231.08 | 402.28 | 336.81 | 385.87 | 450.84 | 689.26 | 384.80 | 452.46 | 545.48 | 828.80 |
| 63 | 160.68 | 185.55 | 246.84 | 426.44 | 348.05 | 396.86 | 484.91 | 704.28 | 393.09 | 466.79 | 556.87 | 835.31 |
| 64 | 173.72 | 197.29 | 262.78 | 443.75 | 360.54 | 419.98 | 511.10 | 721.09 | 404.13 | 475.44 | 570.53 | 855.80 |
| 65 | 188.01 | 211.96 | 284.86 | 459.68 | 375.40 | 436.69 | 524.80 | 735.49 | 413.71 | 486.49 | 589.92 | 865.73 |
| 66 | 205.91 | 230.27 | 316.79 | 477.37 | 384.86 | 447.77 | 540.28 | 758.61 | 432.96 | 506.97 | 603.19 | 884.43 |
| 67 | 226.95 | 255.83 | 354.59 | 492.89 | 396.46 | 460.75 | 557.18 | 775.05 | 442.89 | 517.89 | 625.04 | 907.21 |
| 68 | 246.98 | 279.20 | 384.28 | 509.72 | 416.73 | 482.17 | 578.60 | 805.91 | 464.95 | 540.72 | 650.93 | 936.79 |
| 69 | 273.02 | 310.92 | 408.08 | 544.10 | 437.94 | 510.93 | 613.78 | 849.33 | 491.02 | 570.64 | 690.08 | 988.68 |
| 70 | 297.30 | 340.68 | 440.58 | 584.24 | 472.50 | 545.93 | 657.67 | 906.69 | 523.58 | 606.59 | 737.49 | 1047.17 |
| 71 | 324.22 | 368.16 | 478.72 | 629.08 | 503.27 | 579.99 | 705.80 | 969.71 | 558.50 | 647.50 | 785.59 | 1110.87 |
| 72 | 352.39 | 398.70 | 512.61 | 680.54 | 536.18 | 618.67 | 751.25 | 1031.12 | 592.16 | 683.49 | 827.84 | 1169.59 |
| 73 | 383.81 | 431.80 | 553.63 | 734.41 | 567.76 | 655.32 | 799.38 | 1093.14 | 621.42 | 717.46 | 875.64 | 1225.90 |
| 74 | 417.08 | 467.40 | 600.39 | 789.71 | 603.10 | 695.05 | 846.50 | 1154.81 | 651.78 | 754.55 | 916.82 | 1281.92 |
| 75 | 454.38 | 505.92 | 645.54 | 848.05 | 633.45 | 734.29 | 892.00 | 1215.19 | 677.41 | 786.00 | 956.64 | 1331.54 |
| 76 | 496.03 | 572.53 | 690.98 | 905.68 | 663.84 | 769.95 | 937.76 | 1270.91 | 703.32 | 814.37 | 994.52 | 1379.49 |
| 77 | 526.69 | 608.98 | 733.60 | 959.32 | 691.28 | 799.43 | 975.78 | 1321.42 | 726.54 | 841.76 | 1027.51 | 1417.82 |
| 78 | 571.64 | 661.54 | 795.23 | 1037.26 | 737.60 | 855.16 | 1041.87 | 1406.06 | 769.87 | 892.04 | 1090.27 | 1498.26 |
| 79 | 631.57 | 728.38 | 882.82 | 1145.59 | 802.14 | 931.23 | 1138.68 | 1528.22 | 832.11 | 963.50 | 1177.86 | 1615.81 |
| 80 | 698.42 | 806.75 | 975.02 | 1265.45 | 875.91 | | | | 901.26 | | | |
| 81 | 772.18 | 892.04 | 1076.44 | 1394.53 | 951.97 | | | | 975.02 | | | |
| 82 | 850.55 | 981.94 | 1187.08 | 1532.83 | 1034.95 | | | | 1053.39 | | | |
| 83 | 938.14 | 1083.36 | 1309.25 | 1689.58 | 1124.85 | | | | 1138.68 | | | |
| 84 | 1037.26 | 1198.61 | 1449.85 | 1869.37 | 1226.27 | | | | 1237.79 | | | |
| 85+ | 1387.62 | 1606.59 | 1945.43 | 2514.77 | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

# Appendix B1

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96CL VA, LTC-96CL VA 9/96**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period**

**Home Health Daily Benefit at 80% of Nursing Home Daily Benefit**

| Age | GPO Inflation | | | | 5% Simple Inflation | | | | 5% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 34.04 | 35.83 | 51.78 | 73.71 | 64.54 | 76.07 | 89.90 | 153.74 | 189.01 | 220.51 | 270.01 | 459.02 |
| 30 | 36.62 | 40.90 | 53.02 | 76.07 | 66.52 | 78.25 | 89.90 | 165.54 | 189.01 | 220.51 | 270.01 | 459.02 |
| 31 | 37.51 | 42.81 | 53.02 | 76.07 | 71.27 | 82.95 | 94.60 | 177.54 | 189.01 | 220.51 | 270.01 | 459.02 |
| 32 | 38.94 | 44.62 | 53.02 | 76.07 | 71.27 | 87.71 | 99.52 | 183.61 | 189.01 | 220.51 | 270.01 | 459.02 |
| 33 | 39.19 | 46.06 | 53.02 | 76.07 | 76.09 | 92.54 | 104.49 | 195.90 | 189.01 | 220.51 | 270.01 | 459.02 |
| 34 | 39.19 | 46.10 | 53.02 | 76.07 | 80.99 | 97.42 | 109.52 | 208.40 | 189.01 | 220.51 | 270.01 | 459.02 |
| 35 | 39.19 | 46.10 | 53.02 | 76.43 | 85.96 | 97.42 | 114.60 | 214.73 | 189.01 | 220.51 | 270.01 | 459.02 |
| 36 | 39.19 | 46.75 | 56.81 | 81.88 | 91.01 | 102.36 | 124.94 | 227.53 | 189.01 | 220.51 | 270.01 | 459.02 |
| 37 | 42.75 | 46.75 | 56.81 | 87.41 | 96.12 | 112.43 | 130.19 | 240.53 | 189.01 | 220.51 | 270.01 | 459.02 |
| 38 | 42.75 | 51.20 | 61.48 | 87.41 | 101.31 | 117.56 | 135.49 | 253.74 | 189.01 | 220.51 | 270.01 | 459.02 |
| 39 | 47.24 | 55.75 | 66.22 | 93.02 | 106.58 | 122.75 | 146.27 | 273.94 | 189.01 | 220.51 | 270.01 | 459.02 |
| 40 | 51.29 | 60.21 | 71.06 | 98.72 | 111.91 | 128.00 | 151.75 | 274.51 | 189.01 | 220.51 | 270.01 | 459.02 |
| 41 | 52.23 | 63.44 | 76.57 | 104.81 | 117.90 | 133.97 | 158.07 | 274.51 | 189.01 | 220.51 | 270.01 | 459.02 |
| 42 | 55.80 | 65.85 | 77.17 | 111.02 | 124.02 | 140.07 | 170.23 | 274.51 | 189.01 | 220.51 | 270.01 | 459.02 |
| 43 | 57.77 | 68.67 | 82.91 | 117.36 | 126.00 | 148.51 | 175.51 | 274.51 | 189.01 | 220.51 | 270.01 | 459.02 |
| 44 | 59.02 | 71.38 | 86.05 | 123.83 | 126.00 | 148.51 | 175.51 | 274.51 | 189.01 | 220.51 | 270.01 | 459.02 |
| 45 | 58.17 | 69.35 | 86.80 | 127.55 | 138.16 | 159.68 | 185.54 | 350.34 | 216.01 | 256.51 | 310.51 | 526.52 |
| 46 | 60.75 | 72.35 | 92.59 | 133.92 | 150.02 | 171.49 | 192.02 | 355.51 | 216.01 | 256.51 | 310.51 | 526.52 |
| 47 | 63.10 | 75.12 | 98.56 | 140.41 | 156.47 | 177.97 | 204.30 | 355.51 | 216.01 | 256.51 | 310.51 | 526.52 |
| 48 | 66.40 | 78.94 | 99.34 | 147.01 | 162.01 | 190.32 | 216.90 | 355.51 | 216.01 | 256.51 | 310.51 | 526.52 |
| 49 | 68.47 | 81.74 | 105.53 | 160.06 | 162.01 | 193.51 | 223.88 | 355.51 | 216.01 | 256.51 | 310.51 | 526.52 |
| 50 | 71.16 | 84.48 | 106.83 | 165.64 | 175.05 | 202.90 | 238.94 | 387.01 | 229.51 | 270.01 | 328.51 | 553.52 |
| 51 | 77.19 | 88.27 | 112.17 | 177.61 | 184.98 | 218.99 | 245.62 | 409.52 | 243.01 | 283.51 | 342.01 | 576.02 |
| 52 | 76.89 | 91.11 | 113.37 | 189.66 | 191.37 | 219.37 | 261.36 | 427.52 | 252.01 | 292.51 | 355.51 | 598.52 |
| 53 | 83.79 | 92.17 | 114.08 | 197.64 | 202.25 | 230.61 | 263.82 | 454.52 | 261.01 | 310.51 | 373.51 | 616.52 |
| 54 | 87.18 | 98.95 | 119.60 | 209.80 | 212.22 | 246.75 | 281.54 | 472.52 | 274.51 | 324.01 | 387.01 | 639.02 |
| 55 | 87.32 | 100.04 | 128.18 | 225.73 | 219.03 | 253.40 | 296.99 | 499.52 | 283.51 | 333.01 | 405.02 | 661.53 |
| 56 | 93.27 | 107.75 | 135.62 | 240.35 | 225.85 | 260.62 | 310.35 | 517.52 | 297.01 | 346.51 | 423.02 | 679.53 |
| 57 | 100.26 | 115.50 | 146.17 | 259.31 | 236.97 | 277.46 | 327.89 | 544.52 | 310.51 | 360.01 | 436.52 | 702.03 |
| 58 | 109.31 | 126.37 | 162.57 | 277.92 | 248.17 | 289.05 | 345.58 | 567.02 | 319.51 | 373.51 | 454.52 | 724.53 |
| 59 | 113.54 | 132.44 | 173.09 | 307.45 | 269.59 | 306.15 | 362.87 | 594.02 | 333.01 | 391.52 | 472.52 | 747.03 |
| 60 | 121.20 | 138.79 | 182.46 | 323.89 | 276.21 | 318.77 | 380.31 | 625.52 | 351.01 | 409.52 | 495.02 | 778.53 |
| 61 | 131.71 | 149.86 | 201.93 | 349.18 | 293.79 | 338.26 | 404.35 | 637.11 | 357.83 | 414.55 | 501.83 | 785.47 |
| 62 | 138.26 | 160.97 | 218.07 | 381.55 | 319.97 | 361.24 | 426.90 | 655.43 | 367.89 | 427.09 | 515.88 | 790.74 |
| 63 | 154.84 | 176.85 | 230.81 | 402.08 | 331.67 | 373.05 | 452.85 | 667.43 | 372.61 | 434.03 | 528.21 | 806.65 |
| 64 | 167.84 | 188.72 | 246.95 | 419.98 | 344.70 | 396.20 | 479.41 | 685.43 | 388.28 | 447.71 | 542.80 | 816.18 |
| 65 | 179.19 | 197.83 | 268.85 | 432.86 | 352.42 | 409.88 | 494.15 | 704.84 | 398.39 | 459.68 | 555.45 | 831.25 |
| 66 | 194.14 | 213.21 | 296.99 | 447.77 | 366.35 | 421.86 | 510.67 | 721.61 | 414.46 | 477.37 | 577.28 | 851.12 |
| 67 | 217.75 | 240.96 | 337.21 | 464.32 | 378.60 | 435.74 | 525.04 | 739.34 | 428.60 | 492.89 | 592.90 | 867.92 |
| 68 | 234.78 | 261.38 | 360.26 | 485.61 | 396.07 | 454.62 | 547.61 | 768.03 | 444.28 | 509.72 | 619.93 | 902.35 |
| 69 | 257.86 | 289.99 | 384.85 | 517.56 | 418.03 | 481.07 | 583.92 | 812.84 | 474.43 | 540.79 | 656.91 | 948.86 |
| 70 | 285.41 | 320.12 | 418.23 | 555.51 | 450.15 | 514.01 | 622.55 | 865.19 | 504.43 | 574.67 | 702.37 | 1008.86 |
| 71 | 309.87 | 348.33 | 451.10 | 604.53 | 484.86 | 549.30 | 668.98 | 926.75 | 540.09 | 613.74 | 745.70 | 1070.98 |
| 72 | 338.40 | 376.70 | 486.10 | 648.13 | 512.61 | 583.32 | 715.89 | 989.88 | 568.59 | 648.13 | 795.44 | 1131.29 |
| 73 | 367.59 | 407.95 | 525.39 | 697.69 | 545.16 | 621.42 | 759.83 | 1047.95 | 598.83 | 683.57 | 836.10 | 1186.35 |
| 74 | 401.44 | 442.00 | 567.94 | 754.55 | 578.76 | 659.89 | 805.93 | 1111.54 | 630.14 | 716.69 | 878.95 | 1241.35 |
| 75 | 436.71 | 479.03 | 611.97 | 814.44 | 607.60 | 695.50 | 850.64 | 1168.65 | 656.72 | 749.80 | 917.86 | 1290.17 |
| 76 | 476.28 | 542.91 | 656.43 | 868.66 | 636.69 | 728.00 | 893.34 | 1221.56 | 681.11 | 777.35 | 955.03 | 1335.07 |
| 77 | 505.52 | 576.06 | 695.98 | 917.00 | 665.41 | 759.46 | 931.11 | 1269.69 | 703.03 | 801.79 | 987.54 | 1373.15 |
| 78 | 548.59 | 624.66 | 758.35 | 993.46 | 709.94 | 811.36 | 995.77 | 1355.35 | 744.52 | 850.55 | 1046.48 | 1452.16 |
| 79 | 608.52 | 691.50 | 839.03 | 1099.49 | 774.48 | 885.13 | 1085.66 | 1472.90 | 804.45 | 922.01 | 1134.07 | 1565.10 |
| 80 | 670.76 | 762.96 | 928.92 | 1212.44 | 841.33 | | | | 873.60 | | | |
| 81 | 742.21 | 843.64 | 1025.73 | 1336.91 | 917.40 | | | | 942.75 | | | |
| 82 | 818.28 | 931.23 | 1131.76 | 1470.60 | 998.07 | | | | 1018.82 | | | |
| 83 | 901.26 | 1025.73 | 1247.01 | 1620.42 | 1085.66 | | | | 1104.10 | | | |
| 84 | 995.77 | 1136.37 | 1380.70 | 1795.61 | 1182.47 | | | | 1198.61 | | | |
| 85+ | 1334.60 | 1523.61 | 1855.54 | 2417.96 | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

# Appendix B1

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96CL VA, LTC-96CL VA 9/96**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period**

**Home Health Daily Benefit at 50% of Nursing Home Daily Benefit**

| Age | GPO Inflation | | | | 5% Simple Inflation | | | | 5% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 30.03 | 30.46 | 45.03 | 64.77 | 57.63 | 64.54 | 78.37 | 136.10 | 171.01 | 193.51 | 234.01 | 409.52 |
| 30 | 32.31 | 34.77 | 46.10 | 66.85 | 59.39 | 66.39 | 78.37 | 146.54 | 171.01 | 193.51 | 234.01 | 409.52 |
| 31 | 33.10 | 36.39 | 46.10 | 66.85 | 63.63 | 70.38 | 82.47 | 157.16 | 171.01 | 193.51 | 234.01 | 409.52 |
| 32 | 34.36 | 37.92 | 46.10 | 66.85 | 63.63 | 74.42 | 86.76 | 162.54 | 171.01 | 193.51 | 234.01 | 409.52 |
| 33 | 34.58 | 39.15 | 46.10 | 66.85 | 67.94 | 78.51 | 91.10 | 173.42 | 171.01 | 193.51 | 234.01 | 409.52 |
| 34 | 34.58 | 39.19 | 46.10 | 66.85 | 72.31 | 82.66 | 95.48 | 184.49 | 171.01 | 193.51 | 234.01 | 409.52 |
| 35 | 34.58 | 39.19 | 46.10 | 67.17 | 76.75 | 82.66 | 99.91 | 190.09 | 171.01 | 193.51 | 234.01 | 409.52 |
| 36 | 34.58 | 39.73 | 49.40 | 71.96 | 81.26 | 86.85 | 108.92 | 201.42 | 171.01 | 193.51 | 234.01 | 409.52 |
| 37 | 37.72 | 39.73 | 49.40 | 76.82 | 85.82 | 95.40 | 113.50 | 212.93 | 171.01 | 193.51 | 234.01 | 409.52 |
| 38 | 37.72 | 43.52 | 53.46 | 76.82 | 90.46 | 99.75 | 118.12 | 224.62 | 171.01 | 193.51 | 234.01 | 409.52 |
| 39 | 41.68 | 47.39 | 57.59 | 81.75 | 95.16 | 104.15 | 127.52 | 242.50 | 171.01 | 193.51 | 234.01 | 409.52 |
| 40 | 45.25 | 51.18 | 61.79 | 86.75 | 99.92 | 108.60 | 132.29 | 243.01 | 171.01 | 193.51 | 234.01 | 409.52 |
| 41 | 46.08 | 53.92 | 66.58 | 92.10 | 105.27 | 113.67 | 137.81 | 243.01 | 171.01 | 193.51 | 234.01 | 409.52 |
| 42 | 49.23 | 55.98 | 67.11 | 97.57 | 110.74 | 118.85 | 148.41 | 243.01 | 171.01 | 193.51 | 234.01 | 409.52 |
| 43 | 50.98 | 58.37 | 72.10 | 103.14 | 112.50 | 126.00 | 153.01 | 243.01 | 171.01 | 193.51 | 234.01 | 409.52 |
| 44 | 52.07 | 60.67 | 74.82 | 108.82 | 112.50 | 126.00 | 153.01 | 243.01 | 171.01 | 193.51 | 234.01 | 409.52 |
| 45 | 52.35 | 60.68 | 74.82 | 109.33 | 122.81 | 133.69 | 160.07 | 310.43 | 198.01 | 225.01 | 274.51 | 477.02 |
| 46 | 54.67 | 63.30 | 79.82 | 114.79 | 133.35 | 143.58 | 165.66 | 315.01 | 198.01 | 225.01 | 274.51 | 477.02 |
| 47 | 56.79 | 65.73 | 84.97 | 120.35 | 139.09 | 149.00 | 176.26 | 315.01 | 198.01 | 225.01 | 274.51 | 477.02 |
| 48 | 59.76 | 69.08 | 85.64 | 126.01 | 144.01 | 159.34 | 187.13 | 315.01 | 198.01 | 225.01 | 274.51 | 477.02 |
| 49 | 61.62 | 71.52 | 90.98 | 137.20 | 144.01 | 162.01 | 193.15 | 315.01 | 198.01 | 225.01 | 274.51 | 477.02 |
| 50 | 64.69 | 71.48 | 93.04 | 147.24 | 157.09 | 176.44 | 204.80 | 342.01 | 211.51 | 238.51 | 288.01 | 499.52 |
| 51 | 67.54 | 75.66 | 95.18 | 159.11 | 162.96 | 187.71 | 212.31 | 364.51 | 216.01 | 247.51 | 301.51 | 522.02 |
| 52 | 67.67 | 75.93 | 100.41 | 167.34 | 173.97 | 189.84 | 224.02 | 382.51 | 229.51 | 256.51 | 315.01 | 540.02 |
| 53 | 77.58 | 83.25 | 99.07 | 175.68 | 176.43 | 197.06 | 231.84 | 405.02 | 238.51 | 270.01 | 328.51 | 558.02 |
| 54 | 78.16 | 84.40 | 101.66 | 187.71 | 186.75 | 212.71 | 248.89 | 423.02 | 247.51 | 279.01 | 342.01 | 576.02 |
| 55 | 78.87 | 86.15 | 110.29 | 199.82 | 197.97 | 220.16 | 256.85 | 445.52 | 256.51 | 292.51 | 355.51 | 594.02 |
| 56 | 81.97 | 93.57 | 117.54 | 210.31 | 204.94 | 227.53 | 274.08 | 468.02 | 270.01 | 301.51 | 369.01 | 616.52 |
| 57 | 88.47 | 98.18 | 124.85 | 232.21 | 216.18 | 240.19 | 287.41 | 486.02 | 279.01 | 315.01 | 382.51 | 634.52 |
| 58 | 97.49 | 108.74 | 143.06 | 246.61 | 223.35 | 251.88 | 304.92 | 508.52 | 292.51 | 328.51 | 400.52 | 657.03 |
| 59 | 98.98 | 114.78 | 150.65 | 271.04 | 240.10 | 264.78 | 318.52 | 531.02 | 301.51 | 342.01 | 418.52 | 679.53 |
| 60 | 106.77 | 118.55 | 160.06 | 291.50 | 251.48 | 277.90 | 332.27 | 558.02 | 319.51 | 360.01 | 436.52 | 706.53 |
| 61 | 120.01 | 129.69 | 175.88 | 312.64 | 268.96 | 293.43 | 352.30 | 571.65 | 327.28 | 366.55 | 449.46 | 715.65 |
| 62 | 121.33 | 137.97 | 188.77 | 340.07 | 286.29 | 316.09 | 375.04 | 583.54 | 334.06 | 372.11 | 456.69 | 718.86 |
| 63 | 137.31 | 153.66 | 201.96 | 357.40 | 298.91 | 325.43 | 396.75 | 601.92 | 343.95 | 384.90 | 470.89 | 732.95 |
| 64 | 150.17 | 162.98 | 218.46 | 376.39 | 309.04 | 348.66 | 423.94 | 618.08 | 352.62 | 392.24 | 483.37 | 744.86 |
| 65 | 161.57 | 172.40 | 236.85 | 386.90 | 321.78 | 356.25 | 436.69 | 635.89 | 363.91 | 406.05 | 497.99 | 758.47 |
| 66 | 173.55 | 184.78 | 260.69 | 403.36 | 333.05 | 370.05 | 451.47 | 651.30 | 373.75 | 418.16 | 514.38 | 777.11 |
| 67 | 196.29 | 211.21 | 295.49 | 417.89 | 342.88 | 382.17 | 467.89 | 667.90 | 389.31 | 432.17 | 532.18 | 792.91 |
| 68 | 213.44 | 228.70 | 319.09 | 437.40 | 361.63 | 399.51 | 489.06 | 695.70 | 409.84 | 454.62 | 557.94 | 826.58 |
| 69 | 233.59 | 254.12 | 341.72 | 467.80 | 384.85 | 424.67 | 517.56 | 736.53 | 434.62 | 481.07 | 590.55 | 872.56 |
| 70 | 258.65 | 281.94 | 370.34 | 504.43 | 408.65 | 453.35 | 555.51 | 788.57 | 466.12 | 514.01 | 635.32 | 929.04 |
| 71 | 281.18 | 305.85 | 402.00 | 546.23 | 441.89 | 487.92 | 598.40 | 846.96 | 497.13 | 549.30 | 675.11 | 988.12 |
| 72 | 307.64 | 332.71 | 433.07 | 589.21 | 474.32 | 521.45 | 642.24 | 904.44 | 527.34 | 583.32 | 718.84 | 1045.85 |
| 73 | 337.86 | 362.92 | 468.89 | 635.55 | 502.79 | 553.63 | 683.57 | 963.21 | 556.46 | 612.95 | 759.83 | 1098.79 |
| 74 | 364.94 | 391.20 | 508.44 | 689.64 | 532.78 | 586.87 | 727.50 | 1019.59 | 584.17 | 646.37 | 800.52 | 1152.11 |
| 75 | 401.37 | 427.71 | 550.00 | 742.04 | 563.64 | 620.52 | 767.90 | 1072.99 | 610.18 | 674.82 | 837.71 | 1199.68 |
| 76 | 436.80 | 481.22 | 589.80 | 792.16 | 589.80 | 651.50 | 806.97 | 1125.31 | 634.22 | 700.85 | 868.66 | 1243.77 |
| 77 | 463.20 | 510.23 | 627.79 | 839.41 | 616.03 | 679.52 | 841.76 | 1170.94 | 656.01 | 726.54 | 898.19 | 1279.09 |
| 78 | 504.80 | 557.81 | 682.28 | 910.48 | 656.93 | 726.08 | 901.26 | 1249.32 | 696.11 | 769.87 | 954.28 | 1353.04 |
| 79 | 560.12 | 617.74 | 756.04 | 1007.29 | 716.86 | 792.92 | 984.24 | 1359.96 | 753.74 | 834.41 | 1032.65 | 1459.07 |
| 80 | 620.05 | 682.28 | 836.72 | 1111.02 | 781.40 | | | | 815.97 | | | |
| 81 | 684.59 | 753.74 | 924.31 | 1226.27 | 852.86 | | | | 882.82 | | | |
| 82 | 753.74 | 832.11 | 1021.12 | 1348.43 | 924.31 | | | | 954.28 | | | |
| 83 | 834.41 | 919.70 | 1127.15 | 1489.04 | 1007.29 | | | | 1032.65 | | | |
| 84 | 922.01 | 1016.51 | 1249.32 | 1650.39 | 1099.49 | | | | 1122.54 | | | |
| 85+ | 1240.10 | 1371.48 | 1684.97 | 2231.25 | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

# Appendix B1

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96 VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 100 Day EP**
**Home Health Daily Benefit at 100% of Nursing Home Daily Benefit**

| Age | GPO Inflation | | | | 5% Simple Inflation | | | | 5% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 34.41 | 42.36 | 55.94 | 83.50 | 80.68 | 112.95 | 126.78 | 173.28 | 216.52 | 313.43 | 361.85 | 549.02 |
| 30 | 36.89 | 45.55 | 61.30 | 94.51 | 80.68 | 112.95 | 126.78 | 186.46 | 230.78 | 333.01 | 373.51 | 549.02 |
| 31 | 38.86 | 47.54 | 65.21 | 94.51 | 80.68 | 112.95 | 126.78 | 199.84 | 234.01 | 333.01 | 373.51 | 549.02 |
| 32 | 41.22 | 50.39 | 68.96 | 94.51 | 80.68 | 112.95 | 126.78 | 206.62 | 234.01 | 333.01 | 373.51 | 549.02 |
| 33 | 42.67 | 54.16 | 71.18 | 94.51 | 83.64 | 115.38 | 126.78 | 220.32 | 234.01 | 333.01 | 373.51 | 549.02 |
| 34 | 44.40 | 58.09 | 73.61 | 94.51 | 83.64 | 121.36 | 131.36 | 234.23 | 234.01 | 333.01 | 373.51 | 549.02 |
| 35 | 45.50 | 60.49 | 73.76 | 94.51 | 89.63 | 121.36 | 137.36 | 241.27 | 234.01 | 333.01 | 373.51 | 549.02 |
| 36 | 46.59 | 62.26 | 73.76 | 94.51 | 95.70 | 127.40 | 149.52 | 255.50 | 234.01 | 333.01 | 373.51 | 549.02 |
| 37 | 47.68 | 64.48 | 73.76 | 99.26 | 101.86 | 139.69 | 155.69 | 269.94 | 234.01 | 333.01 | 373.51 | 549.02 |
| 38 | 48.41 | 64.54 | 73.76 | 99.26 | 101.86 | 145.93 | 161.92 | 284.60 | 234.01 | 333.01 | 373.51 | 549.02 |
| 39 | 48.41 | 67.10 | 76.74 | 105.57 | 108.12 | 152.24 | 174.56 | 306.99 | 234.01 | 333.01 | 373.51 | 549.02 |
| 40 | 52.10 | 72.37 | 82.23 | 111.97 | 114.46 | 158.61 | 180.97 | 322.19 | 234.01 | 333.01 | 373.51 | 549.02 |
| 41 | 52.72 | 76.15 | 88.48 | 118.81 | 121.53 | 165.86 | 188.36 | 337.51 | 234.01 | 333.01 | 373.51 | 549.02 |
| 42 | 56.60 | 79.05 | 89.17 | 125.79 | 122.17 | 173.25 | 202.55 | 337.51 | 234.01 | 333.01 | 373.51 | 549.02 |
| 43 | 58.91 | 82.31 | 95.66 | 132.90 | 129.45 | 187.53 | 210.31 | 337.51 | 234.01 | 333.01 | 373.51 | 549.02 |
| 44 | 59.72 | 85.55 | 100.00 | 140.14 | 136.92 | 194.54 | 218.22 | 337.51 | 234.01 | 333.01 | 373.51 | 549.02 |
| 45 | 59.93 | 85.89 | 100.00 | 142.18 | 138.01 | 194.54 | 222.38 | 385.45 | 265.51 | 378.01 | 427.52 | 625.52 |
| 46 | 64.49 | 89.59 | 106.57 | 149.22 | 138.72 | 208.64 | 230.02 | 409.58 | 265.51 | 378.01 | 427.52 | 625.52 |
| 47 | 65.02 | 92.91 | 113.32 | 156.38 | 145.98 | 216.35 | 244.46 | 426.38 | 265.51 | 378.01 | 427.52 | 625.52 |
| 48 | 65.56 | 97.52 | 114.20 | 163.66 | 153.39 | 231.05 | 259.26 | 432.02 | 265.51 | 378.01 | 427.52 | 625.52 |
| 49 | 71.78 | 100.95 | 121.19 | 178.03 | 160.96 | 239.14 | 267.46 | 432.02 | 265.51 | 378.01 | 427.52 | 625.52 |
| 50 | 71.78 | 104.08 | 126.79 | 182.56 | 166.68 | 250.59 | 278.44 | 468.02 | 283.51 | 400.52 | 450.02 | 661.53 |
| 51 | 77.30 | 108.06 | 132.46 | 195.26 | 172.46 | 262.34 | 291.70 | 490.52 | 292.51 | 414.02 | 463.52 | 679.53 |
| 52 | 77.30 | 111.04 | 137.97 | 208.04 | 185.12 | 268.03 | 303.10 | 517.52 | 306.01 | 432.02 | 486.02 | 702.03 |
| 53 | 83.35 | 115.77 | 137.97 | 220.31 | 190.49 | 280.74 | 315.95 | 540.02 | 319.51 | 450.02 | 504.02 | 729.03 |
| 54 | 83.35 | 119.99 | 143.92 | 233.24 | 197.10 | 293.59 | 335.25 | 567.02 | 328.51 | 468.02 | 522.02 | 751.53 |
| 55 | 88.93 | 124.52 | 149.97 | 245.07 | 210.05 | 305.95 | 348.40 | 587.20 | 340.85 | 490.52 | 544.52 | 778.53 |
| 56 | 94.79 | 133.37 | 162.03 | 265.19 | 223.06 | 322.94 | 367.86 | 621.02 | 354.39 | 504.02 | 562.52 | 805.53 |
| 57 | 100.71 | 141.97 | 173.82 | 285.53 | 229.26 | 346.58 | 388.16 | 648.03 | 360.45 | 522.02 | 580.52 | 823.53 |
| 58 | 106.70 | 151.01 | 192.50 | 304.69 | 242.48 | 359.70 | 407.31 | 675.03 | 374.17 | 544.52 | 607.52 | 850.53 |
| 59 | 112.37 | 161.68 | 204.60 | 331.24 | 254.63 | 387.38 | 426.64 | 706.53 | 379.50 | 567.02 | 634.52 | 882.03 |
| 60 | 117.70 | 172.24 | 222.83 | 357.27 | 267.49 | 415.48 | 446.16 | 742.53 | 392.50 | 575.91 | 661.53 | 913.54 |
| 61 | 127.14 | 184.93 | 240.78 | 383.42 | 286.46 | 438.05 | 478.61 | 754.93 | 412.57 | 592.33 | 672.02 | 920.75 |
| 62 | 136.62 | 200.27 | 258.94 | 416.48 | 298.86 | 464.11 | 503.38 | 778.06 | 421.55 | 607.54 | 680.80 | 934.51 |
| 63 | 146.22 | 214.93 | 276.84 | 443.13 | 315.43 | 471.91 | 542.05 | 794.37 | 426.74 | 621.72 | 700.19 | 941.77 |
| 64 | 158.02 | 228.51 | 294.94 | 483.52 | 325.38 | 495.43 | 573.02 | 816.18 | 432.51 | 635.79 | 717.13 | 958.81 |
| 65 | 166.54 | 245.72 | 319.86 | 516.76 | 339.18 | 511.25 | 611.41 | 835.08 | 436.84 | 651.13 | 735.49 | 976.82 |
| 66 | 185.03 | 266.58 | 355.40 | 536.58 | 364.62 | 542.59 | 662.12 | 854.82 | 460.42 | 682.47 | 754.91 | 995.45 |
| 67 | 201.96 | 295.23 | 397.80 | 550.04 | 394.39 | 585.71 | 689.33 | 871.49 | 483.72 | 703.62 | 778.63 | 1014.36 |
| 68 | 223.95 | 322.60 | 432.79 | 578.60 | 426.55 | 626.37 | 716.37 | 902.35 | 508.91 | 733.59 | 812.80 | 1050.44 |
| 69 | 256.62 | 355.57 | 470.48 | 617.09 | 461.28 | 674.35 | 763.07 | 962.13 | 539.24 | 776.34 | 862.60 | 1111.43 |
| 70 | 290.79 | 391.76 | 509.22 | 664.06 | 506.64 | 734.03 | 814.11 | 1024.82 | 576.45 | 826.88 | 919.46 | 1181.26 |
| 71 | 317.86 | 415.82 | 547.67 | 721.15 | 558.50 | 788.66 | 877.65 | 1098.60 | 616.81 | 880.72 | 981.99 | 1255.10 |
| 72 | 341.73 | 440.12 | 589.10 | 777.76 | 592.16 | 842.57 | 936.85 | 1172.53 | 654.03 | 936.85 | 1045.85 | 1325.73 |
| 73 | 390.12 | 478.05 | 633.45 | 841.75 | 632.72 | 898.24 | 999.93 | 1251.32 | 689.22 | 988.63 | 1104.44 | 1401.03 |
| 74 | 438.47 | 548.94 | 692.54 | 914.11 | 670.71 | 957.38 | 1065.56 | 1333.30 | 724.80 | 1043.93 | 1168.33 | 1476.64 |
| 75 | 492.27 | 636.53 | 763.17 | 995.42 | 708.43 | 1016.11 | 1129.87 | 1414.28 | 757.56 | 1093.67 | 1225.54 | 1546.14 |
| 76 | 555.98 | 782.94 | 868.66 | 1073.49 | 745.27 | 1071.02 | 1191.94 | 1493.01 | 787.22 | 1142.59 | 1278.31 | 1613.93 |
| 77 | 592.52 | 839.41 | 924.05 | 1142.72 | 778.27 | 1121.56 | 1248.53 | 1561.25 | 815.89 | 1185.04 | 1323.77 | 1674.11 |
| 78 | 645.40 | 915.09 | 1007.29 | 1247.01 | 832.11 | 1203.22 | 1339.21 | 1678.05 | 868.99 | 1260.84 | 1410.67 | 1781.78 |
| 79 | 714.55 | 1018.82 | 1122.54 | 1389.92 | 910.48 | 1318.47 | 1465.99 | 1844.01 | 942.75 | 1369.18 | 1535.14 | 1938.52 |
| 80 | 795.23 | 1131.76 | 1247.01 | 1553.58 | 995.77 | 1442.94 | 1606.59 | 2023.80 | 1023.43 | 1491.34 | 1668.83 | 2111.39 |
| 81 | 880.52 | 1258.54 | 1383.01 | 1735.68 | 1087.97 | 1578.93 | 1756.42 | 2219.73 | 1113.32 | 1620.42 | 1814.05 | 2300.40 |
| 82 | 975.02 | 1392.23 | 1532.83 | 1931.60 | 1187.08 | 1721.85 | 1917.77 | 2434.09 | 1205.52 | 1758.73 | 1968.48 | 2507.85 |
| 83 | 1083.36 | 1544.36 | 1701.10 | 2164.41 | 1297.72 | 1885.50 | 2099.87 | 2687.65 | 1313.86 | 1915.47 | 2143.66 | 2747.58 |
| 84 | 1205.52 | 1724.15 | 1901.64 | 2454.84 | 1426.80 | 2072.21 | 2309.62 | 2994.21 | 1433.72 | 2095.26 | 2344.20 | 3040.31 |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made at these ages.

# Appendix B1

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96 VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 100 Day EP**
**Home Health Daily Benefit at 80% of Nursing Home Daily Benefit**

| Age | GPO Inflation | | | | 5% Simple Inflation | | | | 5% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 32.77 | 39.33 | 50.69 | 75.36 | 78.37 | 106.03 | 119.86 | 159.41 | 208.19 | 292.26 | 340.05 | 508.52 |
| 30 | 35.13 | 42.29 | 55.56 | 85.29 | 78.37 | 106.03 | 119.86 | 171.54 | 221.90 | 310.51 | 351.01 | 508.52 |
| 31 | 37.01 | 44.15 | 59.09 | 85.29 | 78.37 | 106.03 | 119.86 | 183.86 | 225.01 | 310.51 | 351.01 | 508.52 |
| 32 | 39.26 | 46.79 | 62.49 | 85.29 | 78.37 | 106.03 | 119.86 | 190.09 | 225.01 | 310.51 | 351.01 | 508.52 |
| 33 | 40.64 | 50.29 | 64.50 | 85.29 | 81.25 | 108.31 | 119.86 | 202.69 | 225.01 | 310.51 | 351.01 | 508.52 |
| 34 | 42.29 | 53.94 | 66.71 | 85.29 | 81.25 | 113.93 | 124.20 | 215.49 | 225.01 | 310.51 | 351.01 | 508.52 |
| 35 | 43.33 | 56.17 | 66.85 | 85.29 | 87.06 | 113.93 | 129.86 | 221.97 | 225.01 | 310.51 | 351.01 | 508.52 |
| 36 | 44.37 | 57.82 | 66.85 | 85.29 | 92.96 | 119.60 | 141.37 | 235.06 | 225.01 | 310.51 | 351.01 | 508.52 |
| 37 | 45.41 | 59.87 | 66.85 | 89.58 | 98.95 | 131.14 | 147.20 | 248.35 | 225.01 | 310.51 | 351.01 | 508.52 |
| 38 | 46.10 | 59.93 | 66.85 | 89.58 | 98.95 | 137.00 | 153.09 | 261.83 | 225.01 | 310.51 | 351.01 | 508.52 |
| 39 | 46.10 | 62.31 | 69.55 | 95.27 | 105.03 | 142.92 | 165.04 | 282.43 | 225.01 | 310.51 | 351.01 | 508.52 |
| 40 | 49.62 | 67.20 | 74.52 | 101.05 | 111.19 | 148.90 | 171.10 | 296.41 | 225.01 | 310.51 | 351.01 | 508.52 |
| 41 | 50.21 | 70.71 | 80.19 | 107.22 | 118.06 | 155.71 | 178.08 | 310.51 | 225.01 | 310.51 | 351.01 | 508.52 |
| 42 | 53.91 | 73.40 | 80.81 | 113.52 | 118.68 | 162.64 | 191.50 | 310.51 | 225.01 | 310.51 | 351.01 | 508.52 |
| 43 | 56.10 | 76.43 | 86.69 | 119.93 | 125.75 | 176.05 | 198.84 | 310.51 | 225.01 | 310.51 | 351.01 | 508.52 |
| 44 | 56.87 | 79.44 | 90.63 | 126.47 | 133.00 | 182.63 | 206.32 | 310.51 | 225.01 | 310.51 | 351.01 | 508.52 |
| 45 | 57.63 | 80.98 | 92.31 | 131.03 | 131.88 | 181.99 | 203.59 | 349.31 | 256.51 | 360.01 | 400.52 | 580.52 |
| 46 | 62.01 | 84.47 | 98.37 | 137.52 | 132.56 | 195.18 | 210.58 | 371.18 | 256.51 | 360.01 | 400.52 | 580.52 |
| 47 | 62.52 | 87.60 | 104.60 | 144.11 | 139.49 | 202.40 | 223.81 | 386.41 | 256.51 | 360.01 | 400.52 | 580.52 |
| 48 | 63.04 | 91.95 | 105.42 | 150.82 | 146.57 | 216.15 | 237.35 | 391.52 | 256.51 | 360.01 | 400.52 | 580.52 |
| 49 | 69.01 | 95.18 | 111.87 | 164.07 | 153.81 | 223.71 | 244.86 | 391.52 | 256.51 | 360.01 | 400.52 | 580.52 |
| 50 | 69.21 | 101.26 | 117.73 | 163.00 | 159.73 | 239.37 | 256.74 | 427.52 | 270.01 | 373.51 | 418.52 | 612.02 |
| 51 | 74.73 | 102.66 | 123.63 | 178.71 | 165.70 | 244.13 | 273.47 | 454.52 | 283.51 | 391.52 | 432.02 | 630.02 |
| 52 | 72.47 | 103.30 | 132.10 | 191.26 | 178.27 | 250.39 | 278.43 | 472.52 | 292.51 | 405.02 | 450.02 | 657.03 |
| 53 | 80.83 | 110.62 | 127.15 | 200.28 | 180.64 | 263.20 | 291.38 | 499.52 | 306.01 | 423.02 | 468.02 | 675.03 |
| 54 | 83.35 | 112.49 | 133.26 | 216.34 | 190.53 | 276.12 | 307.02 | 526.52 | 319.51 | 441.02 | 486.02 | 702.03 |
| 55 | 84.25 | 117.20 | 139.44 | 221.88 | 203.38 | 285.32 | 323.77 | 542.72 | 331.88 | 459.02 | 508.52 | 724.53 |
| 56 | 90.05 | 125.96 | 151.22 | 241.09 | 216.30 | 305.58 | 343.10 | 571.52 | 345.41 | 472.52 | 531.02 | 747.03 |
| 57 | 95.91 | 132.18 | 160.24 | 264.11 | 222.62 | 321.82 | 363.00 | 598.52 | 347.27 | 490.52 | 549.02 | 769.53 |
| 58 | 104.28 | 138.63 | 178.14 | 279.60 | 235.74 | 338.55 | 378.73 | 621.02 | 360.96 | 513.02 | 567.02 | 796.53 |
| 59 | 107.58 | 154.10 | 190.20 | 305.48 | 241.40 | 358.68 | 394.65 | 657.03 | 366.71 | 535.52 | 589.52 | 823.53 |
| 60 | 113.08 | 162.25 | 205.23 | 327.50 | 257.58 | 386.33 | 414.29 | 688.53 | 379.84 | 541.01 | 616.52 | 855.03 |
| 61 | 122.44 | 172.43 | 220.23 | 353.64 | 273.13 | 412.50 | 446.22 | 698.20 | 399.81 | 562.29 | 624.01 | 859.66 |
| 62 | 131.91 | 187.75 | 241.29 | 378.96 | 285.72 | 434.88 | 467.68 | 718.86 | 409.27 | 574.25 | 638.51 | 871.08 |
| 63 | 139.25 | 199.93 | 253.53 | 409.33 | 305.57 | 440.68 | 502.30 | 737.04 | 411.08 | 589.43 | 655.15 | 884.45 |
| 64 | 151.04 | 216.09 | 271.81 | 445.45 | 315.81 | 464.47 | 530.04 | 752.79 | 417.47 | 597.02 | 669.58 | 895.42 |
| 65 | 159.60 | 230.82 | 296.38 | 474.97 | 323.76 | 481.37 | 568.25 | 773.79 | 422.52 | 613.70 | 685.69 | 911.70 |
| 66 | 175.54 | 249.14 | 325.28 | 495.87 | 345.92 | 509.51 | 614.56 | 791.92 | 442.85 | 641.89 | 710.50 | 932.54 |
| 67 | 194.66 | 274.69 | 369.16 | 510.75 | 378.49 | 548.90 | 639.33 | 814.34 | 466.32 | 664.33 | 728.62 | 953.64 |
| 68 | 214.00 | 301.79 | 404.15 | 533.83 | 410.63 | 586.60 | 668.15 | 843.80 | 491.95 | 692.26 | 764.58 | 985.00 |
| 69 | 243.79 | 332.38 | 436.21 | 570.64 | 442.45 | 635.25 | 709.99 | 895.78 | 519.63 | 736.53 | 812.84 | 1041.76 |
| 70 | 275.22 | 363.95 | 470.28 | 619.36 | 487.99 | 689.55 | 759.83 | 957.78 | 557.45 | 782.18 | 868.38 | 1107.83 |
| 71 | 305.15 | 389.53 | 513.08 | 665.91 | 533.95 | 742.63 | 819.34 | 1028.02 | 598.40 | 834.69 | 926.75 | 1181.45 |
| 72 | 329.53 | 413.03 | 548.00 | 718.84 | 571.54 | 795.44 | 877.93 | 1092.99 | 633.40 | 886.76 | 986.93 | 1249.13 |
| 73 | 375.31 | 449.80 | 591.57 | 779.60 | 607.30 | 847.40 | 937.78 | 1163.76 | 666.62 | 934.96 | 1045.12 | 1316.29 |
| 74 | 421.23 | 513.80 | 642.36 | 849.20 | 646.37 | 900.59 | 997.95 | 1238.65 | 700.46 | 989.84 | 1100.72 | 1384.69 |
| 75 | 472.68 | 598.29 | 709.36 | 917.86 | 682.58 | 954.06 | 1057.48 | 1313.44 | 734.29 | 1034.21 | 1153.14 | 1450.48 |
| 76 | 533.84 | 729.11 | 806.97 | 987.12 | 715.66 | 1006.86 | 1112.97 | 1384.43 | 762.55 | 1078.42 | 1201.81 | 1507.82 |
| 77 | 569.01 | 782.98 | 855.87 | 1051.02 | 747.71 | 1051.02 | 1163.88 | 1448.39 | 787.68 | 1119.21 | 1243.83 | 1558.90 |
| 78 | 617.74 | 852.86 | 933.53 | 1143.29 | 799.84 | 1127.15 | 1249.32 | 1551.27 | 839.03 | 1189.39 | 1323.08 | 1657.30 |
| 79 | 686.89 | 949.67 | 1039.56 | 1274.67 | 873.60 | 1233.18 | 1364.57 | 1698.80 | 908.18 | 1288.50 | 1436.02 | 1797.91 |
| 80 | 760.65 | 1051.09 | 1150.20 | 1417.58 | 951.97 | | | | 984.24 | | | |
| 81 | 839.03 | 1166.34 | 1274.67 | 1574.32 | 1037.26 | | | | 1064.92 | | | |
| 82 | 926.62 | 1286.20 | 1408.36 | 1747.20 | 1127.15 | | | | 1154.81 | | | |
| 83 | 1023.43 | 1424.50 | 1562.80 | 1945.43 | 1230.88 | | | | 1251.62 | | | |
| 84 | 1136.37 | 1585.85 | 1737.98 | 2185.15 | 1346.13 | | | | 1359.96 | | | |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made at these ages.

# Appendix B1

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96 VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 100 Day EP**
**Home Health Daily Benefit at 50% of Nursing Home Daily Benefit**

| Age | GPO Inflation | | | | 5% Simple Inflation | | | | 5% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 31.13 | 34.80 | 43.70 | 63.14 | 71.46 | 92.20 | 101.42 | 134.00 | 191.54 | 258.37 | 296.46 | 441.02 |
| 30 | 33.38 | 37.41 | 47.89 | 71.46 | 71.46 | 92.20 | 101.42 | 144.19 | 204.15 | 274.51 | 306.01 | 441.02 |
| 31 | 35.16 | 39.05 | 50.94 | 71.46 | 71.46 | 92.20 | 101.42 | 154.55 | 207.01 | 274.51 | 306.01 | 441.02 |
| 32 | 37.29 | 41.39 | 53.87 | 71.46 | 71.46 | 92.20 | 101.42 | 159.78 | 207.01 | 274.51 | 306.01 | 441.02 |
| 33 | 38.61 | 44.49 | 55.61 | 71.46 | 74.08 | 94.19 | 101.42 | 170.38 | 207.01 | 274.51 | 306.01 | 441.02 |
| 34 | 40.17 | 47.72 | 57.51 | 71.46 | 74.08 | 99.07 | 105.09 | 181.14 | 207.01 | 274.51 | 306.01 | 441.02 |
| 35 | 41.16 | 49.69 | 57.63 | 71.46 | 79.38 | 99.07 | 109.88 | 186.58 | 207.01 | 274.51 | 306.01 | 441.02 |
| 36 | 42.15 | 51.15 | 57.63 | 71.46 | 84.76 | 104.00 | 119.62 | 197.59 | 207.01 | 274.51 | 306.01 | 441.02 |
| 37 | 43.14 | 52.97 | 57.63 | 75.05 | 90.22 | 114.03 | 124.55 | 208.76 | 207.01 | 274.51 | 306.01 | 441.02 |
| 38 | 43.80 | 53.02 | 57.63 | 75.05 | 90.22 | 119.13 | 129.54 | 220.09 | 207.01 | 274.51 | 306.01 | 441.02 |
| 39 | 43.80 | 55.12 | 59.96 | 79.82 | 95.76 | 124.28 | 139.65 | 237.41 | 207.01 | 274.51 | 306.01 | 441.02 |
| 40 | 47.14 | 59.45 | 64.24 | 84.66 | 101.38 | 129.48 | 144.77 | 249.16 | 207.01 | 274.51 | 306.01 | 441.02 |
| 41 | 47.69 | 62.55 | 69.13 | 89.84 | 107.64 | 135.40 | 150.69 | 261.01 | 207.01 | 274.51 | 306.01 | 441.02 |
| 42 | 51.21 | 64.93 | 69.66 | 95.11 | 108.21 | 141.43 | 162.04 | 261.01 | 207.01 | 274.51 | 306.01 | 441.02 |
| 43 | 53.30 | 67.61 | 74.74 | 100.48 | 114.66 | 153.09 | 168.25 | 261.01 | 207.01 | 274.51 | 306.01 | 441.02 |
| 44 | 54.03 | 70.28 | 78.13 | 105.96 | 121.27 | 158.81 | 174.58 | 261.01 | 207.01 | 274.51 | 306.01 | 441.02 |
| 45 | 53.02 | 68.71 | 79.49 | 111.51 | 119.61 | 160.02 | 175.40 | 301.13 | 234.01 | 315.01 | 351.01 | 508.52 |
| 46 | 57.05 | 71.67 | 84.71 | 117.04 | 120.23 | 171.62 | 181.42 | 319.99 | 234.01 | 315.01 | 351.01 | 508.52 |
| 47 | 57.52 | 74.33 | 90.07 | 122.65 | 126.51 | 177.97 | 192.82 | 333.11 | 234.01 | 315.01 | 351.01 | 508.52 |
| 48 | 58.00 | 78.02 | 90.77 | 128.36 | 132.94 | 190.06 | 204.49 | 337.51 | 234.01 | 315.01 | 351.01 | 508.52 |
| 49 | 63.49 | 80.76 | 96.33 | 139.63 | 139.50 | 196.71 | 210.95 | 337.51 | 234.01 | 315.01 | 351.01 | 508.52 |
| 50 | 61.52 | 87.20 | 99.62 | 140.18 | 145.84 | 205.70 | 220.58 | 369.01 | 247.51 | 333.01 | 364.51 | 540.02 |
| 51 | 67.00 | 86.45 | 105.97 | 148.93 | 152.17 | 211.33 | 237.01 | 391.52 | 256.51 | 342.01 | 382.51 | 558.02 |
| 52 | 65.22 | 90.39 | 111.55 | 161.06 | 161.13 | 218.65 | 243.18 | 409.52 | 265.51 | 360.01 | 400.52 | 580.52 |
| 53 | 73.25 | 95.19 | 108.21 | 173.58 | 160.93 | 231.61 | 252.76 | 432.02 | 274.51 | 369.01 | 414.02 | 603.02 |
| 54 | 73.83 | 99.99 | 114.61 | 185.92 | 170.82 | 237.67 | 268.20 | 454.52 | 288.01 | 387.01 | 432.02 | 621.02 |
| 55 | 77.23 | 100.10 | 118.40 | 188.77 | 180.04 | 247.51 | 278.02 | 471.54 | 300.48 | 400.52 | 445.52 | 643.52 |
| 56 | 80.57 | 108.67 | 129.62 | 210.09 | 192.64 | 260.43 | 297.12 | 504.02 | 309.53 | 418.52 | 463.52 | 666.03 |
| 57 | 88.72 | 112.60 | 135.80 | 228.42 | 199.36 | 279.38 | 316.28 | 522.02 | 316.50 | 436.52 | 481.52 | 684.03 |
| 58 | 92.15 | 121.30 | 155.15 | 243.76 | 208.80 | 296.23 | 328.71 | 549.02 | 325.75 | 450.02 | 499.52 | 706.53 |
| 59 | 98.02 | 131.36 | 164.26 | 264.99 | 218.26 | 312.06 | 344.87 | 571.52 | 332.59 | 472.52 | 522.02 | 733.53 |
| 60 | 99.24 | 139.79 | 178.85 | 286.56 | 231.16 | 335.30 | 361.17 | 603.02 | 341.85 | 479.93 | 544.52 | 760.53 |
| 61 | 108.31 | 149.94 | 193.80 | 305.24 | 246.49 | 357.74 | 392.24 | 615.29 | 365.79 | 497.90 | 554.19 | 768.02 |
| 62 | 117.78 | 162.72 | 208.92 | 330.18 | 259.45 | 380.06 | 410.56 | 630.06 | 368.34 | 503.51 | 562.40 | 773.83 |
| 63 | 125.33 | 174.94 | 221.47 | 356.76 | 276.00 | 385.16 | 444.48 | 646.96 | 371.93 | 516.76 | 577.35 | 786.18 |
| 64 | 132.45 | 186.29 | 237.11 | 384.54 | 283.91 | 405.98 | 469.16 | 665.62 | 379.86 | 531.11 | 594.30 | 800.33 |
| 65 | 143.41 | 201.04 | 258.24 | 414.17 | 292.93 | 418.30 | 499.92 | 681.86 | 383.13 | 542.60 | 612.90 | 815.93 |
| 66 | 156.56 | 219.24 | 286.13 | 436.66 | 314.75 | 446.65 | 541.40 | 699.40 | 400.67 | 571.80 | 632.79 | 836.32 |
| 67 | 172.76 | 241.32 | 324.60 | 450.03 | 340.32 | 485.31 | 567.90 | 717.91 | 421.08 | 589.33 | 650.05 | 853.63 |
| 68 | 191.61 | 265.36 | 353.23 | 471.84 | 369.25 | 517.01 | 592.38 | 750.81 | 444.45 | 616.49 | 681.93 | 888.57 |
| 69 | 220.69 | 291.15 | 386.36 | 504.29 | 398.52 | 560.33 | 633.68 | 792.93 | 470.61 | 653.59 | 729.89 | 938.91 |
| 70 | 249.25 | 320.99 | 416.36 | 542.74 | 438.26 | 610.11 | 676.83 | 852.42 | 506.77 | 699.18 | 782.18 | 999.28 |
| 71 | 274.63 | 341.74 | 452.55 | 589.19 | 481.79 | 659.77 | 730.35 | 917.54 | 543.16 | 748.76 | 837.76 | 1064.84 |
| 72 | 295.36 | 365.64 | 484.98 | 639.30 | 518.51 | 704.11 | 783.65 | 978.09 | 574.48 | 798.38 | 892.66 | 1131.29 |
| 73 | 335.80 | 397.65 | 523.52 | 692.04 | 550.81 | 754.18 | 838.92 | 1042.30 | 610.12 | 841.75 | 943.43 | 1192.00 |
| 74 | 379.35 | 454.52 | 572.10 | 749.14 | 584.17 | 803.23 | 895.18 | 1108.83 | 638.26 | 887.07 | 997.95 | 1252.17 |
| 75 | 426.14 | 528.56 | 631.09 | 809.27 | 615.35 | 850.64 | 946.30 | 1171.24 | 667.06 | 930.79 | 1044.55 | 1305.69 |
| 76 | 479.72 | 643.48 | 715.66 | 868.66 | 644.09 | 893.34 | 996.99 | 1231.43 | 693.45 | 969.84 | 1085.83 | 1357.28 |
| 77 | 510.23 | 691.28 | 759.46 | 921.70 | 672.47 | 933.46 | 1041.62 | 1283.80 | 714.79 | 1001.64 | 1123.91 | 1401.36 |
| 78 | 555.51 | 751.43 | 829.80 | 1002.68 | 719.16 | 1000.38 | 1115.63 | 1373.79 | 758.35 | 1064.92 | 1196.30 | 1482.12 |
| 79 | 610.83 | 834.41 | 917.40 | 1113.32 | 783.70 | 1092.58 | 1217.05 | 1500.56 | 820.58 | 1154.81 | 1295.42 | 1606.59 |
| 80 | 675.37 | 924.31 | 1018.82 | 1235.49 | 850.55 | | | | 887.43 | | | |
| 81 | 744.52 | 1023.43 | 1127.15 | 1366.87 | 924.31 | | | | 956.58 | | | |
| 82 | 818.28 | 1129.46 | 1244.71 | 1509.78 | 1002.68 | | | | 1030.34 | | | |
| 83 | 903.57 | 1247.01 | 1376.09 | 1673.44 | 1087.97 | | | | 1113.32 | | | |
| 84 | 998.07 | 1385.31 | 1528.22 | 1867.06 | 1182.47 | | | | 1205.52 | | | |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made at these ages.

# Appendix B1

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96 VA 9/96**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period**

**Home Health Daily Benefit at 100% of Nursing Home Daily Benefit**

| Age | GPO Inflation | | | | | | 5% Simple Inflation | | | | | | 5% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 34.41 | 37.86 | 42.36 | 55.94 | 64.97 | 83.50 | 80.68 | 101.42 | 112.95 | 126.78 | 159.77 | 173.28 | 216.52 | 268.79 | 304.96 | 353.13 | 441.02 | 486.02 |
| 30 | 36.89 | 40.27 | 45.55 | 61.30 | 81.84 | 94.51 | 80.68 | 101.42 | 112.95 | 126.78 | 166.04 | 186.46 | 230.78 | 282.99 | 324.01 | 364.51 | 441.02 | 486.02 |
| 31 | 38.86 | 41.50 | 47.54 | 65.21 | 82.83 | 94.51 | 80.68 | 101.42 | 112.95 | 126.78 | 172.36 | 199.84 | 234.01 | 290.17 | 324.01 | 364.51 | 441.02 | 486.02 |
| 32 | 41.22 | 43.48 | 50.39 | 68.96 | 86.44 | 94.51 | 80.68 | 101.42 | 112.95 | 126.78 | 185.17 | 206.62 | 234.01 | 292.51 | 324.01 | 364.51 | 441.02 | 486.02 |
| 33 | 42.67 | 44.73 | 54.16 | 71.18 | 87.59 | 94.51 | 83.64 | 101.42 | 115.38 | 126.78 | 191.65 | 220.32 | 234.01 | 292.51 | 324.01 | 364.51 | 441.02 | 486.02 |
| 34 | 44.40 | 47.25 | 58.09 | 73.61 | 87.59 | 94.51 | 83.64 | 101.42 | 121.36 | 131.36 | 204.77 | 234.23 | 234.01 | 292.51 | 324.01 | 364.51 | 441.02 | 486.02 |
| 35 | 45.50 | 49.60 | 60.49 | 73.76 | 87.59 | 94.51 | 89.63 | 104.01 | 121.36 | 137.36 | 218.10 | 241.27 | 234.01 | 292.51 | 324.01 | 364.51 | 441.02 | 486.02 |
| 36 | 46.59 | 54.36 | 62.26 | 73.76 | 87.59 | 94.51 | 95.70 | 109.95 | 127.40 | 149.52 | 224.84 | 255.50 | 234.01 | 292.51 | 324.01 | 364.51 | 441.02 | 486.02 |
| 37 | 47.68 | 56.12 | 64.48 | 73.76 | 87.59 | 99.26 | 101.86 | 115.96 | 139.69 | 155.69 | 238.49 | 269.94 | 234.01 | 292.51 | 324.01 | 364.51 | 441.02 | 486.02 |
| 38 | 48.41 | 57.23 | 64.54 | 73.76 | 87.59 | 99.26 | 101.86 | 122.04 | 145.93 | 161.92 | 252.35 | 284.60 | 234.01 | 292.51 | 324.01 | 364.51 | 441.02 | 486.02 |
| 39 | 48.41 | 59.00 | 67.10 | 76.74 | 91.63 | 105.57 | 108.12 | 128.19 | 152.24 | 174.56 | 266.43 | 306.99 | 234.01 | 292.51 | 324.01 | 364.51 | 441.02 | 486.02 |
| 40 | 52.10 | 61.46 | 72.37 | 82.23 | 97.46 | 111.97 | 114.46 | 134.41 | 158.61 | 180.97 | 280.72 | 322.19 | 234.01 | 292.51 | 324.01 | 364.51 | 441.02 | 486.02 |
| 41 | 52.72 | 62.58 | 76.15 | 88.48 | 104.08 | 118.81 | 121.53 | 141.37 | 165.86 | 188.36 | 296.83 | 337.51 | 234.01 | 292.51 | 324.01 | 364.51 | 441.02 | 486.02 |
| 42 | 56.60 | 66.70 | 79.05 | 89.17 | 110.87 | 125.79 | 122.17 | 148.48 | 173.25 | 202.55 | 306.01 | 337.51 | 234.01 | 292.51 | 324.01 | 364.51 | 441.02 | 486.02 |
| 43 | 58.91 | 69.04 | 82.31 | 95.66 | 117.85 | 132.90 | 129.45 | 155.73 | 187.53 | 210.31 | 306.01 | 337.51 | 234.01 | 292.51 | 324.01 | 364.51 | 441.02 | 486.02 |
| 44 | 59.72 | 72.18 | 85.55 | 100.00 | 125.02 | 140.14 | 136.92 | 162.66 | 194.54 | 218.22 | 306.01 | 337.51 | 234.01 | 292.51 | 324.01 | 364.51 | 441.02 | 486.02 |
| 45 | 59.93 | 72.41 | 85.89 | 100.00 | 127.02 | 142.18 | 138.01 | 162.66 | 194.54 | 222.38 | 344.42 | 385.45 | 265.51 | 333.01 | 369.01 | 409.52 | 495.02 | 549.02 |
| 46 | 64.49 | 75.13 | 89.59 | 106.57 | 134.03 | 149.22 | 138.72 | 176.11 | 208.64 | 230.02 | 360.90 | 409.58 | 265.51 | 333.01 | 369.01 | 409.52 | 495.02 | 549.02 |
| 47 | 65.02 | 78.03 | 92.91 | 113.32 | 141.21 | 156.38 | 145.98 | 183.40 | 216.35 | 244.46 | 377.74 | 426.38 | 265.51 | 333.01 | 369.01 | 409.52 | 495.02 | 549.02 |
| 48 | 65.56 | 81.91 | 97.52 | 114.20 | 148.56 | 163.66 | 153.39 | 190.82 | 231.05 | 259.26 | 394.96 | 432.02 | 265.51 | 333.01 | 369.01 | 409.52 | 495.02 | 549.02 |
| 49 | 71.78 | 84.44 | 100.95 | 121.19 | 162.64 | 178.03 | 160.96 | 205.10 | 239.14 | 267.46 | 400.52 | 432.02 | 265.51 | 333.01 | 369.01 | 409.52 | 495.02 | 549.02 |
| 50 | 71.78 | 87.47 | 104.08 | 126.79 | 167.61 | 182.56 | 166.68 | 209.13 | 250.59 | 278.44 | 430.07 | 468.02 | 283.51 | 355.51 | 391.52 | 432.02 | 517.52 | 571.52 |
| 51 | 77.30 | 90.39 | 108.06 | 132.46 | 180.39 | 195.26 | 172.46 | 215.16 | 262.34 | 291.70 | 450.95 | 490.52 | 292.51 | 364.51 | 400.52 | 441.02 | 531.02 | 585.02 |
| 52 | 77.30 | 93.52 | 111.04 | 137.97 | 187.24 | 208.04 | 185.12 | 227.93 | 268.03 | 303.10 | 473.02 | 517.52 | 306.01 | 373.51 | 409.52 | 450.02 | 544.52 | 603.02 |
| 53 | 83.35 | 97.87 | 115.77 | 137.97 | 200.34 | 220.31 | 190.49 | 240.82 | 280.74 | 315.95 | 495.02 | 540.02 | 319.51 | 382.51 | 423.02 | 463.52 | 558.02 | 616.52 |
| 54 | 83.35 | 101.83 | 119.99 | 143.92 | 213.62 | 233.24 | 197.10 | 247.09 | 293.59 | 335.25 | 516.90 | 567.02 | 328.51 | 396.02 | 436.52 | 472.52 | 571.52 | 630.02 |
| 55 | 88.93 | 105.80 | 124.52 | 149.97 | 227.09 | 245.07 | 210.05 | 260.19 | 305.95 | 348.40 | 535.52 | 587.20 | 340.85 | 405.02 | 445.52 | 481.52 | 585.02 | 643.52 |
| 56 | 94.79 | 112.87 | 133.37 | 162.03 | 240.54 | 265.19 | 223.06 | 273.26 | 319.47 | 367.86 | 558.02 | 616.52 | 354.39 | 423.02 | 463.52 | 499.52 | 603.02 | 670.53 |
| 57 | 100.71 | 120.39 | 141.97 | 173.82 | 261.15 | 285.53 | 229.26 | 285.86 | 339.50 | 388.16 | 585.02 | 639.02 | 360.45 | 445.52 | 490.52 | 526.52 | 634.52 | 702.03 |
| 58 | 106.70 | 126.96 | 151.01 | 192.50 | 280.76 | 304.69 | 242.48 | 298.56 | 352.65 | 407.31 | 607.52 | 666.03 | 374.17 | 468.02 | 522.02 | 553.52 | 675.03 | 747.03 |
| 59 | 112.37 | 135.39 | 161.68 | 204.60 | 300.61 | 331.24 | 254.63 | 318.30 | 373.03 | 426.64 | 634.52 | 693.03 | 379.50 | 481.67 | 558.02 | 589.52 | 715.53 | 792.03 |
| 60 | 117.70 | 144.09 | 172.24 | 222.83 | 321.38 | 357.27 | 267.49 | 331.24 | 393.62 | 446.16 | 661.53 | 720.03 | 392.50 | 492.42 | 571.55 | 625.52 | 760.53 | 841.53 |
| 61 | 127.14 | 156.17 | 184.93 | 240.78 | 348.66 | 383.42 | 286.46 | 357.03 | 416.15 | 478.61 | 672.02 | 728.74 | 412.57 | 518.59 | 592.33 | 645.83 | 781.11 | 864.02 |
| 62 | 136.62 | 167.26 | 197.76 | 258.94 | 375.63 | 416.48 | 298.86 | 381.23 | 442.19 | 503.38 | 689.26 | 744.23 | 421.55 | 535.81 | 607.54 | 663.88 | 803.43 | 888.00 |
| 63 | 146.22 | 182.82 | 212.43 | 276.84 | 409.65 | 443.13 | 315.43 | 399.94 | 454.56 | 542.05 | 704.28 | 761.61 | 426.74 | 553.63 | 621.72 | 687.90 | 827.12 | 913.11 |
| 64 | 158.02 | 197.42 | 226.03 | 294.94 | 444.17 | 483.52 | 325.38 | 412.62 | 485.11 | 573.02 | 725.05 | 784.48 | 432.51 | 567.69 | 635.79 | 713.17 | 851.84 | 939.00 |
| 65 | 166.54 | 214.01 | 243.23 | 319.86 | 478.44 | 516.76 | 339.18 | 437.39 | 504.61 | 611.41 | 746.98 | 804.44 | 436.84 | 583.02 | 651.13 | 735.49 | 877.22 | 965.33 |
| 66 | 185.03 | 234.83 | 264.09 | 355.40 | 499.57 | 536.58 | 364.62 | 476.61 | 542.59 | 662.12 | 773.41 | 832.62 | 460.42 | 609.53 | 682.47 | 754.91 | 906.63 | 988.04 |
| 67 | 201.96 | 257.56 | 292.66 | 397.80 | 521.46 | 550.04 | 394.39 | 510.86 | 585.71 | 689.33 | 810.77 | 871.49 | 483.72 | 635.76 | 703.62 | 778.63 | 946.49 | 1010.78 |
| 68 | 223.95 | 275.37 | 320.00 | 432.79 | 547.61 | 578.60 | 426.55 | 552.47 | 626.37 | 716.37 | 854.13 | 902.35 | 508.91 | 661.26 | 733.59 | 812.80 | 988.45 | 1047.00 |
| 69 | 248.92 | 305.51 | 352.99 | 470.48 | 577.28 | 617.09 | 455.00 | 594.77 | 674.35 | 763.07 | 899.10 | 962.13 | 535.97 | 693.40 | 776.34 | 862.60 | 1035.12 | 1104.80 |
| 70 | 275.22 | 328.48 | 386.70 | 509.22 | 619.36 | 664.06 | 487.99 | 638.52 | 718.15 | 814.11 | 945.00 | 1024.82 | 563.78 | 718.33 | 810.92 | 919.46 | 1075.90 | 1171.68 |
| 71 | 297.52 | 352.69 | 406.26 | 547.67 | 665.91 | 715.01 | 524.75 | 662.84 | 742.63 | 862.31 | 991.19 | 1070.98 | 595.33 | 745.70 | 837.76 | 972.78 | 1120.08 | 1212.14 |
| 72 | 319.77 | 375.53 | 428.83 | 589.10 | 721.79 | 774.81 | 550.91 | 689.38 | 765.98 | 922.12 | 1045.85 | 1125.40 | 621.62 | 777.76 | 866.14 | 1034.07 | 1172.53 | 1260.91 |
| 73 | 360.49 | 413.27 | 460.67 | 633.45 | 779.60 | 836.10 | 579.05 | 723.11 | 799.38 | 982.98 | 1107.26 | 1186.35 | 646.85 | 810.68 | 903.89 | 1095.96 | 1228.72 | 1310.64 |
| 74 | 401.52 | 463.56 | 513.80 | 682.51 | 822.79 | 889.77 | 605.80 | 759.96 | 841.09 | 1049.34 | 1173.74 | 1249.47 | 668.00 | 846.50 | 946.57 | 1157.51 | 1287.33 | 1368.46 |
| 75 | 438.39 | 530.31 | 578.05 | 733.82 | 864.19 | 935.96 | 628.28 | 798.93 | 902.35 | 1111.77 | 1238.46 | 1316.03 | 687.75 | 881.66 | 1000.60 | 1215.19 | 1349.64 | 1429.79 |
| 76 | 482.18 | 611.21 | 687.52 | 811.90 | 913.08 | 977.24 | 649.03 | 848.92 | 979.71 | 1174.67 | 1312.86 | 1399.24 | 705.79 | 925.42 | 1066.08 | 1270.91 | 1416.51 | 1507.82 |
| 77 | 507.88 | 644.25 | 726.54 | 844.11 | 949.92 | 1015.75 | 670.11 | 907.59 | 1065.13 | 1236.77 | 1399.01 | 1500.12 | 721.84 | 973.43 | 1135.67 | 1321.42 | 1495.41 | 1601.22 |
| 78 | 548.59 | 693.81 | 781.40 | 903.57 | 1016.51 | 1085.66 | 712.25 | 998.07 | 1180.17 | 1336.91 | 1532.83 | 1652.69 | 760.65 | 1055.70 | 1240.10 | 1410.67 | 1622.73 | 1749.51 |
| 79 | 601.61 | 760.65 | 857.47 | 981.94 | 1104.10 | 1180.17 | 772.18 | 1111.02 | 1318.47 | 1465.99 | 1701.10 | 1844.01 | 818.28 | 1159.42 | 1369.18 | 1535.14 | 1786.39 | 1938.52 |
| 80 | 666.15 | 843.64 | 949.67 | 1081.05 | 1219.35 | 1306.94 | 843.64 | 1226.27 | | | | | 887.43 | 1267.76 | | | | |
| 81 | 751.43 | 949.67 | 1069.53 | 1207.83 | 1378.40 | 1484.43 | 933.53 | 1346.13 | | | | | 970.41 | 1383.01 | | | | |
| 82 | 850.55 | 1074.14 | 1212.44 | 1362.26 | 1576.63 | 1705.71 | 1037.26 | 1472.90 | | | | | 1069.53 | 1502.87 | | | | |
| 83 | 961.19 | 1217.05 | 1373.79 | 1539.75 | 1802.52 | 1963.87 | 1152.51 | 1604.29 | | | | | 1180.17 | 1627.34 | | | | |
| 84 | 1085.66 | 1373.79 | 1551.27 | 1731.07 | 2053.77 | 2249.69 | 1279.28 | 1740.29 | | | | | 1300.03 | 1756.42 | | | | |
| 85+ | 1489.04 | 1892.42 | 2139.05 | 2369.55 | 2883.57 | 3199.36 | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix B1

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96 VA 9/96**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period**

**Home Health Daily Benefit at 80% of Nursing Home Daily Benefit**

| Age | GPO Inflation | | | | | | 5% Simple Inflation | | | | | | 5% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 32.77 | 34.95 | 39.33 | 50.69 | 58.13 | 75.36 | 78.37 | 94.51 | 106.03 | 119.86 | 145.67 | 159.41 | 208.19 | 252.25 | 292.26 | 335.69 | 418.52 | 463.52 |
| 30 | 35.13 | 37.17 | 42.29 | 55.56 | 73.23 | 85.29 | 78.37 | 94.51 | 106.03 | 119.86 | 151.39 | 171.54 | 221.90 | 265.58 | 310.51 | 346.51 | 418.52 | 463.52 |
| 31 | 37.01 | 38.30 | 44.15 | 59.09 | 74.11 | 85.29 | 78.37 | 94.51 | 106.03 | 119.86 | 157.15 | 183.86 | 225.01 | 272.32 | 310.51 | 346.51 | 418.52 | 463.52 |
| 32 | 39.26 | 40.13 | 46.79 | 62.49 | 77.34 | 85.29 | 78.37 | 94.51 | 106.03 | 119.86 | 168.83 | 190.09 | 225.01 | 274.51 | 310.51 | 346.51 | 418.52 | 463.52 |
| 33 | 40.64 | 41.29 | 50.29 | 64.50 | 78.37 | 85.29 | 81.25 | 94.51 | 108.31 | 119.86 | 174.74 | 202.69 | 225.01 | 274.51 | 310.51 | 346.51 | 418.52 | 463.52 |
| 34 | 42.29 | 43.62 | 53.94 | 66.71 | 78.37 | 85.29 | 81.25 | 94.51 | 113.93 | 124.20 | 186.70 | 215.49 | 225.01 | 274.51 | 310.51 | 346.51 | 418.52 | 463.52 |
| 35 | 43.33 | 45.78 | 56.17 | 66.85 | 78.37 | 85.29 | 87.06 | 96.92 | 113.93 | 129.86 | 198.85 | 221.97 | 225.01 | 274.51 | 310.51 | 346.51 | 418.52 | 463.52 |
| 36 | 44.37 | 50.18 | 57.82 | 66.85 | 78.37 | 85.29 | 92.96 | 102.45 | 119.60 | 141.37 | 205.00 | 235.06 | 225.01 | 274.51 | 310.51 | 346.51 | 418.52 | 463.52 |
| 37 | 45.41 | 51.81 | 59.87 | 66.85 | 78.37 | 89.58 | 98.95 | 108.05 | 131.14 | 147.20 | 217.45 | 248.35 | 225.01 | 274.51 | 310.51 | 346.51 | 418.52 | 463.52 |
| 38 | 46.10 | 52.83 | 59.93 | 66.85 | 78.37 | 89.58 | 98.95 | 113.71 | 137.00 | 153.09 | 230.08 | 261.83 | 225.01 | 274.51 | 310.51 | 346.51 | 418.52 | 463.52 |
| 39 | 46.10 | 54.46 | 62.31 | 69.55 | 81.99 | 95.27 | 105.03 | 119.45 | 142.92 | 165.04 | 242.92 | 282.43 | 225.01 | 274.51 | 310.51 | 346.51 | 418.52 | 463.52 |
| 40 | 49.62 | 56.74 | 67.20 | 74.52 | 87.20 | 101.05 | 111.19 | 125.25 | 148.90 | 171.10 | 255.95 | 296.41 | 225.01 | 274.51 | 310.51 | 346.51 | 418.52 | 463.52 |
| 41 | 50.21 | 57.76 | 70.71 | 80.19 | 93.12 | 107.22 | 118.06 | 131.73 | 155.71 | 178.08 | 270.64 | 310.51 | 225.01 | 274.51 | 310.51 | 346.51 | 418.52 | 463.52 |
| 42 | 53.91 | 61.57 | 73.40 | 80.81 | 99.20 | 113.52 | 118.68 | 138.35 | 162.64 | 191.50 | 279.01 | 310.51 | 225.01 | 274.51 | 310.51 | 346.51 | 418.52 | 463.52 |
| 43 | 56.10 | 63.73 | 76.43 | 86.69 | 105.45 | 119.93 | 125.75 | 145.11 | 176.05 | 198.84 | 279.01 | 310.51 | 225.01 | 274.51 | 310.51 | 346.51 | 418.52 | 463.52 |
| 44 | 56.87 | 66.63 | 79.44 | 90.63 | 111.86 | 126.47 | 133.00 | 151.57 | 182.63 | 206.32 | 279.01 | 310.51 | 225.01 | 274.51 | 310.51 | 346.51 | 418.52 | 463.52 |
| 45 | 57.63 | 68.02 | 80.98 | 92.31 | 116.65 | 131.03 | 131.88 | 151.44 | 181.99 | 203.59 | 313.46 | 349.31 | 256.51 | 319.51 | 360.01 | 391.52 | 472.52 | 517.52 |
| 46 | 62.01 | 70.58 | 84.47 | 98.37 | 123.09 | 137.52 | 132.56 | 163.96 | 195.18 | 210.58 | 328.46 | 371.18 | 256.51 | 319.51 | 360.01 | 391.52 | 472.52 | 517.52 |
| 47 | 62.52 | 73.30 | 87.60 | 104.60 | 129.68 | 144.11 | 139.49 | 170.75 | 202.40 | 223.81 | 343.79 | 386.41 | 256.51 | 319.51 | 360.01 | 391.52 | 472.52 | 517.52 |
| 48 | 63.04 | 76.94 | 91.95 | 105.42 | 136.43 | 150.82 | 146.57 | 177.66 | 216.15 | 237.35 | 359.46 | 391.52 | 256.51 | 319.51 | 360.01 | 391.52 | 472.52 | 517.52 |
| 49 | 69.01 | 79.32 | 95.18 | 111.87 | 149.36 | 164.07 | 153.81 | 190.95 | 223.71 | 244.86 | 364.51 | 391.52 | 256.51 | 319.51 | 360.01 | 391.52 | 472.52 | 517.52 |
| 50 | 69.21 | 84.97 | 101.26 | 117.73 | 152.09 | 163.00 | 159.73 | 196.06 | 239.37 | 256.74 | 394.60 | 427.52 | 270.01 | 342.01 | 373.51 | 414.02 | 495.02 | 544.52 |
| 51 | 74.73 | 85.63 | 102.66 | 123.63 | 164.56 | 178.71 | 165.70 | 202.32 | 244.13 | 273.47 | 411.16 | 454.52 | 283.51 | 351.01 | 382.51 | 423.02 | 508.52 | 558.02 |
| 52 | 72.47 | 88.84 | 103.30 | 132.10 | 171.37 | 191.26 | 178.27 | 214.90 | 250.39 | 278.43 | 437.32 | 472.52 | 292.51 | 360.01 | 396.02 | 432.02 | 517.52 | 571.52 |
| 53 | 80.83 | 93.20 | 110.62 | 127.15 | 184.18 | 200.28 | 180.64 | 227.63 | 263.20 | 291.38 | 459.02 | 499.52 | 306.01 | 373.51 | 405.02 | 441.02 | 531.02 | 589.52 |
| 54 | 80.97 | 97.20 | 112.49 | 133.26 | 193.90 | 216.34 | 190.53 | 234.08 | 276.12 | 307.02 | 476.45 | 526.52 | 319.51 | 382.51 | 418.52 | 454.52 | 544.52 | 603.02 |
| 55 | 84.25 | 98.90 | 117.20 | 139.44 | 207.05 | 221.88 | 203.38 | 247.02 | 285.32 | 323.77 | 499.52 | 542.72 | 331.88 | 391.52 | 432.02 | 463.52 | 562.52 | 621.02 |
| 56 | 90.05 | 108.16 | 125.96 | 151.22 | 220.21 | 241.09 | 216.30 | 259.93 | 298.63 | 343.10 | 517.52 | 571.52 | 345.41 | 409.52 | 445.52 | 481.52 | 580.52 | 643.52 |
| 57 | 95.91 | 113.31 | 132.18 | 160.24 | 239.97 | 264.11 | 222.62 | 269.24 | 318.28 | 363.00 | 544.52 | 598.52 | 347.27 | 427.52 | 472.52 | 504.02 | 612.02 | 679.53 |
| 58 | 104.28 | 120.04 | 138.63 | 178.14 | 255.88 | 279.60 | 235.74 | 281.97 | 331.49 | 378.73 | 571.52 | 621.02 | 360.96 | 450.02 | 499.52 | 535.52 | 648.03 | 720.03 |
| 59 | 107.58 | 128.39 | 154.10 | 190.20 | 275.56 | 305.48 | 241.40 | 301.36 | 355.10 | 394.65 | 598.52 | 657.03 | 366.71 | 464.16 | 526.52 | 567.02 | 693.03 | 765.03 |
| 60 | 113.08 | 137.12 | 162.25 | 205.23 | 295.82 | 327.50 | 257.58 | 317.72 | 375.39 | 414.29 | 625.52 | 688.53 | 379.84 | 467.17 | 541.01 | 598.52 | 733.53 | 810.03 |
| 61 | 122.44 | 149.07 | 172.43 | 220.23 | 318.99 | 353.64 | 273.13 | 343.16 | 397.90 | 446.22 | 637.11 | 698.20 | 399.81 | 493.30 | 562.29 | 615.29 | 750.56 | 829.11 |
| 62 | 131.91 | 160.19 | 187.75 | 241.29 | 345.87 | 378.96 | 285.72 | 363.90 | 427.57 | 467.68 | 655.43 | 714.63 | 409.27 | 506.96 | 574.25 | 630.06 | 769.60 | 849.94 |
| 63 | 139.25 | 175.61 | 199.93 | 253.53 | 375.83 | 409.33 | 305.57 | 383.00 | 433.74 | 502.30 | 671.53 | 732.95 | 411.08 | 525.35 | 589.43 | 651.05 | 786.18 | 872.16 |
| 64 | 151.04 | 187.79 | 216.09 | 271.81 | 410.00 | 445.45 | 315.81 | 393.13 | 464.47 | 530.04 | 689.39 | 748.82 | 417.47 | 536.58 | 597.02 | 669.58 | 808.25 | 891.46 |
| 65 | 159.60 | 204.28 | 230.82 | 296.38 | 440.47 | 474.97 | 323.76 | 418.09 | 481.37 | 568.25 | 704.84 | 766.13 | 422.52 | 556.52 | 613.70 | 685.69 | 827.42 | 911.70 |
| 66 | 175.54 | 222.47 | 249.14 | 325.28 | 458.87 | 495.87 | 345.92 | 457.02 | 509.51 | 614.56 | 729.01 | 791.92 | 442.85 | 579.98 | 641.89 | 710.50 | 851.12 | 932.54 |
| 67 | 194.66 | 245.06 | 274.69 | 369.16 | 478.60 | 510.75 | 378.49 | 488.23 | 548.90 | 639.33 | 760.77 | 814.34 | 466.32 | 607.19 | 664.33 | 728.62 | 885.78 | 953.64 |
| 68 | 214.00 | 260.62 | 301.79 | 404.15 | 502.83 | 533.83 | 410.63 | 533.09 | 586.60 | 668.15 | 799.02 | 843.80 | 491.95 | 637.15 | 692.26 | 764.58 | 926.45 | 985.00 |
| 69 | 241.22 | 290.61 | 332.38 | 436.21 | 534.15 | 570.64 | 442.45 | 575.48 | 635.25 | 709.99 | 839.38 | 895.78 | 519.63 | 666.86 | 736.53 | 812.84 | 972.09 | 1041.76 |
| 70 | 267.43 | 313.88 | 363.95 | 470.28 | 574.67 | 619.36 | 484.88 | 619.36 | 689.55 | 759.83 | 881.15 | 957.78 | 557.45 | 699.18 | 782.18 | 868.38 | 1018.43 | 1107.83 |
| 71 | 292.43 | 336.23 | 384.75 | 513.08 | 626.02 | 665.91 | 521.68 | 644.43 | 718.08 | 819.34 | 932.89 | 1006.53 | 589.19 | 730.35 | 813.21 | 926.75 | 1064.84 | 1153.83 |
| 72 | 312.44 | 362.04 | 408.52 | 548.00 | 680.54 | 718.84 | 547.97 | 674.65 | 748.30 | 877.93 | 989.88 | 1063.53 | 618.67 | 763.03 | 848.47 | 986.93 | 1119.50 | 1207.89 |
| 73 | 355.55 | 400.01 | 441.11 | 591.57 | 737.23 | 779.60 | 576.23 | 706.16 | 782.43 | 937.78 | 1053.60 | 1127.04 | 644.02 | 796.55 | 886.94 | 1045.12 | 1180.70 | 1265.44 |
| 74 | 396.59 | 450.12 | 496.24 | 642.36 | 782.59 | 843.80 | 603.10 | 741.03 | 822.16 | 997.95 | 1119.65 | 1192.67 | 665.30 | 832.98 | 930.34 | 1100.72 | 1238.65 | 1322.49 |
| 75 | 433.49 | 518.63 | 560.05 | 702.02 | 820.86 | 889.42 | 623.11 | 778.24 | 873.91 | 1057.48 | 1181.58 | 1259.15 | 685.16 | 866.15 | 974.74 | 1153.14 | 1295.35 | 1380.67 |
| 76 | 477.26 | 596.48 | 667.95 | 777.35 | 871.13 | 927.89 | 644.09 | 821.77 | 935.29 | 1112.97 | 1246.23 | 1330.14 | 703.32 | 900.74 | 1026.60 | 1201.81 | 1352.35 | 1446.12 |
| 77 | 503.17 | 625.44 | 703.03 | 808.84 | 905.24 | 964.02 | 663.06 | 872.32 | 1006.35 | 1163.88 | 1316.72 | 1410.77 | 719.49 | 942.86 | 1083.94 | 1243.83 | 1413.12 | 1516.57 |
| 78 | 541.68 | 673.06 | 753.74 | 864.38 | 965.80 | 1028.04 | 705.33 | 951.97 | 1108.71 | 1249.32 | 1426.80 | 1535.14 | 756.04 | 1014.21 | 1173.25 | 1323.08 | 1519.00 | 1638.86 |
| 79 | 594.69 | 737.60 | 822.89 | 935.84 | 1046.48 | 1115.63 | 762.96 | 1055.70 | 1233.18 | 1364.57 | 1572.02 | 1698.80 | 811.36 | 1106.41 | 1288.50 | 1436.02 | 1659.61 | 1797.91 |
| 80 | 659.23 | 813.67 | 908.18 | 1025.73 | 1150.20 | 1228.57 | 832.11 | 1161.73 | | | | | 875.91 | 1207.83 | | | | |
| 81 | 739.91 | 912.79 | 1018.82 | 1145.59 | 1293.11 | 1383.01 | 915.09 | 1272.37 | | | | | 956.58 | 1313.86 | | | | |
| 82 | 832.11 | 1030.34 | 1150.20 | 1286.20 | 1465.99 | 1574.32 | 1014.21 | 1392.23 | | | | | 1048.78 | 1426.80 | | | | |
| 83 | 935.84 | 1161.73 | 1300.03 | 1447.55 | 1664.22 | 1797.91 | 1122.54 | 1514.39 | | | | | 1152.51 | 1544.36 | | | | |
| 84 | 1051.09 | 1306.94 | 1463.68 | 1622.73 | 1883.20 | 2042.24 | 1240.10 | 1643.47 | | | | | 1265.45 | 1668.83 | | | | |
| 85+ | 1426.80 | 1784.08 | 2003.06 | 2205.90 | 2609.28 | 2855.91 | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix B1

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96 VA 9/96**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period**

**Home Health Daily Benefit at 50% of Nursing Home Daily Benefit**

| Age | GPO Inflation | | | | | | 5% Simple Inflation | | | | | | 5% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 31.13 | 32.04 | 34.80 | 43.70 | 49.58 | 63.14 | 71.46 | 82.98 | 92.20 | 101.42 | 122.18 | 134.00 | 191.54 | 227.44 | 258.37 | 292.10 | 364.51 | 400.52 |
| 30 | 33.38 | 34.08 | 37.41 | 47.89 | 62.46 | 71.46 | 71.46 | 82.98 | 92.20 | 101.42 | 126.97 | 144.19 | 204.15 | 239.45 | 274.51 | 301.51 | 364.51 | 400.52 |
| 31 | 35.16 | 35.11 | 39.05 | 50.94 | 63.21 | 71.46 | 71.46 | 82.98 | 92.20 | 101.42 | 131.81 | 154.55 | 207.01 | 245.53 | 274.51 | 301.51 | 364.51 | 400.52 |
| 32 | 37.29 | 36.79 | 41.39 | 53.87 | 65.97 | 71.46 | 71.46 | 82.98 | 92.20 | 101.42 | 141.60 | 159.78 | 207.01 | 247.51 | 274.51 | 301.51 | 364.51 | 400.52 |
| 33 | 38.61 | 37.85 | 44.49 | 55.61 | 66.85 | 71.46 | 74.08 | 82.98 | 94.19 | 101.42 | 146.55 | 170.38 | 207.01 | 247.51 | 274.51 | 301.51 | 364.51 | 400.52 |
| 34 | 40.17 | 39.98 | 47.72 | 57.51 | 66.85 | 71.46 | 74.08 | 82.98 | 99.07 | 105.09 | 156.59 | 181.14 | 207.01 | 247.51 | 274.51 | 301.51 | 364.51 | 400.52 |
| 35 | 41.16 | 41.97 | 49.69 | 57.63 | 66.85 | 71.46 | 79.38 | 85.10 | 99.07 | 109.88 | 166.78 | 186.58 | 207.01 | 247.51 | 274.51 | 301.51 | 364.51 | 400.52 |
| 36 | 42.15 | 45.99 | 51.15 | 57.63 | 66.85 | 71.46 | 84.76 | 89.96 | 104.00 | 119.62 | 171.94 | 197.59 | 207.01 | 247.51 | 274.51 | 301.51 | 364.51 | 400.52 |
| 37 | 43.14 | 47.49 | 52.97 | 57.63 | 66.85 | 75.05 | 90.22 | 94.87 | 114.03 | 124.55 | 182.37 | 208.76 | 207.01 | 247.51 | 274.51 | 301.51 | 364.51 | 400.52 |
| 38 | 43.80 | 48.43 | 53.02 | 57.63 | 66.85 | 75.05 | 90.22 | 99.85 | 119.13 | 129.54 | 192.97 | 220.09 | 207.01 | 247.51 | 274.51 | 301.51 | 364.51 | 400.52 |
| 39 | 43.80 | 49.92 | 55.12 | 59.96 | 69.93 | 79.82 | 95.76 | 104.88 | 124.28 | 139.65 | 203.74 | 237.41 | 207.01 | 247.51 | 274.51 | 301.51 | 364.51 | 400.52 |
| 40 | 47.14 | 52.01 | 59.45 | 64.24 | 74.37 | 84.66 | 101.38 | 109.97 | 129.48 | 144.77 | 214.67 | 249.16 | 207.01 | 247.51 | 274.51 | 301.51 | 364.51 | 400.52 |
| 41 | 47.69 | 52.95 | 62.55 | 69.13 | 79.43 | 89.84 | 107.64 | 115.67 | 135.40 | 150.69 | 226.99 | 261.01 | 207.01 | 247.51 | 274.51 | 301.51 | 364.51 | 400.52 |
| 42 | 51.21 | 56.44 | 64.93 | 69.66 | 84.61 | 95.11 | 108.21 | 121.48 | 141.43 | 162.04 | 234.01 | 261.01 | 207.01 | 247.51 | 274.51 | 301.51 | 364.51 | 400.52 |
| 43 | 53.30 | 58.42 | 67.61 | 74.74 | 89.94 | 100.48 | 114.66 | 127.41 | 153.09 | 168.25 | 234.01 | 261.01 | 207.01 | 247.51 | 274.51 | 301.51 | 364.51 | 400.52 |
| 44 | 54.03 | 61.07 | 70.28 | 78.13 | 95.41 | 105.96 | 121.27 | 133.08 | 158.81 | 174.58 | 234.01 | 261.01 | 207.01 | 247.51 | 274.51 | 301.51 | 364.51 | 400.52 |
| 45 | 53.02 | 59.24 | 68.71 | 79.49 | 98.50 | 111.51 | 119.61 | 134.61 | 160.02 | 175.40 | 267.02 | 301.13 | 234.01 | 283.51 | 310.51 | 342.01 | 414.02 | 454.52 |
| 46 | 57.05 | 61.47 | 71.67 | 84.71 | 103.94 | 117.04 | 120.23 | 145.74 | 171.62 | 181.42 | 279.80 | 319.99 | 234.01 | 283.51 | 310.51 | 342.01 | 414.02 | 454.52 |
| 47 | 57.52 | 63.84 | 74.33 | 90.07 | 109.51 | 122.65 | 126.51 | 151.78 | 177.97 | 192.82 | 292.86 | 333.11 | 234.01 | 283.51 | 310.51 | 342.01 | 414.02 | 454.52 |
| 48 | 58.00 | 67.02 | 78.02 | 90.77 | 115.21 | 128.36 | 132.94 | 157.92 | 190.06 | 204.49 | 306.20 | 337.51 | 234.01 | 283.51 | 310.51 | 342.01 | 414.02 | 454.52 |
| 49 | 63.49 | 69.09 | 80.76 | 96.33 | 126.13 | 139.63 | 139.50 | 169.73 | 196.71 | 210.95 | 310.51 | 337.51 | 234.01 | 283.51 | 310.51 | 342.01 | 414.02 | 454.52 |
| 50 | 61.52 | 74.97 | 87.20 | 99.62 | 130.36 | 140.18 | 145.84 | 173.19 | 205.70 | 220.58 | 336.97 | 369.01 | 247.51 | 301.51 | 328.51 | 360.01 | 436.52 | 481.52 |
| 51 | 67.00 | 73.74 | 86.45 | 105.97 | 139.24 | 148.93 | 152.17 | 176.63 | 211.33 | 237.01 | 353.69 | 391.52 | 256.51 | 310.51 | 337.51 | 369.01 | 445.52 | 495.02 |
| 52 | 65.22 | 77.15 | 90.39 | 111.55 | 145.99 | 161.06 | 161.13 | 188.85 | 218.65 | 243.18 | 374.84 | 409.52 | 265.51 | 319.51 | 346.51 | 378.01 | 459.02 | 508.52 |
| 53 | 73.25 | 81.55 | 95.19 | 108.21 | 155.10 | 173.58 | 160.93 | 197.94 | 231.61 | 252.76 | 396.02 | 432.02 | 274.51 | 328.51 | 355.51 | 387.01 | 468.02 | 522.02 |
| 54 | 73.83 | 83.31 | 99.99 | 114.61 | 164.32 | 185.92 | 170.82 | 204.82 | 237.67 | 268.20 | 413.52 | 454.52 | 288.01 | 337.51 | 364.51 | 396.02 | 481.52 | 535.52 |
| 55 | 77.23 | 87.40 | 100.10 | 118.40 | 173.66 | 188.77 | 180.04 | 214.08 | 247.51 | 278.02 | 432.02 | 471.54 | 300.48 | 346.51 | 378.01 | 405.02 | 495.02 | 549.02 |
| 56 | 80.57 | 94.06 | 108.67 | 129.62 | 186.33 | 210.09 | 192.64 | 226.61 | 260.43 | 297.12 | 450.02 | 504.02 | 309.53 | 360.01 | 391.52 | 423.02 | 513.02 | 571.52 |
| 57 | 88.72 | 99.15 | 112.60 | 135.80 | 208.21 | 228.42 | 199.36 | 236.00 | 275.85 | 316.28 | 472.52 | 522.02 | 316.50 | 378.01 | 414.02 | 445.52 | 544.52 | 603.02 |
| 58 | 92.15 | 103.88 | 121.30 | 155.15 | 220.34 | 243.76 | 208.80 | 248.80 | 289.17 | 328.71 | 495.02 | 549.02 | 325.75 | 400.52 | 441.02 | 472.52 | 576.02 | 639.02 |
| 59 | 98.02 | 112.05 | 131.36 | 164.26 | 239.77 | 264.99 | 218.26 | 264.12 | 308.47 | 344.87 | 522.02 | 571.52 | 332.59 | 411.61 | 468.02 | 499.52 | 612.02 | 679.53 |
| 60 | 99.24 | 118.52 | 139.79 | 178.85 | 259.30 | 286.56 | 231.16 | 277.16 | 328.01 | 361.17 | 549.02 | 603.02 | 341.85 | 416.66 | 479.93 | 531.02 | 648.03 | 720.03 |
| 61 | 108.31 | 130.14 | 149.94 | 193.80 | 281.90 | 305.24 | 246.49 | 301.57 | 346.79 | 392.24 | 558.56 | 615.29 | 365.79 | 438.49 | 497.90 | 545.47 | 663.29 | 737.47 |
| 62 | 117.78 | 138.99 | 162.72 | 208.92 | 301.25 | 330.18 | 259.45 | 322.31 | 369.10 | 410.56 | 575.08 | 625.83 | 368.34 | 453.38 | 503.51 | 562.40 | 685.03 | 756.91 |
| 63 | 125.33 | 153.96 | 174.94 | 221.47 | 330.73 | 356.76 | 276.00 | 335.55 | 378.22 | 444.48 | 589.63 | 642.86 | 371.93 | 468.77 | 516.76 | 577.35 | 700.19 | 777.99 |
| 64 | 132.45 | 166.12 | 186.29 | 237.11 | 356.85 | 384.54 | 283.91 | 347.64 | 402.54 | 469.16 | 606.19 | 661.66 | 379.86 | 478.26 | 531.11 | 594.30 | 721.09 | 796.37 |
| 65 | 143.41 | 179.96 | 201.04 | 258.24 | 383.51 | 414.17 | 292.93 | 366.64 | 418.30 | 499.92 | 620.57 | 678.03 | 383.13 | 495.95 | 542.60 | 612.90 | 739.32 | 815.93 |
| 66 | 156.56 | 195.28 | 219.24 | 286.13 | 399.66 | 436.66 | 314.75 | 401.53 | 446.65 | 541.40 | 643.89 | 699.40 | 400.67 | 517.18 | 571.80 | 632.79 | 762.31 | 836.32 |
| 67 | 172.76 | 215.05 | 241.32 | 324.60 | 414.31 | 450.03 | 340.32 | 433.26 | 485.31 | 567.90 | 671.48 | 717.91 | 421.08 | 542.90 | 589.33 | 650.05 | 796.48 | 853.63 |
| 68 | 191.61 | 231.12 | 265.36 | 353.23 | 437.40 | 471.84 | 369.25 | 471.70 | 517.01 | 592.38 | 706.03 | 750.81 | 444.45 | 568.27 | 616.49 | 681.93 | 833.46 | 888.57 |
| 69 | 218.12 | 255.84 | 291.15 | 386.36 | 464.48 | 504.29 | 398.52 | 511.18 | 560.33 | 633.68 | 746.48 | 792.93 | 470.61 | 600.50 | 653.59 | 729.89 | 875.87 | 938.91 |
| 70 | 244.06 | 277.38 | 320.99 | 416.36 | 504.43 | 542.74 | 435.15 | 549.12 | 610.11 | 676.83 | 785.38 | 852.42 | 506.77 | 628.94 | 699.18 | 782.18 | 916.27 | 999.28 |
| 71 | 264.46 | 300.96 | 339.35 | 452.55 | 552.37 | 589.19 | 469.51 | 573.85 | 638.29 | 730.35 | 831.62 | 896.06 | 537.02 | 656.70 | 730.35 | 837.76 | 960.50 | 1040.29 |
| 72 | 283.15 | 321.56 | 361.12 | 484.98 | 603.94 | 639.30 | 494.94 | 601.00 | 662.86 | 783.65 | 883.82 | 948.63 | 562.70 | 686.43 | 763.03 | 892.66 | 1010.50 | 1087.10 |
| 73 | 320.99 | 355.81 | 388.96 | 523.52 | 652.49 | 692.04 | 519.74 | 629.90 | 694.86 | 838.92 | 940.61 | 1005.58 | 584.70 | 717.46 | 796.55 | 943.43 | 1064.89 | 1138.33 |
| 74 | 357.18 | 400.85 | 439.15 | 572.10 | 691.46 | 743.73 | 543.60 | 662.60 | 732.91 | 895.18 | 997.95 | 1062.86 | 605.80 | 749.14 | 835.68 | 997.95 | 1116.95 | 1189.97 |
| 75 | 391.86 | 460.22 | 494.83 | 626.19 | 726.53 | 783.41 | 561.06 | 695.50 | 778.24 | 946.30 | 1054.89 | 1122.12 | 623.11 | 780.83 | 876.49 | 1044.55 | 1168.65 | 1243.63 |
| 76 | 430.51 | 530.20 | 589.65 | 690.98 | 769.95 | 816.84 | 579.93 | 735.40 | 834.11 | 996.99 | 1112.97 | 1187.01 | 639.16 | 814.37 | 925.42 | 1085.83 | 1221.56 | 1302.99 |
| 77 | 451.45 | 554.90 | 618.39 | 717.14 | 799.43 | 846.46 | 597.22 | 778.27 | 895.84 | 1041.62 | 1173.29 | 1255.58 | 653.66 | 848.81 | 975.78 | 1123.91 | 1274.39 | 1363.74 |
| 78 | 484.05 | 594.69 | 663.84 | 765.26 | 848.25 | 901.26 | 633.88 | 848.25 | 984.24 | 1115.63 | 1267.76 | 1362.26 | 684.59 | 912.79 | 1053.39 | 1196.30 | 1366.87 | 1468.29 |
| 79 | 530.15 | 650.01 | 723.77 | 827.50 | 917.40 | 975.02 | 684.59 | 938.14 | 1092.58 | 1217.05 | 1392.23 | 1500.56 | 732.99 | 995.77 | 1154.81 | 1295.42 | 1489.04 | 1606.59 |
| 80 | 583.17 | 716.86 | 797.53 | 903.57 | 1004.99 | 1067.22 | 744.52 | 1030.34 | | | | | 790.62 | 1081.05 | | | | |
| 81 | 652.32 | 799.84 | 892.04 | 1004.99 | 1122.54 | 1194.00 | 815.97 | 1127.15 | | | | | 857.47 | 1173.25 | | | | |
| 82 | 730.69 | 901.26 | 1004.99 | 1127.15 | 1265.45 | 1348.43 | 898.96 | 1226.27 | | | | | 935.84 | 1270.06 | | | | |
| 83 | 818.28 | 1014.21 | 1131.76 | 1265.45 | 1429.11 | 1528.22 | 988.85 | 1332.30 | | | | | 1023.43 | 1371.48 | | | | |
| 84 | 915.09 | 1136.37 | 1272.37 | 1419.89 | 1608.90 | 1726.46 | 1087.97 | 1442.94 | | | | | 1117.93 | 1477.51 | | | | |
| 85+ | 1233.18 | 1544.36 | 1735.68 | 1922.38 | 2205.90 | 2378.77 | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix B1

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96 VA 9/96**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period**

**Home Health Daily Benefit at 100% of Nursing Home Daily Benefit**

| Age | GPO Inflation | | | | | | 5% Simple Inflation | | | | | | 5% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 32.77 | 34.95 | 40.85 | 52.44 | 61.55 | 79.43 | 76.07 | 94.51 | 108.34 | 122.17 | 152.72 | 168.66 | 204.03 | 252.25 | 288.02 | 335.69 | 418.52 | 459.02 |
| 30 | 35.13 | 37.17 | 43.92 | 57.47 | 77.53 | 89.90 | 76.07 | 94.51 | 108.34 | 122.17 | 158.71 | 181.48 | 217.46 | 265.58 | 306.01 | 346.51 | 418.52 | 459.02 |
| 31 | 37.01 | 38.30 | 45.85 | 61.13 | 78.47 | 89.90 | 76.07 | 94.51 | 108.34 | 122.17 | 164.76 | 194.51 | 220.51 | 272.32 | 306.01 | 346.51 | 418.52 | 459.02 |
| 32 | 39.26 | 40.13 | 48.59 | 64.65 | 81.89 | 89.90 | 76.07 | 94.51 | 108.34 | 122.17 | 177.00 | 201.11 | 220.51 | 274.51 | 306.01 | 346.51 | 418.52 | 459.02 |
| 33 | 40.64 | 41.29 | 52.22 | 66.73 | 82.98 | 89.90 | 78.86 | 94.51 | 110.67 | 122.17 | 183.19 | 214.44 | 220.51 | 274.51 | 306.01 | 346.51 | 418.52 | 459.02 |
| 34 | 42.29 | 43.62 | 56.02 | 69.01 | 82.98 | 89.90 | 78.86 | 94.51 | 116.40 | 126.58 | 195.73 | 227.99 | 220.51 | 274.51 | 306.01 | 346.51 | 418.52 | 459.02 |
| 35 | 43.33 | 45.78 | 58.33 | 69.15 | 82.98 | 89.90 | 84.50 | 96.92 | 116.40 | 132.36 | 208.47 | 234.83 | 220.51 | 274.51 | 306.01 | 346.51 | 418.52 | 459.02 |
| 36 | 44.37 | 50.18 | 60.04 | 69.15 | 82.98 | 89.90 | 90.23 | 102.45 | 122.20 | 144.08 | 214.92 | 248.68 | 220.51 | 274.51 | 306.01 | 346.51 | 418.52 | 459.02 |
| 37 | 45.41 | 51.81 | 62.18 | 69.15 | 82.98 | 94.42 | 96.04 | 108.05 | 133.99 | 150.03 | 227.97 | 262.74 | 220.51 | 274.51 | 306.01 | 346.51 | 418.52 | 459.02 |
| 38 | 46.10 | 52.83 | 62.24 | 69.15 | 82.98 | 94.42 | 96.04 | 113.71 | 139.97 | 156.03 | 241.22 | 277.01 | 220.51 | 274.51 | 306.01 | 346.51 | 418.52 | 459.02 |
| 39 | 46.10 | 54.46 | 64.70 | 71.95 | 86.81 | 100.42 | 101.94 | 119.45 | 146.03 | 168.21 | 254.67 | 298.80 | 220.51 | 274.51 | 306.01 | 346.51 | 418.52 | 459.02 |
| 40 | 49.62 | 56.74 | 69.79 | 77.09 | 92.33 | 106.51 | 107.92 | 125.25 | 152.14 | 174.39 | 268.33 | 313.59 | 220.51 | 274.51 | 306.01 | 346.51 | 418.52 | 459.02 |
| 41 | 50.21 | 57.76 | 73.43 | 82.95 | 98.60 | 113.02 | 114.59 | 131.73 | 159.09 | 181.51 | 283.74 | 328.51 | 220.51 | 274.51 | 306.01 | 346.51 | 418.52 | 459.02 |
| 42 | 53.91 | 61.57 | 76.22 | 83.60 | 105.04 | 119.65 | 115.19 | 138.35 | 166.18 | 195.18 | 292.51 | 328.51 | 220.51 | 274.51 | 306.01 | 346.51 | 418.52 | 459.02 |
| 43 | 56.10 | 63.73 | 79.37 | 89.68 | 111.65 | 126.41 | 122.06 | 145.11 | 179.88 | 202.67 | 292.51 | 328.51 | 220.51 | 274.51 | 306.01 | 346.51 | 418.52 | 459.02 |
| 44 | 56.87 | 66.63 | 82.50 | 93.75 | 118.44 | 133.30 | 129.09 | 151.57 | 186.60 | 210.29 | 292.51 | 328.51 | 220.51 | 274.51 | 306.01 | 346.51 | 418.52 | 459.02 |
| 45 | 57.63 | 68.02 | 83.44 | 97.44 | 119.24 | 139.39 | 131.88 | 154.24 | 191.40 | 212.98 | 325.07 | 377.42 | 261.01 | 315.01 | 346.51 | 387.01 | 468.02 | 513.02 |
| 46 | 62.01 | 70.58 | 87.03 | 103.84 | 125.82 | 146.29 | 132.56 | 167.00 | 205.27 | 220.30 | 340.62 | 401.05 | 261.01 | 315.01 | 346.51 | 387.01 | 468.02 | 513.02 |
| 47 | 62.52 | 73.30 | 90.25 | 110.41 | 132.56 | 153.31 | 139.49 | 173.91 | 212.87 | 234.13 | 356.52 | 417.50 | 261.01 | 315.01 | 346.51 | 387.01 | 468.02 | 513.02 |
| 48 | 63.04 | 76.94 | 94.73 | 111.27 | 139.46 | 160.45 | 146.57 | 180.95 | 227.33 | 248.31 | 372.77 | 423.02 | 261.01 | 315.01 | 346.51 | 387.01 | 468.02 | 513.02 |
| 49 | 69.01 | 79.32 | 98.07 | 118.09 | 152.68 | 174.54 | 153.81 | 194.49 | 235.28 | 256.16 | 378.01 | 423.02 | 261.01 | 315.01 | 346.51 | 387.01 | 468.02 | 513.02 |
| 50 | 69.21 | 84.97 | 101.26 | 123.77 | 158.30 | 179.30 | 163.21 | 196.06 | 246.85 | 271.20 | 407.91 | 459.02 | 279.01 | 328.51 | 360.01 | 405.02 | 486.02 | 549.02 |
| 51 | 74.73 | 85.63 | 105.36 | 129.52 | 167.73 | 191.95 | 169.08 | 202.32 | 258.70 | 288.06 | 424.42 | 481.52 | 288.01 | 342.01 | 373.51 | 414.02 | 499.52 | 549.02 |
| 52 | 74.89 | 88.84 | 108.46 | 135.04 | 177.72 | 204.69 | 178.27 | 214.90 | 260.97 | 289.00 | 446.24 | 499.52 | 292.51 | 351.01 | 382.51 | 423.02 | 508.52 | 562.52 |
| 53 | 80.83 | 93.20 | 113.20 | 132.56 | 187.41 | 213.63 | 177.35 | 227.63 | 273.72 | 301.91 | 468.02 | 517.52 | 301.51 | 360.01 | 396.02 | 432.02 | 522.02 | 576.02 |
| 54 | 80.97 | 94.89 | 114.99 | 135.93 | 200.47 | 226.48 | 187.25 | 234.08 | 283.11 | 314.08 | 485.44 | 540.02 | 310.51 | 369.01 | 405.02 | 445.52 | 535.52 | 589.52 |
| 55 | 84.25 | 98.90 | 117.20 | 142.07 | 210.39 | 231.82 | 196.71 | 243.73 | 288.76 | 327.29 | 504.02 | 551.61 | 318.42 | 382.51 | 418.52 | 454.52 | 549.02 | 607.52 |
| 56 | 87.68 | 105.81 | 123.49 | 151.22 | 223.60 | 251.42 | 209.54 | 256.60 | 302.10 | 343.10 | 526.52 | 580.52 | 331.96 | 396.02 | 436.52 | 468.02 | 567.02 | 630.02 |
| 57 | 95.91 | 113.31 | 129.73 | 160.24 | 247.03 | 271.25 | 215.97 | 265.91 | 318.28 | 363.00 | 544.52 | 598.52 | 334.08 | 418.52 | 463.52 | 490.52 | 594.02 | 661.53 |
| 58 | 101.85 | 117.73 | 141.11 | 181.01 | 259.44 | 286.77 | 229.01 | 275.34 | 327.97 | 378.73 | 567.02 | 621.02 | 347.76 | 436.52 | 486.02 | 517.52 | 630.02 | 697.53 |
| 59 | 105.19 | 126.05 | 151.57 | 190.20 | 275.56 | 309.16 | 234.79 | 294.59 | 344.34 | 394.65 | 589.52 | 643.52 | 349.65 | 446.64 | 517.52 | 549.02 | 666.03 | 738.03 |
| 60 | 108.47 | 132.47 | 157.26 | 205.23 | 295.82 | 327.50 | 247.68 | 304.20 | 360.81 | 410.75 | 607.52 | 661.53 | 362.95 | 450.33 | 527.92 | 576.02 | 697.53 | 774.03 |
| 61 | 117.73 | 141.97 | 167.44 | 217.29 | 318.99 | 346.19 | 259.81 | 325.83 | 379.64 | 435.43 | 615.29 | 667.65 | 378.55 | 472.22 | 540.82 | 584.74 | 711.29 | 785.47 |
| 62 | 124.84 | 150.77 | 177.74 | 232.46 | 338.44 | 371.46 | 269.30 | 343.11 | 398.33 | 453.40 | 621.60 | 672.34 | 376.53 | 482.23 | 549.28 | 600.46 | 723.08 | 799.20 |
| 63 | 129.97 | 163.58 | 189.94 | 244.78 | 364.55 | 394.31 | 282.57 | 355.88 | 402.51 | 484.23 | 630.58 | 679.71 | 379.76 | 497.06 | 557.13 | 614.20 | 737.04 | 814.84 |
| 64 | 137.10 | 173.35 | 198.71 | 257.35 | 391.02 | 422.61 | 290.29 | 360.64 | 426.62 | 504.97 | 637.89 | 689.39 | 379.86 | 497.70 | 562.13 | 626.00 | 748.82 | 828.06 |
| 65 | 145.72 | 187.25 | 210.97 | 278.78 | 413.89 | 448.37 | 296.01 | 379.50 | 438.22 | 532.29 | 647.38 | 701.01 | 379.55 | 507.30 | 565.06 | 639.72 | 762.30 | 838.91 |
| 66 | 158.94 | 202.70 | 226.72 | 304.20 | 432.96 | 466.27 | 314.75 | 414.58 | 469.81 | 574.32 | 666.10 | 721.61 | 393.64 | 524.57 | 590.24 | 658.70 | 784.51 | 862.23 |
| 67 | 175.19 | 222.55 | 254.15 | 346.88 | 450.03 | 485.75 | 343.50 | 442.96 | 515.43 | 603.61 | 700.05 | 757.20 | 421.08 | 546.47 | 617.90 | 685.76 | 817.91 | 896.49 |
| 68 | 194.09 | 238.49 | 283.58 | 381.87 | 471.84 | 509.72 | 369.25 | 478.16 | 556.78 | 633.71 | 740.47 | 802.47 | 444.45 | 571.72 | 647.48 | 719.81 | 857.57 | 940.23 |
| 69 | 215.56 | 265.77 | 311.77 | 411.28 | 500.97 | 540.79 | 395.38 | 517.61 | 592.90 | 670.18 | 782.98 | 849.33 | 464.07 | 600.50 | 676.81 | 756.44 | 899.10 | 982.04 |
| 70 | 238.87 | 287.12 | 336.15 | 443.32 | 536.35 | 577.86 | 425.82 | 555.51 | 625.99 | 708.75 | 820.49 | 890.73 | 490.93 | 625.75 | 705.56 | 801.34 | 935.43 | 1018.43 |
| 71 | 259.37 | 305.66 | 353.69 | 481.37 | 579.99 | 622.95 | 457.24 | 576.92 | 647.50 | 751.83 | 862.31 | 932.89 | 518.61 | 650.57 | 730.35 | 846.96 | 975.85 | 1055.63 |
| 72 | 278.27 | 328.31 | 372.41 | 517.86 | 630.46 | 674.65 | 483.15 | 601.00 | 668.76 | 801.33 | 910.33 | 981.04 | 542.08 | 677.59 | 754.19 | 898.55 | 1019.34 | 1095.93 |
| 73 | 313.58 | 360.23 | 399.83 | 554.93 | 677.92 | 725.94 | 505.61 | 629.90 | 694.86 | 855.87 | 963.21 | 1031.00 | 562.11 | 706.16 | 785.25 | 954.73 | 1067.72 | 1141.16 |
| 74 | 349.79 | 403.09 | 447.93 | 594.68 | 718.26 | 773.48 | 527.37 | 659.89 | 732.91 | 914.11 | 1019.59 | 1087.20 | 584.17 | 735.62 | 822.16 | 1008.77 | 1119.65 | 1189.97 |
| 75 | 382.06 | 462.56 | 503.82 | 638.42 | 752.03 | 814.44 | 545.54 | 695.50 | 786.00 | 966.98 | 1078.16 | 1145.38 | 599.84 | 767.90 | 871.32 | 1057.48 | 1173.83 | 1243.63 |
| 76 | 420.67 | 532.66 | 599.44 | 705.79 | 794.63 | 848.92 | 565.12 | 737.87 | 853.85 | 1021.66 | 1142.59 | 1216.62 | 614.48 | 804.50 | 927.89 | 1105.57 | 1233.89 | 1310.40 |
| 77 | 442.04 | 559.60 | 632.49 | 733.60 | 827.65 | 884.08 | 583.12 | 790.03 | 926.40 | 1076.89 | 1217.96 | 1304.96 | 627.79 | 846.46 | 989.89 | 1149.77 | 1300.26 | 1391.96 |
| 78 | 477.14 | 603.91 | 679.98 | 786.01 | 885.13 | 945.06 | 620.05 | 868.99 | 1028.04 | 1161.73 | 1332.30 | 1438.33 | 661.54 | 917.40 | 1078.75 | 1228.57 | 1410.67 | 1523.61 |
| 79 | 523.24 | 661.54 | 746.82 | 855.16 | 961.19 | 1028.04 | 673.06 | 965.80 | 1147.90 | 1274.67 | 1479.82 | 1604.29 | 712.25 | 1009.60 | 1191.69 | 1334.60 | 1553.58 | 1687.27 |
| 80 | 580.86 | 732.99 | 827.50 | 940.45 | 1062.61 | 1136.37 | 735.30 | 1067.22 | | | | | 772.18 | 1104.10 | | | | |
| 81 | 652.32 | 825.19 | 931.23 | 1051.09 | 1200.91 | 1290.81 | 811.36 | 1173.25 | | | | | 845.94 | 1203.22 | | | | |
| 82 | 739.91 | 935.84 | 1055.70 | 1184.78 | 1371.48 | 1484.43 | 901.26 | 1281.59 | | | | | 931.23 | 1306.94 | | | | |
| 83 | 836.72 | 1060.31 | 1196.30 | 1339.21 | 1567.41 | 1708.02 | 1002.68 | 1394.53 | | | | | 1028.04 | 1415.28 | | | | |
| 84 | 942.75 | 1196.30 | 1350.74 | 1507.48 | 1786.39 | 1956.96 | 1113.32 | 1512.09 | | | | | 1131.76 | 1528.22 | | | | |
| 85+ | 1295.42 | 1645.78 | 1860.15 | 2060.68 | 2510.16 | 2784.46 | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix B1

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96 VA 9/96**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period**

**Home Health Daily Benefit at 80% of Nursing Home Daily Benefit**

| Age | GPO Inflation | | | | | | 5% Simple Inflation | | | | | | 5% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 31.13 | 33.49 | 37.82 | 48.94 | 54.71 | 71.28 | 73.76 | 89.90 | 101.42 | 112.95 | 138.62 | 152.48 | 195.70 | 239.85 | 275.31 | 318.25 | 396.02 | 436.52 |
| 30 | 33.38 | 35.63 | 40.67 | 53.64 | 68.92 | 80.68 | 73.76 | 89.90 | 101.42 | 112.95 | 144.06 | 164.08 | 208.59 | 252.52 | 292.51 | 328.51 | 396.02 | 436.52 |
| 31 | 35.16 | 36.71 | 42.45 | 57.06 | 69.75 | 80.68 | 73.76 | 89.90 | 101.42 | 112.95 | 149.55 | 175.86 | 211.51 | 258.92 | 292.51 | 328.51 | 396.02 | 436.52 |
| 32 | 37.29 | 38.46 | 44.99 | 60.34 | 72.79 | 80.68 | 73.76 | 89.90 | 101.42 | 112.95 | 160.66 | 181.82 | 211.51 | 261.01 | 292.51 | 328.51 | 396.02 | 436.52 |
| 33 | 38.61 | 39.57 | 48.35 | 62.28 | 73.76 | 80.68 | 76.47 | 89.90 | 103.60 | 112.95 | 166.28 | 193.88 | 211.51 | 261.01 | 292.51 | 328.51 | 396.02 | 436.52 |
| 34 | 40.17 | 41.80 | 51.87 | 64.41 | 73.76 | 80.68 | 76.47 | 89.90 | 108.97 | 117.03 | 177.66 | 206.12 | 211.51 | 261.01 | 292.51 | 328.51 | 396.02 | 436.52 |
| 35 | 41.16 | 43.87 | 54.01 | 64.54 | 73.76 | 80.68 | 81.94 | 92.19 | 108.97 | 122.37 | 189.23 | 212.32 | 211.51 | 261.01 | 292.51 | 328.51 | 396.02 | 436.52 |
| 36 | 42.15 | 48.09 | 55.59 | 64.54 | 73.76 | 80.68 | 87.49 | 97.46 | 114.40 | 133.21 | 195.08 | 224.84 | 211.51 | 261.01 | 292.51 | 328.51 | 396.02 | 436.52 |
| 37 | 43.14 | 49.65 | 57.57 | 64.54 | 73.76 | 84.74 | 93.13 | 102.78 | 125.43 | 138.71 | 206.92 | 237.55 | 211.51 | 261.01 | 292.51 | 328.51 | 396.02 | 436.52 |
| 38 | 43.80 | 50.63 | 57.63 | 64.54 | 73.76 | 84.74 | 93.13 | 108.17 | 131.04 | 144.26 | 218.95 | 250.45 | 211.51 | 261.01 | 292.51 | 328.51 | 396.02 | 436.52 |
| 39 | 43.80 | 52.19 | 59.91 | 67.15 | 77.16 | 90.12 | 98.85 | 113.62 | 136.70 | 155.52 | 231.16 | 270.15 | 211.51 | 261.01 | 292.51 | 328.51 | 396.02 | 436.52 |
| 40 | 47.14 | 54.37 | 64.62 | 71.95 | 82.07 | 95.59 | 104.65 | 119.14 | 142.43 | 161.22 | 243.56 | 283.52 | 211.51 | 261.01 | 292.51 | 328.51 | 396.02 | 436.52 |
| 41 | 47.69 | 55.36 | 67.99 | 77.42 | 87.64 | 101.43 | 111.12 | 125.31 | 148.94 | 167.81 | 257.55 | 297.01 | 211.51 | 261.01 | 292.51 | 328.51 | 396.02 | 436.52 |
| 42 | 51.21 | 59.00 | 70.58 | 78.02 | 93.37 | 107.38 | 111.70 | 131.60 | 155.57 | 180.45 | 265.51 | 297.01 | 211.51 | 261.01 | 292.51 | 328.51 | 396.02 | 436.52 |
| 43 | 53.30 | 61.08 | 73.49 | 83.70 | 99.24 | 113.45 | 118.36 | 138.03 | 168.40 | 187.37 | 265.51 | 297.01 | 211.51 | 261.01 | 292.51 | 328.51 | 396.02 | 436.52 |
| 44 | 54.03 | 63.85 | 76.39 | 87.50 | 105.28 | 119.63 | 125.18 | 144.17 | 174.69 | 194.42 | 265.51 | 297.01 | 211.51 | 261.01 | 292.51 | 328.51 | 396.02 | 436.52 |
| 45 | 55.32 | 63.63 | 78.53 | 89.75 | 108.87 | 128.24 | 128.81 | 143.03 | 178.85 | 197.32 | 297.98 | 341.28 | 252.01 | 301.51 | 333.01 | 369.01 | 441.02 | 481.52 |
| 46 | 59.53 | 66.03 | 81.91 | 95.64 | 114.88 | 134.59 | 129.47 | 154.85 | 191.81 | 204.10 | 312.24 | 362.65 | 252.01 | 301.51 | 333.01 | 369.01 | 441.02 | 481.52 |
| 47 | 60.02 | 68.57 | 84.94 | 101.70 | 121.04 | 141.05 | 136.25 | 161.27 | 198.91 | 216.92 | 326.81 | 377.53 | 252.01 | 301.51 | 333.01 | 369.01 | 441.02 | 481.52 |
| 48 | 60.52 | 71.98 | 89.16 | 102.49 | 127.33 | 147.61 | 143.16 | 167.79 | 212.42 | 230.05 | 341.71 | 382.51 | 252.01 | 301.51 | 333.01 | 369.01 | 441.02 | 481.52 |
| 49 | 66.25 | 74.21 | 92.30 | 108.76 | 139.40 | 160.58 | 150.23 | 180.34 | 219.85 | 237.32 | 346.51 | 382.51 | 252.01 | 301.51 | 333.01 | 369.01 | 441.02 | 481.52 |
| 50 | 66.65 | 79.97 | 98.45 | 114.72 | 142.78 | 159.74 | 156.26 | 186.26 | 235.63 | 253.12 | 372.44 | 418.52 | 265.51 | 319.51 | 351.01 | 387.01 | 463.52 | 517.52 |
| 51 | 72.15 | 80.88 | 99.95 | 120.69 | 155.07 | 175.40 | 162.32 | 189.47 | 240.48 | 266.18 | 389.05 | 436.52 | 279.01 | 328.51 | 360.01 | 396.02 | 472.52 | 517.52 |
| 52 | 70.06 | 84.16 | 100.71 | 129.17 | 161.85 | 184.55 | 171.41 | 201.88 | 243.34 | 267.85 | 410.54 | 454.52 | 288.01 | 337.51 | 369.01 | 405.02 | 486.02 | 531.02 |
| 53 | 78.30 | 86.21 | 105.48 | 124.45 | 171.25 | 193.61 | 174.07 | 214.43 | 252.67 | 280.85 | 432.02 | 477.02 | 297.01 | 346.51 | 382.51 | 414.02 | 499.52 | 549.02 |
| 54 | 76.21 | 90.26 | 107.49 | 127.93 | 184.04 | 202.82 | 180.68 | 217.83 | 262.14 | 292.91 | 449.48 | 495.02 | 306.01 | 360.01 | 391.52 | 427.52 | 513.02 | 562.52 |
| 55 | 79.57 | 94.30 | 109.87 | 131.55 | 193.70 | 208.64 | 190.04 | 230.55 | 268.14 | 302.65 | 468.02 | 511.58 | 313.94 | 369.01 | 405.02 | 436.52 | 526.52 | 580.52 |
| 56 | 85.31 | 101.11 | 116.08 | 140.42 | 206.66 | 227.31 | 202.78 | 243.27 | 281.27 | 318.34 | 486.02 | 535.52 | 322.98 | 382.51 | 423.02 | 450.02 | 549.02 | 607.52 |
| 57 | 91.12 | 106.23 | 122.39 | 149.38 | 225.86 | 246.27 | 209.33 | 252.62 | 297.07 | 337.84 | 508.52 | 562.52 | 325.29 | 400.52 | 441.02 | 472.52 | 576.02 | 639.02 |
| 58 | 97.00 | 110.80 | 131.20 | 166.64 | 238.11 | 261.68 | 222.27 | 262.07 | 310.33 | 353.72 | 531.02 | 585.02 | 338.95 | 418.52 | 463.52 | 499.52 | 607.52 | 675.03 |
| 59 | 102.80 | 119.05 | 143.99 | 175.79 | 254.09 | 283.40 | 228.18 | 281.05 | 329.99 | 366.20 | 553.52 | 607.52 | 341.12 | 429.13 | 490.52 | 526.52 | 639.02 | 711.03 |
| 60 | 103.85 | 125.50 | 149.77 | 187.64 | 273.91 | 301.45 | 237.77 | 290.68 | 346.24 | 382.42 | 576.02 | 634.52 | 350.29 | 429.29 | 497.38 | 553.52 | 675.03 | 747.03 |
| 61 | 113.02 | 134.87 | 157.44 | 199.67 | 293.02 | 316.41 | 249.82 | 311.96 | 365.04 | 406.64 | 580.38 | 637.11 | 365.79 | 451.13 | 510.78 | 562.92 | 680.74 | 759.29 |
| 62 | 120.13 | 143.70 | 167.72 | 211.86 | 312.40 | 341.44 | 259.45 | 329.24 | 383.72 | 421.27 | 592.00 | 646.97 | 364.25 | 457.50 | 520.15 | 570.86 | 693.48 | 769.60 |
| 63 | 125.33 | 156.36 | 179.94 | 224.39 | 334.48 | 360.51 | 272.71 | 338.94 | 385.16 | 448.09 | 597.82 | 651.05 | 364.10 | 468.77 | 524.83 | 577.35 | 700.19 | 777.99 |
| 64 | 132.45 | 166.12 | 188.77 | 240.00 | 360.65 | 388.34 | 277.53 | 344.39 | 409.42 | 469.16 | 606.19 | 661.66 | 368.58 | 474.37 | 527.24 | 586.38 | 709.20 | 784.48 |
| 65 | 138.78 | 177.53 | 201.04 | 258.24 | 383.51 | 414.17 | 280.59 | 363.42 | 418.30 | 492.73 | 612.90 | 666.53 | 368.81 | 480.80 | 535.12 | 597.58 | 720.16 | 792.95 |
| 66 | 151.82 | 192.81 | 214.26 | 283.12 | 395.96 | 429.26 | 302.29 | 395.00 | 446.65 | 534.08 | 629.09 | 684.60 | 383.10 | 498.71 | 557.04 | 610.59 | 732.71 | 810.42 |
| 67 | 167.89 | 210.05 | 241.32 | 318.24 | 410.74 | 446.46 | 333.96 | 423.56 | 492.00 | 560.75 | 653.62 | 714.34 | 410.64 | 521.46 | 585.76 | 635.76 | 764.34 | 842.92 |
| 68 | 186.63 | 226.20 | 265.36 | 346.86 | 433.95 | 468.39 | 362.88 | 462.01 | 530.26 | 588.94 | 688.81 | 750.81 | 434.27 | 551.05 | 616.49 | 671.59 | 802.47 | 881.68 |
| 69 | 210.43 | 250.87 | 291.15 | 377.01 | 461.16 | 497.66 | 389.11 | 498.32 | 566.84 | 623.73 | 729.89 | 792.93 | 457.54 | 580.60 | 650.27 | 709.99 | 842.70 | 922.32 |
| 70 | 233.67 | 272.52 | 315.93 | 410.37 | 501.24 | 539.55 | 422.72 | 539.55 | 600.57 | 660.86 | 769.41 | 833.26 | 484.60 | 606.59 | 680.02 | 756.64 | 884.35 | 964.16 |
| 71 | 254.29 | 293.90 | 334.57 | 449.67 | 546.23 | 586.12 | 454.17 | 561.57 | 626.02 | 705.80 | 810.14 | 877.65 | 512.47 | 635.22 | 708.87 | 804.00 | 926.75 | 1003.47 |
| 72 | 273.39 | 314.82 | 356.61 | 487.72 | 595.10 | 636.35 | 480.21 | 586.27 | 651.08 | 760.08 | 863.20 | 928.01 | 539.13 | 662.86 | 739.46 | 857.30 | 975.15 | 1051.74 |
| 73 | 311.11 | 346.97 | 384.62 | 528.75 | 644.02 | 689.22 | 502.79 | 615.77 | 680.74 | 816.32 | 918.01 | 982.98 | 559.28 | 694.86 | 773.95 | 909.54 | 1028.17 | 1101.61 |
| 74 | 344.86 | 391.90 | 432.56 | 567.08 | 680.74 | 735.62 | 524.67 | 646.37 | 716.69 | 870.84 | 973.61 | 1038.52 | 581.46 | 724.80 | 808.64 | 957.38 | 1079.08 | 1152.11 |
| 75 | 377.16 | 450.88 | 488.08 | 611.52 | 713.79 | 773.07 | 542.96 | 677.41 | 760.14 | 920.44 | 1029.04 | 1096.26 | 597.25 | 752.39 | 848.05 | 1003.18 | 1127.29 | 1202.27 |
| 76 | 415.75 | 517.93 | 579.87 | 676.17 | 757.61 | 806.97 | 560.19 | 713.19 | 814.37 | 967.37 | 1085.83 | 1157.39 | 612.01 | 784.76 | 893.34 | 1043.87 | 1177.14 | 1258.57 |
| 77 | 437.34 | 545.50 | 611.33 | 703.03 | 787.68 | 839.41 | 578.41 | 759.46 | 874.68 | 1013.40 | 1145.07 | 1227.37 | 625.44 | 820.60 | 942.86 | 1083.94 | 1229.72 | 1321.42 |
| 78 | 472.53 | 585.47 | 656.93 | 751.43 | 839.03 | 894.35 | 613.13 | 827.50 | 963.50 | 1087.97 | 1242.40 | 1336.91 | 659.23 | 880.52 | 1021.12 | 1152.51 | 1323.08 | 1426.80 |
| 79 | 518.63 | 640.79 | 716.86 | 815.97 | 910.48 | 970.41 | 663.84 | 917.40 | 1071.83 | 1187.08 | 1366.87 | 1477.51 | 707.64 | 963.50 | 1120.24 | 1249.32 | 1445.24 | 1565.10 |
| 80 | 573.95 | 707.64 | 790.62 | 894.35 | 1002.68 | 1067.22 | 723.77 | 1009.60 | | | | | 762.96 | 1051.09 | | | | |
| 81 | 643.10 | 792.92 | 887.43 | 995.77 | 1124.85 | 1203.22 | 797.53 | 1108.71 | | | | | 832.11 | 1143.29 | | | | |
| 82 | 723.77 | 896.65 | 1000.38 | 1117.93 | 1274.67 | 1369.18 | 880.52 | 1210.13 | | | | | 912.79 | 1240.10 | | | | |
| 83 | 815.97 | 1009.60 | 1129.46 | 1258.54 | 1447.55 | 1562.80 | 975.02 | 1318.47 | | | | | 1002.68 | 1343.82 | | | | |
| 84 | 915.09 | 1136.37 | 1272.37 | 1412.97 | 1638.86 | 1777.17 | 1078.75 | 1429.11 | | | | | 1101.80 | 1452.16 | | | | |
| 85+ | 1242.40 | 1551.27 | 1742.59 | 1920.08 | 2270.44 | 2484.80 | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix B1

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96 VA 9/96**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period**

**Home Health Daily Benefit at 50% of Nursing Home Daily Benefit**

| Age | GPO Inflation | | | | | | 5% Simple Inflation | | | | | | 5% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 29.49 | 30.58 | 33.28 | 41.95 | 46.16 | 59.06 | 66.85 | 78.37 | 87.59 | 94.51 | 117.48 | 127.07 | 183.21 | 215.03 | 241.43 | 274.66 | 342.01 | 378.01 |
| 30 | 31.62 | 32.53 | 35.79 | 45.98 | 58.15 | 66.85 | 66.85 | 78.37 | 87.59 | 94.51 | 122.09 | 136.73 | 195.27 | 226.39 | 256.51 | 283.51 | 342.01 | 378.01 |
| 31 | 33.31 | 33.52 | 37.36 | 48.91 | 58.85 | 66.85 | 66.85 | 78.37 | 87.59 | 94.51 | 126.74 | 146.55 | 198.01 | 232.14 | 256.51 | 283.51 | 342.01 | 378.01 |
| 32 | 35.33 | 35.12 | 39.59 | 51.72 | 61.42 | 66.85 | 66.85 | 78.37 | 87.59 | 94.51 | 136.15 | 151.52 | 198.01 | 234.01 | 256.51 | 283.51 | 342.01 | 378.01 |
| 33 | 36.58 | 36.13 | 42.55 | 53.38 | 62.24 | 66.85 | 69.30 | 78.37 | 89.48 | 94.51 | 140.92 | 161.57 | 198.01 | 234.01 | 256.51 | 283.51 | 342.01 | 378.01 |
| 34 | 38.06 | 38.16 | 45.64 | 55.21 | 62.24 | 66.85 | 69.30 | 78.37 | 94.11 | 97.92 | 150.56 | 171.77 | 198.01 | 234.01 | 256.51 | 283.51 | 342.01 | 378.01 |
| 35 | 39.00 | 40.06 | 47.53 | 55.32 | 62.24 | 66.85 | 74.26 | 80.37 | 94.11 | 102.39 | 160.36 | 176.93 | 198.01 | 234.01 | 256.51 | 283.51 | 342.01 | 378.01 |
| 36 | 39.93 | 43.90 | 48.92 | 55.32 | 62.24 | 66.85 | 79.29 | 84.96 | 98.80 | 111.46 | 165.32 | 187.37 | 198.01 | 234.01 | 256.51 | 283.51 | 342.01 | 378.01 |
| 37 | 40.87 | 45.33 | 50.66 | 55.32 | 62.24 | 70.21 | 84.40 | 89.60 | 108.33 | 116.06 | 175.36 | 197.96 | 198.01 | 234.01 | 256.51 | 283.51 | 342.01 | 378.01 |
| 38 | 41.49 | 46.22 | 50.71 | 55.32 | 62.24 | 70.21 | 84.40 | 94.30 | 113.17 | 120.71 | 185.55 | 208.71 | 198.01 | 234.01 | 256.51 | 283.51 | 342.01 | 378.01 |
| 39 | 41.49 | 47.65 | 52.72 | 57.56 | 65.11 | 74.67 | 89.58 | 99.05 | 118.06 | 130.13 | 195.90 | 225.13 | 198.01 | 234.01 | 256.51 | 283.51 | 342.01 | 378.01 |
| 40 | 44.66 | 49.64 | 56.86 | 61.68 | 69.25 | 79.20 | 94.84 | 103.86 | 123.01 | 134.90 | 206.41 | 236.27 | 198.01 | 234.01 | 256.51 | 283.51 | 342.01 | 378.01 |
| 41 | 45.18 | 50.54 | 59.83 | 66.36 | 73.95 | 84.04 | 100.70 | 109.24 | 128.63 | 140.41 | 218.26 | 247.51 | 198.01 | 234.01 | 256.51 | 283.51 | 342.01 | 378.01 |
| 42 | 48.52 | 53.87 | 62.11 | 66.88 | 78.78 | 88.97 | 101.22 | 114.73 | 134.36 | 150.99 | 225.01 | 247.51 | 198.01 | 234.01 | 256.51 | 283.51 | 342.01 | 378.01 |
| 43 | 50.49 | 55.77 | 64.67 | 71.75 | 83.74 | 94.00 | 107.26 | 120.33 | 145.43 | 156.78 | 225.01 | 247.51 | 198.01 | 234.01 | 256.51 | 283.51 | 342.01 | 378.01 |
| 44 | 51.19 | 58.30 | 67.22 | 75.00 | 88.83 | 99.12 | 113.45 | 125.69 | 150.87 | 162.68 | 225.01 | 247.51 | 198.01 | 234.01 | 256.51 | 283.51 | 342.01 | 378.01 |
| 45 | 50.71 | 57.05 | 66.26 | 76.92 | 90.73 | 105.94 | 113.48 | 126.20 | 156.89 | 169.13 | 251.54 | 289.09 | 229.51 | 270.01 | 288.01 | 319.51 | 387.01 | 427.52 |
| 46 | 54.57 | 59.20 | 69.11 | 81.98 | 95.74 | 111.18 | 114.06 | 136.63 | 168.26 | 174.94 | 263.58 | 307.19 | 229.51 | 270.01 | 288.01 | 319.51 | 387.01 | 427.52 |
| 47 | 55.02 | 61.48 | 71.67 | 87.17 | 100.86 | 116.52 | 120.03 | 142.29 | 174.48 | 185.93 | 275.88 | 319.79 | 229.51 | 270.01 | 288.01 | 319.51 | 387.01 | 427.52 |
| 48 | 55.47 | 64.53 | 75.23 | 87.85 | 106.11 | 121.94 | 126.12 | 148.05 | 186.33 | 197.18 | 288.45 | 324.01 | 229.51 | 270.01 | 288.01 | 319.51 | 387.01 | 427.52 |
| 49 | 60.73 | 66.53 | 77.88 | 93.23 | 116.17 | 132.65 | 132.35 | 159.13 | 192.85 | 203.42 | 292.51 | 324.01 | 229.51 | 270.01 | 288.01 | 319.51 | 387.01 | 427.52 |
| 50 | 58.96 | 72.47 | 84.39 | 96.60 | 121.05 | 136.92 | 142.37 | 163.38 | 201.96 | 213.35 | 319.23 | 360.01 | 243.01 | 283.51 | 301.51 | 337.51 | 405.02 | 459.02 |
| 51 | 64.42 | 71.36 | 83.75 | 103.02 | 129.75 | 145.62 | 145.41 | 166.99 | 207.69 | 226.07 | 331.58 | 378.01 | 252.01 | 292.51 | 310.51 | 346.51 | 418.52 | 459.02 |
| 52 | 62.81 | 72.48 | 87.80 | 108.62 | 136.47 | 157.71 | 154.27 | 175.83 | 211.60 | 229.08 | 352.53 | 396.02 | 261.01 | 297.01 | 319.51 | 355.51 | 427.52 | 472.52 |
| 53 | 70.72 | 76.89 | 90.04 | 105.51 | 145.41 | 163.56 | 154.36 | 188.04 | 221.08 | 238.72 | 373.51 | 409.52 | 270.01 | 306.01 | 328.51 | 364.51 | 441.02 | 486.02 |
| 54 | 71.44 | 78.69 | 92.49 | 106.61 | 154.46 | 172.40 | 160.97 | 191.82 | 227.18 | 250.56 | 386.55 | 432.02 | 274.51 | 315.01 | 342.01 | 373.51 | 454.52 | 499.52 |
| 55 | 72.55 | 82.80 | 95.22 | 110.50 | 163.64 | 178.83 | 170.04 | 200.91 | 233.76 | 260.42 | 405.02 | 444.85 | 282.54 | 328.51 | 355.51 | 382.51 | 468.02 | 517.52 |
| 56 | 75.83 | 87.00 | 98.79 | 118.82 | 176.17 | 192.87 | 179.12 | 213.28 | 243.07 | 275.90 | 423.02 | 468.02 | 291.58 | 337.51 | 369.01 | 396.02 | 486.02 | 540.02 |
| 57 | 81.53 | 94.42 | 105.25 | 127.65 | 194.10 | 214.15 | 186.07 | 222.70 | 258.16 | 291.12 | 441.02 | 490.52 | 294.52 | 355.51 | 387.01 | 414.02 | 508.52 | 567.02 |
| 58 | 87.30 | 96.95 | 113.88 | 143.66 | 206.13 | 225.83 | 198.70 | 232.21 | 268.01 | 303.70 | 463.52 | 508.52 | 303.74 | 373.51 | 409.52 | 441.02 | 535.52 | 598.52 |
| 59 | 90.85 | 102.71 | 123.78 | 152.73 | 221.88 | 246.59 | 201.72 | 247.19 | 283.36 | 319.98 | 481.52 | 531.02 | 307.01 | 380.96 | 432.02 | 463.52 | 567.02 | 630.02 |
| 60 | 92.31 | 109.23 | 129.80 | 164.19 | 237.38 | 264.23 | 211.35 | 256.88 | 302.50 | 332.85 | 504.02 | 553.52 | 316.53 | 382.99 | 440.66 | 486.02 | 598.52 | 666.03 |
| 61 | 98.89 | 118.31 | 137.45 | 173.25 | 255.93 | 279.19 | 223.17 | 273.84 | 313.94 | 352.66 | 510.56 | 558.56 | 327.51 | 400.54 | 454.98 | 497.47 | 606.56 | 676.38 |
| 62 | 103.64 | 124.85 | 145.19 | 185.38 | 271.49 | 296.42 | 233.18 | 287.66 | 332.55 | 367.72 | 515.88 | 566.63 | 327.42 | 408.04 | 461.90 | 507.43 | 617.37 | 685.03 |
| 63 | 109.08 | 137.12 | 154.95 | 198.16 | 293.14 | 315.45 | 246.43 | 298.26 | 336.58 | 393.89 | 524.12 | 573.25 | 328.86 | 420.28 | 468.31 | 515.93 | 626.48 | 692.00 |
| 64 | 118.51 | 144.46 | 163.93 | 208.19 | 315.09 | 342.66 | 252.01 | 305.40 | 354.37 | 411.86 | 534.87 | 582.42 | 330.97 | 423.82 | 469.09 | 522.99 | 633.92 | 701.28 |
| 65 | 124.90 | 155.64 | 173.74 | 225.96 | 334.15 | 360.98 | 255.93 | 318.39 | 365.18 | 435.18 | 540.12 | 589.92 | 333.00 | 431.59 | 471.50 | 532.46 | 643.55 | 708.67 |
| 66 | 137.59 | 170.56 | 186.85 | 243.96 | 344.15 | 373.75 | 274.24 | 346.03 | 390.40 | 468.24 | 555.08 | 603.19 | 347.95 | 446.99 | 494.33 | 547.68 | 658.70 | 725.31 |
| 67 | 150.86 | 185.04 | 210.51 | 276.87 | 357.17 | 385.74 | 298.97 | 375.06 | 428.41 | 492.89 | 578.61 | 632.19 | 372.36 | 467.89 | 517.89 | 571.47 | 685.76 | 757.20 |
| 68 | 169.21 | 199.15 | 234.15 | 302.31 | 375.40 | 406.40 | 324.68 | 407.08 | 467.29 | 520.05 | 609.60 | 664.70 | 393.56 | 492.50 | 547.61 | 602.71 | 719.81 | 792.14 |
| 69 | 189.90 | 223.55 | 255.08 | 330.27 | 404.76 | 434.62 | 348.31 | 443.67 | 501.69 | 554.06 | 646.95 | 703.35 | 415.05 | 520.88 | 580.60 | 637.00 | 759.75 | 832.74 |
| 70 | 210.31 | 240.89 | 278.02 | 362.44 | 440.58 | 472.50 | 379.20 | 478.89 | 530.66 | 587.44 | 683.21 | 740.68 | 440.26 | 545.93 | 609.78 | 680.02 | 798.15 | 868.38 |
| 71 | 231.40 | 260.99 | 296.33 | 400.66 | 481.79 | 515.54 | 408.14 | 500.20 | 555.44 | 632.15 | 724.21 | 782.52 | 466.44 | 570.78 | 635.22 | 727.28 | 837.76 | 905.27 |
| 72 | 246.54 | 281.09 | 313.73 | 435.66 | 527.34 | 562.70 | 430.12 | 524.40 | 577.43 | 680.54 | 768.92 | 824.90 | 489.05 | 598.05 | 662.86 | 774.81 | 880.87 | 948.63 |
| 73 | 281.48 | 309.40 | 338.98 | 471.16 | 570.58 | 607.30 | 451.94 | 547.98 | 604.48 | 728.76 | 819.15 | 875.64 | 508.44 | 624.25 | 692.04 | 821.97 | 926.49 | 991.45 |
| 74 | 310.38 | 349.35 | 382.06 | 504.35 | 603.02 | 649.07 | 473.28 | 576.05 | 638.26 | 778.89 | 868.14 | 924.93 | 527.37 | 651.78 | 727.50 | 868.14 | 970.91 | 1035.81 |
| 75 | 340.42 | 399.48 | 429.60 | 543.03 | 632.21 | 682.58 | 488.66 | 605.01 | 677.41 | 822.20 | 917.86 | 977.33 | 542.96 | 679.99 | 762.73 | 907.52 | 1016.11 | 1083.33 |
| 76 | 373.93 | 461.47 | 511.36 | 602.14 | 668.77 | 710.72 | 503.43 | 639.16 | 725.53 | 866.19 | 969.84 | 1031.54 | 555.25 | 708.26 | 804.50 | 945.16 | 1061.15 | 1132.71 |
| 77 | 392.66 | 482.01 | 538.44 | 625.44 | 693.63 | 738.30 | 519.63 | 677.17 | 778.27 | 905.24 | 1020.45 | 1090.99 | 566.66 | 738.30 | 848.81 | 980.48 | 1107.45 | 1187.40 |
| 78 | 421.82 | 518.63 | 576.25 | 663.84 | 737.60 | 783.70 | 550.90 | 737.60 | 855.16 | 970.41 | 1104.10 | 1184.78 | 597.00 | 792.92 | 917.40 | 1041.87 | 1189.39 | 1279.28 |
| 79 | 461.00 | 564.73 | 629.27 | 719.16 | 797.53 | 848.25 | 594.69 | 815.97 | 949.67 | 1058.00 | 1212.44 | 1304.64 | 638.49 | 864.38 | 1004.99 | 1127.15 | 1295.42 | 1396.84 |
| 80 | 507.10 | 622.35 | 693.81 | 786.01 | 873.60 | 928.92 | 647.71 | 896.65 | | | | | 686.89 | 940.45 | | | | |
| 81 | 567.03 | 696.11 | 776.79 | 873.60 | 975.02 | 1037.26 | 709.94 | 979.63 | | | | | 746.82 | 1021.12 | | | | |
| 82 | 636.18 | 783.70 | 873.60 | 979.63 | 1099.49 | 1173.25 | 781.40 | 1067.22 | | | | | 813.67 | 1104.10 | | | | |
| 83 | 712.25 | 880.52 | 984.24 | 1101.80 | 1242.40 | 1329.99 | 859.77 | 1159.42 | | | | | 889.74 | 1194.00 | | | | |
| 84 | 795.23 | 988.85 | 1106.41 | 1235.49 | 1399.14 | 1500.56 | 945.06 | 1253.93 | | | | | 972.72 | 1283.89 | | | | |
| 85+ | 1071.83 | 1343.82 | 1509.78 | 1671.13 | 1917.77 | 2069.90 | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix B1

**John Hancock Life Insurance Company (U.S.A.)**

**NH-99 VA 4/99**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period**

| Age | GPO Inflation | | | | | | 5% Simple Inflation | | | | | | 5% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 24.58 | 27.67 | 30.26 | 40.20 | 46.16 | 61.10 | 57.63 | 73.76 | 80.68 | 92.20 | 115.13 | 124.76 | 158.22 | 194.36 | 220.25 | 252.86 | 319.51 | 351.01 |
| 30 | 26.35 | 29.43 | 32.53 | 44.06 | 58.15 | 69.15 | 57.63 | 73.76 | 80.68 | 92.20 | 119.65 | 134.25 | 168.64 | 204.62 | 234.01 | 261.01 | 319.51 | 351.01 |
| 31 | 27.76 | 30.32 | 33.96 | 46.87 | 58.85 | 69.15 | 57.63 | 73.76 | 80.68 | 92.20 | 124.20 | 143.89 | 171.01 | 209.82 | 234.01 | 261.01 | 319.51 | 351.01 |
| 32 | 29.44 | 31.77 | 35.99 | 49.56 | 61.42 | 69.15 | 57.63 | 73.76 | 80.68 | 92.20 | 133.43 | 148.76 | 171.01 | 211.51 | 234.01 | 261.01 | 319.51 | 351.01 |
| 33 | 30.48 | 32.69 | 38.68 | 51.16 | 62.24 | 69.15 | 59.75 | 73.76 | 82.41 | 92.20 | 138.10 | 158.63 | 171.01 | 211.51 | 234.01 | 261.01 | 319.51 | 351.01 |
| 34 | 31.72 | 34.53 | 41.49 | 52.91 | 62.24 | 69.15 | 59.75 | 73.76 | 86.68 | 95.54 | 147.55 | 168.65 | 171.01 | 211.51 | 234.01 | 261.01 | 319.51 | 351.01 |
| 35 | 32.50 | 36.24 | 43.21 | 53.02 | 62.24 | 69.15 | 64.02 | 75.65 | 86.68 | 99.90 | 157.16 | 173.71 | 171.01 | 211.51 | 234.01 | 261.01 | 319.51 | 351.01 |
| 36 | 33.28 | 39.72 | 44.47 | 53.02 | 62.24 | 69.15 | 68.36 | 79.96 | 91.00 | 108.74 | 162.02 | 183.96 | 171.01 | 211.51 | 234.01 | 261.01 | 319.51 | 351.01 |
| 37 | 34.06 | 41.01 | 46.06 | 53.02 | 62.24 | 72.63 | 72.76 | 84.33 | 99.78 | 113.23 | 171.85 | 194.36 | 171.01 | 211.51 | 234.01 | 261.01 | 319.51 | 351.01 |
| 38 | 34.58 | 41.82 | 46.10 | 53.02 | 62.24 | 72.63 | 72.76 | 88.75 | 104.24 | 117.76 | 181.84 | 204.91 | 171.01 | 211.51 | 234.01 | 261.01 | 319.51 | 351.01 |
| 39 | 34.58 | 43.11 | 47.93 | 55.16 | 65.11 | 77.25 | 77.23 | 93.23 | 108.74 | 126.95 | 191.98 | 221.03 | 171.01 | 211.51 | 234.01 | 261.01 | 319.51 | 351.01 |
| 40 | 37.21 | 44.92 | 51.70 | 59.11 | 69.25 | 81.93 | 81.76 | 97.75 | 113.30 | 131.61 | 202.28 | 231.97 | 171.01 | 211.51 | 234.01 | 261.01 | 319.51 | 351.01 |
| 41 | 37.65 | 45.73 | 54.39 | 63.60 | 73.95 | 86.94 | 86.81 | 102.82 | 118.47 | 136.99 | 213.90 | 243.01 | 171.01 | 211.51 | 234.01 | 261.01 | 319.51 | 351.01 |
| 42 | 40.43 | 48.74 | 56.46 | 64.09 | 78.78 | 92.04 | 87.26 | 107.98 | 123.75 | 147.31 | 220.51 | 243.01 | 171.01 | 211.51 | 234.01 | 261.01 | 319.51 | 351.01 |
| 43 | 42.08 | 50.46 | 58.79 | 68.76 | 83.74 | 97.24 | 92.47 | 113.26 | 133.95 | 152.96 | 220.51 | 243.01 | 171.01 | 211.51 | 234.01 | 261.01 | 319.51 | 351.01 |
| 44 | 42.66 | 52.75 | 61.11 | 71.88 | 88.83 | 102.54 | 97.80 | 118.30 | 138.96 | 158.71 | 220.51 | 243.01 | 171.01 | 211.51 | 234.01 | 261.01 | 319.51 | 351.01 |
| 45 | 43.80 | 52.66 | 61.35 | 71.80 | 90.73 | 103.15 | 98.14 | 117.79 | 141.20 | 159.74 | 247.67 | 277.04 | 193.51 | 238.51 | 265.51 | 297.01 | 355.51 | 396.02 |
| 46 | 47.13 | 54.64 | 63.99 | 76.51 | 95.74 | 108.26 | 98.65 | 127.53 | 151.43 | 165.22 | 259.52 | 294.39 | 193.51 | 238.51 | 265.51 | 297.01 | 355.51 | 396.02 |
| 47 | 47.52 | 56.75 | 66.36 | 81.36 | 100.86 | 113.45 | 103.81 | 132.81 | 157.03 | 175.60 | 271.64 | 306.46 | 193.51 | 238.51 | 265.51 | 297.01 | 355.51 | 396.02 |
| 48 | 47.91 | 59.57 | 69.66 | 81.99 | 106.11 | 118.73 | 109.08 | 138.18 | 167.70 | 186.23 | 284.01 | 310.51 | 193.51 | 238.51 | 265.51 | 297.01 | 355.51 | 396.02 |
| 49 | 52.45 | 61.41 | 72.11 | 87.01 | 116.17 | 129.16 | 114.46 | 148.52 | 173.57 | 192.12 | 288.01 | 310.51 | 193.51 | 238.51 | 265.51 | 297.01 | 355.51 | 396.02 |
| 50 | 51.27 | 62.48 | 75.95 | 90.57 | 121.05 | 130.40 | 121.54 | 150.31 | 179.52 | 202.50 | 310.36 | 337.51 | 202.51 | 256.51 | 283.51 | 310.51 | 373.51 | 414.02 |
| 51 | 56.69 | 64.23 | 78.34 | 94.19 | 129.75 | 142.31 | 125.12 | 154.15 | 189.47 | 211.48 | 327.16 | 355.51 | 211.51 | 261.01 | 288.01 | 319.51 | 382.51 | 423.02 |
| 52 | 55.56 | 67.80 | 80.06 | 99.81 | 136.47 | 151.00 | 133.70 | 166.06 | 193.97 | 218.51 | 343.61 | 373.51 | 220.51 | 270.01 | 297.01 | 324.01 | 391.52 | 436.52 |
| 53 | 60.62 | 69.90 | 82.32 | 100.10 | 145.41 | 160.22 | 137.94 | 174.84 | 203.54 | 228.19 | 355.51 | 391.52 | 229.51 | 274.51 | 306.01 | 333.01 | 405.02 | 445.52 |
| 54 | 59.54 | 74.06 | 87.49 | 103.94 | 154.46 | 169.02 | 141.26 | 178.81 | 213.20 | 243.50 | 373.07 | 409.52 | 238.51 | 288.01 | 315.01 | 342.01 | 414.02 | 454.52 |
| 55 | 63.19 | 75.90 | 90.34 | 107.87 | 163.64 | 175.52 | 150.03 | 187.73 | 220.01 | 249.86 | 387.01 | 422.61 | 246.66 | 292.51 | 319.51 | 346.51 | 423.02 | 463.52 |
| 56 | 68.72 | 82.30 | 98.79 | 118.82 | 176.17 | 196.31 | 165.61 | 199.95 | 236.13 | 272.36 | 409.52 | 454.52 | 260.18 | 310.51 | 342.01 | 369.01 | 445.52 | 495.02 |
| 57 | 76.73 | 92.06 | 107.70 | 130.37 | 197.63 | 217.71 | 172.78 | 216.05 | 258.16 | 294.71 | 441.02 | 486.02 | 272.54 | 337.51 | 373.51 | 400.52 | 481.52 | 531.02 |
| 58 | 82.45 | 99.26 | 118.83 | 149.41 | 220.34 | 236.59 | 188.59 | 232.21 | 275.07 | 317.99 | 472.52 | 517.52 | 290.53 | 364.51 | 405.02 | 432.02 | 526.52 | 580.52 |
| 59 | 88.46 | 107.38 | 128.84 | 164.26 | 239.77 | 264.99 | 201.72 | 253.96 | 297.71 | 341.31 | 504.02 | 553.52 | 302.75 | 385.34 | 445.52 | 468.02 | 571.52 | 630.02 |
| 60 | 94.62 | 116.20 | 139.79 | 181.78 | 259.30 | 290.28 | 217.95 | 267.02 | 317.08 | 361.17 | 535.52 | 580.52 | 316.53 | 399.83 | 462.48 | 504.02 | 616.52 | 679.53 |
| 61 | 103.60 | 127.77 | 149.94 | 196.74 | 285.61 | 312.69 | 233.16 | 291.17 | 339.49 | 388.64 | 549.83 | 593.47 | 336.01 | 421.62 | 485.03 | 528.01 | 637.11 | 702.56 |
| 62 | 113.06 | 136.63 | 162.72 | 211.86 | 308.68 | 341.44 | 246.31 | 311.92 | 361.79 | 414.13 | 566.63 | 613.14 | 347.88 | 441.02 | 499.35 | 545.48 | 659.66 | 727.31 |
| 63 | 120.69 | 151.55 | 174.94 | 227.30 | 338.24 | 364.27 | 259.57 | 328.77 | 374.75 | 448.09 | 581.44 | 630.58 | 352.35 | 456.65 | 512.72 | 569.16 | 683.81 | 753.42 |
| 64 | 130.13 | 163.72 | 186.29 | 245.79 | 368.24 | 399.76 | 271.15 | 341.14 | 402.54 | 476.32 | 602.23 | 649.77 | 357.29 | 470.48 | 527.24 | 590.34 | 705.24 | 776.56 |
| 65 | 138.78 | 177.53 | 201.04 | 264.10 | 398.70 | 429.37 | 280.59 | 363.42 | 418.30 | 507.11 | 620.57 | 666.53 | 361.65 | 484.59 | 538.86 | 609.07 | 727.82 | 800.61 |
| 66 | 154.19 | 195.28 | 219.24 | 295.17 | 414.46 | 444.06 | 302.29 | 395.00 | 449.96 | 548.71 | 640.19 | 692.00 | 383.10 | 506.10 | 568.11 | 625.39 | 751.21 | 821.52 |
| 67 | 167.89 | 212.55 | 243.89 | 330.97 | 432.17 | 457.17 | 327.60 | 423.56 | 485.31 | 571.47 | 671.48 | 721.48 | 400.20 | 528.61 | 582.18 | 646.47 | 785.77 | 839.34 |
| 68 | 186.63 | 228.66 | 265.36 | 359.59 | 454.62 | 478.73 | 353.33 | 458.78 | 520.32 | 595.82 | 709.48 | 747.36 | 420.70 | 547.61 | 609.60 | 675.04 | 819.69 | 867.90 |
| 69 | 205.29 | 253.35 | 293.73 | 389.47 | 477.75 | 510.93 | 376.56 | 491.89 | 560.33 | 633.68 | 746.48 | 799.57 | 444.47 | 573.96 | 643.63 | 716.62 | 859.29 | 915.69 |
| 70 | 228.48 | 272.52 | 320.99 | 422.35 | 514.01 | 552.32 | 404.07 | 529.97 | 597.39 | 676.83 | 785.38 | 849.23 | 468.76 | 597.01 | 673.64 | 763.03 | 893.92 | 973.74 |
| 71 | 246.66 | 293.90 | 336.96 | 455.43 | 552.37 | 595.33 | 435.76 | 552.37 | 616.81 | 718.08 | 825.48 | 889.92 | 494.06 | 619.88 | 696.60 | 810.14 | 932.89 | 1006.53 |
| 72 | 266.06 | 312.57 | 356.61 | 490.46 | 601.00 | 645.19 | 459.59 | 574.48 | 639.30 | 768.92 | 872.03 | 939.79 | 518.51 | 648.13 | 721.79 | 863.20 | 978.09 | 1051.74 |
| 73 | 301.23 | 344.76 | 384.62 | 528.75 | 652.49 | 697.69 | 483.02 | 604.48 | 669.44 | 821.97 | 926.49 | 991.45 | 539.51 | 677.92 | 757.01 | 915.19 | 1028.17 | 1095.96 |
| 74 | 337.47 | 387.42 | 430.37 | 572.10 | 688.78 | 746.43 | 508.44 | 635.55 | 705.87 | 878.95 | 984.43 | 1046.63 | 559.83 | 708.57 | 792.41 | 970.91 | 1079.08 | 1146.70 |
| 75 | 367.36 | 443.87 | 483.58 | 613.96 | 723.99 | 783.41 | 527.45 | 669.65 | 757.56 | 930.79 | 1039.38 | 1104.02 | 576.57 | 739.46 | 837.71 | 1018.69 | 1132.46 | 1199.68 |
| 76 | 403.45 | 513.02 | 577.42 | 681.11 | 765.01 | 819.31 | 542.91 | 710.72 | 821.77 | 984.65 | 1100.63 | 1172.20 | 592.27 | 774.89 | 893.34 | 1066.08 | 1187.01 | 1263.51 |
| 77 | 425.58 | 540.79 | 608.98 | 707.73 | 797.08 | 851.16 | 561.96 | 761.81 | 893.49 | 1036.91 | 1173.29 | 1257.93 | 604.28 | 815.89 | 952.27 | 1107.45 | 1253.23 | 1342.58 |
| 78 | 461.00 | 580.86 | 654.62 | 758.35 | 852.86 | 910.48 | 597.00 | 836.72 | 988.85 | 1120.24 | 1283.89 | 1385.31 | 638.49 | 885.13 | 1039.56 | 1182.47 | 1359.96 | 1465.99 |
| 79 | 504.80 | 638.49 | 719.16 | 822.89 | 926.62 | 988.85 | 647.71 | 931.23 | 1106.41 | 1228.57 | 1426.80 | 1546.66 | 686.89 | 972.72 | 1147.90 | 1286.20 | 1498.26 | 1625.03 |
| 80 | 557.81 | 707.64 | 795.23 | 905.87 | 1021.12 | 1094.88 | 707.64 | 1028.04 | | | | | 744.52 | 1062.61 | | | | |
| 81 | 629.27 | 795.23 | 896.65 | 1011.90 | 1154.81 | 1244.71 | 783.70 | 1129.46 | | | | | 813.67 | 1159.42 | | | | |
| 82 | 712.25 | 901.26 | 1016.51 | 1140.98 | 1320.77 | 1429.11 | 868.99 | 1235.49 | | | | | 896.65 | 1260.84 | | | | |
| 83 | 806.75 | 1021.12 | 1152.51 | 1290.81 | 1512.09 | 1645.78 | 965.80 | 1343.82 | | | | | 988.85 | 1364.57 | | | | |
| 84 | 910.48 | 1152.51 | 1300.03 | 1452.16 | 1721.85 | 1885.50 | 1071.83 | 1459.07 | | | | | 1090.27 | 1472.90 | | | | |
| 85+ | 1249.32 | 1585.85 | 1793.30 | 1986.92 | 2417.96 | 2683.04 | | | | | | | | | | | | |

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix B1

**John Hancock Life Insurance Company (U.S.A.)**

**NH-99 VA 4/99**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period**

| Age | GPO Inflation | | | | | | 5% Simple Inflation | | | | | | 5% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 22.94 | 24.76 | 28.74 | 38.46 | 44.45 | 57.03 | 55.32 | 69.15 | 78.37 | 87.59 | 110.43 | 122.45 | 145.73 | 181.95 | 207.54 | 244.14 | 301.51 | 333.01 |
| 30 | 24.59 | 26.33 | 30.91 | 42.15 | 56.00 | 64.54 | 55.32 | 69.15 | 78.37 | 87.59 | 114.76 | 131.76 | 155.33 | 191.56 | 220.51 | 252.01 | 301.51 | 333.01 |
| 31 | 25.91 | 27.13 | 32.26 | 44.83 | 56.67 | 64.54 | 55.32 | 69.15 | 78.37 | 87.59 | 119.13 | 141.22 | 157.51 | 196.42 | 220.51 | 252.01 | 301.51 | 333.01 |
| 32 | 27.48 | 28.43 | 34.19 | 47.41 | 59.14 | 64.54 | 55.32 | 69.15 | 78.37 | 87.59 | 127.98 | 146.01 | 157.51 | 198.01 | 220.51 | 252.01 | 301.51 | 333.01 |
| 33 | 28.45 | 29.25 | 36.75 | 48.93 | 59.93 | 64.54 | 57.36 | 69.15 | 80.06 | 87.59 | 132.46 | 155.69 | 157.51 | 198.01 | 220.51 | 252.01 | 301.51 | 333.01 |
| 34 | 29.60 | 30.89 | 39.42 | 50.61 | 59.93 | 64.54 | 57.36 | 69.15 | 84.21 | 90.76 | 141.53 | 165.52 | 157.51 | 198.01 | 220.51 | 252.01 | 301.51 | 333.01 |
| 35 | 30.33 | 32.43 | 41.05 | 50.71 | 59.93 | 64.54 | 61.46 | 70.92 | 84.21 | 94.90 | 150.74 | 170.50 | 157.51 | 198.01 | 220.51 | 252.01 | 301.51 | 333.01 |
| 36 | 31.06 | 35.54 | 42.25 | 50.71 | 59.93 | 64.54 | 65.62 | 74.97 | 88.40 | 103.31 | 155.40 | 180.55 | 157.51 | 198.01 | 220.51 | 252.01 | 301.51 | 333.01 |
| 37 | 31.79 | 36.70 | 43.75 | 50.71 | 59.93 | 67.79 | 69.85 | 79.06 | 96.93 | 107.57 | 164.84 | 190.76 | 157.51 | 198.01 | 220.51 | 252.01 | 301.51 | 333.01 |
| 38 | 32.27 | 37.42 | 43.80 | 50.71 | 59.93 | 67.79 | 69.85 | 83.21 | 101.26 | 111.87 | 174.42 | 201.12 | 157.51 | 198.01 | 220.51 | 252.01 | 301.51 | 333.01 |
| 39 | 32.27 | 38.58 | 45.53 | 52.76 | 62.70 | 72.10 | 74.14 | 87.40 | 105.64 | 120.60 | 184.15 | 216.94 | 157.51 | 198.01 | 220.51 | 252.01 | 301.51 | 333.01 |
| 40 | 34.73 | 40.19 | 49.11 | 56.54 | 66.68 | 76.47 | 78.49 | 91.64 | 110.06 | 125.03 | 194.03 | 227.68 | 157.51 | 198.01 | 220.51 | 252.01 | 301.51 | 333.01 |
| 41 | 35.14 | 40.92 | 51.67 | 60.83 | 71.21 | 81.14 | 83.34 | 96.39 | 115.09 | 130.14 | 205.17 | 238.51 | 157.51 | 198.01 | 220.51 | 252.01 | 301.51 | 333.01 |
| 42 | 37.73 | 43.61 | 53.64 | 61.30 | 75.86 | 85.90 | 83.77 | 101.23 | 120.21 | 139.94 | 211.51 | 238.51 | 157.51 | 198.01 | 220.51 | 252.01 | 301.51 | 333.01 |
| 43 | 39.27 | 45.14 | 55.85 | 65.77 | 80.63 | 90.76 | 88.77 | 106.18 | 130.13 | 145.31 | 211.51 | 238.51 | 157.51 | 198.01 | 220.51 | 252.01 | 301.51 | 333.01 |
| 44 | 39.81 | 47.19 | 58.05 | 68.75 | 85.54 | 95.70 | 93.89 | 110.90 | 134.99 | 150.77 | 211.51 | 238.51 | 157.51 | 198.01 | 220.51 | 252.01 | 301.51 | 333.01 |
| 45 | 41.49 | 48.27 | 61.35 | 69.23 | 85.54 | 100.36 | 95.08 | 112.18 | 138.06 | 153.47 | 236.06 | 273.03 | 189.01 | 229.51 | 252.01 | 279.01 | 337.51 | 369.01 |
| 46 | 44.65 | 50.09 | 63.99 | 73.78 | 90.26 | 105.33 | 95.56 | 121.45 | 148.07 | 158.74 | 247.36 | 290.12 | 189.01 | 229.51 | 252.01 | 279.01 | 337.51 | 369.01 |
| 47 | 45.02 | 52.02 | 66.36 | 78.45 | 95.10 | 110.39 | 100.56 | 126.48 | 153.54 | 168.71 | 258.90 | 302.02 | 189.01 | 229.51 | 252.01 | 279.01 | 337.51 | 369.01 |
| 48 | 45.39 | 54.61 | 69.66 | 79.06 | 100.05 | 115.52 | 105.67 | 131.60 | 163.97 | 178.93 | 270.70 | 306.01 | 189.01 | 229.51 | 252.01 | 279.01 | 337.51 | 369.01 |
| 49 | 49.69 | 56.29 | 72.11 | 83.90 | 109.53 | 125.67 | 110.88 | 141.44 | 169.71 | 184.58 | 274.51 | 306.01 | 189.01 | 229.51 | 252.01 | 279.01 | 337.51 | 369.01 |
| 50 | 48.70 | 62.48 | 73.13 | 90.57 | 114.84 | 130.40 | 118.06 | 140.51 | 179.52 | 195.27 | 292.63 | 333.01 | 202.51 | 238.51 | 261.01 | 292.51 | 351.01 | 387.01 |
| 51 | 54.11 | 61.85 | 75.64 | 94.19 | 120.26 | 139.00 | 121.74 | 144.51 | 185.83 | 207.84 | 305.05 | 346.51 | 207.01 | 247.51 | 270.01 | 297.01 | 360.01 | 396.02 |
| 52 | 53.15 | 63.12 | 77.47 | 96.87 | 126.94 | 147.64 | 130.27 | 156.29 | 186.91 | 207.94 | 321.30 | 360.01 | 211.51 | 252.01 | 274.51 | 306.01 | 369.01 | 405.02 |
| 53 | 58.09 | 67.57 | 82.32 | 94.69 | 135.71 | 153.55 | 128.09 | 164.95 | 196.52 | 217.66 | 337.51 | 373.51 | 216.01 | 261.01 | 288.01 | 310.51 | 378.01 | 414.02 |
| 54 | 59.54 | 69.43 | 82.49 | 98.61 | 144.60 | 162.25 | 134.69 | 169.06 | 202.72 | 225.85 | 350.60 | 391.52 | 225.01 | 265.51 | 292.51 | 319.51 | 387.01 | 427.52 |
| 55 | 60.85 | 71.30 | 85.46 | 102.61 | 150.28 | 168.90 | 143.36 | 174.56 | 209.70 | 235.79 | 364.51 | 400.36 | 228.73 | 274.51 | 301.51 | 328.51 | 396.02 | 436.52 |
| 56 | 63.98 | 77.60 | 91.38 | 110.72 | 166.00 | 185.98 | 155.47 | 189.95 | 222.24 | 251.14 | 387.01 | 427.52 | 246.72 | 292.51 | 319.51 | 346.51 | 418.52 | 463.52 |
| 57 | 71.94 | 84.98 | 97.91 | 122.22 | 187.04 | 207.01 | 162.81 | 202.76 | 240.48 | 276.74 | 414.02 | 454.52 | 254.96 | 315.01 | 351.01 | 373.51 | 450.02 | 499.52 |
| 58 | 80.03 | 92.34 | 108.92 | 140.79 | 202.57 | 222.25 | 178.49 | 215.63 | 253.91 | 296.55 | 441.02 | 486.02 | 272.92 | 342.01 | 378.01 | 405.02 | 490.52 | 544.52 |
| 59 | 83.68 | 100.38 | 121.26 | 152.73 | 218.30 | 246.59 | 188.49 | 233.64 | 276.19 | 316.43 | 468.02 | 513.02 | 277.16 | 354.69 | 414.02 | 436.52 | 531.02 | 589.52 |
| 60 | 87.70 | 106.90 | 127.31 | 167.12 | 241.04 | 264.23 | 201.44 | 246.74 | 291.57 | 332.85 | 490.52 | 535.52 | 295.43 | 366.16 | 427.57 | 468.02 | 562.52 | 625.52 |
| 61 | 96.54 | 115.94 | 137.45 | 176.18 | 259.64 | 282.91 | 213.18 | 266.90 | 310.29 | 356.26 | 501.83 | 545.47 | 310.49 | 383.68 | 442.10 | 475.65 | 580.38 | 641.47 |
| 62 | 103.64 | 124.85 | 145.19 | 191.26 | 278.93 | 303.92 | 220.04 | 280.72 | 328.90 | 371.29 | 511.66 | 553.94 | 311.05 | 395.68 | 449.41 | 494.74 | 592.00 | 655.43 |
| 63 | 106.76 | 134.71 | 157.45 | 201.07 | 300.66 | 326.71 | 233.28 | 294.87 | 333.11 | 401.12 | 520.02 | 560.97 | 313.20 | 412.20 | 460.24 | 507.74 | 610.11 | 671.53 |
| 64 | 113.86 | 144.46 | 163.93 | 213.98 | 322.69 | 350.27 | 239.25 | 298.91 | 354.37 | 419.02 | 526.95 | 570.53 | 315.92 | 412.16 | 465.21 | 519.03 | 622.04 | 685.43 |
| 65 | 120.28 | 155.64 | 176.22 | 231.83 | 341.74 | 372.37 | 246.68 | 315.18 | 365.18 | 442.38 | 536.29 | 582.26 | 315.10 | 420.23 | 467.76 | 532.46 | 632.06 | 697.18 |
| 66 | 132.84 | 168.09 | 189.35 | 253.00 | 358.95 | 388.56 | 261.78 | 342.77 | 390.40 | 475.55 | 551.38 | 599.49 | 326.87 | 435.91 | 490.64 | 547.68 | 651.30 | 714.20 |
| 67 | 145.99 | 185.04 | 210.51 | 286.42 | 375.03 | 403.60 | 286.25 | 368.60 | 428.41 | 500.03 | 582.18 | 628.62 | 348.00 | 453.60 | 514.32 | 567.90 | 678.62 | 742.91 |
| 68 | 161.75 | 196.69 | 234.15 | 318.22 | 392.62 | 423.62 | 305.59 | 397.39 | 460.67 | 526.94 | 613.04 | 664.70 | 369.81 | 475.28 | 537.27 | 595.82 | 712.92 | 778.36 |
| 69 | 179.63 | 221.06 | 257.66 | 339.62 | 414.71 | 447.89 | 326.35 | 430.81 | 491.92 | 557.37 | 650.27 | 703.35 | 385.64 | 497.66 | 560.69 | 627.05 | 746.48 | 812.84 |
| 70 | 197.32 | 238.45 | 278.02 | 368.43 | 443.77 | 478.89 | 354.34 | 459.73 | 521.13 | 587.44 | 680.02 | 740.68 | 408.58 | 520.39 | 584.24 | 664.06 | 775.80 | 846.03 |
| 71 | 216.15 | 253.93 | 293.94 | 400.66 | 481.79 | 518.61 | 380.52 | 478.72 | 537.02 | 626.02 | 718.08 | 776.38 | 432.69 | 540.09 | 607.60 | 705.80 | 810.14 | 877.65 |
| 72 | 231.89 | 274.34 | 311.47 | 432.92 | 524.40 | 562.70 | 403.61 | 500.83 | 556.81 | 668.76 | 760.08 | 819.01 | 450.75 | 565.64 | 627.51 | 748.30 | 848.47 | 913.28 |
| 73 | 261.73 | 300.56 | 334.64 | 463.31 | 567.76 | 607.30 | 423.70 | 525.39 | 581.88 | 714.64 | 805.03 | 861.52 | 468.89 | 590.35 | 655.32 | 799.38 | 892.59 | 954.73 |
| 74 | 293.13 | 338.15 | 375.47 | 499.33 | 600.34 | 649.07 | 440.83 | 551.71 | 613.92 | 765.37 | 854.61 | 911.41 | 489.51 | 616.62 | 689.64 | 843.80 | 938.45 | 997.95 |
| 75 | 320.83 | 387.80 | 422.85 | 535.69 | 629.66 | 682.58 | 457.64 | 584.33 | 659.31 | 811.85 | 904.93 | 959.23 | 501.59 | 643.79 | 731.70 | 886.83 | 985.08 | 1041.96 |
| 76 | 351.79 | 446.75 | 501.57 | 592.27 | 666.30 | 710.72 | 473.82 | 619.41 | 715.66 | 856.32 | 957.50 | 1019.20 | 515.77 | 673.71 | 777.35 | 927.89 | 1034.00 | 1098.17 |
| 77 | 371.50 | 470.26 | 531.39 | 616.03 | 693.63 | 740.65 | 489.07 | 663.06 | 775.92 | 902.89 | 1020.45 | 1093.34 | 526.69 | 710.09 | 830.00 | 964.02 | 1090.99 | 1166.23 |
| 78 | 401.07 | 507.10 | 569.34 | 659.23 | 742.21 | 792.92 | 520.93 | 728.38 | 862.08 | 975.02 | 1117.93 | 1205.52 | 555.51 | 769.87 | 903.57 | 1030.34 | 1182.47 | 1276.98 |
| 79 | 437.95 | 555.51 | 626.96 | 716.86 | 806.75 | 862.08 | 564.73 | 809.06 | 961.19 | 1069.53 | 1240.10 | 1343.82 | 597.00 | 845.94 | 998.07 | 1117.93 | 1302.33 | 1415.28 |
| 80 | 486.36 | 615.44 | 693.81 | 788.31 | 889.74 | 951.97 | 615.44 | 894.35 | | | | | 647.71 | 926.62 | | | | |
| 81 | 546.29 | 691.50 | 781.40 | 880.52 | 1007.29 | 1081.05 | 679.98 | 984.24 | | | | | 709.94 | 1009.60 | | | | |
| 82 | 620.05 | 783.70 | 885.13 | 993.46 | 1150.20 | 1244.71 | 756.04 | 1074.14 | | | | | 781.40 | 1094.88 | | | | |
| 83 | 700.72 | 889.74 | 1002.68 | 1122.54 | 1313.86 | 1431.41 | 841.33 | 1168.64 | | | | | 862.08 | 1187.08 | | | | |
| 84 | 790.62 | 1002.68 | 1131.76 | 1263.15 | 1498.26 | 1641.17 | 933.53 | 1267.76 | | | | | 949.67 | 1281.59 | | | | |
| 85+ | 1085.66 | 1380.70 | 1560.49 | 1726.46 | 2104.48 | 2334.98 | | | | | | | | | | | | |

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix B2

## John Hancock Life Insurance Company (U.S.A.)

## LTC2000 VA 4/00

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2010 Rate Filing***

**Rates per $10 of Nursing Home Daily Benefit - 100 Day EP**
**Home Health Daily Benefit at 150% of Nursing Home Daily Benefit**

**Standard Rates**

| Age | 3.4% Compound Inflation | | |
|---|---|---|---|
| | Benefit Period | | |
| | 4 Years | 6 Years | Life |
| 40 | 175.44 | 195.78 | 261.89 |
| 41 | 175.44 | 195.78 | 261.89 |
| 42 | 175.44 | 195.78 | 261.89 |
| 43 | 175.44 | 195.78 | 261.89 |
| 44 | 175.44 | 195.78 | 261.89 |
| 45 | 198.32 | 221.21 | 294.94 |
| 46 | 198.32 | 221.21 | 294.94 |
| 47 | 198.32 | 221.21 | 294.94 |
| 48 | 198.32 | 221.21 | 294.94 |
| 49 | 198.32 | 221.21 | 294.94 |
| 50 | 211.04 | 233.92 | 307.65 |
| 51 | 216.12 | 239.00 | 315.28 |
| 52 | 221.21 | 241.55 | 325.45 |
| 53 | 228.83 | 249.17 | 333.08 |
| 54 | 236.46 | 254.26 | 340.71 |
| 55 | 239.00 | 259.35 | 345.79 |
| 56 | 249.17 | 269.52 | 361.05 |
| 57 | 264.43 | 284.77 | 378.85 |
| 58 | 282.23 | 297.48 | 401.73 |
| 59 | 300.03 | 317.82 | 427.16 |
| 60 | 317.82 | 338.17 | 452.58 |
| 61 | 333.79 | 356.55 | 477.93 |
| 62 | 349.57 | 377.23 | 502.98 |
| 63 | 367.66 | 400.17 | 532.73 |
| 64 | 390.50 | 427.81 | 562.12 |
| 65 | 410.60 | 452.65 | 593.64 |
| 66 | 435.38 | 479.66 | 627.24 |
| 67 | 459.86 | 508.78 | 660.44 |
| 68 | 493.77 | 547.28 | 705.39 |
| 69 | 539.37 | 599.84 | 769.15 |
| 70 | 582.03 | 661.40 | 841.78 |
| 71 | 624.17 | 724.62 | 901.59 |
| 72 | 668.19 | 796.59 | 970.18 |
| 73 | 721.12 | 874.81 | 1047.40 |
| 74 | 785.17 | 959.13 | 1135.44 |
| 75 | 862.47 | 1049.45 | 1234.10 |
| 76 | 957.42 | 1141.00 | 1354.80 |
| 77 | 1065.09 | 1238.37 | 1501.75 |
| 78 | 1182.47 | 1346.13 | 1668.83 |
| 79 | 1306.94 | 1465.99 | 1850.93 |
| 80 | | | |
| 81 | | | |
| 82 | | | |
| 83 | | | |
| 84 | | | |
| 85+ | | | |

**Preferred Rates**

| Age | 3.4% Compound Inflation | | |
|---|---|---|---|
| | Benefit Period | | |
| | 4 Years | 6 Years | Life |
| 40 | 165.27 | 185.61 | 246.63 |
| 41 | 165.27 | 185.61 | 246.63 |
| 42 | 165.27 | 185.61 | 246.63 |
| 43 | 165.27 | 185.61 | 246.63 |
| 44 | 165.27 | 185.61 | 246.63 |
| 45 | 185.61 | 208.49 | 277.14 |
| 46 | 185.61 | 208.49 | 277.14 |
| 47 | 185.61 | 208.49 | 277.14 |
| 48 | 185.61 | 208.49 | 277.14 |
| 49 | 185.61 | 208.49 | 277.14 |
| 50 | 193.24 | 218.66 | 289.86 |
| 51 | 200.87 | 223.75 | 294.94 |
| 52 | 205.95 | 228.83 | 302.57 |
| 53 | 213.58 | 233.92 | 310.20 |
| 54 | 218.66 | 239.00 | 317.82 |
| 55 | 226.29 | 244.09 | 328.00 |
| 56 | 236.46 | 251.72 | 340.71 |
| 57 | 249.17 | 264.43 | 355.96 |
| 58 | 261.89 | 279.69 | 376.30 |
| 59 | 279.69 | 294.94 | 399.19 |
| 60 | 292.40 | 310.20 | 416.99 |
| 61 | 303.45 | 323.68 | 434.94 |
| 62 | 316.88 | 342.02 | 452.68 |
| 63 | 330.14 | 357.65 | 475.20 |
| 64 | 343.24 | 375.58 | 494.97 |
| 65 | 356.19 | 393.29 | 516.96 |
| 66 | 376.34 | 418.16 | 546.07 |
| 67 | 403.60 | 447.63 | 587.05 |
| 68 | 435.39 | 484.04 | 634.85 |
| 69 | 471.65 | 527.28 | 682.08 |
| 70 | 507.47 | 577.22 | 731.14 |
| 71 | 542.86 | 628.96 | 784.40 |
| 72 | 580.21 | 691.97 | 844.15 |
| 73 | 626.55 | 763.68 | 912.63 |
| 74 | 681.74 | 836.89 | 987.34 |
| 75 | 752.61 | 911.55 | 1072.82 |
| 76 | 834.26 | 994.60 | 1178.18 |
| 77 | 928.78 | 1078.95 | 1305.37 |
| 78 | 1030.34 | 1173.25 | 1454.46 |
| 79 | 1136.37 | 1274.67 | 1611.20 |
| 80 | | | |
| 81 | | | |
| 82 | | | |
| 83 | | | |
| 84 | | | |
| 85+ | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

# Appendix B2

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96CL VA, LTC-96CL VA 9/96**

***Premiums to be used only with those that have***

***previously elected an inflation decrease option during the 2010 Rate Filing***

**Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period**

**Home Health Daily Benefit at 100% of Nursing Home Daily Benefit**

| Age | 3.4% Simple Inflation | | | | 3.4% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 69.15 | 82.98 | 96.81 | 153.77 | 111.87 | 134.76 | 162.73 | 274.60 |
| 30 | 69.40 | 83.26 | 96.81 | 155.22 | 111.87 | 134.76 | 162.73 | 274.60 |
| 31 | 69.98 | 83.85 | 97.40 | 156.68 | 111.87 | 134.76 | 162.73 | 274.60 |
| 32 | 69.98 | 84.44 | 98.01 | 157.41 | 111.87 | 134.76 | 162.73 | 274.60 |
| 33 | 70.57 | 85.03 | 98.61 | 158.87 | 111.87 | 134.76 | 162.73 | 274.60 |
| 34 | 71.16 | 85.63 | 99.22 | 160.34 | 111.87 | 134.76 | 162.73 | 274.60 |
| 35 | 71.75 | 85.63 | 99.84 | 161.08 | 111.87 | 134.76 | 162.73 | 274.60 |
| 36 | 72.34 | 86.22 | 101.06 | 162.55 | 111.87 | 134.76 | 162.73 | 274.60 |
| 37 | 72.94 | 87.42 | 101.68 | 164.03 | 111.87 | 134.76 | 162.73 | 274.60 |
| 38 | 73.53 | 88.02 | 102.30 | 165.51 | 111.87 | 134.76 | 162.73 | 274.60 |
| 39 | 74.13 | 88.62 | 103.53 | 167.75 | 111.87 | 134.76 | 162.73 | 274.60 |
| 40 | 74.73 | 89.23 | 104.15 | 167.81 | 111.87 | 134.76 | 162.73 | 274.60 |
| 41 | 75.39 | 89.91 | 104.86 | 167.81 | 111.87 | 134.76 | 162.73 | 274.60 |
| 42 | 76.06 | 90.59 | 106.21 | 167.81 | 111.87 | 134.76 | 162.73 | 274.60 |
| 43 | 76.28 | 91.53 | 106.79 | 167.81 | 111.87 | 134.76 | 162.73 | 274.60 |
| 44 | 76.28 | 91.53 | 106.79 | 167.81 | 111.87 | 134.76 | 162.73 | 274.60 |
| 45 | 94.02 | 113.21 | 134.92 | 213.02 | 129.67 | 155.10 | 185.61 | 312.74 |
| 46 | 95.33 | 114.54 | 135.66 | 213.58 | 129.67 | 155.10 | 185.61 | 312.74 |
| 47 | 96.02 | 115.26 | 137.05 | 213.58 | 129.67 | 155.10 | 185.61 | 312.74 |
| 48 | 96.62 | 116.61 | 138.46 | 213.58 | 129.67 | 155.10 | 185.61 | 312.74 |
| 49 | 96.62 | 116.96 | 139.23 | 213.58 | 129.67 | 155.10 | 185.61 | 312.74 |
| 50 | 106.74 | 126.68 | 148.61 | 231.38 | 137.30 | 165.27 | 195.78 | 328.00 |
| 51 | 111.45 | 132.05 | 158.01 | 244.09 | 142.39 | 170.35 | 205.95 | 340.71 |
| 52 | 118.78 | 140.78 | 165.44 | 256.80 | 150.01 | 177.98 | 213.58 | 353.42 |
| 53 | 126.13 | 148.16 | 176.86 | 269.52 | 155.10 | 185.61 | 221.21 | 366.13 |
| 54 | 130.86 | 153.57 | 184.97 | 284.77 | 162.73 | 193.24 | 233.92 | 376.30 |
| 55 | 138.23 | 162.97 | 194.42 | 297.48 | 170.35 | 200.87 | 241.55 | 389.02 |
| 56 | 145.59 | 170.37 | 204.54 | 310.20 | 175.44 | 208.49 | 251.72 | 404.27 |
| 57 | 152.96 | 180.42 | 214.68 | 322.91 | 183.07 | 216.12 | 259.35 | 414.44 |
| 58 | 160.34 | 187.85 | 224.83 | 338.17 | 190.69 | 226.29 | 272.06 | 429.70 |
| 59 | 168.39 | 197.93 | 236.98 | 353.42 | 198.32 | 233.92 | 282.23 | 444.95 |
| 60 | 177.78 | 210.02 | 249.16 | 371.22 | 208.49 | 246.63 | 294.94 | 460.21 |
| 61 | 190.42 | 220.98 | 266.60 | 389.42 | 217.47 | 257.93 | 308.50 | 475.40 |
| 62 | 200.83 | 231.00 | 281.39 | 409.93 | 228.85 | 269.09 | 324.42 | 492.92 |
| 63 | 212.59 | 242.41 | 301.53 | 430.18 | 240.10 | 285.12 | 340.14 | 510.22 |
| 64 | 226.34 | 263.65 | 320.86 | 452.68 | 253.70 | 298.47 | 358.17 | 537.25 |
| 65 | 242.40 | 281.98 | 338.87 | 474.91 | 267.14 | 314.14 | 380.92 | 559.01 |
| 66 | 255.82 | 297.63 | 359.13 | 504.25 | 287.79 | 336.99 | 400.94 | 587.89 |
| 67 | 271.51 | 315.54 | 381.59 | 530.79 | 303.31 | 354.68 | 428.06 | 621.30 |
| 68 | 294.32 | 340.53 | 408.64 | 569.18 | 328.37 | 381.88 | 459.72 | 661.61 |
| 69 | 319.27 | 372.48 | 447.46 | 619.19 | 357.97 | 416.02 | 503.09 | 720.78 |
| 70 | 355.95 | 411.27 | 495.45 | 683.04 | 394.43 | 456.97 | 555.57 | 788.87 |
| 71 | 392.20 | 451.99 | 550.04 | 755.71 | 435.25 | 504.60 | 612.22 | 865.71 |
| 72 | 432.78 | 499.36 | 606.36 | 832.26 | 477.96 | 551.67 | 668.19 | 944.02 |
| 73 | 475.23 | 548.53 | 669.11 | 915.00 | 520.15 | 600.54 | 732.94 | 1026.12 |
| 74 | 524.23 | 604.16 | 735.80 | 1003.80 | 566.55 | 655.88 | 796.92 | 1114.28 |
| 75 | 572.64 | 663.80 | 806.37 | 1098.54 | 612.38 | 710.54 | 864.80 | 1203.71 |
| 76 | 625.11 | 725.04 | 883.06 | 1196.77 | 662.29 | 766.87 | 936.51 | 1299.02 |
| 77 | 679.25 | 785.53 | 958.81 | 1298.44 | 713.91 | 827.12 | 1009.64 | 1393.16 |
| 78 | 737.60 | 855.16 | 1041.87 | 1406.06 | 769.87 | 892.04 | 1090.27 | 1498.26 |
| 79 | 802.14 | 931.23 | 1138.68 | 1528.22 | 832.11 | 963.50 | 1177.86 | 1615.81 |
| 80 | 875.91 | | | | 901.26 | | | |
| 81 | 951.97 | | | | 975.02 | | | |
| 82 | 1034.95 | | | | 1053.39 | | | |
| 83 | 1124.85 | | | | 1138.68 | | | |
| 84 | 1226.27 | | | | 1237.79 | | | |
| 85+ | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

# Appendix B2

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96CL VA, LTC-96CL VA 9/96**

***Premiums to be used only with those that have***

***previously elected an inflation decrease option during the 2010 Rate Filing***

**Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period**

**Home Health Daily Benefit at 80% of Nursing Home Daily Benefit**

| Age | 3.4% Simple Inflation | | | | 3.4% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 64.54 | 76.07 | 89.90 | 142.12 | 106.79 | 124.59 | 152.56 | 259.35 |
| 30 | 64.77 | 76.32 | 89.90 | 143.46 | 106.79 | 124.59 | 152.56 | 259.35 |
| 31 | 65.32 | 76.86 | 90.44 | 144.81 | 106.79 | 124.59 | 152.56 | 259.35 |
| 32 | 65.32 | 77.40 | 91.01 | 145.48 | 106.79 | 124.59 | 152.56 | 259.35 |
| 33 | 65.86 | 77.95 | 91.57 | 146.84 | 106.79 | 124.59 | 152.56 | 259.35 |
| 34 | 66.41 | 78.49 | 92.14 | 148.19 | 106.79 | 124.59 | 152.56 | 259.35 |
| 35 | 66.97 | 78.49 | 92.71 | 148.87 | 106.79 | 124.59 | 152.56 | 259.35 |
| 36 | 67.52 | 79.04 | 93.84 | 150.24 | 106.79 | 124.59 | 152.56 | 259.35 |
| 37 | 68.07 | 80.14 | 94.42 | 151.60 | 106.79 | 124.59 | 152.56 | 259.35 |
| 38 | 68.63 | 80.69 | 94.99 | 152.97 | 106.79 | 124.59 | 152.56 | 259.35 |
| 39 | 69.19 | 81.24 | 96.14 | 155.04 | 106.79 | 124.59 | 152.56 | 259.35 |
| 40 | 69.75 | 81.79 | 96.71 | 155.10 | 106.79 | 124.59 | 152.56 | 259.35 |
| 41 | 70.37 | 82.42 | 97.37 | 155.10 | 106.79 | 124.59 | 152.56 | 259.35 |
| 42 | 70.99 | 83.05 | 98.62 | 155.10 | 106.79 | 124.59 | 152.56 | 259.35 |
| 43 | 71.19 | 83.91 | 99.16 | 155.10 | 106.79 | 124.59 | 152.56 | 259.35 |
| 44 | 71.19 | 83.91 | 99.16 | 155.10 | 106.79 | 124.59 | 152.56 | 259.35 |
| 45 | 89.07 | 105.83 | 125.11 | 200.34 | 122.04 | 144.93 | 175.44 | 297.48 |
| 46 | 90.31 | 107.07 | 125.80 | 200.87 | 122.04 | 144.93 | 175.44 | 297.48 |
| 47 | 90.97 | 107.74 | 127.08 | 200.87 | 122.04 | 144.93 | 175.44 | 297.48 |
| 48 | 91.53 | 109.01 | 128.39 | 200.87 | 122.04 | 144.93 | 175.44 | 297.48 |
| 49 | 91.53 | 109.33 | 129.10 | 200.87 | 122.04 | 144.93 | 175.44 | 297.48 |
| 50 | 99.11 | 116.54 | 141.05 | 218.66 | 129.67 | 152.56 | 185.61 | 312.74 |
| 51 | 106.38 | 124.43 | 147.98 | 231.38 | 137.30 | 160.18 | 193.24 | 325.45 |
| 52 | 111.20 | 130.72 | 157.92 | 241.55 | 142.39 | 165.27 | 200.87 | 338.17 |
| 53 | 118.56 | 138.12 | 164.40 | 256.80 | 147.47 | 175.44 | 211.04 | 348.34 |
| 54 | 125.83 | 146.02 | 172.47 | 266.97 | 155.10 | 183.07 | 218.66 | 361.05 |
| 55 | 130.69 | 152.94 | 184.45 | 282.23 | 160.18 | 188.15 | 228.83 | 373.76 |
| 56 | 135.55 | 157.84 | 192.07 | 292.40 | 167.81 | 195.78 | 239.00 | 383.93 |
| 57 | 142.93 | 167.89 | 202.19 | 307.65 | 175.44 | 203.41 | 246.63 | 396.65 |
| 58 | 150.32 | 175.33 | 212.33 | 320.37 | 180.52 | 211.04 | 256.80 | 409.36 |
| 59 | 160.85 | 185.40 | 224.51 | 335.62 | 188.15 | 221.21 | 266.97 | 422.07 |
| 60 | 167.76 | 195.02 | 236.70 | 353.42 | 198.32 | 231.38 | 279.69 | 439.87 |
| 61 | 177.89 | 206.08 | 251.65 | 369.19 | 207.36 | 240.23 | 290.80 | 455.17 |
| 62 | 190.79 | 216.25 | 266.45 | 389.81 | 218.79 | 254.00 | 306.82 | 470.28 |
| 63 | 202.59 | 227.86 | 281.60 | 407.67 | 227.60 | 265.11 | 322.64 | 492.71 |
| 64 | 216.39 | 248.73 | 300.96 | 430.30 | 243.75 | 281.06 | 340.76 | 512.38 |
| 65 | 227.56 | 264.67 | 319.08 | 455.13 | 257.24 | 296.82 | 358.66 | 536.75 |
| 66 | 243.52 | 280.41 | 339.45 | 479.66 | 275.49 | 317.31 | 383.72 | 565.75 |
| 67 | 259.28 | 298.42 | 359.57 | 506.33 | 293.53 | 337.56 | 406.05 | 594.39 |
| 68 | 279.72 | 321.07 | 386.75 | 542.42 | 313.78 | 359.99 | 437.83 | 637.28 |
| 69 | 304.76 | 350.71 | 425.69 | 592.58 | 345.88 | 394.25 | 478.91 | 691.75 |
| 70 | 339.12 | 387.22 | 468.99 | 651.78 | 380.00 | 432.91 | 529.12 | 760.01 |
| 71 | 377.85 | 428.07 | 521.34 | 722.22 | 420.90 | 478.29 | 581.13 | 834.62 |
| 72 | 413.75 | 470.82 | 577.83 | 798.97 | 458.93 | 523.14 | 642.03 | 913.11 |
| 73 | 456.32 | 520.15 | 636.01 | 877.17 | 501.24 | 572.17 | 699.84 | 993.02 |
| 74 | 503.07 | 573.60 | 700.54 | 966.18 | 547.74 | 622.96 | 764.01 | 1079.02 |
| 75 | 549.27 | 628.74 | 768.97 | 1056.46 | 593.68 | 677.82 | 829.74 | 1166.32 |
| 76 | 599.55 | 685.53 | 841.23 | 1150.30 | 641.38 | 732.01 | 899.32 | 1257.19 |
| 77 | 653.84 | 746.25 | 914.91 | 1247.61 | 690.81 | 787.84 | 970.36 | 1349.27 |
| 78 | 709.94 | 811.36 | 995.77 | 1355.35 | 744.52 | 850.55 | 1046.48 | 1452.16 |
| 79 | 774.48 | 885.13 | 1085.66 | 1472.90 | 804.45 | 922.01 | 1134.07 | 1565.10 |
| 80 | 841.33 | | | | 873.60 | | | |
| 81 | 917.40 | | | | 942.75 | | | |
| 82 | 998.07 | | | | 1018.82 | | | |
| 83 | 1085.66 | | | | 1104.10 | | | |
| 84 | 1182.47 | | | | 1198.61 | | | |
| 85+ | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

# Appendix B2

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96CL VA, LTC-96CL VA 9/96**

***Premiums to be used only with those that have***

***previously elected an inflation decrease option during the 2010 Rate Filing***

**Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period**

**Home Health Daily Benefit at 50% of Nursing Home Daily Benefit**

| Age | 3.4% Simple Inflation | | | | 3.4% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 57.63 | 64.54 | 78.37 | 125.81 | 96.62 | 109.33 | 132.22 | 231.38 |
| 30 | 57.83 | 64.76 | 78.37 | 127.00 | 96.62 | 109.33 | 132.22 | 231.38 |
| 31 | 58.32 | 65.21 | 78.85 | 128.19 | 96.62 | 109.33 | 132.22 | 231.38 |
| 32 | 58.32 | 65.68 | 79.34 | 128.79 | 96.62 | 109.33 | 132.22 | 231.38 |
| 33 | 58.81 | 66.14 | 79.83 | 129.99 | 96.62 | 109.33 | 132.22 | 231.38 |
| 34 | 59.30 | 66.60 | 80.32 | 131.19 | 96.62 | 109.33 | 132.22 | 231.38 |
| 35 | 59.79 | 66.60 | 80.82 | 131.79 | 96.62 | 109.33 | 132.22 | 231.38 |
| 36 | 60.28 | 67.06 | 81.81 | 133.00 | 96.62 | 109.33 | 132.22 | 231.38 |
| 37 | 60.78 | 67.99 | 82.31 | 134.21 | 96.62 | 109.33 | 132.22 | 231.38 |
| 38 | 61.28 | 68.46 | 82.81 | 135.42 | 96.62 | 109.33 | 132.22 | 231.38 |
| 39 | 61.77 | 68.93 | 83.81 | 137.25 | 96.62 | 109.33 | 132.22 | 231.38 |
| 40 | 62.27 | 69.40 | 84.31 | 137.30 | 96.62 | 109.33 | 132.22 | 231.38 |
| 41 | 62.83 | 69.93 | 84.89 | 137.30 | 96.62 | 109.33 | 132.22 | 231.38 |
| 42 | 63.39 | 70.46 | 85.98 | 137.30 | 96.62 | 109.33 | 132.22 | 231.38 |
| 43 | 63.56 | 71.19 | 86.45 | 137.30 | 96.62 | 109.33 | 132.22 | 231.38 |
| 44 | 63.56 | 71.19 | 86.45 | 137.30 | 96.62 | 109.33 | 132.22 | 231.38 |
| 45 | 79.18 | 88.60 | 107.94 | 177.52 | 111.87 | 127.13 | 155.10 | 269.52 |
| 46 | 80.27 | 89.64 | 108.53 | 177.98 | 111.87 | 127.13 | 155.10 | 269.52 |
| 47 | 80.86 | 90.20 | 109.64 | 177.98 | 111.87 | 127.13 | 155.10 | 269.52 |
| 48 | 81.36 | 91.26 | 110.76 | 177.98 | 111.87 | 127.13 | 155.10 | 269.52 |
| 49 | 81.36 | 91.53 | 111.38 | 177.98 | 111.87 | 127.13 | 155.10 | 269.52 |
| 50 | 88.95 | 101.34 | 120.90 | 193.24 | 119.50 | 134.76 | 162.73 | 282.23 |
| 51 | 93.72 | 106.66 | 127.91 | 205.95 | 122.04 | 139.84 | 170.35 | 294.94 |
| 52 | 101.09 | 113.12 | 135.36 | 216.12 | 129.67 | 144.93 | 177.98 | 305.11 |
| 53 | 103.42 | 118.03 | 144.47 | 228.83 | 134.76 | 152.56 | 185.61 | 315.28 |
| 54 | 110.73 | 125.88 | 152.47 | 239.00 | 139.84 | 157.64 | 193.24 | 325.45 |
| 55 | 118.12 | 132.88 | 159.53 | 251.72 | 144.93 | 165.27 | 200.87 | 335.62 |
| 56 | 123.00 | 137.80 | 169.62 | 264.43 | 152.56 | 170.35 | 208.49 | 348.34 |
| 57 | 130.39 | 145.34 | 177.23 | 274.60 | 157.64 | 177.98 | 216.12 | 358.51 |
| 58 | 135.29 | 152.78 | 187.35 | 287.31 | 165.27 | 185.61 | 226.29 | 371.22 |
| 59 | 143.25 | 160.35 | 197.07 | 300.03 | 170.35 | 193.24 | 236.46 | 383.93 |
| 60 | 152.74 | 170.02 | 206.80 | 315.28 | 180.52 | 203.41 | 246.63 | 399.19 |
| 61 | 162.86 | 178.77 | 219.26 | 331.26 | 189.65 | 212.41 | 260.46 | 414.71 |
| 62 | 170.71 | 189.22 | 234.08 | 347.05 | 198.68 | 221.31 | 271.61 | 427.53 |
| 63 | 182.58 | 198.77 | 246.71 | 367.66 | 210.09 | 235.10 | 287.62 | 447.69 |
| 64 | 194.01 | 218.88 | 266.14 | 388.01 | 221.37 | 246.24 | 303.45 | 467.61 |
| 65 | 207.77 | 230.04 | 281.98 | 410.60 | 234.98 | 262.19 | 321.56 | 489.75 |
| 66 | 221.38 | 245.98 | 300.09 | 432.92 | 248.44 | 277.95 | 341.91 | 516.55 |
| 67 | 234.82 | 261.73 | 320.43 | 457.41 | 266.62 | 295.97 | 364.46 | 543.02 |
| 68 | 255.40 | 282.16 | 345.40 | 491.34 | 289.45 | 321.07 | 394.04 | 583.77 |
| 69 | 280.57 | 309.60 | 377.32 | 536.95 | 316.85 | 350.71 | 430.53 | 636.12 |
| 70 | 307.85 | 341.52 | 418.48 | 594.05 | 351.14 | 387.22 | 478.61 | 699.88 |
| 71 | 344.37 | 380.24 | 466.34 | 660.05 | 387.42 | 428.07 | 526.12 | 770.05 |
| 72 | 382.84 | 420.89 | 518.38 | 730.01 | 425.64 | 470.82 | 580.21 | 844.15 |
| 73 | 420.85 | 463.41 | 572.17 | 806.24 | 465.77 | 513.06 | 636.01 | 919.73 |
| 74 | 463.11 | 510.13 | 632.37 | 886.26 | 507.78 | 561.84 | 695.84 | 1001.45 |
| 75 | 509.53 | 560.95 | 694.18 | 969.98 | 551.60 | 610.04 | 757.29 | 1084.51 |
| 76 | 555.40 | 613.49 | 759.89 | 1059.67 | 597.23 | 659.97 | 817.99 | 1171.21 |
| 77 | 605.32 | 667.70 | 827.12 | 1150.57 | 644.60 | 713.91 | 882.57 | 1256.85 |
| 78 | 656.93 | 726.08 | 901.26 | 1249.32 | 696.11 | 769.87 | 954.28 | 1353.04 |
| 79 | 716.86 | 792.92 | 984.24 | 1359.96 | 753.74 | 834.41 | 1032.65 | 1459.07 |
| 80 | 781.40 | | | | 815.97 | | | |
| 81 | 852.86 | | | | 882.82 | | | |
| 82 | 924.31 | | | | 954.28 | | | |
| 83 | 1007.29 | | | | 1032.65 | | | |
| 84 | 1099.49 | | | | 1122.54 | | | |
| 85+ | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

# Appendix B2

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96 VA**

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2010 Rate Filing***

**Standard rates per $10 of Nursing Home Daily Benefit - 100 Day EP**
**Home Health Daily Benefit at 100% of Nursing Home Daily Benefit**

| Age | 3.4% Simple Inflation | | | | 3.4% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 80.68 | 112.95 | 126.78 | 172.92 | 130.43 | 186.15 | 209.85 | 310.20 |
| 30 | 80.68 | 112.95 | 126.78 | 174.45 | 131.89 | 188.15 | 211.04 | 310.20 |
| 31 | 80.68 | 112.95 | 126.78 | 175.97 | 132.22 | 188.15 | 211.04 | 310.20 |
| 32 | 80.68 | 112.95 | 126.78 | 176.74 | 132.22 | 188.15 | 211.04 | 310.20 |
| 33 | 81.02 | 113.23 | 126.78 | 178.27 | 132.22 | 188.15 | 211.04 | 310.20 |
| 34 | 81.02 | 113.92 | 127.31 | 179.81 | 132.22 | 188.15 | 211.04 | 310.20 |
| 35 | 81.71 | 113.92 | 128.00 | 180.58 | 132.22 | 188.15 | 211.04 | 310.20 |
| 36 | 82.40 | 114.61 | 129.38 | 182.13 | 132.22 | 188.15 | 211.04 | 310.20 |
| 37 | 83.09 | 116.00 | 130.08 | 183.67 | 132.22 | 188.15 | 211.04 | 310.20 |
| 38 | 83.09 | 116.69 | 130.77 | 185.23 | 132.22 | 188.15 | 211.04 | 310.20 |
| 39 | 83.78 | 117.39 | 132.17 | 187.57 | 132.22 | 188.15 | 211.04 | 310.20 |
| 40 | 84.48 | 118.09 | 132.87 | 189.13 | 132.22 | 188.15 | 211.04 | 310.20 |
| 41 | 85.24 | 118.87 | 133.67 | 190.69 | 132.22 | 188.15 | 211.04 | 310.20 |
| 42 | 85.31 | 119.67 | 135.18 | 190.69 | 132.22 | 188.15 | 211.04 | 310.20 |
| 43 | 86.09 | 121.18 | 136.00 | 190.69 | 132.22 | 188.15 | 211.04 | 310.20 |
| 44 | 86.87 | 121.51 | 136.83 | 190.69 | 132.22 | 188.15 | 211.04 | 310.20 |
| 45 | 107.61 | 148.74 | 170.29 | 239.31 | 150.01 | 213.58 | 241.55 | 353.42 |
| 46 | 107.69 | 150.28 | 171.13 | 241.80 | 150.01 | 213.58 | 241.55 | 353.42 |
| 47 | 108.48 | 151.11 | 172.69 | 243.52 | 150.01 | 213.58 | 241.55 | 353.42 |
| 48 | 109.28 | 152.68 | 174.27 | 244.09 | 150.01 | 213.58 | 241.55 | 353.42 |
| 49 | 110.10 | 153.53 | 175.14 | 244.09 | 150.01 | 213.58 | 241.55 | 353.42 |
| 50 | 116.90 | 165.09 | 188.71 | 264.43 | 160.18 | 226.29 | 254.26 | 373.76 |
| 51 | 123.71 | 176.67 | 196.32 | 277.14 | 165.27 | 233.92 | 261.89 | 383.93 |
| 52 | 131.26 | 185.53 | 209.93 | 292.40 | 172.90 | 244.09 | 274.60 | 396.65 |
| 53 | 140.08 | 195.15 | 219.56 | 305.11 | 180.52 | 254.26 | 284.77 | 411.90 |
| 54 | 144.91 | 204.78 | 231.94 | 320.37 | 185.61 | 264.43 | 294.94 | 424.61 |
| 55 | 152.49 | 216.42 | 241.60 | 334.93 | 193.12 | 277.14 | 307.65 | 439.87 |
| 56 | 160.08 | 226.49 | 254.01 | 350.88 | 200.75 | 284.77 | 317.82 | 455.13 |
| 57 | 166.93 | 239.34 | 264.43 | 366.13 | 207.62 | 294.94 | 328.00 | 465.30 |
| 58 | 174.54 | 249.01 | 278.87 | 381.39 | 215.27 | 307.65 | 343.25 | 480.55 |
| 59 | 186.15 | 264.35 | 293.32 | 399.19 | 224.15 | 320.37 | 358.51 | 498.35 |
| 60 | 195.78 | 279.74 | 307.79 | 419.53 | 233.81 | 333.78 | 373.76 | 516.15 |
| 61 | 208.13 | 292.60 | 325.71 | 437.47 | 244.19 | 345.72 | 389.42 | 533.56 |
| 62 | 215.67 | 306.12 | 344.87 | 462.74 | 252.91 | 361.33 | 404.90 | 555.79 |
| 63 | 222.07 | 318.98 | 367.58 | 485.21 | 260.66 | 379.75 | 427.68 | 575.25 |
| 64 | 230.18 | 333.94 | 391.54 | 512.38 | 271.52 | 399.13 | 450.20 | 601.92 |
| 65 | 241.42 | 349.83 | 416.28 | 539.23 | 282.07 | 420.44 | 474.91 | 630.74 |
| 66 | 259.22 | 375.29 | 444.40 | 568.21 | 306.05 | 453.64 | 501.79 | 661.68 |
| 67 | 280.08 | 402.63 | 472.09 | 596.84 | 331.27 | 481.87 | 533.24 | 694.68 |
| 68 | 305.40 | 442.38 | 505.93 | 637.28 | 359.42 | 518.10 | 574.04 | 741.87 |
| 69 | 336.29 | 491.62 | 556.30 | 701.43 | 393.12 | 565.98 | 628.87 | 810.27 |
| 70 | 381.67 | 552.97 | 613.30 | 772.03 | 434.26 | 622.92 | 692.66 | 889.88 |
| 71 | 435.25 | 614.61 | 683.96 | 856.15 | 480.69 | 686.35 | 765.27 | 978.11 |
| 72 | 477.96 | 680.08 | 756.17 | 946.40 | 527.89 | 756.17 | 844.15 | 1070.05 |
| 73 | 529.61 | 751.86 | 836.98 | 1047.40 | 576.90 | 827.52 | 924.46 | 1172.71 |
| 74 | 583.00 | 832.19 | 926.22 | 1158.95 | 630.02 | 907.41 | 1015.55 | 1283.54 |
| 75 | 640.42 | 918.56 | 1021.40 | 1278.51 | 684.83 | 988.68 | 1107.88 | 1397.71 |
| 76 | 701.80 | 1008.54 | 1122.41 | 1405.92 | 741.30 | 1075.94 | 1203.75 | 1519.79 |
| 77 | 764.74 | 1102.05 | 1226.81 | 1534.10 | 801.70 | 1164.43 | 1300.75 | 1644.99 |
| 78 | 832.11 | 1203.22 | 1339.21 | 1678.05 | 868.99 | 1260.84 | 1410.67 | 1781.78 |
| 79 | 910.48 | 1318.47 | 1465.99 | 1844.01 | 942.75 | 1369.18 | 1535.14 | 1938.52 |
| 80 | 995.77 | 1442.94 | 1606.59 | 2023.80 | 1023.43 | 1491.34 | 1668.83 | 2111.39 |
| 81 | 1087.97 | 1578.93 | 1756.42 | 2219.73 | 1113.32 | 1620.42 | 1814.05 | 2300.40 |
| 82 | 1187.08 | 1721.85 | 1917.77 | 2434.09 | 1205.52 | 1758.73 | 1968.48 | 2507.85 |
| 83 | 1297.72 | 1885.50 | 2099.87 | 2687.65 | 1313.86 | 1915.47 | 2143.66 | 2747.58 |
| 84 | 1426.80 | 2072.21 | 2309.62 | 2994.21 | 1433.72 | 2095.26 | 2344.20 | 3040.31 |
| 85+ | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made at these ages.

# Appendix B2

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96 VA**

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2010 Rate Filing***

**Standard rates per $10 of Nursing Home Daily Benefit - 100 Day EP**
**Home Health Daily Benefit at 80% of Nursing Home Daily Benefit**

| Age | 3.4% Simple Inflation | | | | 3.4% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 78.37 | 106.03 | 119.86 | 159.09 | 125.41 | 173.58 | 197.21 | 287.31 |
| 30 | 78.37 | 106.03 | 119.86 | 160.49 | 126.81 | 175.44 | 198.32 | 287.31 |
| 31 | 78.37 | 106.03 | 119.86 | 161.89 | 127.13 | 175.44 | 198.32 | 287.31 |
| 32 | 78.37 | 106.03 | 119.86 | 162.60 | 127.13 | 175.44 | 198.32 | 287.31 |
| 33 | 78.70 | 106.30 | 119.86 | 164.01 | 127.13 | 175.44 | 198.32 | 287.31 |
| 34 | 78.70 | 106.94 | 120.36 | 165.42 | 127.13 | 175.44 | 198.32 | 287.31 |
| 35 | 79.37 | 106.94 | 121.02 | 166.13 | 127.13 | 175.44 | 198.32 | 287.31 |
| 36 | 80.04 | 107.59 | 122.33 | 167.56 | 127.13 | 175.44 | 198.32 | 287.31 |
| 37 | 80.71 | 108.89 | 122.98 | 168.98 | 127.13 | 175.44 | 198.32 | 287.31 |
| 38 | 80.71 | 109.55 | 123.64 | 170.41 | 127.13 | 175.44 | 198.32 | 287.31 |
| 39 | 81.39 | 110.20 | 124.96 | 172.56 | 127.13 | 175.44 | 198.32 | 287.31 |
| 40 | 82.06 | 110.86 | 125.62 | 174.00 | 127.13 | 175.44 | 198.32 | 287.31 |
| 41 | 82.80 | 111.60 | 126.37 | 175.44 | 127.13 | 175.44 | 198.32 | 287.31 |
| 42 | 82.87 | 112.34 | 127.81 | 175.44 | 127.13 | 175.44 | 198.32 | 287.31 |
| 43 | 83.63 | 113.76 | 128.59 | 175.44 | 127.13 | 175.44 | 198.32 | 287.31 |
| 44 | 84.39 | 114.07 | 129.37 | 175.44 | 127.13 | 175.44 | 198.32 | 287.31 |
| 45 | 102.82 | 139.15 | 155.90 | 216.87 | 144.93 | 203.41 | 226.29 | 328.00 |
| 46 | 102.90 | 140.58 | 156.66 | 219.13 | 144.93 | 203.41 | 226.29 | 328.00 |
| 47 | 103.66 | 141.36 | 158.10 | 220.69 | 144.93 | 203.41 | 226.29 | 328.00 |
| 48 | 104.43 | 142.83 | 159.55 | 221.21 | 144.93 | 203.41 | 226.29 | 328.00 |
| 49 | 105.20 | 143.62 | 160.34 | 221.21 | 144.93 | 203.41 | 226.29 | 328.00 |
| 50 | 112.03 | 157.69 | 174.01 | 241.55 | 152.56 | 211.04 | 236.46 | 345.79 |
| 51 | 118.86 | 164.40 | 184.05 | 256.80 | 160.18 | 221.21 | 244.09 | 355.96 |
| 52 | 126.39 | 173.33 | 192.84 | 266.97 | 165.27 | 228.83 | 254.26 | 371.22 |
| 53 | 132.83 | 182.95 | 202.48 | 282.23 | 172.90 | 239.00 | 264.43 | 381.39 |
| 54 | 140.08 | 192.59 | 212.41 | 297.48 | 180.52 | 249.17 | 274.60 | 396.65 |
| 55 | 147.65 | 201.83 | 224.52 | 309.56 | 188.04 | 259.35 | 287.31 | 409.36 |
| 56 | 155.23 | 214.32 | 236.91 | 322.91 | 195.67 | 266.97 | 300.03 | 422.07 |
| 57 | 162.09 | 222.25 | 247.29 | 338.17 | 200.03 | 277.14 | 310.20 | 434.78 |
| 58 | 169.69 | 234.36 | 259.30 | 350.88 | 207.68 | 289.86 | 320.37 | 450.04 |
| 59 | 176.48 | 244.77 | 271.32 | 371.22 | 216.59 | 302.57 | 333.08 | 465.30 |
| 60 | 188.53 | 260.11 | 285.80 | 389.02 | 226.26 | 313.55 | 348.34 | 483.09 |
| 61 | 198.45 | 275.54 | 303.67 | 404.60 | 236.64 | 328.18 | 361.61 | 498.16 |
| 62 | 206.19 | 286.84 | 320.41 | 427.53 | 245.54 | 341.53 | 379.75 | 518.07 |
| 63 | 215.13 | 297.87 | 340.62 | 450.19 | 251.09 | 360.03 | 400.17 | 540.23 |
| 64 | 223.41 | 313.07 | 362.17 | 472.58 | 262.08 | 374.79 | 420.35 | 562.12 |
| 65 | 230.45 | 329.38 | 386.90 | 499.65 | 272.83 | 396.28 | 442.76 | 588.70 |
| 66 | 245.93 | 352.41 | 412.48 | 526.39 | 294.36 | 426.67 | 472.28 | 619.86 |
| 67 | 268.78 | 377.32 | 437.84 | 557.70 | 319.36 | 454.97 | 499.00 | 653.10 |
| 68 | 294.01 | 414.29 | 471.88 | 595.93 | 347.44 | 488.91 | 539.99 | 695.66 |
| 69 | 322.56 | 463.12 | 517.60 | 653.05 | 378.83 | 536.95 | 592.58 | 759.48 |
| 70 | 367.62 | 519.46 | 572.41 | 721.52 | 419.94 | 589.24 | 654.18 | 834.56 |
| 71 | 416.12 | 578.74 | 638.52 | 801.14 | 466.34 | 650.48 | 722.22 | 920.72 |
| 72 | 461.31 | 642.03 | 708.61 | 882.20 | 511.25 | 715.75 | 796.59 | 1008.23 |
| 73 | 508.33 | 709.30 | 784.96 | 974.11 | 557.98 | 782.60 | 874.81 | 1101.78 |
| 74 | 561.84 | 782.82 | 867.45 | 1076.67 | 608.86 | 860.40 | 956.78 | 1203.62 |
| 75 | 617.05 | 862.47 | 955.96 | 1187.35 | 663.80 | 934.92 | 1042.44 | 1311.23 |
| 76 | 673.91 | 948.12 | 1048.05 | 1303.67 | 718.06 | 1015.52 | 1131.71 | 1419.86 |
| 77 | 734.70 | 1032.74 | 1143.64 | 1423.20 | 773.98 | 1099.74 | 1222.19 | 1531.79 |
| 78 | 799.84 | 1127.15 | 1249.32 | 1551.27 | 839.03 | 1189.39 | 1323.08 | 1657.30 |
| 79 | 873.60 | 1233.18 | 1364.57 | 1698.80 | 908.18 | 1288.50 | 1436.02 | 1797.91 |
| 80 | 951.97 | | | | 984.24 | | | |
| 81 | 1037.26 | | | | 1064.92 | | | |
| 82 | 1127.15 | | | | 1154.81 | | | |
| 83 | 1230.88 | | | | 1251.62 | | | |
| 84 | 1346.13 | | | | 1359.96 | | | |
| 85+ | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made at these ages.

# Appendix B2

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA

***Premiums to be used only with those that have***
***previously elected an inflation decrease option during the 2010 Rate Filing***

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day EP
### Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

| Age | 3.4% Simple Inflation | | | | 3.4% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 71.46 | 92.20 | 101.42 | 133.73 | 115.38 | 153.45 | 171.93 | 249.17 |
| 30 | 71.46 | 92.20 | 101.42 | 134.90 | 116.67 | 155.10 | 172.90 | 249.17 |
| 31 | 71.46 | 92.20 | 101.42 | 136.09 | 116.96 | 155.10 | 172.90 | 249.17 |
| 32 | 71.46 | 92.20 | 101.42 | 136.68 | 116.96 | 155.10 | 172.90 | 249.17 |
| 33 | 71.76 | 92.43 | 101.42 | 137.86 | 116.96 | 155.10 | 172.90 | 249.17 |
| 34 | 71.76 | 92.99 | 101.85 | 139.05 | 116.96 | 155.10 | 172.90 | 249.17 |
| 35 | 72.37 | 92.99 | 102.40 | 139.65 | 116.96 | 155.10 | 172.90 | 249.17 |
| 36 | 72.98 | 93.56 | 103.51 | 140.84 | 116.96 | 155.10 | 172.90 | 249.17 |
| 37 | 73.59 | 94.69 | 104.06 | 142.04 | 116.96 | 155.10 | 172.90 | 249.17 |
| 38 | 73.59 | 95.26 | 104.62 | 143.24 | 116.96 | 155.10 | 172.90 | 249.17 |
| 39 | 74.21 | 95.83 | 105.73 | 145.05 | 116.96 | 155.10 | 172.90 | 249.17 |
| 40 | 74.82 | 96.40 | 106.29 | 146.26 | 116.96 | 155.10 | 172.90 | 249.17 |
| 41 | 75.50 | 97.04 | 106.93 | 147.47 | 116.96 | 155.10 | 172.90 | 249.17 |
| 42 | 75.56 | 97.69 | 108.15 | 147.47 | 116.96 | 155.10 | 172.90 | 249.17 |
| 43 | 76.25 | 98.93 | 108.80 | 147.47 | 116.96 | 155.10 | 172.90 | 249.17 |
| 44 | 76.94 | 99.19 | 109.47 | 147.47 | 116.96 | 155.10 | 172.90 | 249.17 |
| 45 | 93.26 | 122.35 | 134.31 | 186.96 | 132.22 | 177.98 | 198.32 | 287.31 |
| 46 | 93.33 | 123.62 | 134.97 | 188.91 | 132.22 | 177.98 | 198.32 | 287.31 |
| 47 | 94.02 | 124.30 | 136.21 | 190.25 | 132.22 | 177.98 | 198.32 | 287.31 |
| 48 | 94.71 | 125.59 | 137.46 | 190.69 | 132.22 | 177.98 | 198.32 | 287.31 |
| 49 | 95.42 | 126.29 | 138.14 | 190.69 | 132.22 | 177.98 | 198.32 | 287.31 |
| 50 | 102.29 | 135.52 | 149.50 | 208.49 | 139.84 | 188.15 | 205.95 | 305.11 |
| 51 | 109.15 | 142.32 | 159.51 | 221.21 | 144.93 | 193.24 | 216.12 | 315.28 |
| 52 | 114.24 | 151.36 | 168.43 | 231.38 | 150.01 | 203.41 | 226.29 | 328.00 |
| 53 | 118.34 | 161.00 | 175.65 | 244.09 | 155.10 | 208.49 | 233.92 | 340.71 |
| 54 | 125.59 | 165.77 | 185.55 | 256.80 | 162.73 | 218.66 | 244.09 | 350.88 |
| 55 | 130.71 | 175.08 | 192.80 | 268.96 | 170.25 | 226.29 | 251.72 | 363.59 |
| 56 | 138.25 | 182.66 | 205.16 | 284.77 | 175.34 | 236.46 | 261.89 | 376.30 |
| 57 | 145.16 | 192.94 | 215.46 | 294.94 | 182.30 | 246.63 | 272.06 | 386.47 |
| 58 | 150.30 | 205.06 | 225.05 | 310.20 | 187.41 | 254.26 | 282.23 | 399.19 |
| 59 | 159.56 | 212.95 | 237.10 | 322.91 | 196.45 | 266.97 | 294.94 | 414.44 |
| 60 | 169.19 | 225.75 | 249.16 | 340.71 | 203.64 | 278.15 | 307.65 | 429.70 |
| 61 | 179.09 | 238.96 | 266.93 | 356.55 | 216.50 | 290.61 | 321.15 | 445.06 |
| 62 | 187.23 | 250.68 | 281.28 | 374.72 | 220.99 | 299.46 | 334.48 | 460.22 |
| 63 | 194.31 | 260.35 | 301.42 | 395.17 | 227.18 | 315.64 | 352.65 | 480.20 |
| 64 | 200.85 | 273.65 | 320.57 | 417.86 | 238.47 | 333.42 | 373.09 | 502.43 |
| 65 | 208.50 | 286.22 | 340.37 | 440.28 | 247.39 | 350.37 | 395.76 | 526.86 |
| 66 | 223.77 | 308.93 | 363.38 | 464.90 | 266.33 | 380.08 | 420.62 | 555.91 |
| 67 | 241.68 | 333.60 | 388.92 | 491.66 | 288.37 | 403.60 | 445.18 | 584.61 |
| 68 | 264.38 | 365.14 | 418.37 | 530.26 | 313.89 | 435.39 | 481.61 | 627.55 |
| 69 | 290.53 | 408.50 | 461.97 | 578.07 | 343.09 | 476.49 | 532.12 | 684.50 |
| 70 | 330.15 | 459.61 | 509.88 | 642.16 | 381.77 | 526.71 | 589.24 | 752.79 |
| 71 | 375.46 | 514.17 | 569.17 | 715.05 | 423.29 | 583.52 | 652.87 | 829.84 |
| 72 | 418.51 | 568.32 | 632.52 | 789.46 | 463.69 | 644.41 | 720.50 | 913.11 |
| 73 | 461.05 | 631.28 | 702.21 | 872.44 | 510.70 | 704.57 | 789.69 | 997.75 |
| 74 | 507.78 | 698.19 | 778.12 | 963.83 | 554.79 | 771.07 | 867.45 | 1088.43 |
| 75 | 556.28 | 768.97 | 855.46 | 1058.80 | 603.03 | 841.43 | 944.27 | 1180.34 |
| 76 | 606.52 | 841.23 | 938.83 | 1159.59 | 653.00 | 913.27 | 1022.49 | 1278.11 |
| 77 | 660.77 | 917.22 | 1023.50 | 1261.47 | 702.36 | 984.22 | 1104.36 | 1376.99 |
| 78 | 719.16 | 1000.38 | 1115.63 | 1373.79 | 758.35 | 1064.92 | 1196.30 | 1482.12 |
| 79 | 783.70 | 1092.58 | 1217.05 | 1500.56 | 820.58 | 1154.81 | 1295.42 | 1606.59 |
| 80 | 850.55 | | | | 887.43 | | | |
| 81 | 924.31 | | | | 956.58 | | | |
| 82 | 1002.68 | | | | 1030.34 | | | |
| 83 | 1087.97 | | | | 1113.32 | | | |
| 84 | 1182.47 | | | | 1205.52 | | | |
| 85+ | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made at these ages.

# Appendix B2

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA 9/96

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2010 Rate Filing***

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
### Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

| Age | 3.4% Simple Inflation | | | | | | 3.4% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 80.68 | 101.42 | 112.95 | 126.78 | 157.09 | 172.92 | 130.43 | 162.84 | 181.12 | 204.79 | 249.17 | 274.60 |
| 30 | 80.68 | 101.42 | 112.95 | 126.78 | 157.82 | 174.45 | 131.89 | 164.30 | 183.07 | 205.95 | 249.17 | 274.60 |
| 31 | 80.68 | 101.42 | 112.95 | 126.78 | 158.54 | 175.97 | 132.22 | 165.03 | 183.07 | 205.95 | 249.17 | 274.60 |
| 32 | 80.68 | 101.42 | 112.95 | 126.78 | 160.00 | 176.74 | 132.22 | 165.27 | 183.07 | 205.95 | 249.17 | 274.60 |
| 33 | 81.02 | 101.42 | 113.23 | 126.78 | 160.73 | 178.27 | 132.22 | 165.27 | 183.07 | 205.95 | 249.17 | 274.60 |
| 34 | 81.02 | 101.42 | 113.92 | 127.31 | 162.19 | 179.81 | 132.22 | 165.27 | 183.07 | 205.95 | 249.17 | 274.60 |
| 35 | 81.71 | 101.72 | 113.92 | 128.00 | 163.65 | 180.58 | 132.22 | 165.27 | 183.07 | 205.95 | 249.17 | 274.60 |
| 36 | 82.40 | 102.41 | 114.61 | 129.38 | 164.39 | 182.13 | 132.22 | 165.27 | 183.07 | 205.95 | 249.17 | 274.60 |
| 37 | 83.09 | 103.09 | 116.00 | 130.08 | 165.86 | 183.67 | 132.22 | 165.27 | 183.07 | 205.95 | 249.17 | 274.60 |
| 38 | 83.09 | 103.78 | 116.69 | 130.77 | 167.34 | 185.23 | 132.22 | 165.27 | 183.07 | 205.95 | 249.17 | 274.60 |
| 39 | 83.78 | 104.47 | 117.39 | 132.17 | 168.82 | 187.57 | 132.22 | 165.27 | 183.07 | 205.95 | 249.17 | 274.60 |
| 40 | 84.48 | 105.16 | 118.09 | 132.87 | 170.31 | 189.13 | 132.22 | 165.27 | 183.07 | 205.95 | 249.17 | 274.60 |
| 41 | 85.24 | 105.92 | 118.87 | 133.67 | 171.96 | 190.69 | 132.22 | 165.27 | 183.07 | 205.95 | 249.17 | 274.60 |
| 42 | 85.31 | 106.69 | 119.67 | 135.18 | 172.90 | 190.69 | 132.22 | 165.27 | 183.07 | 205.95 | 249.17 | 274.60 |
| 43 | 86.09 | 107.47 | 121.18 | 136.00 | 172.90 | 190.69 | 132.22 | 165.27 | 183.07 | 205.95 | 249.17 | 274.60 |
| 44 | 86.87 | 107.95 | 121.51 | 136.83 | 172.90 | 190.69 | 132.22 | 165.27 | 183.07 | 205.95 | 249.17 | 274.60 |
| 45 | 107.61 | 137.00 | 148.74 | 170.29 | 220.51 | 239.31 | 150.01 | 188.15 | 208.49 | 231.38 | 279.69 | 310.20 |
| 46 | 107.69 | 138.50 | 150.28 | 171.13 | 222.23 | 241.80 | 150.01 | 188.15 | 208.49 | 231.38 | 279.69 | 310.20 |
| 47 | 108.48 | 139.30 | 151.11 | 172.69 | 223.97 | 243.52 | 150.01 | 188.15 | 208.49 | 231.38 | 279.69 | 310.20 |
| 48 | 109.28 | 140.11 | 152.68 | 174.27 | 225.73 | 244.09 | 150.01 | 188.15 | 208.49 | 231.38 | 279.69 | 310.20 |
| 49 | 110.10 | 141.65 | 153.53 | 175.14 | 226.29 | 244.09 | 150.01 | 188.15 | 208.49 | 231.38 | 279.69 | 310.20 |
| 50 | 116.90 | 154.45 | 165.09 | 188.71 | 245.98 | 264.43 | 160.18 | 200.87 | 221.21 | 244.09 | 292.40 | 322.91 |
| 51 | 123.71 | 161.28 | 176.67 | 196.32 | 258.53 | 277.14 | 165.27 | 205.95 | 226.29 | 249.17 | 300.03 | 330.54 |
| 52 | 131.26 | 168.84 | 185.53 | 209.93 | 269.11 | 292.40 | 172.90 | 211.04 | 231.38 | 254.26 | 307.65 | 340.71 |
| 53 | 140.08 | 176.42 | 195.15 | 219.56 | 279.69 | 305.11 | 180.52 | 216.12 | 239.00 | 261.89 | 315.28 | 348.34 |
| 54 | 144.91 | 183.27 | 204.78 | 231.94 | 292.34 | 320.37 | 185.61 | 223.75 | 246.63 | 266.97 | 322.91 | 355.96 |
| 55 | 152.49 | 190.87 | 216.42 | 241.60 | 302.57 | 334.93 | 193.12 | 228.83 | 251.72 | 272.06 | 330.54 | 363.59 |
| 56 | 160.08 | 198.47 | 224.06 | 254.01 | 315.28 | 348.34 | 200.75 | 239.00 | 261.89 | 282.23 | 340.71 | 378.85 |
| 57 | 166.93 | 208.07 | 234.46 | 264.43 | 330.54 | 361.05 | 207.62 | 251.72 | 277.14 | 297.48 | 358.51 | 396.65 |
| 58 | 174.54 | 217.68 | 244.12 | 278.87 | 343.25 | 376.30 | 215.27 | 264.43 | 294.94 | 312.74 | 381.39 | 422.07 |
| 59 | 186.15 | 228.06 | 254.56 | 293.32 | 358.51 | 391.56 | 224.15 | 278.33 | 315.28 | 333.08 | 404.27 | 447.50 |
| 60 | 195.78 | 237.70 | 265.01 | 307.79 | 373.76 | 406.82 | 233.81 | 294.00 | 331.25 | 353.42 | 429.70 | 475.47 |
| 61 | 208.13 | 250.78 | 277.97 | 325.71 | 389.42 | 422.30 | 244.19 | 309.17 | 345.72 | 374.25 | 452.64 | 500.69 |
| 62 | 215.67 | 267.53 | 291.66 | 344.87 | 409.93 | 442.62 | 252.91 | 325.16 | 361.33 | 394.84 | 477.83 | 528.13 |
| 63 | 222.07 | 282.76 | 307.25 | 367.58 | 430.18 | 465.20 | 260.66 | 338.17 | 379.75 | 420.18 | 505.22 | 557.74 |
| 64 | 230.18 | 295.90 | 326.99 | 391.54 | 455.17 | 492.48 | 271.52 | 356.38 | 399.13 | 447.71 | 534.76 | 589.48 |
| 65 | 241.42 | 313.41 | 345.29 | 416.28 | 482.33 | 519.44 | 282.07 | 376.46 | 420.44 | 474.91 | 566.43 | 623.32 |
| 66 | 259.22 | 340.18 | 375.29 | 444.40 | 514.09 | 553.45 | 306.05 | 405.16 | 453.64 | 501.79 | 602.64 | 656.76 |
| 67 | 280.08 | 368.06 | 402.63 | 472.09 | 555.26 | 596.84 | 331.27 | 435.40 | 481.87 | 533.24 | 648.21 | 692.23 |
| 68 | 305.40 | 399.44 | 442.38 | 505.93 | 603.23 | 637.28 | 359.42 | 467.02 | 518.10 | 574.04 | 698.09 | 739.44 |
| 69 | 331.71 | 433.69 | 491.62 | 556.30 | 655.47 | 701.43 | 390.74 | 505.51 | 565.98 | 628.87 | 754.64 | 805.43 |
| 70 | 367.62 | 481.02 | 541.00 | 613.30 | 711.90 | 772.03 | 424.72 | 541.14 | 610.89 | 692.66 | 810.51 | 882.66 |
| 71 | 408.94 | 516.56 | 578.74 | 672.00 | 772.45 | 834.62 | 463.95 | 581.13 | 652.87 | 758.10 | 872.89 | 944.63 |
| 72 | 444.67 | 556.43 | 618.25 | 744.28 | 844.15 | 908.35 | 501.74 | 627.76 | 699.10 | 834.64 | 946.40 | 1017.74 |
| 73 | 484.69 | 605.27 | 669.11 | 822.79 | 926.82 | 993.02 | 541.43 | 678.57 | 756.59 | 917.36 | 1028.49 | 1097.05 |
| 74 | 526.58 | 660.58 | 731.10 | 912.11 | 1020.25 | 1086.07 | 580.65 | 735.80 | 822.78 | 1006.15 | 1118.99 | 1189.51 |
| 75 | 567.97 | 722.23 | 815.72 | 1005.04 | 1119.57 | 1189.69 | 621.72 | 797.02 | 904.54 | 1098.54 | 1220.08 | 1292.53 |
| 76 | 611.17 | 799.40 | 922.56 | 1106.15 | 1236.28 | 1317.61 | 664.62 | 871.44 | 1003.90 | 1196.77 | 1333.88 | 1419.86 |
| 77 | 658.46 | 891.81 | 1046.60 | 1215.26 | 1374.68 | 1474.03 | 709.29 | 956.50 | 1115.92 | 1298.44 | 1469.41 | 1573.37 |
| 78 | 712.25 | 998.07 | 1180.17 | 1336.91 | 1532.83 | 1652.69 | 760.65 | 1055.70 | 1240.10 | 1410.67 | 1622.73 | 1749.51 |
| 79 | 772.18 | 1111.02 | 1318.47 | 1465.99 | 1701.10 | 1844.01 | 818.28 | 1159.42 | 1369.18 | 1535.14 | 1786.39 | 1938.52 |
| 80 | 843.64 | 1226.27 | | | | | 887.43 | 1267.76 | | | | |
| 81 | 933.53 | 1346.13 | | | | | 970.41 | 1383.01 | | | | |
| 82 | 1037.26 | 1472.90 | | | | | 1069.53 | 1502.87 | | | | |
| 83 | 1152.51 | 1604.29 | | | | | 1180.17 | 1627.34 | | | | |
| 84 | 1279.28 | 1740.29 | | | | | 1300.03 | 1756.42 | | | | |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix B2

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA 9/96

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2010 Rate Filing***

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
### Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

| Age | 3.4% Simple Inflation | | | | | | 3.4% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 78.37 | 94.51 | 106.03 | 119.86 | 143.23 | 159.09 | 125.41 | 152.82 | 173.58 | 194.68 | 236.46 | 261.89 |
| 30 | 78.37 | 94.51 | 106.03 | 119.86 | 143.89 | 160.49 | 126.81 | 154.19 | 175.44 | 195.78 | 236.46 | 261.89 |
| 31 | 78.37 | 94.51 | 106.03 | 119.86 | 144.55 | 161.89 | 127.13 | 154.88 | 175.44 | 195.78 | 236.46 | 261.89 |
| 32 | 78.37 | 94.51 | 106.03 | 119.86 | 145.88 | 162.60 | 127.13 | 155.10 | 175.44 | 195.78 | 236.46 | 261.89 |
| 33 | 78.70 | 94.51 | 106.30 | 119.86 | 146.55 | 164.01 | 127.13 | 155.10 | 175.44 | 195.78 | 236.46 | 261.89 |
| 34 | 78.70 | 94.51 | 106.94 | 120.36 | 147.88 | 165.42 | 127.13 | 155.10 | 175.44 | 195.78 | 236.46 | 261.89 |
| 35 | 79.37 | 94.79 | 106.94 | 121.02 | 149.21 | 166.13 | 127.13 | 155.10 | 175.44 | 195.78 | 236.46 | 261.89 |
| 36 | 80.04 | 95.42 | 107.59 | 122.33 | 149.88 | 167.56 | 127.13 | 155.10 | 175.44 | 195.78 | 236.46 | 261.89 |
| 37 | 80.71 | 96.06 | 108.89 | 122.98 | 151.23 | 168.98 | 127.13 | 155.10 | 175.44 | 195.78 | 236.46 | 261.89 |
| 38 | 80.71 | 96.70 | 109.55 | 123.64 | 152.57 | 170.41 | 127.13 | 155.10 | 175.44 | 195.78 | 236.46 | 261.89 |
| 39 | 81.39 | 97.34 | 110.20 | 124.96 | 153.93 | 172.56 | 127.13 | 155.10 | 175.44 | 195.78 | 236.46 | 261.89 |
| 40 | 82.06 | 97.99 | 110.86 | 125.62 | 155.28 | 174.00 | 127.13 | 155.10 | 175.44 | 195.78 | 236.46 | 261.89 |
| 41 | 82.80 | 98.70 | 111.60 | 126.37 | 156.79 | 175.44 | 127.13 | 155.10 | 175.44 | 195.78 | 236.46 | 261.89 |
| 42 | 82.87 | 99.42 | 112.34 | 127.81 | 157.64 | 175.44 | 127.13 | 155.10 | 175.44 | 195.78 | 236.46 | 261.89 |
| 43 | 83.63 | 100.15 | 113.76 | 128.59 | 157.64 | 175.44 | 127.13 | 155.10 | 175.44 | 195.78 | 236.46 | 261.89 |
| 44 | 84.39 | 100.59 | 114.07 | 129.37 | 157.64 | 175.44 | 127.13 | 155.10 | 175.44 | 195.78 | 236.46 | 261.89 |
| 45 | 102.82 | 127.55 | 139.15 | 155.90 | 200.69 | 216.87 | 144.93 | 180.52 | 203.41 | 221.21 | 266.97 | 292.40 |
| 46 | 102.90 | 128.95 | 140.58 | 156.66 | 202.25 | 219.13 | 144.93 | 180.52 | 203.41 | 221.21 | 266.97 | 292.40 |
| 47 | 103.66 | 129.69 | 141.36 | 158.10 | 203.84 | 220.69 | 144.93 | 180.52 | 203.41 | 221.21 | 266.97 | 292.40 |
| 48 | 104.43 | 130.45 | 142.83 | 159.55 | 205.44 | 221.21 | 144.93 | 180.52 | 203.41 | 221.21 | 266.97 | 292.40 |
| 49 | 105.20 | 131.88 | 143.62 | 160.34 | 205.95 | 221.21 | 144.93 | 180.52 | 203.41 | 221.21 | 266.97 | 292.40 |
| 50 | 112.03 | 144.80 | 157.69 | 174.01 | 225.69 | 241.55 | 152.56 | 193.24 | 211.04 | 233.92 | 279.69 | 307.65 |
| 51 | 118.86 | 151.65 | 164.40 | 184.05 | 235.72 | 256.80 | 160.18 | 198.32 | 216.12 | 239.00 | 287.31 | 315.28 |
| 52 | 126.39 | 159.19 | 173.33 | 192.84 | 248.80 | 266.97 | 165.27 | 203.41 | 223.75 | 244.09 | 292.40 | 322.91 |
| 53 | 132.83 | 166.75 | 182.95 | 202.48 | 259.35 | 282.23 | 172.90 | 211.04 | 228.83 | 249.17 | 300.03 | 333.08 |
| 54 | 140.08 | 173.63 | 192.59 | 212.41 | 269.46 | 297.48 | 180.52 | 216.12 | 236.46 | 256.80 | 307.65 | 340.71 |
| 55 | 147.65 | 181.21 | 201.83 | 224.52 | 282.23 | 309.56 | 188.04 | 221.21 | 244.09 | 261.89 | 317.82 | 350.88 |
| 56 | 155.23 | 188.78 | 209.45 | 236.91 | 292.40 | 322.91 | 195.67 | 231.38 | 251.72 | 272.06 | 328.00 | 363.59 |
| 57 | 162.09 | 195.97 | 219.81 | 247.29 | 307.65 | 338.17 | 200.03 | 241.55 | 266.97 | 284.77 | 345.79 | 383.93 |
| 58 | 169.69 | 205.59 | 229.48 | 259.30 | 322.91 | 350.88 | 207.68 | 254.26 | 282.23 | 302.57 | 366.13 | 406.82 |
| 59 | 176.48 | 215.92 | 242.32 | 271.32 | 338.17 | 371.22 | 216.59 | 268.21 | 297.48 | 320.37 | 391.56 | 432.24 |
| 60 | 188.53 | 227.99 | 252.74 | 285.80 | 353.42 | 389.02 | 226.26 | 278.93 | 313.55 | 338.17 | 414.44 | 457.67 |
| 61 | 198.45 | 241.04 | 265.78 | 303.67 | 369.19 | 404.60 | 236.64 | 294.09 | 328.18 | 356.55 | 434.94 | 480.46 |
| 62 | 206.19 | 255.37 | 282.02 | 320.41 | 389.81 | 425.02 | 245.54 | 307.65 | 341.53 | 374.72 | 457.71 | 505.49 |
| 63 | 215.13 | 270.78 | 293.18 | 340.62 | 410.17 | 447.69 | 251.09 | 320.89 | 360.03 | 397.67 | 480.20 | 532.73 |
| 64 | 223.41 | 281.92 | 313.07 | 362.17 | 432.79 | 470.09 | 262.08 | 336.85 | 374.79 | 420.35 | 507.40 | 559.64 |
| 65 | 230.45 | 299.58 | 329.38 | 386.90 | 455.13 | 494.70 | 272.83 | 359.35 | 396.28 | 442.76 | 534.28 | 588.70 |
| 66 | 245.93 | 326.20 | 352.41 | 412.48 | 484.57 | 526.39 | 294.36 | 385.52 | 426.67 | 472.28 | 565.75 | 619.86 |
| 67 | 268.78 | 351.75 | 377.32 | 437.84 | 521.01 | 557.70 | 319.36 | 415.83 | 454.97 | 499.00 | 606.62 | 653.10 |
| 68 | 294.01 | 385.43 | 414.29 | 471.88 | 564.31 | 595.93 | 347.44 | 449.99 | 488.91 | 539.99 | 654.31 | 695.66 |
| 69 | 322.56 | 419.63 | 463.12 | 517.60 | 611.93 | 653.05 | 378.83 | 486.16 | 536.95 | 592.58 | 708.68 | 759.48 |
| 70 | 365.28 | 466.59 | 519.46 | 572.41 | 663.80 | 721.52 | 419.94 | 526.71 | 589.24 | 654.18 | 767.22 | 834.56 |
| 71 | 406.55 | 502.21 | 559.60 | 638.52 | 727.01 | 784.40 | 459.16 | 569.17 | 633.74 | 722.22 | 829.84 | 899.19 |
| 72 | 442.29 | 544.54 | 603.98 | 708.61 | 798.97 | 858.42 | 499.36 | 615.87 | 684.83 | 796.59 | 903.60 | 974.94 |
| 73 | 482.33 | 591.08 | 654.92 | 784.96 | 881.90 | 943.37 | 539.07 | 666.74 | 742.40 | 874.81 | 988.29 | 1059.22 |
| 74 | 524.23 | 644.12 | 714.65 | 867.45 | 973.24 | 1036.71 | 578.30 | 724.05 | 808.68 | 956.78 | 1076.67 | 1149.55 |
| 75 | 563.29 | 703.53 | 790.01 | 955.96 | 1068.15 | 1138.27 | 619.39 | 783.00 | 881.17 | 1042.44 | 1170.99 | 1248.12 |
| 76 | 606.52 | 773.84 | 880.73 | 1048.05 | 1173.54 | 1252.55 | 662.29 | 848.20 | 966.72 | 1131.71 | 1273.46 | 1361.77 |
| 77 | 651.53 | 857.15 | 988.85 | 1143.64 | 1293.82 | 1386.23 | 706.98 | 926.46 | 1065.09 | 1222.19 | 1388.54 | 1490.20 |
| 78 | 705.33 | 951.97 | 1108.71 | 1249.32 | 1426.80 | 1535.14 | 756.04 | 1014.21 | 1173.25 | 1323.08 | 1519.00 | 1638.86 |
| 79 | 762.96 | 1055.70 | 1233.18 | 1364.57 | 1572.02 | 1698.80 | 811.36 | 1106.41 | 1288.50 | 1436.02 | 1659.61 | 1797.91 |
| 80 | 832.11 | 1161.73 | | | | | 875.91 | 1207.83 | | | | |
| 81 | 915.09 | 1272.37 | | | | | 956.58 | 1313.86 | | | | |
| 82 | 1014.21 | 1392.23 | | | | | 1048.78 | 1426.80 | | | | |
| 83 | 1122.54 | 1514.39 | | | | | 1152.51 | 1544.36 | | | | |
| 84 | 1240.10 | 1643.47 | | | | | 1265.45 | 1668.83 | | | | |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix B2

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA 9/96

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2010 Rate Filing***

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
### Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

| Age | 3.4% Simple Inflation | | | | | | 3.4% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 71.46 | 82.98 | 92.20 | 101.42 | 120.13 | 133.73 | 115.38 | 137.79 | 153.45 | 169.40 | 205.95 | 226.29 |
| 30 | 71.46 | 82.98 | 92.20 | 101.42 | 120.68 | 134.90 | 116.67 | 139.02 | 155.10 | 170.35 | 205.95 | 226.29 |
| 31 | 71.46 | 82.98 | 92.20 | 101.42 | 121.24 | 136.09 | 116.96 | 139.64 | 155.10 | 170.35 | 205.95 | 226.29 |
| 32 | 71.46 | 82.98 | 92.20 | 101.42 | 122.35 | 136.68 | 116.96 | 139.84 | 155.10 | 170.35 | 205.95 | 226.29 |
| 33 | 71.76 | 82.98 | 92.43 | 101.42 | 122.91 | 137.86 | 116.96 | 139.84 | 155.10 | 170.35 | 205.95 | 226.29 |
| 34 | 71.76 | 82.98 | 92.99 | 101.85 | 124.03 | 139.05 | 116.96 | 139.84 | 155.10 | 170.35 | 205.95 | 226.29 |
| 35 | 72.37 | 83.23 | 92.99 | 102.40 | 125.15 | 139.65 | 116.96 | 139.84 | 155.10 | 170.35 | 205.95 | 226.29 |
| 36 | 72.98 | 83.79 | 93.56 | 103.51 | 125.71 | 140.84 | 116.96 | 139.84 | 155.10 | 170.35 | 205.95 | 226.29 |
| 37 | 73.59 | 84.35 | 94.69 | 104.06 | 126.84 | 142.04 | 116.96 | 139.84 | 155.10 | 170.35 | 205.95 | 226.29 |
| 38 | 73.59 | 84.91 | 95.26 | 104.62 | 127.97 | 143.24 | 116.96 | 139.84 | 155.10 | 170.35 | 205.95 | 226.29 |
| 39 | 74.21 | 85.47 | 95.83 | 105.73 | 129.10 | 145.05 | 116.96 | 139.84 | 155.10 | 170.35 | 205.95 | 226.29 |
| 40 | 74.82 | 86.04 | 96.40 | 106.29 | 130.24 | 146.26 | 116.96 | 139.84 | 155.10 | 170.35 | 205.95 | 226.29 |
| 41 | 75.50 | 86.66 | 97.04 | 106.93 | 131.50 | 147.47 | 116.96 | 139.84 | 155.10 | 170.35 | 205.95 | 226.29 |
| 42 | 75.56 | 87.29 | 97.69 | 108.15 | 132.22 | 147.47 | 116.96 | 139.84 | 155.10 | 170.35 | 205.95 | 226.29 |
| 43 | 76.25 | 87.93 | 98.93 | 108.80 | 132.22 | 147.47 | 116.96 | 139.84 | 155.10 | 170.35 | 205.95 | 226.29 |
| 44 | 76.94 | 88.32 | 99.19 | 109.47 | 132.22 | 147.47 | 116.96 | 139.84 | 155.10 | 170.35 | 205.95 | 226.29 |
| 45 | 93.26 | 113.38 | 122.35 | 134.31 | 170.96 | 186.96 | 132.22 | 160.18 | 175.44 | 193.24 | 233.92 | 256.80 |
| 46 | 93.33 | 114.62 | 123.62 | 134.97 | 172.29 | 188.91 | 132.22 | 160.18 | 175.44 | 193.24 | 233.92 | 256.80 |
| 47 | 94.02 | 115.28 | 124.30 | 136.21 | 173.64 | 190.25 | 132.22 | 160.18 | 175.44 | 193.24 | 233.92 | 256.80 |
| 48 | 94.71 | 115.95 | 125.59 | 137.46 | 175.00 | 190.69 | 132.22 | 160.18 | 175.44 | 193.24 | 233.92 | 256.80 |
| 49 | 95.42 | 117.23 | 126.29 | 138.14 | 175.44 | 190.69 | 132.22 | 160.18 | 175.44 | 193.24 | 233.92 | 256.80 |
| 50 | 102.29 | 127.90 | 135.52 | 149.50 | 192.73 | 208.49 | 139.84 | 170.35 | 185.61 | 203.41 | 246.63 | 272.06 |
| 51 | 109.15 | 132.39 | 142.32 | 159.51 | 202.77 | 221.21 | 144.93 | 175.44 | 190.69 | 208.49 | 251.72 | 279.69 |
| 52 | 114.24 | 139.90 | 151.36 | 168.43 | 213.26 | 231.38 | 150.01 | 180.52 | 195.78 | 213.58 | 259.35 | 287.31 |
| 53 | 118.34 | 145.00 | 161.00 | 175.65 | 223.75 | 244.09 | 155.10 | 185.61 | 200.87 | 218.66 | 264.43 | 294.94 |
| 54 | 125.59 | 151.92 | 165.77 | 185.55 | 233.87 | 256.80 | 162.73 | 190.69 | 205.95 | 223.75 | 272.06 | 302.57 |
| 55 | 130.71 | 157.05 | 175.08 | 192.80 | 244.09 | 268.96 | 170.25 | 195.78 | 213.58 | 228.83 | 279.69 | 310.20 |
| 56 | 138.25 | 164.58 | 182.66 | 205.16 | 254.26 | 284.77 | 175.34 | 203.41 | 221.21 | 239.00 | 289.86 | 322.91 |
| 57 | 145.16 | 171.78 | 190.50 | 215.46 | 266.97 | 294.94 | 182.30 | 213.58 | 233.92 | 251.72 | 307.65 | 340.71 |
| 58 | 150.30 | 181.40 | 200.18 | 225.05 | 279.69 | 310.20 | 187.41 | 226.29 | 249.17 | 266.97 | 325.45 | 361.05 |
| 59 | 159.56 | 189.24 | 210.50 | 237.10 | 294.94 | 322.91 | 196.45 | 237.85 | 264.43 | 282.23 | 345.79 | 383.93 |
| 60 | 169.19 | 198.89 | 220.84 | 249.16 | 310.20 | 340.71 | 203.64 | 248.77 | 278.15 | 300.03 | 366.13 | 406.82 |
| 61 | 179.09 | 211.82 | 231.65 | 266.93 | 323.68 | 356.55 | 216.50 | 261.42 | 290.61 | 316.09 | 384.37 | 427.36 |
| 62 | 187.23 | 226.19 | 243.45 | 281.28 | 342.02 | 372.20 | 220.99 | 275.14 | 299.46 | 334.48 | 407.41 | 450.16 |
| 63 | 194.31 | 237.23 | 255.65 | 301.42 | 360.15 | 392.67 | 227.18 | 286.33 | 315.64 | 352.65 | 427.68 | 475.20 |
| 64 | 200.85 | 249.30 | 271.33 | 320.57 | 380.55 | 415.37 | 238.47 | 300.24 | 333.42 | 373.09 | 452.68 | 499.94 |
| 65 | 208.50 | 262.71 | 286.22 | 340.37 | 400.71 | 437.81 | 247.39 | 320.24 | 350.37 | 395.76 | 477.39 | 526.86 |
| 66 | 223.77 | 286.59 | 308.93 | 363.38 | 428.00 | 464.90 | 266.33 | 343.77 | 380.08 | 420.62 | 506.71 | 555.91 |
| 67 | 241.68 | 312.15 | 333.60 | 388.92 | 459.86 | 491.66 | 288.37 | 371.80 | 403.60 | 445.18 | 545.47 | 584.61 |
| 68 | 264.38 | 341.05 | 365.14 | 418.37 | 498.64 | 530.26 | 313.89 | 401.34 | 435.39 | 481.61 | 588.63 | 627.55 |
| 69 | 290.53 | 372.74 | 408.50 | 461.97 | 544.21 | 578.07 | 343.09 | 437.79 | 476.49 | 532.12 | 638.54 | 684.50 |
| 70 | 327.81 | 413.67 | 459.61 | 509.88 | 591.65 | 642.16 | 381.77 | 473.80 | 526.71 | 589.24 | 690.26 | 752.79 |
| 71 | 365.90 | 447.21 | 497.43 | 569.17 | 648.09 | 698.31 | 418.51 | 511.78 | 569.17 | 652.87 | 748.53 | 810.71 |
| 72 | 399.49 | 485.09 | 535.03 | 632.52 | 713.37 | 765.68 | 454.18 | 554.05 | 615.87 | 720.50 | 815.62 | 877.44 |
| 73 | 435.04 | 527.25 | 581.63 | 702.21 | 787.32 | 841.70 | 489.42 | 600.54 | 666.74 | 789.69 | 891.36 | 952.83 |
| 74 | 472.51 | 575.95 | 637.07 | 778.12 | 867.45 | 923.87 | 526.58 | 651.17 | 726.40 | 867.45 | 970.88 | 1034.36 |
| 75 | 507.20 | 628.74 | 703.53 | 855.46 | 953.62 | 1014.39 | 563.29 | 705.87 | 792.35 | 944.27 | 1056.46 | 1124.25 |
| 76 | 546.10 | 692.50 | 785.46 | 938.83 | 1048.05 | 1117.76 | 601.87 | 766.87 | 871.44 | 1022.49 | 1150.30 | 1226.98 |
| 77 | 586.84 | 764.74 | 880.26 | 1023.50 | 1152.88 | 1233.75 | 642.29 | 834.05 | 958.81 | 1104.36 | 1252.23 | 1340.02 |
| 78 | 633.88 | 848.25 | 984.24 | 1115.63 | 1267.76 | 1362.26 | 684.59 | 912.79 | 1053.39 | 1196.30 | 1366.87 | 1468.29 |
| 79 | 684.59 | 938.14 | 1092.58 | 1217.05 | 1392.23 | 1500.56 | 732.99 | 995.77 | 1154.81 | 1295.42 | 1489.04 | 1606.59 |
| 80 | 744.52 | 1030.34 | | | | | 790.62 | 1081.05 | | | | |
| 81 | 815.97 | 1127.15 | | | | | 857.47 | 1173.25 | | | | |
| 82 | 898.96 | 1226.27 | | | | | 935.84 | 1270.06 | | | | |
| 83 | 988.85 | 1332.30 | | | | | 1023.43 | 1371.48 | | | | |
| 84 | 1087.97 | 1442.94 | | | | | 1117.93 | 1477.51 | | | | |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix B2

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA 9/96

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2010 Rate Filing***

### Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
### Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

| Age | 3.4% Simple Inflation | | | | | | 3.4% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 76.07 | 94.51 | 108.34 | 122.17 | 150.16 | 168.31 | 122.90 | 152.82 | 171.06 | 194.68 | 236.46 | 259.35 |
| 30 | 76.07 | 94.51 | 108.34 | 122.17 | 150.85 | 169.79 | 124.28 | 154.19 | 172.90 | 195.78 | 236.46 | 259.35 |
| 31 | 76.07 | 94.51 | 108.34 | 122.17 | 151.55 | 171.28 | 124.59 | 154.88 | 172.90 | 195.78 | 236.46 | 259.35 |
| 32 | 76.07 | 94.51 | 108.34 | 122.17 | 152.94 | 172.02 | 124.59 | 155.10 | 172.90 | 195.78 | 236.46 | 259.35 |
| 33 | 76.39 | 94.51 | 108.61 | 122.17 | 153.64 | 173.52 | 124.59 | 155.10 | 172.90 | 195.78 | 236.46 | 259.35 |
| 34 | 76.39 | 94.51 | 109.27 | 122.68 | 155.03 | 175.01 | 124.59 | 155.10 | 172.90 | 195.78 | 236.46 | 259.35 |
| 35 | 77.04 | 94.79 | 109.27 | 123.34 | 156.43 | 175.76 | 124.59 | 155.10 | 172.90 | 195.78 | 236.46 | 259.35 |
| 36 | 77.69 | 95.42 | 109.93 | 124.68 | 157.14 | 177.27 | 124.59 | 155.10 | 172.90 | 195.78 | 236.46 | 259.35 |
| 37 | 78.34 | 96.06 | 111.26 | 125.35 | 158.55 | 178.78 | 124.59 | 155.10 | 172.90 | 195.78 | 236.46 | 259.35 |
| 38 | 78.34 | 96.70 | 111.93 | 126.02 | 159.96 | 180.29 | 124.59 | 155.10 | 172.90 | 195.78 | 236.46 | 259.35 |
| 39 | 78.99 | 97.34 | 112.60 | 127.36 | 161.37 | 182.57 | 124.59 | 155.10 | 172.90 | 195.78 | 236.46 | 259.35 |
| 40 | 79.65 | 97.99 | 113.27 | 128.03 | 162.79 | 184.09 | 124.59 | 155.10 | 172.90 | 195.78 | 236.46 | 259.35 |
| 41 | 80.37 | 98.70 | 114.02 | 128.81 | 164.38 | 185.61 | 124.59 | 155.10 | 172.90 | 195.78 | 236.46 | 259.35 |
| 42 | 80.43 | 99.42 | 114.78 | 130.27 | 165.27 | 185.61 | 124.59 | 155.10 | 172.90 | 195.78 | 236.46 | 259.35 |
| 43 | 81.17 | 100.15 | 116.24 | 131.06 | 165.27 | 185.61 | 124.59 | 155.10 | 172.90 | 195.78 | 236.46 | 259.35 |
| 44 | 81.91 | 100.59 | 116.55 | 131.86 | 165.27 | 185.61 | 124.59 | 155.10 | 172.90 | 195.78 | 236.46 | 259.35 |
| 45 | 102.82 | 129.91 | 146.34 | 163.09 | 208.12 | 234.32 | 147.47 | 177.98 | 195.78 | 218.66 | 264.43 | 289.86 |
| 46 | 102.90 | 131.33 | 147.86 | 163.90 | 209.74 | 236.77 | 147.47 | 177.98 | 195.78 | 218.66 | 264.43 | 289.86 |
| 47 | 103.66 | 132.10 | 148.67 | 165.39 | 211.39 | 238.44 | 147.47 | 177.98 | 195.78 | 218.66 | 264.43 | 289.86 |
| 48 | 104.43 | 132.86 | 150.21 | 166.91 | 213.05 | 239.00 | 147.47 | 177.98 | 195.78 | 218.66 | 264.43 | 289.86 |
| 49 | 105.20 | 134.32 | 151.05 | 167.74 | 213.58 | 239.00 | 147.47 | 177.98 | 195.78 | 218.66 | 264.43 | 289.86 |
| 50 | 114.47 | 144.80 | 162.62 | 183.81 | 233.30 | 259.35 | 157.64 | 185.61 | 203.41 | 228.83 | 274.60 | 310.20 |
| 51 | 121.28 | 151.65 | 174.21 | 193.87 | 243.32 | 272.06 | 162.73 | 193.24 | 211.04 | 233.92 | 282.23 | 310.20 |
| 52 | 126.39 | 159.19 | 180.65 | 200.16 | 253.88 | 282.23 | 165.27 | 198.32 | 216.12 | 239.00 | 287.31 | 317.82 |
| 53 | 130.41 | 166.75 | 190.27 | 209.80 | 264.43 | 292.40 | 170.35 | 203.41 | 223.75 | 244.09 | 294.94 | 325.45 |
| 54 | 137.66 | 173.63 | 197.47 | 217.29 | 274.54 | 305.11 | 175.44 | 208.49 | 228.83 | 251.72 | 302.57 | 333.08 |
| 55 | 142.81 | 178.79 | 204.26 | 226.96 | 284.77 | 314.63 | 180.41 | 216.12 | 236.46 | 256.80 | 310.20 | 343.25 |
| 56 | 150.38 | 186.36 | 211.88 | 236.91 | 297.48 | 328.00 | 188.05 | 223.75 | 246.63 | 264.43 | 320.37 | 355.96 |
| 57 | 157.25 | 193.55 | 219.81 | 247.29 | 307.65 | 338.17 | 192.43 | 236.46 | 261.89 | 277.14 | 335.62 | 373.76 |
| 58 | 164.84 | 200.75 | 227.03 | 259.30 | 320.37 | 350.88 | 200.08 | 246.63 | 274.60 | 292.40 | 355.96 | 394.10 |
| 59 | 171.65 | 211.07 | 234.98 | 271.32 | 333.08 | 363.59 | 206.52 | 258.09 | 292.40 | 310.20 | 376.30 | 416.99 |
| 60 | 181.28 | 218.29 | 242.93 | 283.36 | 343.25 | 373.76 | 216.21 | 268.87 | 305.97 | 325.45 | 394.10 | 437.33 |
| 61 | 188.77 | 228.87 | 253.59 | 296.32 | 356.55 | 386.90 | 224.05 | 281.52 | 315.66 | 338.85 | 412.18 | 455.17 |
| 62 | 194.34 | 240.78 | 262.73 | 310.63 | 369.69 | 399.87 | 225.90 | 292.65 | 326.68 | 357.11 | 430.05 | 475.31 |
| 63 | 198.94 | 251.61 | 272.07 | 328.37 | 385.16 | 415.18 | 231.96 | 303.61 | 340.30 | 375.16 | 450.19 | 497.71 |
| 64 | 205.36 | 258.62 | 287.56 | 345.04 | 400.45 | 432.79 | 238.47 | 312.44 | 352.89 | 392.99 | 470.09 | 519.84 |
| 65 | 210.70 | 271.93 | 299.85 | 362.41 | 418.02 | 452.65 | 245.08 | 327.57 | 364.87 | 413.08 | 492.23 | 541.70 |
| 66 | 223.77 | 295.91 | 324.95 | 385.48 | 442.76 | 479.66 | 261.66 | 348.68 | 392.34 | 437.84 | 521.47 | 573.13 |
| 67 | 243.94 | 319.14 | 354.31 | 413.38 | 479.43 | 518.56 | 288.37 | 374.25 | 423.17 | 469.64 | 560.15 | 613.96 |
| 68 | 264.38 | 345.72 | 393.22 | 447.56 | 522.96 | 566.74 | 313.89 | 403.77 | 457.29 | 508.37 | 605.66 | 664.04 |
| 69 | 288.25 | 377.43 | 432.25 | 488.58 | 570.82 | 619.19 | 338.33 | 437.79 | 493.42 | 551.47 | 655.47 | 715.94 |
| 70 | 320.79 | 418.48 | 471.58 | 533.93 | 618.11 | 671.02 | 369.84 | 471.40 | 531.52 | 603.67 | 704.69 | 767.22 |
| 71 | 356.33 | 449.60 | 504.60 | 585.91 | 672.00 | 727.01 | 404.16 | 506.99 | 569.17 | 660.05 | 760.49 | 822.67 |
| 72 | 389.97 | 485.09 | 539.78 | 646.79 | 734.77 | 791.84 | 437.53 | 546.92 | 608.74 | 725.26 | 822.75 | 884.58 |
| 73 | 423.22 | 527.25 | 581.63 | 716.39 | 806.24 | 862.98 | 470.50 | 591.08 | 657.29 | 799.15 | 893.72 | 955.19 |
| 74 | 458.41 | 573.60 | 637.07 | 794.57 | 886.26 | 945.03 | 507.78 | 639.42 | 714.65 | 876.85 | 973.24 | 1034.36 |
| 75 | 493.17 | 628.74 | 710.54 | 874.15 | 974.66 | 1035.43 | 542.26 | 694.18 | 787.67 | 955.96 | 1061.14 | 1124.25 |
| 76 | 532.16 | 694.83 | 804.05 | 962.07 | 1075.94 | 1145.65 | 578.63 | 757.57 | 873.76 | 1041.08 | 1161.92 | 1233.96 |
| 77 | 572.98 | 776.29 | 910.29 | 1058.16 | 1196.78 | 1282.26 | 616.87 | 831.74 | 972.67 | 1129.78 | 1277.64 | 1367.75 |
| 78 | 620.05 | 868.99 | 1028.04 | 1161.73 | 1332.30 | 1438.33 | 661.54 | 917.40 | 1078.75 | 1228.57 | 1410.67 | 1523.61 |
| 79 | 673.06 | 965.80 | 1147.90 | 1274.67 | 1479.82 | 1604.29 | 712.25 | 1009.60 | 1191.69 | 1334.60 | 1553.58 | 1687.27 |
| 80 | 735.30 | 1067.22 | | | | | 772.18 | 1104.10 | | | | |
| 81 | 811.36 | 1173.25 | | | | | 845.94 | 1203.22 | | | | |
| 82 | 901.26 | 1281.59 | | | | | 931.23 | 1306.94 | | | | |
| 83 | 1002.68 | 1394.53 | | | | | 1028.04 | 1415.28 | | | | |
| 84 | 1113.32 | 1512.09 | | | | | 1131.76 | 1528.22 | | | | |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix B2

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA 9/96

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2010 Rate Filing***

### Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
### Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

| Age | 3.4% Simple Inflation | | | | | | 3.4% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 73.76 | 89.90 | 101.42 | 112.95 | 136.30 | 152.17 | 117.89 | 145.31 | 163.51 | 184.57 | 223.75 | 246.63 |
| 30 | 73.76 | 89.90 | 101.42 | 112.95 | 136.93 | 153.51 | 119.21 | 146.61 | 165.27 | 185.61 | 223.75 | 246.63 |
| 31 | 73.76 | 89.90 | 101.42 | 112.95 | 137.56 | 154.86 | 119.50 | 147.26 | 165.27 | 185.61 | 223.75 | 246.63 |
| 32 | 73.76 | 89.90 | 101.42 | 112.95 | 138.82 | 155.53 | 119.50 | 147.47 | 165.27 | 185.61 | 223.75 | 246.63 |
| 33 | 74.08 | 89.90 | 101.67 | 112.95 | 139.45 | 156.88 | 119.50 | 147.47 | 165.27 | 185.61 | 223.75 | 246.63 |
| 34 | 74.08 | 89.90 | 102.29 | 113.42 | 140.72 | 158.23 | 119.50 | 147.47 | 165.27 | 185.61 | 223.75 | 246.63 |
| 35 | 74.70 | 90.16 | 102.29 | 114.03 | 141.99 | 158.91 | 119.50 | 147.47 | 165.27 | 185.61 | 223.75 | 246.63 |
| 36 | 75.33 | 90.77 | 102.91 | 115.27 | 142.63 | 160.27 | 119.50 | 147.47 | 165.27 | 185.61 | 223.75 | 246.63 |
| 37 | 75.97 | 91.38 | 104.16 | 115.89 | 143.91 | 161.63 | 119.50 | 147.47 | 165.27 | 185.61 | 223.75 | 246.63 |
| 38 | 75.97 | 91.99 | 104.78 | 116.51 | 145.19 | 163.00 | 119.50 | 147.47 | 165.27 | 185.61 | 223.75 | 246.63 |
| 39 | 76.60 | 92.60 | 105.41 | 117.75 | 146.48 | 165.06 | 119.50 | 147.47 | 165.27 | 185.61 | 223.75 | 246.63 |
| 40 | 77.23 | 93.21 | 106.04 | 118.37 | 147.77 | 166.44 | 119.50 | 147.47 | 165.27 | 185.61 | 223.75 | 246.63 |
| 41 | 77.93 | 93.89 | 106.74 | 119.08 | 149.20 | 167.81 | 119.50 | 147.47 | 165.27 | 185.61 | 223.75 | 246.63 |
| 42 | 78.00 | 94.57 | 107.46 | 120.44 | 150.01 | 167.81 | 119.50 | 147.47 | 165.27 | 185.61 | 223.75 | 246.63 |
| 43 | 78.71 | 95.26 | 108.82 | 121.17 | 150.01 | 167.81 | 119.50 | 147.47 | 165.27 | 185.61 | 223.75 | 246.63 |
| 44 | 79.43 | 95.68 | 109.11 | 121.91 | 150.01 | 167.81 | 119.50 | 147.47 | 165.27 | 185.61 | 223.75 | 246.63 |
| 45 | 100.43 | 120.47 | 136.75 | 151.10 | 190.78 | 211.89 | 142.39 | 170.35 | 188.15 | 208.49 | 249.17 | 272.06 |
| 46 | 100.51 | 121.78 | 138.16 | 151.84 | 192.27 | 214.10 | 142.39 | 170.35 | 188.15 | 208.49 | 249.17 | 272.06 |
| 47 | 101.25 | 122.49 | 138.92 | 153.23 | 193.77 | 215.61 | 142.39 | 170.35 | 188.15 | 208.49 | 249.17 | 272.06 |
| 48 | 102.00 | 123.20 | 140.36 | 154.64 | 195.29 | 216.12 | 142.39 | 170.35 | 188.15 | 208.49 | 249.17 | 272.06 |
| 49 | 102.76 | 124.56 | 141.15 | 155.41 | 195.78 | 216.12 | 142.39 | 170.35 | 188.15 | 208.49 | 249.17 | 272.06 |
| 50 | 109.59 | 137.56 | 155.23 | 171.56 | 213.01 | 236.46 | 150.01 | 180.52 | 198.32 | 218.66 | 261.89 | 292.40 |
| 51 | 116.43 | 142.02 | 161.95 | 179.14 | 223.04 | 246.63 | 157.64 | 185.61 | 203.41 | 223.75 | 266.97 | 292.40 |
| 52 | 121.53 | 149.54 | 168.45 | 185.52 | 233.57 | 256.80 | 162.73 | 190.69 | 208.49 | 228.83 | 274.60 | 300.03 |
| 53 | 128.00 | 157.08 | 175.64 | 195.16 | 244.09 | 269.52 | 167.81 | 195.78 | 216.12 | 233.92 | 282.23 | 310.20 |
| 54 | 132.83 | 161.57 | 182.84 | 202.64 | 254.21 | 279.69 | 172.90 | 203.41 | 221.21 | 241.55 | 289.86 | 317.82 |
| 55 | 137.97 | 169.13 | 189.67 | 209.88 | 264.43 | 291.80 | 177.87 | 208.49 | 228.83 | 246.63 | 297.48 | 328.00 |
| 56 | 145.53 | 176.68 | 197.27 | 219.81 | 274.60 | 302.57 | 182.96 | 216.12 | 239.00 | 254.26 | 310.20 | 343.25 |
| 57 | 152.41 | 183.87 | 205.15 | 230.15 | 287.31 | 317.82 | 187.37 | 226.29 | 249.17 | 266.97 | 325.45 | 361.05 |
| 58 | 159.99 | 191.08 | 214.83 | 242.17 | 300.03 | 330.54 | 195.01 | 236.46 | 261.89 | 282.23 | 343.25 | 381.39 |
| 59 | 166.81 | 201.37 | 225.19 | 251.76 | 312.74 | 343.25 | 201.48 | 247.97 | 277.14 | 297.48 | 361.05 | 401.73 |
| 60 | 174.03 | 208.59 | 233.11 | 263.82 | 325.45 | 358.51 | 208.67 | 256.31 | 288.27 | 312.74 | 381.39 | 422.07 |
| 61 | 181.51 | 219.13 | 243.84 | 276.73 | 336.32 | 369.19 | 216.50 | 268.96 | 298.12 | 326.21 | 394.48 | 440.00 |
| 62 | 187.23 | 231.05 | 253.09 | 288.61 | 352.08 | 384.78 | 218.53 | 277.64 | 309.35 | 339.51 | 412.44 | 457.71 |
| 63 | 192.00 | 239.63 | 260.35 | 303.87 | 365.16 | 397.67 | 222.39 | 286.33 | 320.57 | 352.65 | 427.68 | 475.20 |
| 64 | 196.33 | 246.97 | 275.97 | 320.57 | 380.55 | 415.37 | 231.38 | 297.80 | 330.99 | 368.12 | 445.22 | 492.48 |
| 65 | 199.72 | 260.40 | 286.22 | 335.47 | 395.76 | 430.39 | 238.14 | 310.46 | 345.53 | 385.87 | 465.02 | 512.02 |
| 66 | 214.91 | 281.93 | 308.93 | 358.47 | 418.16 | 455.06 | 254.65 | 331.49 | 370.27 | 405.86 | 487.03 | 538.69 |
| 67 | 237.16 | 305.16 | 338.21 | 384.03 | 447.63 | 489.21 | 281.22 | 357.12 | 401.15 | 435.40 | 523.46 | 577.27 |
| 68 | 259.82 | 334.04 | 374.50 | 415.94 | 486.47 | 530.26 | 306.70 | 389.18 | 435.39 | 474.31 | 566.74 | 622.69 |
| 69 | 283.67 | 363.36 | 413.25 | 454.72 | 532.12 | 578.07 | 333.56 | 423.27 | 474.07 | 517.60 | 614.35 | 672.40 |
| 70 | 318.45 | 406.46 | 452.43 | 497.85 | 579.62 | 627.73 | 365.06 | 456.97 | 512.28 | 570.00 | 666.21 | 726.33 |
| 71 | 353.94 | 437.64 | 487.86 | 550.04 | 631.35 | 683.96 | 399.38 | 495.03 | 552.43 | 626.57 | 722.22 | 782.01 |
| 72 | 387.60 | 473.20 | 525.51 | 613.50 | 696.72 | 749.04 | 435.15 | 535.03 | 596.85 | 691.97 | 787.08 | 848.91 |
| 73 | 420.85 | 515.43 | 569.81 | 683.29 | 768.41 | 822.79 | 468.14 | 581.63 | 647.83 | 761.32 | 860.62 | 922.09 |
| 74 | 456.06 | 561.84 | 622.96 | 756.96 | 846.29 | 902.71 | 505.42 | 630.02 | 702.89 | 832.19 | 937.97 | 1001.45 |
| 75 | 490.83 | 612.38 | 687.17 | 832.08 | 930.25 | 991.02 | 539.92 | 680.16 | 766.64 | 906.88 | 1019.07 | 1086.85 |
| 76 | 527.51 | 671.59 | 766.87 | 910.94 | 1022.49 | 1089.88 | 576.31 | 738.98 | 841.23 | 982.98 | 1108.47 | 1185.16 |
| 77 | 568.35 | 746.25 | 859.46 | 995.78 | 1125.16 | 1206.02 | 614.56 | 806.32 | 926.46 | 1065.09 | 1208.33 | 1298.44 |
| 78 | 613.13 | 827.50 | 963.50 | 1087.97 | 1242.40 | 1336.91 | 659.23 | 880.52 | 1021.12 | 1152.51 | 1323.08 | 1426.80 |
| 79 | 663.84 | 917.40 | 1071.83 | 1187.08 | 1366.87 | 1477.51 | 707.64 | 963.50 | 1120.24 | 1249.32 | 1445.24 | 1565.10 |
| 80 | 723.77 | 1009.60 | | | | | 762.96 | 1051.09 | | | | |
| 81 | 797.53 | 1108.71 | | | | | 832.11 | 1143.29 | | | | |
| 82 | 880.52 | 1210.13 | | | | | 912.79 | 1240.10 | | | | |
| 83 | 975.02 | 1318.47 | | | | | 1002.68 | 1343.82 | | | | |
| 84 | 1078.75 | 1429.11 | | | | | 1101.80 | 1452.16 | | | | |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix B2

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA 9/96

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2010 Rate Filing***

### Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
### Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

| Age | 3.4% Simple Inflation | | | | | | 3.4% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 66.85 | 78.37 | 87.59 | 94.51 | 115.51 | 126.81 | 110.36 | 130.27 | 143.39 | 159.28 | 193.24 | 213.58 |
| 30 | 66.85 | 78.37 | 87.59 | 94.51 | 116.04 | 127.93 | 111.60 | 131.44 | 144.93 | 160.18 | 193.24 | 213.58 |
| 31 | 66.85 | 78.37 | 87.59 | 94.51 | 116.58 | 129.05 | 111.87 | 132.03 | 144.93 | 160.18 | 193.24 | 213.58 |
| 32 | 66.85 | 78.37 | 87.59 | 94.51 | 117.65 | 129.61 | 111.87 | 132.22 | 144.93 | 160.18 | 193.24 | 213.58 |
| 33 | 67.13 | 78.37 | 87.81 | 94.51 | 118.18 | 130.73 | 111.87 | 132.22 | 144.93 | 160.18 | 193.24 | 213.58 |
| 34 | 67.13 | 78.37 | 88.34 | 94.90 | 119.26 | 131.86 | 111.87 | 132.22 | 144.93 | 160.18 | 193.24 | 213.58 |
| 35 | 67.70 | 78.60 | 88.34 | 95.42 | 120.33 | 132.43 | 111.87 | 132.22 | 144.93 | 160.18 | 193.24 | 213.58 |
| 36 | 68.27 | 79.13 | 88.88 | 96.45 | 120.87 | 133.56 | 111.87 | 132.22 | 144.93 | 160.18 | 193.24 | 213.58 |
| 37 | 68.84 | 79.66 | 89.96 | 96.97 | 121.96 | 134.69 | 111.87 | 132.22 | 144.93 | 160.18 | 193.24 | 213.58 |
| 38 | 68.84 | 80.19 | 90.50 | 97.48 | 123.04 | 135.83 | 111.87 | 132.22 | 144.93 | 160.18 | 193.24 | 213.58 |
| 39 | 69.42 | 80.72 | 91.04 | 98.52 | 124.13 | 137.55 | 111.87 | 132.22 | 144.93 | 160.18 | 193.24 | 213.58 |
| 40 | 69.99 | 81.26 | 91.58 | 99.05 | 125.23 | 138.70 | 111.87 | 132.22 | 144.93 | 160.18 | 193.24 | 213.58 |
| 41 | 70.63 | 81.85 | 92.19 | 99.64 | 126.44 | 139.84 | 111.87 | 132.22 | 144.93 | 160.18 | 193.24 | 213.58 |
| 42 | 70.68 | 82.45 | 92.80 | 100.77 | 127.13 | 139.84 | 111.87 | 132.22 | 144.93 | 160.18 | 193.24 | 213.58 |
| 43 | 71.33 | 83.05 | 93.98 | 101.38 | 127.13 | 139.84 | 111.87 | 132.22 | 144.93 | 160.18 | 193.24 | 213.58 |
| 44 | 71.98 | 83.42 | 94.23 | 102.00 | 127.13 | 139.84 | 111.87 | 132.22 | 144.93 | 160.18 | 193.24 | 213.58 |
| 45 | 88.48 | 106.29 | 119.95 | 129.52 | 161.05 | 179.48 | 129.67 | 152.56 | 162.73 | 180.52 | 218.66 | 241.55 |
| 46 | 88.54 | 107.46 | 121.19 | 130.15 | 162.30 | 181.35 | 129.67 | 152.56 | 162.73 | 180.52 | 218.66 | 241.55 |
| 47 | 89.20 | 108.08 | 121.86 | 131.34 | 163.57 | 182.64 | 129.67 | 152.56 | 162.73 | 180.52 | 218.66 | 241.55 |
| 48 | 89.86 | 108.71 | 123.13 | 132.55 | 164.86 | 183.07 | 129.67 | 152.56 | 162.73 | 180.52 | 218.66 | 241.55 |
| 49 | 90.52 | 109.90 | 123.81 | 133.21 | 165.27 | 183.07 | 129.67 | 152.56 | 162.73 | 180.52 | 218.66 | 241.55 |
| 50 | 99.85 | 120.66 | 133.05 | 144.60 | 182.58 | 203.41 | 137.30 | 160.18 | 170.35 | 190.69 | 228.83 | 259.35 |
| 51 | 104.30 | 125.17 | 139.86 | 152.15 | 190.09 | 213.58 | 142.39 | 165.27 | 175.44 | 195.78 | 236.46 | 259.35 |
| 52 | 109.38 | 130.25 | 146.47 | 158.66 | 200.56 | 223.75 | 147.47 | 167.81 | 180.52 | 200.87 | 241.55 | 266.97 |
| 53 | 113.51 | 137.75 | 153.68 | 165.89 | 211.04 | 231.38 | 152.56 | 172.90 | 185.61 | 205.95 | 249.17 | 274.60 |
| 54 | 118.34 | 142.28 | 158.46 | 173.35 | 218.62 | 244.09 | 155.10 | 177.98 | 193.24 | 211.04 | 256.80 | 282.23 |
| 55 | 123.44 | 147.38 | 165.35 | 180.59 | 228.83 | 253.74 | 160.09 | 185.61 | 200.87 | 216.12 | 264.43 | 292.40 |
| 56 | 128.55 | 154.90 | 170.48 | 190.50 | 239.00 | 264.43 | 165.17 | 190.69 | 208.49 | 223.75 | 274.60 | 305.11 |
| 57 | 135.48 | 162.10 | 178.29 | 198.32 | 249.17 | 277.14 | 169.64 | 200.87 | 218.66 | 233.92 | 287.31 | 320.37 |
| 58 | 143.02 | 169.31 | 185.53 | 207.93 | 261.89 | 287.31 | 174.75 | 211.04 | 231.38 | 249.17 | 302.57 | 338.17 |
| 59 | 147.47 | 177.11 | 193.37 | 219.99 | 272.06 | 300.03 | 181.33 | 220.13 | 244.09 | 261.89 | 320.37 | 355.96 |
| 60 | 154.69 | 184.34 | 203.67 | 229.62 | 284.77 | 312.74 | 188.55 | 228.67 | 255.39 | 274.60 | 338.17 | 376.30 |
| 61 | 162.15 | 192.35 | 209.70 | 239.99 | 295.86 | 323.68 | 193.84 | 238.79 | 265.55 | 288.27 | 351.49 | 391.95 |
| 62 | 168.27 | 201.87 | 219.35 | 251.93 | 306.82 | 336.99 | 196.43 | 247.62 | 274.71 | 301.79 | 367.17 | 407.41 |
| 63 | 173.49 | 210.87 | 227.51 | 267.11 | 320.14 | 350.15 | 200.87 | 256.71 | 286.05 | 315.13 | 382.66 | 422.68 |
| 64 | 178.28 | 219.01 | 238.86 | 281.42 | 335.78 | 365.63 | 207.77 | 266.07 | 294.48 | 328.32 | 397.96 | 440.25 |
| 65 | 182.17 | 228.14 | 249.88 | 296.29 | 348.76 | 380.92 | 215.02 | 278.68 | 304.46 | 343.82 | 415.55 | 457.60 |
| 66 | 194.97 | 246.98 | 270.03 | 314.27 | 368.97 | 400.94 | 231.29 | 297.12 | 328.58 | 364.05 | 437.84 | 482.12 |
| 67 | 212.32 | 270.22 | 294.49 | 337.56 | 396.26 | 432.95 | 255.01 | 320.43 | 354.68 | 391.37 | 469.64 | 518.56 |
| 68 | 232.47 | 294.33 | 330.03 | 367.29 | 430.53 | 469.45 | 277.95 | 347.83 | 386.75 | 425.67 | 508.37 | 559.45 |
| 69 | 253.93 | 323.51 | 365.75 | 403.93 | 471.65 | 512.77 | 302.59 | 379.74 | 423.27 | 464.39 | 553.89 | 607.10 |
| 70 | 285.66 | 360.76 | 399.77 | 442.53 | 514.69 | 557.98 | 331.66 | 411.27 | 459.37 | 512.28 | 601.27 | 654.18 |
| 71 | 318.07 | 389.81 | 432.86 | 492.64 | 564.39 | 609.83 | 363.50 | 444.81 | 495.03 | 566.78 | 652.87 | 705.48 |
| 72 | 347.17 | 423.26 | 466.07 | 549.29 | 620.63 | 665.81 | 394.73 | 482.71 | 535.03 | 625.39 | 710.99 | 765.68 |
| 73 | 378.29 | 458.68 | 505.97 | 610.00 | 685.66 | 732.94 | 425.58 | 522.52 | 579.26 | 688.02 | 775.50 | 829.88 |
| 74 | 411.39 | 500.72 | 554.79 | 677.03 | 754.61 | 803.98 | 458.41 | 566.55 | 632.37 | 754.61 | 843.94 | 900.36 |
| 75 | 441.75 | 546.93 | 612.38 | 743.26 | 829.74 | 883.50 | 490.83 | 614.71 | 689.51 | 820.40 | 918.56 | 979.33 |
| 76 | 474.06 | 601.87 | 683.21 | 815.67 | 913.27 | 971.36 | 522.86 | 666.94 | 757.57 | 890.03 | 999.25 | 1066.64 |
| 77 | 510.60 | 665.39 | 764.74 | 889.50 | 1002.71 | 1072.02 | 556.80 | 725.46 | 834.05 | 963.43 | 1088.19 | 1166.74 |
| 78 | 550.90 | 737.60 | 855.16 | 970.41 | 1104.10 | 1184.78 | 597.00 | 792.92 | 917.40 | 1041.87 | 1189.39 | 1279.28 |
| 79 | 594.69 | 815.97 | 949.67 | 1058.00 | 1212.44 | 1304.64 | 638.49 | 864.38 | 1004.99 | 1127.15 | 1295.42 | 1396.84 |
| 80 | 647.71 | 896.65 | | | | | 686.89 | 940.45 | | | | |
| 81 | 709.94 | 979.63 | | | | | 746.82 | 1021.12 | | | | |
| 82 | 781.40 | 1067.22 | | | | | 813.67 | 1104.10 | | | | |
| 83 | 859.77 | 1159.42 | | | | | 889.74 | 1194.00 | | | | |
| 84 | 945.06 | 1253.93 | | | | | 972.72 | 1283.89 | | | | |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix B2

## John Hancock Life Insurance Company (U.S.A.)

## NH-99 VA 4/99

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2010 Rate Filing***

### Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

| Age | 3.4% Simple Inflation | | | | | | 3.4% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 57.63 | 73.76 | 80.68 | 92.20 | 113.20 | 124.50 | 95.31 | 117.75 | 130.81 | 146.64 | 180.52 | 198.32 |
| 30 | 57.63 | 73.76 | 80.68 | 92.20 | 113.72 | 125.60 | 96.38 | 118.80 | 132.22 | 147.47 | 180.52 | 198.32 |
| 31 | 57.63 | 73.76 | 80.68 | 92.20 | 114.24 | 126.70 | 96.62 | 119.33 | 132.22 | 147.47 | 180.52 | 198.32 |
| 32 | 57.63 | 73.76 | 80.68 | 92.20 | 115.29 | 127.25 | 96.62 | 119.50 | 132.22 | 147.47 | 180.52 | 198.32 |
| 33 | 57.87 | 73.76 | 80.88 | 92.20 | 115.82 | 128.36 | 96.62 | 119.50 | 132.22 | 147.47 | 180.52 | 198.32 |
| 34 | 57.87 | 73.76 | 81.37 | 92.59 | 116.87 | 129.46 | 96.62 | 119.50 | 132.22 | 147.47 | 180.52 | 198.32 |
| 35 | 58.36 | 73.98 | 81.37 | 93.09 | 117.93 | 130.02 | 96.62 | 119.50 | 132.22 | 147.47 | 180.52 | 198.32 |
| 36 | 58.85 | 74.48 | 81.86 | 94.10 | 118.46 | 131.13 | 96.62 | 119.50 | 132.22 | 147.47 | 180.52 | 198.32 |
| 37 | 59.35 | 74.98 | 82.85 | 94.60 | 119.52 | 132.25 | 96.62 | 119.50 | 132.22 | 147.47 | 180.52 | 198.32 |
| 38 | 59.35 | 75.48 | 83.35 | 95.11 | 120.58 | 133.36 | 96.62 | 119.50 | 132.22 | 147.47 | 180.52 | 198.32 |
| 39 | 59.84 | 75.98 | 83.85 | 96.12 | 121.65 | 135.05 | 96.62 | 119.50 | 132.22 | 147.47 | 180.52 | 198.32 |
| 40 | 60.34 | 76.48 | 84.35 | 96.63 | 122.72 | 136.18 | 96.62 | 119.50 | 132.22 | 147.47 | 180.52 | 198.32 |
| 41 | 60.89 | 77.03 | 84.91 | 97.21 | 123.92 | 137.30 | 96.62 | 119.50 | 132.22 | 147.47 | 180.52 | 198.32 |
| 42 | 60.93 | 77.60 | 85.48 | 98.32 | 124.59 | 137.30 | 96.62 | 119.50 | 132.22 | 147.47 | 180.52 | 198.32 |
| 43 | 61.49 | 78.16 | 86.56 | 98.91 | 124.59 | 137.30 | 96.62 | 119.50 | 132.22 | 147.47 | 180.52 | 198.32 |
| 44 | 62.05 | 78.51 | 86.79 | 99.51 | 124.59 | 137.30 | 96.62 | 119.50 | 132.22 | 147.47 | 180.52 | 198.32 |
| 45 | 76.52 | 99.21 | 107.96 | 122.32 | 158.57 | 172.00 | 109.33 | 134.76 | 150.01 | 167.81 | 200.87 | 223.75 |
| 46 | 76.58 | 100.29 | 109.07 | 122.92 | 159.81 | 173.80 | 109.33 | 134.76 | 150.01 | 167.81 | 200.87 | 223.75 |
| 47 | 77.14 | 100.87 | 109.68 | 124.05 | 161.06 | 175.03 | 109.33 | 134.76 | 150.01 | 167.81 | 200.87 | 223.75 |
| 48 | 77.71 | 101.46 | 110.81 | 125.18 | 162.32 | 175.44 | 109.33 | 134.76 | 150.01 | 167.81 | 200.87 | 223.75 |
| 49 | 78.29 | 102.57 | 111.43 | 125.81 | 162.73 | 175.44 | 109.33 | 134.76 | 150.01 | 167.81 | 200.87 | 223.75 |
| 50 | 85.24 | 111.01 | 118.27 | 137.24 | 177.51 | 190.69 | 114.42 | 144.93 | 160.18 | 175.44 | 211.04 | 233.92 |
| 51 | 89.75 | 115.54 | 127.59 | 142.33 | 187.56 | 200.87 | 119.50 | 147.47 | 162.73 | 180.52 | 216.12 | 239.00 |
| 52 | 94.80 | 123.01 | 134.27 | 151.34 | 195.49 | 211.04 | 124.59 | 152.56 | 167.81 | 183.07 | 221.21 | 246.63 |
| 53 | 101.43 | 128.08 | 141.48 | 158.57 | 200.87 | 221.21 | 129.67 | 155.10 | 172.90 | 188.15 | 228.83 | 251.72 |
| 54 | 103.85 | 132.63 | 148.71 | 168.46 | 210.99 | 231.38 | 134.76 | 162.73 | 177.98 | 193.24 | 233.92 | 256.80 |
| 55 | 108.92 | 137.72 | 155.63 | 173.27 | 218.66 | 241.05 | 139.76 | 165.27 | 180.52 | 195.78 | 239.00 | 261.89 |
| 56 | 118.85 | 145.22 | 165.61 | 188.06 | 231.38 | 256.80 | 147.39 | 175.44 | 193.24 | 208.49 | 251.72 | 279.69 |
| 57 | 125.80 | 157.26 | 178.29 | 200.77 | 249.17 | 274.60 | 156.98 | 190.69 | 211.04 | 226.29 | 272.06 | 300.03 |
| 58 | 135.75 | 169.31 | 190.42 | 217.71 | 266.97 | 292.40 | 167.15 | 205.95 | 228.83 | 244.09 | 297.48 | 328.00 |
| 59 | 147.47 | 181.96 | 203.16 | 234.65 | 284.77 | 312.74 | 178.82 | 222.66 | 251.72 | 264.43 | 322.91 | 355.96 |
| 60 | 159.52 | 191.61 | 213.48 | 249.16 | 302.57 | 328.00 | 188.55 | 238.72 | 268.04 | 284.77 | 348.34 | 383.93 |
| 61 | 169.41 | 204.52 | 226.77 | 264.48 | 318.62 | 343.91 | 198.88 | 251.36 | 283.09 | 305.98 | 369.19 | 407.13 |
| 62 | 177.75 | 218.89 | 238.63 | 283.72 | 336.99 | 364.66 | 208.71 | 267.63 | 296.98 | 324.42 | 392.32 | 432.56 |
| 63 | 182.75 | 232.44 | 253.31 | 303.87 | 355.15 | 385.16 | 215.22 | 278.93 | 313.17 | 347.65 | 417.68 | 460.20 |
| 64 | 191.82 | 244.64 | 271.33 | 325.46 | 378.07 | 407.91 | 224.30 | 295.36 | 330.99 | 370.60 | 442.73 | 487.51 |
| 65 | 199.72 | 260.40 | 286.22 | 345.27 | 400.71 | 430.39 | 233.52 | 312.91 | 347.95 | 393.29 | 469.97 | 516.96 |
| 66 | 214.91 | 281.93 | 311.22 | 368.29 | 425.54 | 459.98 | 254.65 | 336.41 | 377.63 | 415.70 | 499.33 | 546.07 |
| 67 | 232.64 | 305.16 | 333.60 | 391.37 | 459.86 | 494.10 | 274.07 | 362.02 | 398.71 | 442.74 | 538.13 | 574.82 |
| 68 | 252.98 | 331.70 | 367.48 | 420.80 | 501.07 | 527.82 | 297.12 | 386.75 | 430.53 | 476.74 | 578.90 | 612.96 |
| 69 | 274.52 | 358.68 | 408.50 | 461.97 | 544.21 | 582.91 | 324.03 | 418.44 | 469.23 | 522.44 | 626.45 | 667.56 |
| 70 | 304.40 | 399.24 | 450.04 | 509.88 | 591.65 | 639.75 | 353.13 | 449.75 | 507.47 | 574.81 | 673.42 | 733.55 |
| 71 | 339.59 | 430.47 | 480.69 | 559.60 | 643.31 | 693.53 | 385.03 | 483.08 | 542.86 | 631.35 | 727.01 | 784.40 |
| 72 | 370.95 | 463.69 | 516.00 | 620.63 | 703.86 | 758.55 | 418.51 | 523.14 | 582.58 | 696.72 | 789.46 | 848.91 |
| 73 | 404.30 | 505.97 | 560.35 | 688.02 | 775.50 | 829.88 | 451.59 | 567.44 | 633.64 | 766.05 | 860.62 | 917.36 |
| 74 | 441.95 | 552.44 | 613.56 | 764.01 | 855.70 | 909.76 | 486.62 | 615.91 | 688.79 | 843.94 | 937.97 | 996.74 |
| 75 | 476.81 | 605.36 | 684.83 | 841.43 | 939.60 | 998.03 | 521.22 | 668.47 | 757.29 | 920.90 | 1023.74 | 1084.51 |
| 76 | 511.24 | 669.26 | 773.84 | 927.21 | 1036.43 | 1103.82 | 557.72 | 729.68 | 841.23 | 1003.90 | 1117.76 | 1189.80 |
| 77 | 552.18 | 748.56 | 877.95 | 1018.88 | 1152.88 | 1236.06 | 593.77 | 801.70 | 935.71 | 1088.19 | 1231.44 | 1319.23 |
| 78 | 597.00 | 836.72 | 988.85 | 1120.24 | 1283.89 | 1385.31 | 638.49 | 885.13 | 1039.56 | 1182.47 | 1359.96 | 1465.99 |
| 79 | 647.71 | 931.23 | 1106.41 | 1228.57 | 1426.80 | 1546.66 | 686.89 | 972.72 | 1147.90 | 1286.20 | 1498.26 | 1625.03 |
| 80 | 707.64 | 1028.04 | | | | | 744.52 | 1062.61 | | | | |
| 81 | 783.70 | 1129.46 | | | | | 813.67 | 1159.42 | | | | |
| 82 | 868.99 | 1235.49 | | | | | 896.65 | 1260.84 | | | | |
| 83 | 965.80 | 1343.82 | | | | | 988.85 | 1364.57 | | | | |
| 84 | 1071.83 | 1459.07 | | | | | 1090.27 | 1472.90 | | | | |
| 85+ | | | | | | | | | | | | |

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix B2

## John Hancock Life Insurance Company (U.S.A.)

## NH-99 VA 4/99

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2010 Rate Filing***

### Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

| Age | 3.4% Simple Inflation | | | | | | 3.4% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 55.32 | 69.15 | 78.37 | 87.59 | 108.58 | 122.20 | 87.79 | 110.23 | 123.26 | 141.59 | 170.35 | 188.15 |
| 30 | 55.32 | 69.15 | 78.37 | 87.59 | 109.08 | 123.27 | 88.77 | 111.22 | 124.59 | 142.39 | 170.35 | 188.15 |
| 31 | 55.32 | 69.15 | 78.37 | 87.59 | 109.58 | 124.35 | 88.99 | 111.71 | 124.59 | 142.39 | 170.35 | 188.15 |
| 32 | 55.32 | 69.15 | 78.37 | 87.59 | 110.59 | 124.89 | 88.99 | 111.87 | 124.59 | 142.39 | 170.35 | 188.15 |
| 33 | 55.56 | 69.15 | 78.57 | 87.59 | 111.09 | 125.98 | 88.99 | 111.87 | 124.59 | 142.39 | 170.35 | 188.15 |
| 34 | 55.56 | 69.15 | 79.05 | 87.96 | 112.10 | 127.07 | 88.99 | 111.87 | 124.59 | 142.39 | 170.35 | 188.15 |
| 35 | 56.03 | 69.36 | 79.05 | 88.43 | 113.11 | 127.61 | 88.99 | 111.87 | 124.59 | 142.39 | 170.35 | 188.15 |
| 36 | 56.50 | 69.82 | 79.52 | 89.39 | 113.62 | 128.70 | 88.99 | 111.87 | 124.59 | 142.39 | 170.35 | 188.15 |
| 37 | 56.97 | 70.29 | 80.49 | 89.87 | 114.64 | 129.80 | 88.99 | 111.87 | 124.59 | 142.39 | 170.35 | 188.15 |
| 38 | 56.97 | 70.76 | 80.97 | 90.35 | 115.66 | 130.90 | 88.99 | 111.87 | 124.59 | 142.39 | 170.35 | 188.15 |
| 39 | 57.45 | 71.23 | 81.45 | 91.31 | 116.69 | 132.55 | 88.99 | 111.87 | 124.59 | 142.39 | 170.35 | 188.15 |
| 40 | 57.93 | 71.70 | 81.94 | 91.80 | 117.71 | 133.65 | 88.99 | 111.87 | 124.59 | 142.39 | 170.35 | 188.15 |
| 41 | 58.45 | 72.22 | 82.48 | 92.35 | 118.86 | 134.76 | 88.99 | 111.87 | 124.59 | 142.39 | 170.35 | 188.15 |
| 42 | 58.50 | 72.75 | 83.04 | 93.40 | 119.50 | 134.76 | 88.99 | 111.87 | 124.59 | 142.39 | 170.35 | 188.15 |
| 43 | 59.03 | 73.28 | 84.09 | 93.97 | 119.50 | 134.76 | 88.99 | 111.87 | 124.59 | 142.39 | 170.35 | 188.15 |
| 44 | 59.57 | 73.60 | 84.31 | 94.54 | 119.50 | 134.76 | 88.99 | 111.87 | 124.59 | 142.39 | 170.35 | 188.15 |
| 45 | 74.13 | 94.48 | 105.56 | 117.52 | 151.14 | 169.51 | 106.79 | 129.67 | 142.39 | 157.64 | 190.69 | 208.49 |
| 46 | 74.18 | 95.52 | 106.65 | 118.10 | 152.31 | 171.28 | 106.79 | 129.67 | 142.39 | 157.64 | 190.69 | 208.49 |
| 47 | 74.73 | 96.07 | 107.24 | 119.18 | 153.51 | 172.49 | 106.79 | 129.67 | 142.39 | 157.64 | 190.69 | 208.49 |
| 48 | 75.29 | 96.63 | 108.35 | 120.27 | 154.71 | 172.90 | 106.79 | 129.67 | 142.39 | 157.64 | 190.69 | 208.49 |
| 49 | 75.85 | 97.69 | 108.96 | 120.87 | 155.10 | 172.90 | 106.79 | 129.67 | 142.39 | 157.64 | 190.69 | 208.49 |
| 50 | 82.80 | 103.77 | 118.27 | 132.34 | 167.37 | 188.15 | 114.42 | 134.76 | 147.47 | 165.27 | 198.32 | 218.66 |
| 51 | 87.32 | 108.32 | 125.14 | 139.88 | 174.89 | 195.78 | 116.96 | 139.84 | 152.56 | 167.81 | 203.41 | 223.75 |
| 52 | 92.37 | 115.78 | 129.39 | 144.02 | 182.79 | 203.41 | 119.50 | 142.39 | 155.10 | 172.90 | 208.49 | 228.83 |
| 53 | 94.19 | 120.83 | 136.61 | 151.25 | 190.69 | 211.04 | 122.04 | 147.47 | 162.73 | 175.44 | 213.58 | 233.92 |
| 54 | 99.02 | 125.40 | 141.40 | 156.26 | 198.28 | 221.21 | 127.13 | 150.01 | 165.27 | 180.52 | 218.66 | 241.55 |
| 55 | 104.08 | 128.05 | 148.33 | 163.51 | 205.95 | 228.36 | 129.59 | 155.10 | 170.35 | 185.61 | 223.75 | 246.63 |
| 56 | 111.57 | 137.96 | 155.87 | 173.41 | 218.66 | 241.55 | 139.76 | 165.27 | 180.52 | 195.78 | 236.46 | 261.89 |
| 57 | 118.54 | 147.58 | 166.08 | 188.53 | 233.92 | 256.80 | 146.86 | 177.98 | 198.32 | 211.04 | 254.26 | 282.23 |
| 58 | 128.48 | 157.21 | 175.77 | 203.03 | 249.17 | 274.60 | 157.02 | 193.24 | 213.58 | 228.83 | 277.14 | 307.65 |
| 59 | 137.80 | 167.40 | 188.47 | 217.54 | 264.43 | 289.86 | 163.70 | 204.95 | 233.92 | 246.63 | 300.03 | 333.08 |
| 60 | 147.44 | 177.06 | 196.31 | 229.62 | 277.14 | 302.57 | 175.98 | 218.62 | 247.81 | 264.43 | 317.82 | 353.42 |
| 61 | 154.89 | 187.48 | 207.26 | 242.44 | 290.80 | 316.09 | 183.77 | 228.74 | 258.04 | 275.63 | 336.32 | 371.72 |
| 62 | 158.79 | 197.00 | 216.94 | 254.37 | 304.30 | 329.45 | 186.61 | 240.12 | 267.28 | 294.24 | 352.08 | 389.81 |
| 63 | 164.24 | 208.48 | 225.16 | 272.01 | 317.64 | 342.65 | 191.31 | 251.77 | 281.12 | 310.13 | 372.66 | 410.17 |
| 64 | 169.25 | 214.35 | 238.86 | 286.31 | 330.81 | 358.17 | 198.33 | 258.74 | 292.05 | 325.83 | 390.50 | 430.30 |
| 65 | 175.58 | 225.84 | 249.88 | 301.19 | 346.29 | 375.97 | 203.46 | 271.35 | 302.04 | 343.82 | 408.13 | 450.18 |
| 66 | 186.11 | 244.65 | 270.03 | 319.18 | 366.51 | 398.48 | 217.27 | 289.75 | 326.13 | 364.05 | 432.92 | 474.74 |
| 67 | 203.28 | 265.56 | 294.49 | 342.45 | 398.71 | 430.51 | 238.33 | 310.65 | 352.23 | 388.92 | 464.75 | 508.78 |
| 68 | 218.80 | 287.32 | 325.35 | 372.15 | 432.96 | 469.45 | 261.18 | 335.67 | 379.45 | 420.80 | 503.50 | 549.72 |
| 69 | 237.92 | 314.13 | 358.62 | 406.34 | 474.07 | 512.77 | 281.14 | 362.81 | 408.76 | 457.14 | 544.21 | 592.58 |
| 70 | 266.93 | 346.33 | 392.59 | 442.53 | 512.28 | 557.98 | 307.80 | 392.03 | 440.13 | 500.26 | 584.43 | 637.35 |
| 71 | 296.54 | 373.07 | 418.51 | 487.86 | 559.60 | 605.04 | 337.20 | 420.90 | 473.51 | 550.04 | 631.35 | 683.96 |
| 72 | 325.77 | 404.24 | 449.42 | 539.78 | 613.50 | 661.05 | 363.82 | 456.56 | 506.49 | 603.98 | 684.83 | 737.15 |
| 73 | 354.65 | 439.77 | 487.05 | 598.18 | 673.84 | 721.12 | 392.48 | 494.15 | 548.53 | 669.11 | 747.13 | 799.15 |
| 74 | 383.18 | 479.57 | 533.63 | 665.28 | 742.86 | 792.22 | 425.50 | 535.98 | 599.46 | 733.45 | 815.73 | 867.45 |
| 75 | 413.70 | 528.23 | 596.01 | 733.92 | 818.06 | 867.14 | 453.44 | 581.99 | 661.46 | 801.70 | 890.51 | 941.94 |
| 76 | 446.18 | 583.28 | 673.91 | 806.37 | 901.65 | 959.74 | 485.68 | 634.41 | 732.01 | 873.76 | 973.69 | 1034.11 |
| 77 | 480.56 | 651.53 | 762.43 | 887.19 | 1002.71 | 1074.33 | 517.53 | 697.74 | 815.57 | 947.26 | 1072.02 | 1145.95 |
| 78 | 520.93 | 728.38 | 862.08 | 975.02 | 1117.93 | 1205.52 | 555.51 | 769.87 | 903.57 | 1030.34 | 1182.47 | 1276.98 |
| 79 | 564.73 | 809.06 | 961.19 | 1069.53 | 1240.10 | 1343.82 | 597.00 | 845.94 | 998.07 | 1117.93 | 1302.33 | 1415.28 |
| 80 | 615.44 | 894.35 | | | | | 647.71 | 926.62 | | | | |
| 81 | 679.98 | 984.24 | | | | | 709.94 | 1009.60 | | | | |
| 82 | 756.04 | 1074.14 | | | | | 781.40 | 1094.88 | | | | |
| 83 | 841.33 | 1168.64 | | | | | 862.08 | 1187.08 | | | | |
| 84 | 933.53 | 1267.76 | | | | | 949.67 | 1281.59 | | | | |
| 85+ | | | | | | | | | | | | |

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix B3

## John Hancock Life Insurance Company (U.S.A.)

## LTC2000 VA 4/00

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2013 Rate Filing***

**Rates per $10 of Nursing Home Daily Benefit - 100 Day EP**
**Home Health Daily Benefit at 150% of Nursing Home Daily Benefit**

**Standard Rates**

| Age | 3.2% Compound Inflation | | |
|---|---|---|---|
| | Benefit Period | | |
| | 4 Years | 6 Years | Life |
| 40 | 199.88 | 223.05 | 298.37 |
| 41 | 199.88 | 223.05 | 298.37 |
| 42 | 199.88 | 223.05 | 298.37 |
| 43 | 199.88 | 223.05 | 298.37 |
| 44 | 199.88 | 223.05 | 298.37 |
| 45 | 225.95 | 252.02 | 336.03 |
| 46 | 225.95 | 252.02 | 336.03 |
| 47 | 225.95 | 252.02 | 336.03 |
| 48 | 225.95 | 252.02 | 336.03 |
| 49 | 225.95 | 252.02 | 336.03 |
| 50 | 240.43 | 266.50 | 350.51 |
| 51 | 246.23 | 272.30 | 359.20 |
| 52 | 252.02 | 275.19 | 370.79 |
| 53 | 260.71 | 283.88 | 379.48 |
| 54 | 269.40 | 289.68 | 388.17 |
| 55 | 272.30 | 295.47 | 393.96 |
| 56 | 283.88 | 307.06 | 411.34 |
| 57 | 301.26 | 324.44 | 431.62 |
| 58 | 321.54 | 338.92 | 457.69 |
| 59 | 341.82 | 362.10 | 486.66 |
| 60 | 362.10 | 385.27 | 515.63 |
| 61 | 372.36 | 397.75 | 533.15 |
| 62 | 381.58 | 411.78 | 549.04 |
| 63 | 392.44 | 427.15 | 568.64 |
| 64 | 407.31 | 446.22 | 586.32 |
| 65 | 418.18 | 461.01 | 604.60 |
| 66 | 432.62 | 476.61 | 623.26 |
| 67 | 445.44 | 492.82 | 639.72 |
| 68 | 465.83 | 516.31 | 665.47 |
| 69 | 495.12 | 550.62 | 706.04 |
| 70 | 519.33 | 590.14 | 751.09 |
| 71 | 540.76 | 627.78 | 781.09 |
| 72 | 561.42 | 669.31 | 815.16 |
| 73 | 586.88 | 711.95 | 852.42 |
| 74 | 618.11 | 755.05 | 893.85 |
| 75 | 655.80 | 797.97 | 938.38 |
| 76 | 702.05 | 836.67 | 993.44 |
| 77 | 751.88 | 874.20 | 1060.13 |
| 78 | 821.72 | 935.45 | 1159.71 |
| 79 | 908.22 | 1018.75 | 1286.25 |
| 80 | | | |
| 81 | | | |
| 82 | | | |
| 83 | | | |
| 84 | | | |
| 85+ | | | |

**Preferred Rates**

| Age | 3.2% Compound Inflation | | |
|---|---|---|---|
| | Benefit Period | | |
| | 4 Years | 6 Years | Life |
| 40 | 188.29 | 211.46 | 280.99 |
| 41 | 188.29 | 211.46 | 280.99 |
| 42 | 188.29 | 211.46 | 280.99 |
| 43 | 188.29 | 211.46 | 280.99 |
| 44 | 188.29 | 211.46 | 280.99 |
| 45 | 211.46 | 237.54 | 315.75 |
| 46 | 211.46 | 237.54 | 315.75 |
| 47 | 211.46 | 237.54 | 315.75 |
| 48 | 211.46 | 237.54 | 315.75 |
| 49 | 211.46 | 237.54 | 315.75 |
| 50 | 220.15 | 249.12 | 330.23 |
| 51 | 228.84 | 254.92 | 336.03 |
| 52 | 234.64 | 260.71 | 344.72 |
| 53 | 243.33 | 266.50 | 353.41 |
| 54 | 249.12 | 272.30 | 362.10 |
| 55 | 257.81 | 278.09 | 373.68 |
| 56 | 269.40 | 286.78 | 388.17 |
| 57 | 283.88 | 301.26 | 405.55 |
| 58 | 298.37 | 318.64 | 428.72 |
| 59 | 318.64 | 336.03 | 454.79 |
| 60 | 333.13 | 353.41 | 475.07 |
| 61 | 338.51 | 361.07 | 485.19 |
| 62 | 345.89 | 373.35 | 494.13 |
| 63 | 352.40 | 381.76 | 507.24 |
| 64 | 358.02 | 391.74 | 516.27 |
| 65 | 362.76 | 400.55 | 526.50 |
| 66 | 373.96 | 415.51 | 542.60 |
| 67 | 390.94 | 433.59 | 568.64 |
| 68 | 410.75 | 456.65 | 598.92 |
| 69 | 432.95 | 484.02 | 626.11 |
| 70 | 452.80 | 515.03 | 652.38 |
| 71 | 470.31 | 544.90 | 679.57 |
| 72 | 487.50 | 581.40 | 709.27 |
| 73 | 509.91 | 621.51 | 742.74 |
| 74 | 536.68 | 658.82 | 777.26 |
| 75 | 572.27 | 693.12 | 815.75 |
| 76 | 611.74 | 729.32 | 863.93 |
| 77 | 655.65 | 761.66 | 921.50 |
| 78 | 716.01 | 815.32 | 1010.74 |
| 79 | 789.69 | 885.80 | 1119.66 |
| 80 | | | |
| 81 | | | |
| 82 | | | |
| 83 | | | |
| 84 | | | |
| 85+ | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

# Appendix B3

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96CL VA, LTC-96CL VA 9/96**

***Premiums to be used only with those that have***

***previously elected an inflation decrease option during the 2013 Rate Filing***

**Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period**

**Home Health Daily Benefit at 100% of Nursing Home Daily Benefit**

| Age | 3.2% Simple Inflation | | | | 3.2% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 48.05 | 57.66 | 67.28 | 114.63 | 127.46 | 153.53 | 185.39 | 312.85 |
| 30 | 49.39 | 59.16 | 67.28 | 122.52 | 127.46 | 153.53 | 185.39 | 312.85 |
| 31 | 52.57 | 62.37 | 70.46 | 130.44 | 127.46 | 153.53 | 185.39 | 312.85 |
| 32 | 52.57 | 65.59 | 73.77 | 134.41 | 127.46 | 153.53 | 185.39 | 312.85 |
| 33 | 55.76 | 68.82 | 77.08 | 142.38 | 127.46 | 153.53 | 185.39 | 312.85 |
| 34 | 58.97 | 72.06 | 80.40 | 150.38 | 127.46 | 153.53 | 185.39 | 312.85 |
| 35 | 62.18 | 72.06 | 83.72 | 154.39 | 127.46 | 153.53 | 185.39 | 312.85 |
| 36 | 65.41 | 75.30 | 90.40 | 162.44 | 127.46 | 153.53 | 185.39 | 312.85 |
| 37 | 68.65 | 81.83 | 93.76 | 170.51 | 127.46 | 153.53 | 185.39 | 312.85 |
| 38 | 71.89 | 85.10 | 97.12 | 178.62 | 127.46 | 153.53 | 185.39 | 312.85 |
| 39 | 75.16 | 88.39 | 103.87 | 190.84 | 127.46 | 153.53 | 185.39 | 312.85 |
| 40 | 78.43 | 91.68 | 107.26 | 191.19 | 127.46 | 153.53 | 185.39 | 312.85 |
| 41 | 82.05 | 95.39 | 111.14 | 191.19 | 127.46 | 153.53 | 185.39 | 312.85 |
| 42 | 85.72 | 99.15 | 118.50 | 191.19 | 127.46 | 153.53 | 185.39 | 312.85 |
| 43 | 86.90 | 104.28 | 121.66 | 191.19 | 127.46 | 153.53 | 185.39 | 312.85 |
| 44 | 86.90 | 104.28 | 121.66 | 191.19 | 127.46 | 153.53 | 185.39 | 312.85 |
| 45 | 95.89 | 112.78 | 132.43 | 240.28 | 147.74 | 176.70 | 211.46 | 356.30 |
| 46 | 103.01 | 120.03 | 136.48 | 243.33 | 147.74 | 176.70 | 211.46 | 356.30 |
| 47 | 106.83 | 123.95 | 144.06 | 243.33 | 147.74 | 176.70 | 211.46 | 356.30 |
| 48 | 110.08 | 131.36 | 151.74 | 243.33 | 147.74 | 176.70 | 211.46 | 356.30 |
| 49 | 110.08 | 133.25 | 155.95 | 243.33 | 147.74 | 176.70 | 211.46 | 356.30 |
| 50 | 121.39 | 142.36 | 163.23 | 263.61 | 156.43 | 188.29 | 223.05 | 373.68 |
| 51 | 125.11 | 149.74 | 170.62 | 278.09 | 162.22 | 194.08 | 234.64 | 388.17 |
| 52 | 132.20 | 153.42 | 178.21 | 292.57 | 170.91 | 202.77 | 243.33 | 402.65 |
| 53 | 139.35 | 160.78 | 185.62 | 307.06 | 176.70 | 211.46 | 252.02 | 417.13 |
| 54 | 143.21 | 168.34 | 196.95 | 324.44 | 185.39 | 220.15 | 266.50 | 428.72 |
| 55 | 150.47 | 175.71 | 204.64 | 338.92 | 194.08 | 228.84 | 275.19 | 443.21 |
| 56 | 157.71 | 183.16 | 215.93 | 353.41 | 199.88 | 237.54 | 286.78 | 460.59 |
| 57 | 165.01 | 194.11 | 227.32 | 367.89 | 208.57 | 246.23 | 295.47 | 472.17 |
| 58 | 172.36 | 201.69 | 238.79 | 385.27 | 217.26 | 257.81 | 309.95 | 489.55 |
| 59 | 183.32 | 212.80 | 250.24 | 402.65 | 225.95 | 266.50 | 321.54 | 506.93 |
| 60 | 190.67 | 223.88 | 261.78 | 422.93 | 237.54 | 280.99 | 336.03 | 524.32 |
| 61 | 204.75 | 236.38 | 280.11 | 434.42 | 242.60 | 287.73 | 344.15 | 530.33 |
| 62 | 218.75 | 250.78 | 294.94 | 447.47 | 249.81 | 293.74 | 354.13 | 538.06 |
| 63 | 226.92 | 258.75 | 317.05 | 459.18 | 256.29 | 304.34 | 363.07 | 544.61 |
| 64 | 236.08 | 275.00 | 334.67 | 472.17 | 264.62 | 311.32 | 373.58 | 560.37 |
| 65 | 246.88 | 287.18 | 345.12 | 483.68 | 272.07 | 319.93 | 387.95 | 569.33 |
| 66 | 254.19 | 295.74 | 356.85 | 501.05 | 285.97 | 334.85 | 398.40 | 584.16 |
| 67 | 263.00 | 305.65 | 369.62 | 514.15 | 293.80 | 343.56 | 414.64 | 601.81 |
| 68 | 277.66 | 321.26 | 385.51 | 536.96 | 309.79 | 360.27 | 433.70 | 624.16 |
| 69 | 293.07 | 341.92 | 410.75 | 568.39 | 328.60 | 381.88 | 461.81 | 661.64 |
| 70 | 317.60 | 366.96 | 442.07 | 609.46 | 351.94 | 407.73 | 495.72 | 703.88 |
| 71 | 339.79 | 391.58 | 476.53 | 654.71 | 377.08 | 437.16 | 530.40 | 750.02 |
| 72 | 363.63 | 419.57 | 509.48 | 699.28 | 401.59 | 463.52 | 561.42 | 793.18 |
| 73 | 386.76 | 446.41 | 544.55 | 744.66 | 423.32 | 488.75 | 596.50 | 835.10 |
| 74 | 412.69 | 475.61 | 579.24 | 790.22 | 446.00 | 516.32 | 627.36 | 877.19 |
| 75 | 435.42 | 504.73 | 613.14 | 835.30 | 465.63 | 540.28 | 657.57 | 915.27 |
| 76 | 458.38 | 531.65 | 647.52 | 877.56 | 485.64 | 562.32 | 686.72 | 952.54 |
| 77 | 479.50 | 554.53 | 676.85 | 916.60 | 503.97 | 583.89 | 712.73 | 983.47 |
| 78 | 512.58 | 594.27 | 724.01 | 977.10 | 535.00 | 619.90 | 757.65 | 1041.17 |
| 79 | 557.43 | 647.13 | 791.29 | 1062.00 | 578.25 | 669.55 | 818.52 | 1122.86 |
| 80 | 608.68 | | | | 626.30 | | | |
| 81 | 661.54 | | | | 677.56 | | | |
| 82 | 719.21 | | | | 732.02 | | | |
| 83 | 781.68 | | | | 791.29 | | | |
| 84 | 852.16 | | | | 860.17 | | | |
| 85+ | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

# Appendix B3

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96CL VA, LTC-96CL VA 9/96**

***Premiums to be used only with those that have***

***previously elected an inflation decrease option during the 2013 Rate Filing***

**Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period**

**Home Health Daily Benefit at 80% of Nursing Home Daily Benefit**

| Age | 3.2% Simple Inflation | | | | 3.2% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 44.85 | 52.86 | 62.47 | 105.94 | 121.66 | 141.94 | 173.81 | 295.47 |
| 30 | 46.09 | 54.23 | 62.47 | 113.24 | 121.66 | 141.94 | 173.81 | 295.47 |
| 31 | 49.06 | 57.18 | 65.43 | 120.56 | 121.66 | 141.94 | 173.81 | 295.47 |
| 32 | 49.06 | 60.13 | 68.50 | 124.23 | 121.66 | 141.94 | 173.81 | 295.47 |
| 33 | 52.04 | 63.08 | 71.57 | 131.59 | 121.66 | 141.94 | 173.81 | 295.47 |
| 34 | 55.03 | 66.05 | 74.65 | 138.99 | 121.66 | 141.94 | 173.81 | 295.47 |
| 35 | 58.04 | 66.05 | 77.74 | 142.69 | 121.66 | 141.94 | 173.81 | 295.47 |
| 36 | 61.05 | 69.03 | 83.95 | 150.13 | 121.66 | 141.94 | 173.81 | 295.47 |
| 37 | 64.07 | 75.01 | 87.06 | 157.60 | 121.66 | 141.94 | 173.81 | 295.47 |
| 38 | 67.10 | 78.01 | 90.18 | 165.09 | 121.66 | 141.94 | 173.81 | 295.47 |
| 39 | 70.14 | 81.02 | 96.45 | 176.38 | 121.66 | 141.94 | 173.81 | 295.47 |
| 40 | 73.20 | 84.04 | 99.60 | 176.70 | 121.66 | 141.94 | 173.81 | 295.47 |
| 41 | 76.58 | 87.45 | 103.20 | 176.70 | 121.66 | 141.94 | 173.81 | 295.47 |
| 42 | 80.01 | 90.89 | 110.04 | 176.70 | 121.66 | 141.94 | 173.81 | 295.47 |
| 43 | 81.11 | 95.59 | 112.97 | 176.70 | 121.66 | 141.94 | 173.81 | 295.47 |
| 44 | 81.11 | 95.59 | 112.97 | 176.70 | 121.66 | 141.94 | 173.81 | 295.47 |
| 45 | 90.84 | 105.42 | 122.80 | 225.97 | 139.04 | 165.12 | 199.88 | 338.92 |
| 46 | 97.58 | 112.20 | 126.55 | 228.84 | 139.04 | 165.12 | 199.88 | 338.92 |
| 47 | 101.21 | 115.87 | 133.58 | 228.84 | 139.04 | 165.12 | 199.88 | 338.92 |
| 48 | 104.28 | 122.79 | 140.70 | 228.84 | 139.04 | 165.12 | 199.88 | 338.92 |
| 49 | 104.28 | 124.56 | 144.61 | 228.84 | 139.04 | 165.12 | 199.88 | 338.92 |
| 50 | 112.72 | 130.97 | 154.93 | 249.12 | 147.74 | 173.81 | 211.46 | 356.30 |
| 51 | 119.43 | 141.10 | 159.79 | 263.61 | 156.43 | 182.50 | 220.15 | 370.79 |
| 52 | 123.76 | 142.46 | 170.11 | 275.19 | 162.22 | 188.29 | 228.84 | 385.27 |
| 53 | 130.99 | 149.88 | 172.55 | 292.57 | 168.01 | 199.88 | 240.43 | 396.86 |
| 54 | 137.70 | 160.06 | 183.64 | 304.16 | 176.70 | 208.57 | 249.12 | 411.34 |
| 55 | 142.27 | 164.90 | 194.14 | 321.54 | 182.50 | 214.36 | 260.71 | 425.83 |
| 56 | 146.84 | 169.69 | 202.76 | 333.13 | 191.19 | 223.05 | 272.30 | 437.41 |
| 57 | 154.19 | 180.63 | 214.10 | 350.51 | 199.88 | 231.74 | 280.99 | 451.90 |
| 58 | 161.59 | 188.25 | 225.53 | 364.99 | 205.67 | 240.43 | 292.57 | 466.38 |
| 59 | 175.11 | 199.33 | 237.07 | 382.37 | 214.36 | 252.02 | 304.16 | 480.86 |
| 60 | 179.92 | 207.89 | 248.69 | 402.65 | 225.95 | 263.61 | 318.64 | 501.14 |
| 61 | 191.28 | 220.45 | 264.41 | 411.85 | 231.31 | 267.98 | 324.40 | 507.76 |
| 62 | 207.81 | 234.77 | 279.28 | 425.50 | 238.83 | 277.26 | 334.91 | 513.35 |
| 63 | 216.24 | 243.22 | 296.09 | 435.16 | 242.94 | 282.98 | 344.39 | 525.92 |
| 64 | 225.71 | 259.43 | 313.91 | 448.82 | 254.24 | 293.16 | 355.42 | 534.43 |
| 65 | 231.76 | 269.55 | 324.97 | 463.52 | 261.99 | 302.30 | 365.28 | 546.66 |
| 66 | 241.97 | 278.63 | 337.29 | 476.61 | 273.75 | 315.30 | 381.29 | 562.16 |
| 67 | 251.15 | 289.06 | 348.29 | 490.46 | 284.32 | 326.97 | 393.31 | 575.75 |
| 68 | 263.89 | 302.90 | 364.86 | 511.72 | 296.02 | 339.62 | 413.05 | 601.22 |
| 69 | 279.75 | 321.94 | 390.76 | 543.96 | 317.50 | 361.90 | 439.61 | 634.99 |
| 70 | 302.58 | 345.50 | 418.46 | 581.56 | 339.06 | 386.28 | 472.11 | 678.13 |
| 71 | 327.36 | 370.86 | 451.67 | 625.70 | 364.65 | 414.37 | 503.46 | 723.08 |
| 72 | 347.64 | 395.59 | 485.50 | 671.31 | 385.60 | 439.55 | 539.44 | 767.21 |
| 73 | 371.37 | 423.32 | 517.61 | 713.88 | 407.93 | 465.65 | 569.56 | 808.16 |
| 74 | 396.03 | 451.55 | 551.49 | 760.61 | 431.19 | 490.41 | 601.45 | 849.44 |
| 75 | 417.65 | 478.07 | 584.71 | 803.31 | 451.42 | 515.40 | 630.92 | 886.84 |
| 76 | 439.63 | 502.68 | 616.85 | 843.48 | 470.31 | 536.76 | 659.45 | 921.87 |
| 77 | 461.56 | 526.80 | 645.86 | 880.72 | 487.66 | 556.16 | 685.01 | 952.49 |
| 78 | 493.36 | 563.83 | 691.98 | 941.86 | 517.38 | 591.07 | 727.22 | 1009.14 |
| 79 | 538.21 | 615.09 | 754.45 | 1023.55 | 559.03 | 640.72 | 788.09 | 1087.62 |
| 80 | 584.66 | | | | 607.08 | | | |
| 81 | 637.52 | | | | 655.14 | | | |
| 82 | 693.58 | | | | 708.00 | | | |
| 83 | 754.45 | | | | 767.26 | | | |
| 84 | 821.72 | | | | 832.94 | | | |
| 85+ | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

# Appendix B3

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96CL VA, LTC-96CL VA 9/96**

***Premiums to be used only with those that have***

***previously elected an inflation decrease option during the 2013 Rate Filing***

**Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period**

**Home Health Daily Benefit at 50% of Nursing Home Daily Benefit**

| Age | 3.2% Simple Inflation | | | | 3.2% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 40.05 | 44.85 | 54.46 | 93.79 | 110.08 | 124.56 | 150.63 | 263.61 |
| 30 | 41.16 | 46.02 | 54.46 | 100.24 | 110.08 | 124.56 | 150.63 | 263.61 |
| 31 | 43.81 | 48.51 | 57.04 | 106.72 | 110.08 | 124.56 | 150.63 | 263.61 |
| 32 | 43.81 | 51.02 | 59.72 | 109.97 | 110.08 | 124.56 | 150.63 | 263.61 |
| 33 | 46.47 | 53.53 | 62.39 | 116.49 | 110.08 | 124.56 | 150.63 | 263.61 |
| 34 | 49.14 | 56.04 | 65.08 | 123.04 | 110.08 | 124.56 | 150.63 | 263.61 |
| 35 | 51.82 | 56.04 | 67.78 | 126.32 | 110.08 | 124.56 | 150.63 | 263.61 |
| 36 | 54.51 | 58.57 | 73.18 | 132.90 | 110.08 | 124.56 | 150.63 | 263.61 |
| 37 | 57.20 | 63.64 | 75.90 | 139.51 | 110.08 | 124.56 | 150.63 | 263.61 |
| 38 | 59.91 | 66.19 | 78.62 | 146.15 | 110.08 | 124.56 | 150.63 | 263.61 |
| 39 | 62.63 | 68.74 | 84.08 | 156.14 | 110.08 | 124.56 | 150.63 | 263.61 |
| 40 | 65.36 | 71.31 | 86.83 | 156.43 | 110.08 | 124.56 | 150.63 | 263.61 |
| 41 | 68.38 | 74.20 | 89.97 | 156.43 | 110.08 | 124.56 | 150.63 | 263.61 |
| 42 | 71.44 | 77.12 | 95.93 | 156.43 | 110.08 | 124.56 | 150.63 | 263.61 |
| 43 | 72.42 | 81.11 | 98.49 | 156.43 | 110.08 | 124.56 | 150.63 | 263.61 |
| 44 | 72.42 | 81.11 | 98.49 | 156.43 | 110.08 | 124.56 | 150.63 | 263.61 |
| 45 | 80.75 | 88.26 | 105.95 | 200.23 | 127.46 | 144.84 | 176.70 | 307.06 |
| 46 | 86.74 | 93.93 | 109.18 | 202.77 | 127.46 | 144.84 | 176.70 | 307.06 |
| 47 | 89.96 | 97.01 | 115.25 | 202.77 | 127.46 | 144.84 | 176.70 | 307.06 |
| 48 | 92.70 | 102.80 | 121.39 | 202.77 | 127.46 | 144.84 | 176.70 | 307.06 |
| 49 | 92.70 | 104.28 | 124.76 | 202.77 | 127.46 | 144.84 | 176.70 | 307.06 |
| 50 | 101.16 | 113.89 | 132.80 | 220.15 | 136.15 | 153.53 | 185.39 | 321.54 |
| 51 | 105.21 | 120.94 | 138.12 | 234.64 | 139.04 | 159.32 | 194.08 | 336.03 |
| 52 | 112.51 | 123.28 | 145.81 | 246.23 | 147.74 | 165.12 | 202.77 | 347.61 |
| 53 | 114.27 | 128.08 | 151.63 | 260.71 | 153.53 | 173.81 | 211.46 | 359.20 |
| 54 | 121.18 | 137.98 | 162.35 | 272.30 | 159.32 | 179.60 | 220.15 | 370.79 |
| 55 | 128.59 | 143.27 | 167.91 | 286.78 | 165.12 | 188.29 | 228.84 | 382.37 |
| 56 | 133.24 | 148.14 | 179.06 | 301.26 | 173.81 | 194.08 | 237.54 | 396.86 |
| 57 | 140.66 | 156.36 | 187.67 | 312.85 | 179.60 | 202.77 | 246.23 | 408.44 |
| 58 | 145.43 | 164.04 | 198.99 | 327.34 | 188.29 | 211.46 | 257.81 | 422.93 |
| 59 | 155.96 | 172.40 | 208.09 | 341.82 | 194.08 | 220.15 | 269.40 | 437.41 |
| 60 | 163.81 | 181.23 | 217.28 | 359.20 | 205.67 | 231.74 | 280.99 | 454.79 |
| 61 | 175.12 | 191.23 | 230.37 | 369.54 | 211.57 | 236.95 | 290.55 | 462.63 |
| 62 | 185.94 | 205.42 | 245.35 | 378.84 | 216.87 | 241.58 | 296.48 | 466.68 |
| 63 | 194.89 | 212.17 | 259.40 | 392.44 | 224.25 | 250.95 | 307.01 | 477.87 |
| 64 | 202.36 | 228.30 | 277.59 | 404.71 | 230.89 | 256.84 | 316.51 | 487.73 |
| 65 | 211.61 | 234.28 | 287.18 | 418.18 | 239.32 | 267.03 | 327.49 | 498.79 |
| 66 | 219.97 | 244.42 | 298.19 | 430.17 | 246.86 | 276.19 | 339.74 | 513.27 |
| 67 | 227.46 | 253.52 | 310.38 | 443.07 | 258.26 | 286.69 | 353.03 | 526.00 |
| 68 | 240.94 | 266.19 | 325.85 | 463.53 | 273.07 | 302.90 | 371.74 | 550.73 |
| 69 | 257.55 | 284.19 | 346.36 | 492.90 | 290.85 | 321.94 | 395.21 | 583.93 |
| 70 | 274.68 | 304.73 | 373.40 | 530.06 | 313.31 | 345.50 | 427.05 | 624.48 |
| 71 | 298.35 | 329.43 | 404.01 | 571.84 | 335.64 | 370.86 | 455.81 | 667.14 |
| 72 | 321.67 | 353.64 | 435.55 | 613.37 | 357.63 | 395.59 | 487.50 | 709.27 |
| 73 | 342.51 | 377.14 | 465.65 | 656.15 | 379.07 | 417.55 | 517.61 | 748.51 |
| 74 | 364.57 | 401.58 | 497.82 | 697.68 | 399.73 | 442.30 | 547.78 | 788.36 |
| 75 | 387.44 | 426.53 | 527.84 | 737.55 | 419.43 | 463.86 | 575.82 | 824.63 |
| 76 | 407.26 | 449.86 | 557.21 | 777.03 | 437.93 | 483.94 | 599.81 | 858.82 |
| 77 | 427.31 | 471.35 | 583.89 | 812.22 | 455.04 | 503.97 | 623.03 | 887.25 |
| 78 | 456.51 | 504.57 | 626.30 | 868.18 | 483.74 | 535.00 | 663.15 | 940.26 |
| 79 | 498.16 | 551.02 | 683.97 | 945.06 | 523.79 | 579.85 | 717.61 | 1013.94 |
| 80 | 543.01 | | | | 567.04 | | | |
| 81 | 592.67 | | | | 613.49 | | | |
| 82 | 642.32 | | | | 663.15 | | | |
| 83 | 699.99 | | | | 717.61 | | | |
| 84 | 764.06 | | | | 780.08 | | | |
| 85+ | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

# Appendix B3

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2013 Rate Filing***

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day EP
### Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

| Age | 3.2% Simple Inflation | | | | 3.2% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 56.06 | 78.49 | 88.10 | 120.39 | 140.85 | 203.44 | 233.94 | 353.41 |
| 30 | 56.06 | 78.49 | 88.10 | 128.66 | 148.84 | 214.36 | 240.43 | 353.41 |
| 31 | 56.06 | 78.49 | 88.10 | 136.96 | 150.63 | 214.36 | 240.43 | 353.41 |
| 32 | 56.06 | 78.49 | 88.10 | 141.12 | 150.63 | 214.36 | 240.43 | 353.41 |
| 33 | 57.93 | 80.02 | 88.10 | 149.46 | 150.63 | 214.36 | 240.43 | 353.41 |
| 34 | 57.93 | 83.77 | 90.99 | 157.84 | 150.63 | 214.36 | 240.43 | 353.41 |
| 35 | 61.66 | 83.77 | 94.74 | 162.03 | 150.63 | 214.36 | 240.43 | 353.41 |
| 36 | 65.41 | 87.52 | 102.26 | 170.45 | 150.63 | 214.36 | 240.43 | 353.41 |
| 37 | 69.17 | 95.07 | 106.04 | 178.90 | 150.63 | 214.36 | 240.43 | 353.41 |
| 38 | 69.17 | 98.85 | 109.82 | 187.38 | 150.63 | 214.36 | 240.43 | 353.41 |
| 39 | 72.94 | 102.64 | 117.41 | 200.16 | 150.63 | 214.36 | 240.43 | 353.41 |
| 40 | 76.73 | 106.45 | 121.22 | 208.72 | 150.63 | 214.36 | 240.43 | 353.41 |
| 41 | 80.90 | 110.74 | 125.58 | 217.26 | 150.63 | 214.36 | 240.43 | 353.41 |
| 42 | 81.27 | 115.07 | 133.86 | 217.26 | 150.63 | 214.36 | 240.43 | 353.41 |
| 43 | 85.51 | 123.34 | 138.34 | 217.26 | 150.63 | 214.36 | 240.43 | 353.41 |
| 44 | 89.80 | 127.28 | 142.87 | 217.26 | 150.63 | 214.36 | 240.43 | 353.41 |
| 45 | 93.19 | 131.02 | 149.80 | 251.95 | 170.91 | 243.33 | 275.19 | 402.65 |
| 46 | 93.61 | 139.39 | 154.35 | 265.58 | 170.91 | 243.33 | 275.19 | 402.65 |
| 47 | 97.94 | 143.93 | 162.89 | 274.96 | 170.91 | 243.33 | 275.19 | 402.65 |
| 48 | 102.33 | 152.48 | 171.52 | 278.09 | 170.91 | 243.33 | 275.19 | 402.65 |
| 49 | 106.76 | 157.13 | 176.26 | 278.09 | 170.91 | 243.33 | 275.19 | 402.65 |
| 50 | 110.95 | 165.29 | 184.43 | 301.26 | 182.50 | 257.81 | 289.68 | 425.83 |
| 51 | 115.16 | 173.61 | 193.02 | 315.75 | 188.29 | 266.50 | 298.37 | 437.41 |
| 52 | 123.41 | 178.07 | 201.39 | 333.13 | 196.98 | 278.09 | 312.85 | 451.90 |
| 53 | 127.63 | 186.63 | 210.03 | 347.61 | 205.67 | 289.68 | 324.44 | 469.28 |
| 54 | 132.06 | 195.27 | 222.72 | 364.99 | 211.46 | 301.26 | 336.03 | 483.76 |
| 55 | 140.49 | 203.89 | 231.53 | 378.59 | 219.51 | 315.75 | 350.51 | 501.14 |
| 56 | 148.95 | 214.96 | 244.32 | 399.75 | 228.22 | 324.44 | 362.10 | 518.52 |
| 57 | 153.40 | 230.18 | 257.30 | 417.13 | 232.78 | 336.03 | 373.68 | 530.11 |
| 58 | 161.99 | 238.99 | 270.19 | 434.52 | 241.59 | 350.51 | 391.06 | 547.49 |
| 59 | 170.47 | 256.84 | 283.18 | 454.79 | 246.09 | 364.99 | 408.44 | 567.77 |
| 60 | 179.10 | 274.94 | 296.28 | 477.97 | 254.88 | 372.30 | 425.83 | 588.04 |
| 61 | 191.61 | 289.54 | 317.21 | 488.01 | 267.63 | 383.36 | 434.42 | 595.21 |
| 62 | 199.72 | 306.19 | 333.95 | 505.12 | 274.06 | 394.42 | 441.98 | 606.69 |
| 63 | 210.07 | 312.46 | 359.07 | 517.92 | 278.23 | 405.36 | 456.51 | 614.02 |
| 64 | 216.84 | 327.90 | 380.00 | 534.43 | 283.21 | 416.31 | 469.57 | 627.83 |
| 65 | 226.41 | 339.11 | 405.25 | 549.18 | 287.28 | 428.20 | 483.68 | 642.38 |
| 66 | 243.16 | 360.45 | 437.94 | 564.60 | 304.10 | 450.76 | 498.61 | 657.48 |
| 67 | 262.98 | 388.75 | 457.28 | 578.12 | 320.88 | 466.76 | 516.52 | 672.90 |
| 68 | 284.74 | 417.34 | 477.30 | 601.22 | 339.08 | 488.77 | 541.55 | 699.89 |
| 69 | 308.70 | 451.28 | 510.66 | 643.87 | 360.87 | 519.54 | 577.27 | 743.79 |
| 70 | 340.55 | 493.40 | 547.22 | 688.86 | 387.48 | 555.81 | 618.04 | 794.01 |
| 71 | 377.08 | 532.47 | 592.55 | 741.73 | 416.45 | 594.63 | 663.00 | 847.39 |
| 72 | 401.59 | 571.41 | 635.35 | 795.18 | 443.54 | 635.35 | 709.27 | 899.07 |
| 73 | 431.02 | 611.89 | 681.16 | 852.42 | 469.50 | 673.47 | 752.36 | 954.40 |
| 74 | 458.95 | 655.12 | 729.14 | 912.36 | 495.97 | 714.34 | 799.47 | 1010.44 |
| 75 | 486.96 | 698.45 | 776.65 | 972.14 | 520.73 | 751.77 | 842.41 | 1062.78 |
| 76 | 514.61 | 739.54 | 823.04 | 1030.93 | 543.58 | 788.96 | 882.68 | 1114.42 |
| 77 | 539.85 | 777.97 | 866.04 | 1082.96 | 565.95 | 822.01 | 918.24 | 1161.25 |
| 78 | 578.25 | 836.14 | 930.65 | 1166.11 | 603.88 | 876.19 | 980.30 | 1238.19 |
| 79 | 632.71 | 916.23 | 1018.75 | 1281.44 | 655.14 | 951.47 | 1066.80 | 1347.12 |
| 80 | 691.98 | 1002.73 | 1116.46 | 1406.38 | 711.20 | 1036.37 | 1159.71 | 1467.25 |
| 81 | 756.05 | 1097.23 | 1220.57 | 1542.54 | 773.67 | 1126.07 | 1260.62 | 1598.60 |
| 82 | 824.93 | 1196.55 | 1332.70 | 1691.50 | 837.74 | 1222.18 | 1367.94 | 1742.76 |
| 83 | 901.81 | 1310.27 | 1459.24 | 1867.70 | 913.03 | 1331.10 | 1489.68 | 1909.35 |
| 84 | 991.52 | 1440.02 | 1605.01 | 2080.74 | 996.32 | 1456.04 | 1629.03 | 2112.78 |
| 85+ | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made at these ages.

# Appendix B3

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2013 Rate Filing***

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day EP
### Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

| Age | 3.2% Simple Inflation | | | | 3.2% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 54.46 | 73.68 | 83.29 | 110.76 | 135.44 | 189.69 | 219.85 | 327.34 |
| 30 | 54.46 | 73.68 | 83.29 | 118.36 | 143.11 | 199.88 | 225.95 | 327.34 |
| 31 | 54.46 | 73.68 | 83.29 | 126.00 | 144.84 | 199.88 | 225.95 | 327.34 |
| 32 | 54.46 | 73.68 | 83.29 | 129.83 | 144.84 | 199.88 | 225.95 | 327.34 |
| 33 | 56.28 | 75.12 | 83.29 | 137.50 | 144.84 | 199.88 | 225.95 | 327.34 |
| 34 | 56.28 | 78.64 | 86.02 | 145.21 | 144.84 | 199.88 | 225.95 | 327.34 |
| 35 | 59.90 | 78.64 | 89.57 | 149.07 | 144.84 | 199.88 | 225.95 | 327.34 |
| 36 | 63.54 | 82.17 | 96.68 | 156.82 | 144.84 | 199.88 | 225.95 | 327.34 |
| 37 | 67.19 | 89.25 | 100.25 | 164.59 | 144.84 | 199.88 | 225.95 | 327.34 |
| 38 | 67.19 | 92.80 | 103.83 | 172.39 | 144.84 | 199.88 | 225.95 | 327.34 |
| 39 | 70.86 | 96.36 | 111.01 | 184.15 | 144.84 | 199.88 | 225.95 | 327.34 |
| 40 | 74.54 | 99.93 | 114.61 | 192.02 | 144.84 | 199.88 | 225.95 | 327.34 |
| 41 | 78.59 | 103.96 | 118.73 | 199.88 | 144.84 | 199.88 | 225.95 | 327.34 |
| 42 | 78.95 | 108.02 | 126.56 | 199.88 | 144.84 | 199.88 | 225.95 | 327.34 |
| 43 | 83.06 | 115.79 | 130.79 | 199.88 | 144.84 | 199.88 | 225.95 | 327.34 |
| 44 | 87.23 | 119.49 | 135.07 | 199.88 | 144.84 | 199.88 | 225.95 | 327.34 |
| 45 | 89.05 | 122.57 | 137.14 | 228.33 | 165.12 | 231.74 | 257.81 | 373.68 |
| 46 | 89.45 | 130.40 | 141.31 | 240.68 | 165.12 | 231.74 | 257.81 | 373.68 |
| 47 | 93.59 | 134.64 | 149.12 | 249.18 | 165.12 | 231.74 | 257.81 | 373.68 |
| 48 | 97.78 | 142.64 | 157.03 | 252.02 | 165.12 | 231.74 | 257.81 | 373.68 |
| 49 | 102.01 | 146.99 | 161.37 | 252.02 | 165.12 | 231.74 | 257.81 | 373.68 |
| 50 | 106.32 | 157.89 | 170.06 | 275.19 | 173.81 | 240.43 | 269.40 | 393.96 |
| 51 | 110.64 | 161.55 | 180.95 | 292.57 | 182.50 | 252.02 | 278.09 | 405.55 |
| 52 | 118.84 | 166.36 | 185.00 | 304.16 | 188.29 | 260.71 | 289.68 | 422.93 |
| 53 | 121.03 | 174.97 | 193.70 | 321.54 | 196.98 | 272.30 | 301.26 | 434.52 |
| 54 | 127.65 | 183.65 | 203.97 | 338.92 | 205.67 | 283.88 | 312.85 | 451.90 |
| 55 | 136.03 | 190.15 | 215.16 | 349.91 | 213.73 | 295.47 | 327.34 | 466.38 |
| 56 | 144.44 | 203.40 | 227.87 | 367.89 | 222.44 | 304.16 | 341.82 | 480.86 |
| 57 | 148.95 | 213.74 | 240.62 | 385.27 | 224.26 | 315.75 | 353.41 | 495.35 |
| 58 | 157.49 | 224.93 | 251.23 | 399.75 | 233.06 | 330.23 | 364.99 | 512.73 |
| 59 | 161.61 | 237.82 | 261.94 | 422.93 | 237.80 | 344.72 | 379.48 | 530.11 |
| 60 | 172.47 | 255.65 | 275.11 | 443.21 | 246.65 | 349.74 | 396.86 | 550.39 |
| 61 | 182.70 | 272.65 | 295.74 | 451.34 | 259.36 | 363.92 | 403.39 | 555.72 |
| 62 | 190.94 | 286.90 | 310.26 | 466.68 | 266.07 | 372.80 | 414.52 | 565.51 |
| 63 | 203.50 | 291.78 | 332.74 | 480.54 | 268.02 | 384.30 | 427.15 | 576.65 |
| 64 | 210.46 | 307.40 | 351.50 | 492.92 | 273.36 | 390.93 | 438.44 | 586.32 |
| 65 | 216.12 | 319.29 | 376.65 | 508.87 | 277.86 | 403.59 | 450.93 | 599.56 |
| 66 | 230.69 | 338.47 | 406.49 | 523.05 | 292.50 | 423.96 | 469.28 | 615.93 |
| 67 | 252.37 | 364.32 | 424.11 | 540.21 | 309.34 | 440.70 | 483.35 | 632.62 |
| 68 | 274.12 | 390.84 | 445.17 | 562.20 | 327.77 | 461.24 | 509.43 | 656.29 |
| 69 | 296.10 | 425.12 | 475.13 | 599.47 | 347.75 | 492.90 | 543.96 | 697.16 |
| 70 | 328.01 | 463.50 | 510.74 | 643.79 | 374.70 | 525.76 | 583.70 | 744.65 |
| 71 | 360.51 | 501.39 | 553.19 | 694.08 | 404.01 | 563.55 | 625.70 | 797.67 |
| 72 | 387.60 | 539.44 | 595.39 | 741.24 | 429.56 | 601.38 | 669.31 | 847.13 |
| 73 | 413.70 | 577.26 | 638.83 | 792.77 | 454.11 | 636.91 | 711.95 | 896.67 |
| 74 | 442.30 | 616.26 | 682.88 | 847.58 | 479.31 | 677.33 | 753.20 | 947.52 |
| 75 | 469.19 | 655.80 | 726.89 | 902.83 | 504.73 | 710.89 | 792.64 | 997.02 |
| 76 | 494.16 | 695.24 | 768.51 | 955.95 | 526.54 | 744.65 | 829.85 | 1041.15 |
| 77 | 518.65 | 729.04 | 807.33 | 1004.68 | 546.37 | 776.34 | 862.78 | 1081.33 |
| 78 | 555.83 | 783.28 | 868.18 | 1078.01 | 583.06 | 826.53 | 919.43 | 1151.70 |
| 79 | 607.08 | 856.96 | 948.27 | 1180.53 | 631.11 | 895.41 | 997.92 | 1249.41 |
| 80 | 661.54 | | | | 683.97 | | | |
| 81 | 720.81 | | | | 740.03 | | | |
| 82 | 783.28 | | | | 802.50 | | | |
| 83 | 855.36 | | | | 869.78 | | | |
| 84 | 935.45 | | | | 945.06 | | | |
| 85+ | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made at these ages.

# Appendix B3

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2013 Rate Filing***

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day EP
### Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

| Age | 3.2% Simple Inflation | | | | 3.2% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 49.66 | 64.07 | 70.48 | 93.10 | 124.60 | 167.70 | 191.67 | 283.88 |
| 30 | 49.66 | 64.07 | 70.48 | 99.49 | 131.66 | 176.70 | 196.98 | 283.88 |
| 31 | 49.66 | 64.07 | 70.48 | 105.91 | 133.25 | 176.70 | 196.98 | 283.88 |
| 32 | 49.66 | 64.07 | 70.48 | 109.13 | 133.25 | 176.70 | 196.98 | 283.88 |
| 33 | 51.31 | 65.32 | 70.48 | 115.58 | 133.25 | 176.70 | 196.98 | 283.88 |
| 34 | 51.31 | 68.38 | 72.79 | 122.06 | 133.25 | 176.70 | 196.98 | 283.88 |
| 35 | 54.62 | 68.38 | 75.79 | 125.31 | 133.25 | 176.70 | 196.98 | 283.88 |
| 36 | 57.94 | 71.45 | 81.81 | 131.82 | 133.25 | 176.70 | 196.98 | 283.88 |
| 37 | 61.27 | 77.60 | 84.83 | 138.35 | 133.25 | 176.70 | 196.98 | 283.88 |
| 38 | 61.27 | 80.69 | 87.86 | 144.91 | 133.25 | 176.70 | 196.98 | 283.88 |
| 39 | 64.61 | 83.79 | 93.93 | 154.79 | 133.25 | 176.70 | 196.98 | 283.88 |
| 40 | 67.96 | 86.90 | 96.98 | 161.41 | 133.25 | 176.70 | 196.98 | 283.88 |
| 41 | 71.65 | 90.40 | 100.47 | 168.01 | 133.25 | 176.70 | 196.98 | 283.88 |
| 42 | 71.98 | 93.93 | 107.09 | 168.01 | 133.25 | 176.70 | 196.98 | 283.88 |
| 43 | 75.74 | 100.69 | 110.67 | 168.01 | 133.25 | 176.70 | 196.98 | 283.88 |
| 44 | 79.54 | 103.91 | 114.29 | 168.01 | 133.25 | 176.70 | 196.98 | 283.88 |
| 45 | 80.76 | 107.77 | 118.15 | 196.84 | 150.63 | 202.77 | 225.95 | 327.34 |
| 46 | 81.13 | 114.66 | 121.74 | 207.49 | 150.63 | 202.77 | 225.95 | 327.34 |
| 47 | 84.88 | 118.39 | 128.47 | 214.81 | 150.63 | 202.77 | 225.95 | 327.34 |
| 48 | 88.68 | 125.42 | 135.28 | 217.26 | 150.63 | 202.77 | 225.95 | 327.34 |
| 49 | 92.52 | 129.25 | 139.02 | 217.26 | 150.63 | 202.77 | 225.95 | 327.34 |
| 50 | 97.08 | 135.69 | 146.11 | 237.54 | 159.32 | 214.36 | 234.64 | 347.61 |
| 51 | 101.61 | 139.85 | 156.83 | 252.02 | 165.12 | 220.15 | 246.23 | 359.20 |
| 52 | 107.41 | 145.27 | 161.58 | 263.61 | 170.91 | 231.74 | 257.81 | 373.68 |
| 53 | 107.82 | 153.97 | 168.03 | 278.09 | 176.70 | 237.54 | 266.50 | 388.17 |
| 54 | 114.45 | 158.08 | 178.18 | 292.57 | 185.39 | 249.12 | 278.09 | 399.75 |
| 55 | 120.42 | 164.95 | 184.76 | 304.02 | 193.51 | 257.81 | 286.78 | 414.24 |
| 56 | 128.64 | 173.35 | 197.33 | 324.44 | 199.33 | 269.40 | 298.37 | 428.72 |
| 57 | 133.39 | 185.56 | 209.65 | 336.03 | 204.39 | 280.99 | 309.95 | 440.31 |
| 58 | 139.49 | 196.81 | 218.05 | 353.41 | 210.33 | 289.68 | 321.54 | 454.79 |
| 59 | 146.11 | 206.90 | 228.90 | 367.89 | 215.68 | 304.16 | 336.03 | 472.17 |
| 60 | 154.78 | 221.88 | 239.84 | 388.17 | 221.99 | 310.25 | 350.51 | 489.55 |
| 61 | 164.88 | 236.45 | 259.97 | 397.75 | 237.28 | 322.25 | 358.25 | 496.48 |
| 62 | 173.39 | 250.74 | 272.37 | 409.03 | 239.47 | 326.88 | 365.11 | 502.37 |
| 63 | 183.81 | 255.02 | 294.44 | 421.81 | 242.49 | 336.92 | 376.42 | 512.58 |
| 64 | 189.21 | 268.69 | 311.13 | 435.85 | 248.73 | 347.77 | 389.15 | 524.05 |
| 65 | 195.54 | 277.45 | 331.35 | 448.41 | 251.96 | 356.83 | 403.06 | 536.58 |
| 66 | 209.91 | 296.71 | 358.10 | 461.95 | 264.64 | 377.67 | 417.95 | 552.38 |
| 67 | 226.92 | 322.11 | 376.73 | 476.24 | 279.33 | 390.94 | 431.22 | 566.27 |
| 68 | 246.49 | 344.47 | 394.69 | 500.25 | 296.13 | 410.75 | 454.35 | 592.04 |
| 69 | 266.70 | 374.98 | 424.07 | 530.64 | 314.94 | 437.39 | 488.46 | 628.33 |
| 70 | 294.58 | 410.10 | 454.95 | 572.97 | 340.64 | 469.97 | 525.76 | 671.69 |
| 71 | 325.28 | 445.45 | 493.10 | 619.49 | 366.72 | 505.54 | 565.62 | 718.94 |
| 72 | 351.64 | 477.51 | 531.45 | 663.32 | 389.60 | 541.44 | 605.38 | 767.21 |
| 73 | 375.22 | 513.76 | 571.49 | 710.03 | 415.63 | 573.41 | 642.68 | 812.01 |
| 74 | 399.73 | 549.63 | 612.56 | 758.75 | 436.75 | 607.00 | 682.88 | 856.84 |
| 75 | 422.98 | 584.71 | 650.46 | 805.08 | 458.52 | 639.80 | 718.00 | 897.50 |
| 76 | 444.75 | 616.85 | 688.42 | 850.30 | 478.83 | 669.68 | 749.76 | 937.20 |
| 77 | 466.46 | 647.49 | 722.52 | 890.51 | 495.81 | 694.79 | 779.60 | 972.06 |
| 78 | 499.76 | 695.18 | 775.27 | 954.67 | 526.99 | 740.03 | 831.34 | 1029.96 |
| 79 | 544.61 | 759.25 | 845.75 | 1042.77 | 570.24 | 802.50 | 900.21 | 1116.46 |
| 80 | 591.07 | | | | 616.69 | | | |
| 81 | 642.32 | | | | 664.75 | | | |
| 82 | 696.78 | | | | 716.01 | | | |
| 83 | 756.05 | | | | 773.67 | | | |
| 84 | 821.72 | | | | 837.74 | | | |
| 85+ | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made at these ages.

# Appendix B3

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA 9/96

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2013 Rate Filing***

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
### Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

| Age | 3.2% Simple Inflation | | | | | | 3.2% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 56.06 | 70.48 | 78.49 | 88.10 | 110.83 | 120.39 | 140.85 | 175.02 | 197.94 | 228.31 | 283.88 | 312.85 |
| 30 | 56.06 | 70.48 | 78.49 | 88.10 | 114.77 | 128.66 | 148.84 | 182.99 | 208.57 | 234.64 | 283.88 | 312.85 |
| 31 | 56.06 | 70.48 | 78.49 | 88.10 | 118.71 | 136.96 | 150.63 | 186.99 | 208.57 | 234.64 | 283.88 | 312.85 |
| 32 | 56.06 | 70.48 | 78.49 | 88.10 | 126.62 | 141.12 | 150.63 | 188.29 | 208.57 | 234.64 | 283.88 | 312.85 |
| 33 | 57.93 | 70.48 | 80.02 | 88.10 | 130.58 | 149.46 | 150.63 | 188.29 | 208.57 | 234.64 | 283.88 | 312.85 |
| 34 | 57.93 | 70.48 | 83.77 | 90.99 | 138.54 | 157.84 | 150.63 | 188.29 | 208.57 | 234.64 | 283.88 | 312.85 |
| 35 | 61.66 | 72.11 | 83.77 | 94.74 | 146.52 | 162.03 | 150.63 | 188.29 | 208.57 | 234.64 | 283.88 | 312.85 |
| 36 | 65.41 | 75.83 | 87.52 | 102.26 | 150.53 | 170.45 | 150.63 | 188.29 | 208.57 | 234.64 | 283.88 | 312.85 |
| 37 | 69.17 | 79.55 | 95.07 | 106.04 | 158.56 | 178.90 | 150.63 | 188.29 | 208.57 | 234.64 | 283.88 | 312.85 |
| 38 | 69.17 | 83.29 | 98.85 | 109.82 | 166.62 | 187.38 | 150.63 | 188.29 | 208.57 | 234.64 | 283.88 | 312.85 |
| 39 | 72.94 | 87.04 | 102.64 | 117.41 | 174.71 | 200.16 | 150.63 | 188.29 | 208.57 | 234.64 | 283.88 | 312.85 |
| 40 | 76.73 | 90.79 | 106.45 | 121.22 | 182.83 | 208.72 | 150.63 | 188.29 | 208.57 | 234.64 | 283.88 | 312.85 |
| 41 | 80.90 | 94.96 | 110.74 | 125.58 | 191.88 | 217.26 | 150.63 | 188.29 | 208.57 | 234.64 | 283.88 | 312.85 |
| 42 | 81.27 | 99.17 | 115.07 | 133.86 | 196.98 | 217.26 | 150.63 | 188.29 | 208.57 | 234.64 | 283.88 | 312.85 |
| 43 | 85.51 | 103.42 | 123.34 | 138.34 | 196.98 | 217.26 | 150.63 | 188.29 | 208.57 | 234.64 | 283.88 | 312.85 |
| 44 | 89.80 | 107.41 | 127.28 | 142.87 | 196.98 | 217.26 | 150.63 | 188.29 | 208.57 | 234.64 | 283.88 | 312.85 |
| 45 | 93.19 | 110.89 | 131.02 | 149.80 | 226.21 | 251.95 | 170.91 | 214.36 | 237.54 | 263.61 | 318.64 | 353.41 |
| 46 | 93.61 | 119.04 | 139.39 | 154.35 | 235.60 | 265.58 | 170.91 | 214.36 | 237.54 | 263.61 | 318.64 | 353.41 |
| 47 | 97.94 | 123.41 | 143.93 | 162.89 | 245.11 | 274.96 | 170.91 | 214.36 | 237.54 | 263.61 | 318.64 | 353.41 |
| 48 | 102.33 | 127.83 | 152.48 | 171.52 | 254.73 | 278.09 | 170.91 | 214.36 | 237.54 | 263.61 | 318.64 | 353.41 |
| 49 | 106.76 | 136.22 | 157.13 | 176.26 | 257.81 | 278.09 | 170.91 | 214.36 | 237.54 | 263.61 | 318.64 | 353.41 |
| 50 | 110.95 | 140.20 | 165.29 | 184.43 | 277.41 | 301.26 | 182.50 | 228.84 | 252.02 | 278.09 | 333.13 | 367.89 |
| 51 | 115.16 | 144.53 | 173.61 | 193.02 | 290.99 | 315.75 | 188.29 | 234.64 | 257.81 | 283.88 | 341.82 | 376.58 |
| 52 | 123.41 | 152.86 | 178.07 | 201.39 | 304.84 | 333.13 | 196.98 | 240.43 | 263.61 | 289.68 | 350.51 | 388.17 |
| 53 | 127.63 | 161.27 | 186.63 | 210.03 | 318.64 | 347.61 | 205.67 | 246.23 | 272.30 | 298.37 | 359.20 | 396.86 |
| 54 | 132.06 | 165.74 | 195.27 | 222.72 | 332.79 | 364.99 | 211.46 | 254.92 | 280.99 | 304.16 | 367.89 | 405.55 |
| 55 | 140.49 | 174.27 | 203.89 | 231.53 | 344.72 | 378.59 | 219.51 | 260.71 | 286.78 | 309.95 | 376.58 | 414.24 |
| 56 | 148.95 | 182.78 | 212.65 | 244.32 | 359.20 | 396.86 | 228.22 | 272.30 | 298.37 | 321.54 | 388.17 | 431.62 |
| 57 | 153.40 | 191.26 | 225.49 | 257.30 | 376.58 | 411.34 | 232.78 | 286.78 | 315.75 | 338.92 | 408.44 | 451.90 |
| 58 | 161.99 | 199.80 | 234.30 | 270.19 | 391.06 | 428.72 | 241.59 | 301.26 | 336.03 | 356.30 | 434.52 | 480.86 |
| 59 | 170.47 | 212.50 | 247.33 | 283.18 | 408.44 | 446.10 | 246.09 | 311.23 | 359.20 | 379.48 | 460.59 | 509.83 |
| 60 | 179.10 | 221.19 | 260.47 | 296.28 | 425.83 | 463.48 | 254.88 | 319.88 | 369.48 | 402.65 | 489.55 | 541.70 |
| 61 | 191.61 | 237.70 | 275.06 | 317.21 | 434.42 | 471.09 | 267.63 | 336.80 | 383.36 | 417.49 | 504.94 | 558.54 |
| 62 | 199.72 | 253.78 | 291.72 | 333.95 | 447.47 | 483.15 | 274.06 | 348.98 | 394.42 | 431.00 | 521.59 | 576.49 |
| 63 | 210.07 | 266.51 | 300.97 | 359.07 | 459.18 | 496.56 | 278.23 | 360.96 | 405.36 | 448.50 | 539.27 | 595.34 |
| 64 | 216.84 | 275.51 | 321.07 | 380.00 | 474.76 | 513.68 | 283.21 | 371.72 | 416.31 | 466.98 | 557.78 | 614.85 |
| 65 | 226.41 | 292.01 | 334.70 | 405.25 | 491.24 | 529.02 | 287.28 | 383.41 | 428.20 | 483.68 | 576.89 | 634.83 |
| 66 | 243.16 | 318.02 | 360.45 | 437.94 | 510.83 | 549.94 | 304.10 | 402.59 | 450.76 | 498.61 | 598.82 | 652.59 |
| 67 | 262.98 | 341.32 | 388.75 | 457.28 | 537.84 | 578.12 | 320.88 | 421.74 | 466.76 | 516.52 | 627.88 | 670.53 |
| 68 | 284.74 | 369.30 | 417.34 | 477.30 | 569.09 | 601.22 | 339.08 | 440.59 | 488.77 | 541.55 | 658.58 | 697.59 |
| 69 | 304.50 | 398.04 | 451.28 | 510.66 | 601.69 | 643.87 | 358.68 | 464.03 | 519.54 | 577.27 | 692.72 | 739.34 |
| 70 | 328.01 | 429.19 | 482.72 | 547.22 | 635.21 | 688.86 | 378.96 | 482.84 | 545.08 | 618.04 | 723.19 | 787.57 |
| 71 | 354.29 | 447.52 | 501.39 | 582.20 | 669.21 | 723.08 | 401.94 | 503.46 | 565.62 | 656.78 | 756.23 | 818.39 |
| 72 | 373.62 | 467.52 | 519.47 | 625.36 | 709.27 | 763.21 | 421.57 | 527.46 | 587.40 | 701.28 | 795.18 | 855.12 |
| 73 | 394.46 | 492.59 | 544.55 | 669.62 | 754.28 | 808.16 | 440.64 | 552.24 | 615.74 | 746.59 | 837.02 | 892.83 |
| 74 | 414.54 | 520.02 | 575.54 | 718.04 | 803.17 | 854.99 | 457.10 | 579.24 | 647.72 | 792.07 | 880.90 | 936.41 |
| 75 | 431.87 | 549.16 | 620.25 | 764.21 | 851.29 | 904.61 | 472.74 | 606.03 | 687.79 | 835.30 | 927.71 | 982.81 |
| 76 | 448.15 | 586.18 | 676.49 | 811.11 | 906.53 | 966.17 | 487.35 | 639.00 | 736.13 | 877.56 | 978.10 | 1041.15 |
| 77 | 464.83 | 629.55 | 738.83 | 857.89 | 970.43 | 1040.56 | 500.71 | 675.22 | 787.76 | 916.60 | 1037.30 | 1110.69 |
| 78 | 494.96 | 693.58 | 820.12 | 929.05 | 1065.20 | 1148.49 | 528.59 | 733.63 | 861.77 | 980.30 | 1127.67 | 1215.77 |
| 79 | 536.60 | 772.07 | 916.23 | 1018.75 | 1182.13 | 1281.44 | 568.64 | 805.71 | 951.47 | 1066.80 | 1241.40 | 1347.12 |
| 80 | 586.26 | 852.16 | | | | | 616.69 | 880.99 | | | | |
| 81 | 648.73 | 935.45 | | | | | 674.36 | 961.08 | | | | |
| 82 | 720.81 | 1023.55 | | | | | 743.24 | 1044.38 | | | | |
| 83 | 800.90 | 1114.85 | | | | | 820.12 | 1130.87 | | | | |
| 84 | 889.00 | 1209.36 | | | | | 903.42 | 1220.57 | | | | |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix B3

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA 9/96

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2013 Rate Filing***

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
### Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

| Age | 3.2% Simple Inflation | | | | | | 3.2% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 54.46 | 65.67 | 73.68 | 83.29 | 101.05 | 110.76 | 135.44 | 164.25 | 189.69 | 217.03 | 269.40 | 298.37 |
| 30 | 54.46 | 65.67 | 73.68 | 83.29 | 104.64 | 118.36 | 143.11 | 171.73 | 199.88 | 223.05 | 269.40 | 298.37 |
| 31 | 54.46 | 65.67 | 73.68 | 83.29 | 108.23 | 126.00 | 144.84 | 175.49 | 199.88 | 223.05 | 269.40 | 298.37 |
| 32 | 54.46 | 65.67 | 73.68 | 83.29 | 115.45 | 129.83 | 144.84 | 176.70 | 199.88 | 223.05 | 269.40 | 298.37 |
| 33 | 56.28 | 65.67 | 75.12 | 83.29 | 119.06 | 137.50 | 144.84 | 176.70 | 199.88 | 223.05 | 269.40 | 298.37 |
| 34 | 56.28 | 65.67 | 78.64 | 86.02 | 126.31 | 145.21 | 144.84 | 176.70 | 199.88 | 223.05 | 269.40 | 298.37 |
| 35 | 59.90 | 67.20 | 78.64 | 89.57 | 133.59 | 149.07 | 144.84 | 176.70 | 199.88 | 223.05 | 269.40 | 298.37 |
| 36 | 63.54 | 70.66 | 82.17 | 96.68 | 137.24 | 156.82 | 144.84 | 176.70 | 199.88 | 223.05 | 269.40 | 298.37 |
| 37 | 67.19 | 74.13 | 89.25 | 100.25 | 144.57 | 164.59 | 144.84 | 176.70 | 199.88 | 223.05 | 269.40 | 298.37 |
| 38 | 67.19 | 77.61 | 92.80 | 103.83 | 151.91 | 172.39 | 144.84 | 176.70 | 199.88 | 223.05 | 269.40 | 298.37 |
| 39 | 70.86 | 81.10 | 96.36 | 111.01 | 159.29 | 184.15 | 144.84 | 176.70 | 199.88 | 223.05 | 269.40 | 298.37 |
| 40 | 74.54 | 84.60 | 99.93 | 114.61 | 166.70 | 192.02 | 144.84 | 176.70 | 199.88 | 223.05 | 269.40 | 298.37 |
| 41 | 78.59 | 88.48 | 103.96 | 118.73 | 174.95 | 199.88 | 144.84 | 176.70 | 199.88 | 223.05 | 269.40 | 298.37 |
| 42 | 78.95 | 92.40 | 108.02 | 126.56 | 179.60 | 199.88 | 144.84 | 176.70 | 199.88 | 223.05 | 269.40 | 298.37 |
| 43 | 83.06 | 96.37 | 115.79 | 130.79 | 179.60 | 199.88 | 144.84 | 176.70 | 199.88 | 223.05 | 269.40 | 298.37 |
| 44 | 87.23 | 100.08 | 119.49 | 135.07 | 179.60 | 199.88 | 144.84 | 176.70 | 199.88 | 223.05 | 269.40 | 298.37 |
| 45 | 89.05 | 103.24 | 122.57 | 137.14 | 205.87 | 228.33 | 165.12 | 205.67 | 231.74 | 252.02 | 304.16 | 333.13 |
| 46 | 89.45 | 110.83 | 130.40 | 141.31 | 214.43 | 240.68 | 165.12 | 205.67 | 231.74 | 252.02 | 304.16 | 333.13 |
| 47 | 93.59 | 114.90 | 134.64 | 149.12 | 223.08 | 249.18 | 165.12 | 205.67 | 231.74 | 252.02 | 304.16 | 333.13 |
| 48 | 97.78 | 119.01 | 142.64 | 157.03 | 231.83 | 252.02 | 165.12 | 205.67 | 231.74 | 252.02 | 304.16 | 333.13 |
| 49 | 102.01 | 126.82 | 146.99 | 161.37 | 234.64 | 252.02 | 165.12 | 205.67 | 231.74 | 252.02 | 304.16 | 333.13 |
| 50 | 106.32 | 131.44 | 157.89 | 170.06 | 254.53 | 275.19 | 173.81 | 220.15 | 240.43 | 266.50 | 318.64 | 350.51 |
| 51 | 110.64 | 135.90 | 161.55 | 180.95 | 265.31 | 292.57 | 182.50 | 225.95 | 246.23 | 272.30 | 327.34 | 359.20 |
| 52 | 118.84 | 144.13 | 166.36 | 185.00 | 281.83 | 304.16 | 188.29 | 231.74 | 254.92 | 278.09 | 333.13 | 367.89 |
| 53 | 121.03 | 152.43 | 174.97 | 193.70 | 295.47 | 321.54 | 196.98 | 240.43 | 260.71 | 283.88 | 341.82 | 379.48 |
| 54 | 127.65 | 157.02 | 183.65 | 203.97 | 306.74 | 338.92 | 205.67 | 246.23 | 269.40 | 292.57 | 350.51 | 388.17 |
| 55 | 136.03 | 165.45 | 190.15 | 215.16 | 321.54 | 349.91 | 213.73 | 252.02 | 278.09 | 298.37 | 362.10 | 399.75 |
| 56 | 144.44 | 173.86 | 198.78 | 227.87 | 333.13 | 367.89 | 222.44 | 263.61 | 286.78 | 309.95 | 373.68 | 414.24 |
| 57 | 148.95 | 180.14 | 211.39 | 240.62 | 350.51 | 385.27 | 224.26 | 275.19 | 304.16 | 324.44 | 393.96 | 437.41 |
| 58 | 157.49 | 188.70 | 220.24 | 251.23 | 367.89 | 399.75 | 233.06 | 289.68 | 321.54 | 344.72 | 417.13 | 463.48 |
| 59 | 161.61 | 201.20 | 235.44 | 261.94 | 385.27 | 422.93 | 237.80 | 299.91 | 338.92 | 364.99 | 446.10 | 492.45 |
| 60 | 172.47 | 212.16 | 248.41 | 275.11 | 402.65 | 443.21 | 246.65 | 303.48 | 349.74 | 385.27 | 472.17 | 521.42 |
| 61 | 182.70 | 228.47 | 263.00 | 295.74 | 411.85 | 451.34 | 259.36 | 320.37 | 363.92 | 397.75 | 485.19 | 535.97 |
| 62 | 190.94 | 242.24 | 282.08 | 310.26 | 425.50 | 463.94 | 266.07 | 330.19 | 372.80 | 409.03 | 499.62 | 551.78 |
| 63 | 203.50 | 255.22 | 287.18 | 332.74 | 437.83 | 477.87 | 268.02 | 342.52 | 384.30 | 424.48 | 512.58 | 568.64 |
| 64 | 210.46 | 262.49 | 307.40 | 351.50 | 451.41 | 490.33 | 273.36 | 351.35 | 390.93 | 438.44 | 529.24 | 583.72 |
| 65 | 216.12 | 279.13 | 319.29 | 376.65 | 463.52 | 503.83 | 277.86 | 365.98 | 403.59 | 450.93 | 544.14 | 599.56 |
| 66 | 230.69 | 304.95 | 338.47 | 406.49 | 481.50 | 523.05 | 292.50 | 383.07 | 423.96 | 469.28 | 562.16 | 615.93 |
| 67 | 252.37 | 326.20 | 364.32 | 424.11 | 504.67 | 540.21 | 309.34 | 402.79 | 440.70 | 483.35 | 587.60 | 632.62 |
| 68 | 274.12 | 356.34 | 390.84 | 445.17 | 532.37 | 562.20 | 327.77 | 424.52 | 461.24 | 509.43 | 617.28 | 656.29 |
| 69 | 296.10 | 385.13 | 425.12 | 475.13 | 561.72 | 599.47 | 347.75 | 446.27 | 492.90 | 543.96 | 650.53 | 697.16 |
| 70 | 325.92 | 416.32 | 463.50 | 510.74 | 592.29 | 643.79 | 374.70 | 469.97 | 525.76 | 583.70 | 684.57 | 744.65 |
| 71 | 352.22 | 435.09 | 484.82 | 553.19 | 629.85 | 679.57 | 397.80 | 493.10 | 549.05 | 625.70 | 718.94 | 779.02 |
| 72 | 371.62 | 457.53 | 507.48 | 595.39 | 671.31 | 721.26 | 419.57 | 517.47 | 575.41 | 669.31 | 759.22 | 819.16 |
| 73 | 392.54 | 481.05 | 533.00 | 638.83 | 717.72 | 767.75 | 438.72 | 542.62 | 604.20 | 711.95 | 804.31 | 862.04 |
| 74 | 412.69 | 507.07 | 562.59 | 682.88 | 766.16 | 816.12 | 455.25 | 569.99 | 636.61 | 753.20 | 847.58 | 904.95 |
| 75 | 428.31 | 534.95 | 600.70 | 726.89 | 812.19 | 865.51 | 470.96 | 595.37 | 670.01 | 792.64 | 890.39 | 949.04 |
| 76 | 444.75 | 567.43 | 645.82 | 768.51 | 860.52 | 918.46 | 485.64 | 621.96 | 708.87 | 829.85 | 933.80 | 998.55 |
| 77 | 459.93 | 605.09 | 698.05 | 807.33 | 913.34 | 978.58 | 499.08 | 654.02 | 751.88 | 862.78 | 980.21 | 1051.97 |
| 78 | 490.15 | 661.54 | 770.47 | 868.18 | 991.52 | 1066.80 | 525.39 | 704.79 | 815.32 | 919.43 | 1055.59 | 1138.88 |
| 79 | 530.20 | 733.63 | 856.96 | 948.27 | 1092.43 | 1180.53 | 563.83 | 768.87 | 895.41 | 997.92 | 1153.30 | 1249.41 |
| 80 | 578.25 | 807.31 | | | | | 608.68 | 839.34 | | | | |
| 81 | 635.92 | 884.20 | | | | | 664.75 | 913.03 | | | | |
| 82 | 704.79 | 967.49 | | | | | 728.82 | 991.52 | | | | |
| 83 | 780.08 | 1052.38 | | | | | 800.90 | 1073.21 | | | | |
| 84 | 861.77 | 1142.09 | | | | | 879.39 | 1159.71 | | | | |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix B3

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA 9/96

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2013 Rate Filing***

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
### Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

| Age | 3.2% Simple Inflation | | | | | | 3.2% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 49.66 | 57.66 | 64.07 | 70.48 | 84.75 | 93.10 | 124.60 | 148.09 | 167.70 | 188.85 | 234.64 | 257.81 |
| 30 | 49.66 | 57.66 | 64.07 | 70.48 | 87.76 | 99.49 | 131.66 | 154.84 | 176.70 | 194.08 | 234.64 | 257.81 |
| 31 | 49.66 | 57.66 | 64.07 | 70.48 | 90.78 | 105.91 | 133.25 | 158.22 | 176.70 | 194.08 | 234.64 | 257.81 |
| 32 | 49.66 | 57.66 | 64.07 | 70.48 | 96.83 | 109.13 | 133.25 | 159.32 | 176.70 | 194.08 | 234.64 | 257.81 |
| 33 | 51.31 | 57.66 | 65.32 | 70.48 | 99.86 | 115.58 | 133.25 | 159.32 | 176.70 | 194.08 | 234.64 | 257.81 |
| 34 | 51.31 | 57.66 | 68.38 | 72.79 | 105.94 | 122.06 | 133.25 | 159.32 | 176.70 | 194.08 | 234.64 | 257.81 |
| 35 | 54.62 | 59.00 | 68.38 | 75.79 | 112.05 | 125.31 | 133.25 | 159.32 | 176.70 | 194.08 | 234.64 | 257.81 |
| 36 | 57.94 | 62.04 | 71.45 | 81.81 | 115.11 | 131.82 | 133.25 | 159.32 | 176.70 | 194.08 | 234.64 | 257.81 |
| 37 | 61.27 | 65.09 | 77.60 | 84.83 | 121.25 | 138.35 | 133.25 | 159.32 | 176.70 | 194.08 | 234.64 | 257.81 |
| 38 | 61.27 | 68.15 | 80.69 | 87.86 | 127.41 | 144.91 | 133.25 | 159.32 | 176.70 | 194.08 | 234.64 | 257.81 |
| 39 | 64.61 | 71.21 | 83.79 | 93.93 | 133.60 | 154.79 | 133.25 | 159.32 | 176.70 | 194.08 | 234.64 | 257.81 |
| 40 | 67.96 | 74.29 | 86.90 | 96.98 | 139.81 | 161.41 | 133.25 | 159.32 | 176.70 | 194.08 | 234.64 | 257.81 |
| 41 | 71.65 | 77.69 | 90.40 | 100.47 | 146.73 | 168.01 | 133.25 | 159.32 | 176.70 | 194.08 | 234.64 | 257.81 |
| 42 | 71.98 | 81.14 | 93.93 | 107.09 | 150.63 | 168.01 | 133.25 | 159.32 | 176.70 | 194.08 | 234.64 | 257.81 |
| 43 | 75.74 | 84.62 | 100.69 | 110.67 | 150.63 | 168.01 | 133.25 | 159.32 | 176.70 | 194.08 | 234.64 | 257.81 |
| 44 | 79.54 | 87.88 | 103.91 | 114.29 | 150.63 | 168.01 | 133.25 | 159.32 | 176.70 | 194.08 | 234.64 | 257.81 |
| 45 | 80.76 | 91.77 | 107.77 | 118.15 | 175.37 | 196.84 | 150.63 | 182.50 | 199.88 | 220.15 | 266.50 | 292.57 |
| 46 | 81.13 | 98.52 | 114.66 | 121.74 | 182.66 | 207.49 | 150.63 | 182.50 | 199.88 | 220.15 | 266.50 | 292.57 |
| 47 | 84.88 | 102.13 | 118.39 | 128.47 | 190.03 | 214.81 | 150.63 | 182.50 | 199.88 | 220.15 | 266.50 | 292.57 |
| 48 | 88.68 | 105.79 | 125.42 | 135.28 | 197.49 | 217.26 | 150.63 | 182.50 | 199.88 | 220.15 | 266.50 | 292.57 |
| 49 | 92.52 | 112.73 | 129.25 | 139.02 | 199.88 | 217.26 | 150.63 | 182.50 | 199.88 | 220.15 | 266.50 | 292.57 |
| 50 | 97.08 | 116.10 | 135.69 | 146.11 | 217.35 | 237.54 | 159.32 | 194.08 | 211.46 | 231.74 | 280.99 | 309.95 |
| 51 | 101.61 | 118.64 | 139.85 | 156.83 | 228.23 | 252.02 | 165.12 | 199.88 | 217.26 | 237.54 | 286.78 | 318.64 |
| 52 | 107.41 | 126.66 | 145.27 | 161.58 | 241.57 | 263.61 | 170.91 | 205.67 | 223.05 | 243.33 | 295.47 | 327.34 |
| 53 | 107.82 | 132.55 | 153.97 | 168.03 | 254.92 | 278.09 | 176.70 | 211.46 | 228.84 | 249.12 | 301.26 | 336.03 |
| 54 | 114.45 | 137.39 | 158.08 | 178.18 | 266.23 | 292.57 | 185.39 | 217.26 | 234.64 | 254.92 | 309.95 | 344.72 |
| 55 | 120.42 | 143.39 | 164.95 | 184.76 | 278.09 | 304.02 | 193.51 | 223.05 | 243.33 | 260.71 | 318.64 | 353.41 |
| 56 | 128.64 | 151.57 | 173.35 | 197.33 | 289.68 | 324.44 | 199.33 | 231.74 | 252.02 | 272.30 | 330.23 | 367.89 |
| 57 | 133.39 | 157.90 | 183.21 | 209.65 | 304.16 | 336.03 | 204.39 | 243.33 | 266.50 | 286.78 | 350.51 | 388.17 |
| 58 | 139.49 | 166.50 | 192.13 | 218.05 | 318.64 | 353.41 | 210.33 | 257.81 | 283.88 | 304.16 | 370.79 | 411.34 |
| 59 | 146.11 | 176.33 | 204.52 | 228.90 | 336.03 | 367.89 | 215.68 | 265.96 | 301.26 | 321.54 | 393.96 | 437.41 |
| 60 | 154.78 | 185.08 | 217.06 | 239.84 | 353.41 | 388.17 | 221.99 | 270.67 | 310.25 | 341.82 | 417.13 | 463.48 |
| 61 | 164.88 | 200.77 | 229.22 | 259.97 | 361.07 | 397.75 | 237.28 | 284.78 | 322.25 | 352.61 | 428.78 | 476.73 |
| 62 | 173.39 | 214.56 | 243.51 | 272.37 | 373.35 | 406.29 | 239.47 | 295.29 | 326.88 | 365.11 | 444.72 | 491.39 |
| 63 | 183.81 | 223.60 | 250.42 | 294.44 | 384.43 | 419.14 | 242.49 | 305.63 | 336.92 | 376.42 | 456.51 | 507.24 |
| 64 | 189.21 | 232.12 | 266.42 | 311.13 | 396.93 | 433.25 | 248.73 | 313.16 | 347.77 | 389.15 | 472.17 | 521.46 |
| 65 | 195.54 | 244.78 | 277.45 | 331.35 | 408.10 | 445.89 | 251.96 | 326.15 | 356.83 | 403.06 | 486.20 | 536.58 |
| 66 | 209.91 | 267.92 | 296.71 | 358.10 | 425.28 | 461.95 | 264.64 | 341.59 | 377.67 | 417.95 | 503.50 | 552.38 |
| 67 | 226.92 | 289.48 | 322.11 | 376.73 | 445.44 | 476.24 | 279.33 | 360.14 | 390.94 | 431.22 | 528.37 | 566.27 |
| 68 | 246.49 | 315.31 | 344.47 | 394.69 | 470.42 | 500.25 | 296.13 | 378.63 | 410.75 | 454.35 | 555.32 | 592.04 |
| 69 | 266.70 | 342.10 | 374.98 | 424.07 | 499.56 | 530.64 | 314.94 | 401.87 | 437.39 | 488.46 | 586.15 | 628.33 |
| 70 | 292.50 | 369.11 | 410.10 | 454.95 | 527.91 | 572.97 | 340.64 | 422.76 | 469.97 | 525.76 | 615.89 | 671.69 |
| 71 | 317.00 | 387.44 | 430.95 | 493.10 | 561.48 | 604.99 | 362.58 | 443.38 | 493.10 | 565.62 | 648.50 | 702.36 |
| 72 | 335.65 | 407.58 | 449.54 | 531.45 | 599.38 | 643.34 | 381.61 | 465.52 | 517.47 | 605.38 | 685.29 | 737.24 |
| 73 | 354.05 | 429.10 | 473.35 | 571.49 | 640.76 | 685.01 | 398.31 | 488.75 | 542.62 | 642.68 | 725.42 | 775.45 |
| 74 | 371.97 | 453.40 | 501.52 | 612.56 | 682.88 | 727.29 | 414.54 | 512.62 | 571.84 | 682.88 | 764.31 | 814.27 |
| 75 | 385.66 | 478.07 | 534.95 | 650.46 | 725.11 | 771.32 | 428.31 | 536.72 | 602.48 | 718.00 | 803.31 | 854.85 |
| 76 | 400.44 | 507.79 | 575.96 | 688.42 | 768.51 | 819.63 | 441.34 | 562.32 | 639.00 | 749.76 | 843.48 | 899.72 |
| 77 | 414.27 | 539.85 | 621.40 | 722.52 | 813.85 | 870.94 | 453.41 | 588.78 | 676.85 | 779.60 | 883.99 | 945.96 |
| 78 | 440.50 | 589.46 | 683.97 | 775.27 | 880.99 | 946.67 | 475.74 | 634.31 | 732.02 | 831.34 | 949.87 | 1020.35 |
| 79 | 475.74 | 651.93 | 759.25 | 845.75 | 967.49 | 1042.77 | 509.37 | 691.98 | 802.50 | 900.21 | 1034.76 | 1116.46 |
| 80 | 517.38 | 716.01 | | | | | 549.42 | 751.25 | | | | |
| 81 | 567.04 | 783.28 | | | | | 595.87 | 815.32 | | | | |
| 82 | 624.70 | 852.16 | | | | | 650.33 | 882.59 | | | | |
| 83 | 687.17 | 925.84 | | | | | 711.20 | 953.07 | | | | |
| 84 | 756.05 | 1002.73 | | | | | 776.87 | 1026.76 | | | | |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix B3

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA 9/96

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2013 Rate Filing***

### Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
### Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

| Age | 3.2% Simple Inflation | | | | | | 3.2% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 52.86 | 65.67 | 75.28 | 84.90 | 105.94 | 117.18 | 132.73 | 164.25 | 186.94 | 217.03 | 269.40 | 295.47 |
| 30 | 52.86 | 65.67 | 75.28 | 84.90 | 109.70 | 125.23 | 140.25 | 171.73 | 196.98 | 223.05 | 269.40 | 295.47 |
| 31 | 52.86 | 65.67 | 75.28 | 84.90 | 113.47 | 133.30 | 141.94 | 175.49 | 196.98 | 223.05 | 269.40 | 295.47 |
| 32 | 52.86 | 65.67 | 75.28 | 84.90 | 121.03 | 137.35 | 141.94 | 176.70 | 196.98 | 223.05 | 269.40 | 295.47 |
| 33 | 54.62 | 65.67 | 76.75 | 84.90 | 124.82 | 145.47 | 141.94 | 176.70 | 196.98 | 223.05 | 269.40 | 295.47 |
| 34 | 54.62 | 65.67 | 80.35 | 87.68 | 132.43 | 153.63 | 141.94 | 176.70 | 196.98 | 223.05 | 269.40 | 295.47 |
| 35 | 58.14 | 67.20 | 80.35 | 91.29 | 140.06 | 157.71 | 141.94 | 176.70 | 196.98 | 223.05 | 269.40 | 295.47 |
| 36 | 61.67 | 70.66 | 83.95 | 98.54 | 143.88 | 165.91 | 141.94 | 176.70 | 196.98 | 223.05 | 269.40 | 295.47 |
| 37 | 65.22 | 74.13 | 91.19 | 102.18 | 151.56 | 174.13 | 141.94 | 176.70 | 196.98 | 223.05 | 269.40 | 295.47 |
| 38 | 65.22 | 77.61 | 94.82 | 105.83 | 159.26 | 182.39 | 141.94 | 176.70 | 196.98 | 223.05 | 269.40 | 295.47 |
| 39 | 68.77 | 81.10 | 98.46 | 113.14 | 167.00 | 194.83 | 141.94 | 176.70 | 196.98 | 223.05 | 269.40 | 295.47 |
| 40 | 72.34 | 84.60 | 102.10 | 116.81 | 174.76 | 203.15 | 141.94 | 176.70 | 196.98 | 223.05 | 269.40 | 295.47 |
| 41 | 76.27 | 88.48 | 106.22 | 121.02 | 183.41 | 211.46 | 141.94 | 176.70 | 196.98 | 223.05 | 269.40 | 295.47 |
| 42 | 76.62 | 92.40 | 110.37 | 128.99 | 188.29 | 211.46 | 141.94 | 176.70 | 196.98 | 223.05 | 269.40 | 295.47 |
| 43 | 80.62 | 96.37 | 118.31 | 133.31 | 188.29 | 211.46 | 141.94 | 176.70 | 196.98 | 223.05 | 269.40 | 295.47 |
| 44 | 84.67 | 100.08 | 122.09 | 137.67 | 188.29 | 211.46 | 141.94 | 176.70 | 196.98 | 223.05 | 269.40 | 295.47 |
| 45 | 89.05 | 105.15 | 128.91 | 143.47 | 213.50 | 246.71 | 168.01 | 202.77 | 223.05 | 249.12 | 301.26 | 330.23 |
| 46 | 89.45 | 112.88 | 137.15 | 147.83 | 222.37 | 260.05 | 168.01 | 202.77 | 223.05 | 249.12 | 301.26 | 330.23 |
| 47 | 93.59 | 117.03 | 141.61 | 156.00 | 231.34 | 269.23 | 168.01 | 202.77 | 223.05 | 249.12 | 301.26 | 330.23 |
| 48 | 97.78 | 121.21 | 150.02 | 164.27 | 240.42 | 272.30 | 168.01 | 202.77 | 223.05 | 249.12 | 301.26 | 330.23 |
| 49 | 102.01 | 129.17 | 154.59 | 168.81 | 243.33 | 272.30 | 168.01 | 202.77 | 223.05 | 249.12 | 301.26 | 330.23 |
| 50 | 108.63 | 131.44 | 162.82 | 179.64 | 263.11 | 295.47 | 179.60 | 211.46 | 231.74 | 260.71 | 312.85 | 353.41 |
| 51 | 112.90 | 135.90 | 171.20 | 190.61 | 273.87 | 309.95 | 185.39 | 220.15 | 240.43 | 266.50 | 321.54 | 353.41 |
| 52 | 118.84 | 144.13 | 173.39 | 192.02 | 287.58 | 321.54 | 188.29 | 225.95 | 246.23 | 272.30 | 327.34 | 362.10 |
| 53 | 118.83 | 152.43 | 181.97 | 200.70 | 301.26 | 333.13 | 194.08 | 231.74 | 254.92 | 278.09 | 336.03 | 370.79 |
| 54 | 125.45 | 157.02 | 188.30 | 208.66 | 312.53 | 347.61 | 199.88 | 237.54 | 260.71 | 286.78 | 344.72 | 379.48 |
| 55 | 131.57 | 163.24 | 192.44 | 217.50 | 324.44 | 355.64 | 205.07 | 246.23 | 269.40 | 292.57 | 353.41 | 391.06 |
| 56 | 139.92 | 171.63 | 201.09 | 227.87 | 338.92 | 373.68 | 213.78 | 254.92 | 280.99 | 301.26 | 364.99 | 405.55 |
| 57 | 144.51 | 177.91 | 211.39 | 240.62 | 350.51 | 385.27 | 215.75 | 269.40 | 298.37 | 315.75 | 382.37 | 425.83 |
| 58 | 152.99 | 184.26 | 217.90 | 251.23 | 364.99 | 399.75 | 224.54 | 280.99 | 312.85 | 333.13 | 405.55 | 449.00 |
| 59 | 157.18 | 196.68 | 228.31 | 261.94 | 379.48 | 414.24 | 226.74 | 288.59 | 333.13 | 353.41 | 428.72 | 475.07 |
| 60 | 165.84 | 203.13 | 238.76 | 272.76 | 391.06 | 425.83 | 235.69 | 292.54 | 341.28 | 370.79 | 449.00 | 498.24 |
| 61 | 173.79 | 216.93 | 250.93 | 288.59 | 397.75 | 431.60 | 245.56 | 306.68 | 350.03 | 378.00 | 459.81 | 507.76 |
| 62 | 179.97 | 228.40 | 262.79 | 300.79 | 403.54 | 436.49 | 244.79 | 314.08 | 356.60 | 389.82 | 469.43 | 518.84 |
| 63 | 188.19 | 237.15 | 266.51 | 320.77 | 411.13 | 443.17 | 247.60 | 324.08 | 363.24 | 400.45 | 480.54 | 531.26 |
| 64 | 193.46 | 240.80 | 282.36 | 334.88 | 417.69 | 451.41 | 248.73 | 325.89 | 368.08 | 409.90 | 490.33 | 542.21 |
| 65 | 197.60 | 253.36 | 290.66 | 352.81 | 425.74 | 461.01 | 249.60 | 333.62 | 371.60 | 420.70 | 501.31 | 551.69 |
| 66 | 209.91 | 276.64 | 312.10 | 379.87 | 439.95 | 476.61 | 260.00 | 346.47 | 389.85 | 435.06 | 518.16 | 569.49 |
| 67 | 229.04 | 295.96 | 342.10 | 400.42 | 464.39 | 502.30 | 279.33 | 362.51 | 409.90 | 454.92 | 542.58 | 594.71 |
| 68 | 246.49 | 319.63 | 370.97 | 422.23 | 493.36 | 534.67 | 296.13 | 380.92 | 431.41 | 479.60 | 571.38 | 626.46 |
| 69 | 264.60 | 346.40 | 396.78 | 448.49 | 523.98 | 568.39 | 310.57 | 401.87 | 452.93 | 506.22 | 601.69 | 657.20 |
| 70 | 286.23 | 373.40 | 420.78 | 476.41 | 551.52 | 598.73 | 329.99 | 420.61 | 474.26 | 538.64 | 628.77 | 684.57 |
| 71 | 308.71 | 389.51 | 437.16 | 507.61 | 582.20 | 629.85 | 350.15 | 439.24 | 493.10 | 571.84 | 658.85 | 712.72 |
| 72 | 327.66 | 407.58 | 453.53 | 543.44 | 617.36 | 665.31 | 367.62 | 459.53 | 511.47 | 609.37 | 691.29 | 743.23 |
| 73 | 344.43 | 429.10 | 473.35 | 583.03 | 656.15 | 702.33 | 382.91 | 481.05 | 534.93 | 650.38 | 727.35 | 777.37 |
| 74 | 360.87 | 451.55 | 501.52 | 625.51 | 697.68 | 743.95 | 399.73 | 503.37 | 562.59 | 690.28 | 766.16 | 814.27 |
| 75 | 374.99 | 478.07 | 540.28 | 664.68 | 741.10 | 787.31 | 412.32 | 527.84 | 598.93 | 726.89 | 806.86 | 854.85 |
| 76 | 390.22 | 509.50 | 589.59 | 705.46 | 788.96 | 840.08 | 424.30 | 555.51 | 640.71 | 763.40 | 852.00 | 904.83 |
| 77 | 404.48 | 548.01 | 642.60 | 746.98 | 844.84 | 905.19 | 435.47 | 587.15 | 686.64 | 797.54 | 901.93 | 965.53 |
| 78 | 430.88 | 603.88 | 714.40 | 807.31 | 925.84 | 999.52 | 459.72 | 637.52 | 749.64 | 853.76 | 980.30 | 1058.79 |
| 79 | 467.73 | 671.16 | 797.70 | 885.80 | 1028.36 | 1114.85 | 494.96 | 701.59 | 828.13 | 927.44 | 1079.61 | 1172.52 |
| 80 | 510.98 | 741.63 | | | | | 536.60 | 767.26 | | | | |
| 81 | 563.83 | 815.32 | | | | | 587.86 | 836.14 | | | | |
| 82 | 626.30 | 890.60 | | | | | 647.13 | 908.22 | | | | |
| 83 | 696.78 | 969.09 | | | | | 714.40 | 983.51 | | | | |
| 84 | 773.67 | 1050.78 | | | | | 786.49 | 1062.00 | | | | |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix B3

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA 9/96

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2013 Rate Filing***

### Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
### Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

| Age | 3.2% Simple Inflation | | | | | | 3.2% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 51.26 | 62.47 | 70.48 | 78.49 | 96.16 | 105.94 | 127.31 | 156.17 | 178.69 | 205.76 | 254.92 | 280.99 |
| 30 | 51.26 | 62.47 | 70.48 | 78.49 | 99.58 | 113.22 | 134.53 | 163.29 | 188.29 | 211.46 | 254.92 | 280.99 |
| 31 | 51.26 | 62.47 | 70.48 | 78.49 | 103.00 | 120.52 | 136.15 | 166.86 | 188.29 | 211.46 | 254.92 | 280.99 |
| 32 | 51.26 | 62.47 | 70.48 | 78.49 | 109.86 | 124.18 | 136.15 | 168.01 | 188.29 | 211.46 | 254.92 | 280.99 |
| 33 | 52.97 | 62.47 | 71.86 | 78.49 | 113.30 | 131.53 | 136.15 | 168.01 | 188.29 | 211.46 | 254.92 | 280.99 |
| 34 | 52.97 | 62.47 | 75.22 | 81.06 | 120.20 | 138.89 | 136.15 | 168.01 | 188.29 | 211.46 | 254.92 | 280.99 |
| 35 | 56.38 | 63.92 | 75.22 | 84.40 | 127.13 | 142.59 | 136.15 | 168.01 | 188.29 | 211.46 | 254.92 | 280.99 |
| 36 | 59.80 | 67.21 | 78.59 | 91.11 | 130.60 | 150.00 | 136.15 | 168.01 | 188.29 | 211.46 | 254.92 | 280.99 |
| 37 | 63.24 | 70.51 | 85.37 | 94.47 | 137.57 | 157.44 | 136.15 | 168.01 | 188.29 | 211.46 | 254.92 | 280.99 |
| 38 | 63.24 | 73.83 | 88.76 | 97.84 | 144.56 | 164.90 | 136.15 | 168.01 | 188.29 | 211.46 | 254.92 | 280.99 |
| 39 | 66.69 | 77.15 | 92.17 | 104.60 | 151.58 | 176.14 | 136.15 | 168.01 | 188.29 | 211.46 | 254.92 | 280.99 |
| 40 | 70.15 | 80.48 | 95.59 | 108.00 | 158.63 | 183.67 | 136.15 | 168.01 | 188.29 | 211.46 | 254.92 | 280.99 |
| 41 | 73.96 | 84.17 | 99.44 | 111.88 | 166.48 | 191.19 | 136.15 | 168.01 | 188.29 | 211.46 | 254.92 | 280.99 |
| 42 | 74.30 | 87.90 | 103.33 | 119.26 | 170.91 | 191.19 | 136.15 | 168.01 | 188.29 | 211.46 | 254.92 | 280.99 |
| 43 | 78.18 | 91.67 | 110.76 | 123.25 | 170.91 | 191.19 | 136.15 | 168.01 | 188.29 | 211.46 | 254.92 | 280.99 |
| 44 | 82.10 | 95.20 | 114.30 | 127.28 | 170.91 | 191.19 | 136.15 | 168.01 | 188.29 | 211.46 | 254.92 | 280.99 |
| 45 | 86.97 | 97.50 | 120.45 | 132.92 | 195.71 | 223.08 | 162.22 | 194.08 | 214.36 | 237.54 | 283.88 | 309.95 |
| 46 | 87.37 | 104.67 | 128.15 | 136.96 | 203.84 | 235.15 | 162.22 | 194.08 | 214.36 | 237.54 | 283.88 | 309.95 |
| 47 | 91.41 | 108.52 | 132.32 | 144.53 | 212.06 | 243.46 | 162.22 | 194.08 | 214.36 | 237.54 | 283.88 | 309.95 |
| 48 | 95.50 | 112.40 | 140.18 | 152.19 | 220.38 | 246.23 | 162.22 | 194.08 | 214.36 | 237.54 | 283.88 | 309.95 |
| 49 | 99.64 | 119.78 | 144.46 | 156.40 | 223.05 | 246.23 | 162.22 | 194.08 | 214.36 | 237.54 | 283.88 | 309.95 |
| 50 | 104.01 | 124.87 | 155.42 | 167.66 | 240.23 | 269.40 | 170.91 | 205.67 | 225.95 | 249.12 | 298.37 | 333.13 |
| 51 | 108.38 | 127.27 | 159.14 | 176.13 | 251.05 | 280.99 | 179.60 | 211.46 | 231.74 | 254.92 | 304.16 | 333.13 |
| 52 | 114.27 | 135.39 | 161.67 | 177.97 | 264.58 | 292.57 | 185.39 | 217.26 | 237.54 | 260.71 | 312.85 | 341.82 |
| 53 | 116.63 | 143.59 | 167.97 | 186.70 | 278.09 | 307.06 | 191.19 | 223.05 | 246.23 | 266.50 | 321.54 | 353.41 |
| 54 | 121.05 | 146.11 | 174.35 | 194.59 | 289.38 | 318.64 | 196.98 | 231.74 | 252.02 | 275.19 | 330.23 | 362.10 |
| 55 | 127.11 | 154.42 | 178.69 | 201.13 | 301.26 | 329.83 | 202.18 | 237.54 | 260.71 | 280.99 | 338.92 | 373.68 |
| 56 | 135.41 | 162.72 | 187.22 | 211.43 | 312.85 | 344.72 | 208.00 | 246.23 | 272.30 | 289.68 | 353.41 | 391.06 |
| 57 | 140.06 | 169.02 | 197.30 | 223.94 | 327.34 | 362.10 | 210.07 | 257.81 | 283.88 | 304.16 | 370.79 | 411.34 |
| 58 | 148.49 | 175.38 | 206.18 | 234.64 | 341.82 | 376.58 | 218.85 | 269.40 | 298.37 | 321.54 | 391.06 | 434.52 |
| 59 | 152.76 | 187.63 | 218.79 | 243.06 | 356.30 | 391.06 | 221.21 | 277.27 | 315.75 | 338.92 | 411.34 | 457.69 |
| 60 | 159.20 | 194.11 | 229.12 | 253.95 | 370.79 | 408.44 | 227.47 | 278.87 | 321.53 | 356.30 | 434.52 | 480.86 |
| 61 | 167.10 | 207.70 | 241.28 | 269.51 | 375.18 | 411.85 | 237.28 | 292.99 | 330.58 | 363.90 | 440.06 | 490.84 |
| 62 | 173.39 | 219.17 | 253.15 | 279.47 | 384.33 | 420.01 | 236.81 | 297.98 | 337.68 | 370.60 | 450.21 | 499.62 |
| 63 | 181.62 | 225.86 | 255.02 | 296.83 | 389.77 | 424.48 | 237.39 | 305.63 | 342.18 | 376.42 | 456.51 | 507.24 |
| 64 | 184.95 | 229.95 | 270.97 | 311.13 | 396.93 | 433.25 | 241.34 | 310.62 | 345.23 | 383.96 | 464.38 | 513.68 |
| 65 | 187.30 | 242.63 | 277.45 | 326.58 | 403.06 | 438.33 | 242.54 | 316.19 | 351.91 | 392.99 | 473.60 | 521.47 |
| 66 | 201.60 | 263.57 | 296.71 | 353.26 | 415.51 | 452.17 | 253.03 | 329.39 | 367.92 | 403.29 | 483.94 | 535.27 |
| 67 | 222.68 | 283.00 | 326.55 | 371.99 | 433.59 | 473.87 | 272.40 | 345.93 | 388.57 | 421.74 | 507.04 | 559.17 |
| 68 | 242.24 | 308.83 | 353.30 | 392.40 | 458.94 | 500.25 | 289.35 | 367.15 | 410.75 | 447.47 | 534.67 | 587.45 |
| 69 | 260.40 | 333.49 | 379.34 | 417.41 | 488.46 | 530.64 | 306.19 | 388.54 | 435.17 | 475.13 | 563.94 | 617.23 |
| 70 | 284.14 | 362.67 | 403.69 | 444.22 | 517.18 | 560.10 | 325.74 | 407.73 | 457.09 | 508.60 | 594.43 | 648.08 |
| 71 | 306.64 | 379.15 | 422.66 | 476.53 | 546.97 | 592.55 | 346.00 | 428.88 | 478.60 | 542.83 | 625.70 | 677.50 |
| 72 | 325.66 | 397.59 | 441.55 | 515.47 | 585.40 | 629.35 | 365.62 | 449.54 | 501.48 | 581.40 | 661.32 | 713.27 |
| 73 | 342.51 | 419.47 | 463.73 | 556.09 | 625.36 | 669.62 | 380.99 | 473.35 | 527.23 | 619.59 | 700.41 | 750.44 |
| 74 | 359.02 | 442.30 | 490.41 | 595.90 | 666.22 | 710.64 | 397.88 | 495.97 | 553.34 | 655.12 | 738.40 | 788.36 |
| 75 | 373.22 | 465.63 | 522.50 | 632.69 | 707.34 | 753.54 | 410.54 | 517.17 | 582.93 | 689.56 | 774.87 | 826.41 |
| 76 | 386.81 | 492.46 | 562.32 | 667.97 | 749.76 | 799.18 | 422.59 | 541.87 | 616.85 | 720.80 | 812.81 | 869.04 |
| 77 | 401.22 | 526.80 | 606.72 | 702.95 | 794.28 | 851.37 | 433.84 | 569.21 | 654.02 | 751.88 | 853.00 | 916.60 |
| 78 | 426.08 | 575.05 | 669.55 | 756.05 | 863.37 | 929.05 | 458.12 | 611.89 | 709.60 | 800.90 | 919.43 | 991.52 |
| 79 | 461.32 | 637.52 | 744.84 | 824.93 | 949.87 | 1026.76 | 491.75 | 669.55 | 778.48 | 868.18 | 1004.33 | 1087.62 |
| 80 | 502.97 | 701.59 | | | | | 530.20 | 730.42 | | | | |
| 81 | 554.22 | 770.47 | | | | | 578.25 | 794.49 | | | | |
| 82 | 611.89 | 840.95 | | | | | 634.31 | 861.77 | | | | |
| 83 | 677.56 | 916.23 | | | | | 696.78 | 933.85 | | | | |
| 84 | 749.64 | 993.12 | | | | | 765.66 | 1009.14 | | | | |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix B3

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA 9/96

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2013 Rate Filing***

### Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
### Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

| Age | 3.2% Simple Inflation | | | | | | 3.2% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 46.45 | 54.46 | 60.87 | 65.67 | 81.49 | 88.28 | 119.18 | 140.02 | 156.70 | 177.57 | 220.15 | 243.33 |
| 30 | 46.45 | 54.46 | 60.87 | 65.67 | 84.39 | 94.35 | 125.94 | 146.40 | 165.12 | 182.50 | 220.15 | 243.33 |
| 31 | 46.45 | 54.46 | 60.87 | 65.67 | 87.29 | 100.43 | 127.46 | 149.59 | 165.12 | 182.50 | 220.15 | 243.33 |
| 32 | 46.45 | 54.46 | 60.87 | 65.67 | 93.10 | 103.49 | 127.46 | 150.63 | 165.12 | 182.50 | 220.15 | 243.33 |
| 33 | 48.00 | 54.46 | 62.06 | 65.67 | 96.02 | 109.60 | 127.46 | 150.63 | 165.12 | 182.50 | 220.15 | 243.33 |
| 34 | 48.00 | 54.46 | 64.96 | 67.83 | 101.87 | 115.75 | 127.46 | 150.63 | 165.12 | 182.50 | 220.15 | 243.33 |
| 35 | 51.09 | 55.72 | 64.96 | 70.62 | 107.74 | 118.82 | 127.46 | 150.63 | 165.12 | 182.50 | 220.15 | 243.33 |
| 36 | 54.20 | 58.60 | 67.88 | 76.23 | 110.68 | 125.00 | 127.46 | 150.63 | 165.12 | 182.50 | 220.15 | 243.33 |
| 37 | 57.31 | 61.47 | 73.72 | 79.05 | 116.58 | 131.20 | 127.46 | 150.63 | 165.12 | 182.50 | 220.15 | 243.33 |
| 38 | 57.31 | 64.36 | 76.66 | 81.87 | 122.51 | 137.42 | 127.46 | 150.63 | 165.12 | 182.50 | 220.15 | 243.33 |
| 39 | 60.44 | 67.26 | 79.60 | 87.53 | 128.46 | 146.79 | 127.46 | 150.63 | 165.12 | 182.50 | 220.15 | 243.33 |
| 40 | 63.58 | 70.16 | 82.55 | 90.37 | 134.43 | 153.06 | 127.46 | 150.63 | 165.12 | 182.50 | 220.15 | 243.33 |
| 41 | 67.03 | 73.38 | 85.88 | 93.62 | 141.09 | 159.32 | 127.46 | 150.63 | 165.12 | 182.50 | 220.15 | 243.33 |
| 42 | 67.34 | 76.63 | 89.24 | 99.79 | 144.84 | 159.32 | 127.46 | 150.63 | 165.12 | 182.50 | 220.15 | 243.33 |
| 43 | 70.85 | 79.92 | 95.65 | 103.13 | 144.84 | 159.32 | 127.46 | 150.63 | 165.12 | 182.50 | 220.15 | 243.33 |
| 44 | 74.41 | 83.00 | 98.71 | 106.50 | 144.84 | 159.32 | 127.46 | 150.63 | 165.12 | 182.50 | 220.15 | 243.33 |
| 45 | 76.62 | 86.03 | 105.66 | 113.93 | 165.21 | 188.97 | 147.74 | 173.81 | 185.39 | 205.67 | 249.12 | 275.19 |
| 46 | 76.97 | 92.36 | 112.41 | 117.40 | 172.07 | 199.19 | 147.74 | 173.81 | 185.39 | 205.67 | 249.12 | 275.19 |
| 47 | 80.53 | 95.75 | 116.07 | 123.89 | 179.01 | 206.22 | 147.74 | 173.81 | 185.39 | 205.67 | 249.12 | 275.19 |
| 48 | 84.13 | 99.18 | 122.96 | 130.45 | 186.04 | 208.57 | 147.74 | 173.81 | 185.39 | 205.67 | 249.12 | 275.19 |
| 49 | 87.78 | 105.69 | 126.72 | 134.06 | 188.29 | 208.57 | 147.74 | 173.81 | 185.39 | 205.67 | 249.12 | 275.19 |
| 50 | 94.77 | 109.53 | 133.22 | 141.32 | 205.91 | 231.74 | 156.43 | 182.50 | 194.08 | 217.26 | 260.71 | 295.47 |
| 51 | 97.09 | 112.17 | 137.44 | 149.59 | 213.96 | 243.33 | 162.22 | 188.29 | 199.88 | 223.05 | 269.40 | 295.47 |
| 52 | 102.84 | 117.92 | 140.59 | 152.21 | 227.19 | 254.92 | 168.01 | 191.19 | 205.67 | 228.84 | 275.19 | 304.16 |
| 53 | 103.42 | 125.92 | 146.97 | 158.69 | 240.43 | 263.61 | 173.81 | 196.98 | 211.46 | 234.64 | 283.88 | 312.85 |
| 54 | 107.85 | 128.67 | 151.10 | 166.46 | 248.87 | 278.09 | 176.70 | 202.77 | 220.15 | 240.43 | 292.57 | 321.54 |
| 55 | 113.73 | 134.57 | 155.78 | 173.07 | 260.71 | 286.81 | 181.96 | 211.46 | 228.84 | 246.23 | 301.26 | 333.13 |
| 56 | 119.61 | 142.65 | 161.80 | 183.24 | 272.30 | 301.26 | 187.78 | 217.26 | 237.54 | 254.92 | 312.85 | 347.61 |
| 57 | 124.50 | 149.00 | 171.46 | 192.97 | 283.88 | 315.75 | 190.20 | 228.84 | 249.12 | 266.50 | 327.34 | 364.99 |
| 58 | 132.74 | 155.40 | 178.07 | 201.46 | 298.37 | 327.34 | 196.11 | 240.43 | 263.61 | 283.88 | 344.72 | 385.27 |
| 59 | 135.05 | 165.03 | 187.88 | 212.39 | 309.95 | 341.82 | 199.09 | 246.15 | 278.09 | 298.37 | 364.99 | 405.55 |
| 60 | 141.51 | 171.54 | 200.18 | 221.03 | 324.44 | 356.30 | 205.54 | 248.80 | 284.87 | 312.85 | 385.27 | 428.72 |
| 61 | 149.28 | 182.31 | 207.50 | 233.73 | 330.04 | 361.07 | 212.45 | 260.13 | 294.47 | 321.58 | 392.10 | 437.24 |
| 62 | 155.83 | 191.49 | 219.40 | 243.95 | 334.91 | 367.86 | 212.86 | 265.76 | 299.86 | 329.42 | 400.80 | 444.72 |
| 63 | 164.12 | 198.76 | 222.85 | 260.92 | 341.72 | 373.75 | 214.41 | 274.02 | 305.33 | 336.38 | 408.46 | 451.17 |
| 64 | 167.95 | 203.92 | 234.54 | 273.13 | 350.23 | 381.37 | 216.72 | 277.52 | 307.16 | 342.45 | 415.09 | 459.20 |
| 65 | 170.84 | 212.57 | 242.22 | 288.44 | 355.20 | 387.95 | 218.99 | 283.82 | 310.08 | 350.16 | 423.22 | 466.04 |
| 66 | 182.89 | 230.89 | 259.35 | 309.71 | 366.62 | 398.40 | 229.82 | 295.23 | 326.50 | 361.74 | 435.06 | 479.06 |
| 67 | 199.35 | 250.59 | 284.35 | 326.97 | 383.83 | 419.37 | 247.01 | 310.38 | 343.56 | 379.10 | 454.92 | 502.30 |
| 68 | 216.74 | 272.12 | 311.35 | 346.50 | 406.16 | 442.88 | 262.22 | 328.14 | 364.86 | 401.57 | 479.60 | 527.78 |
| 69 | 233.10 | 296.92 | 335.74 | 370.78 | 432.95 | 470.69 | 277.76 | 348.58 | 388.54 | 426.29 | 508.44 | 557.28 |
| 70 | 254.89 | 321.90 | 356.70 | 394.86 | 459.24 | 497.87 | 295.93 | 366.96 | 409.88 | 457.09 | 536.49 | 583.70 |
| 71 | 275.56 | 337.71 | 375.01 | 426.81 | 488.96 | 528.33 | 314.92 | 385.37 | 428.88 | 491.03 | 565.62 | 611.20 |
| 72 | 291.70 | 355.63 | 391.60 | 461.52 | 521.46 | 559.42 | 331.66 | 405.58 | 449.54 | 525.46 | 597.38 | 643.34 |
| 73 | 307.87 | 373.29 | 411.78 | 496.44 | 558.02 | 596.50 | 346.35 | 425.25 | 471.43 | 559.94 | 631.14 | 675.39 |
| 74 | 323.86 | 394.18 | 436.75 | 532.98 | 594.05 | 632.91 | 360.87 | 446.00 | 497.82 | 594.05 | 664.37 | 708.79 |
| 75 | 335.90 | 415.87 | 465.63 | 565.16 | 630.92 | 671.79 | 373.22 | 467.41 | 524.28 | 623.81 | 698.45 | 744.66 |
| 76 | 347.62 | 441.34 | 500.98 | 598.11 | 669.68 | 712.28 | 383.40 | 489.05 | 555.51 | 652.64 | 732.72 | 782.14 |
| 77 | 360.44 | 469.72 | 539.85 | 627.92 | 707.84 | 756.77 | 393.06 | 512.12 | 588.78 | 680.11 | 768.19 | 823.64 |
| 78 | 382.83 | 512.58 | 594.27 | 674.36 | 767.26 | 823.33 | 414.87 | 551.02 | 637.52 | 724.01 | 826.53 | 889.00 |
| 79 | 413.27 | 567.04 | 659.94 | 735.23 | 842.55 | 906.62 | 443.70 | 600.68 | 698.39 | 783.28 | 900.21 | 970.69 |
| 80 | 450.11 | 623.10 | | | | | 477.34 | 653.54 | | | | |
| 81 | 493.36 | 680.77 | | | | | 518.98 | 709.60 | | | | |
| 82 | 543.01 | 741.63 | | | | | 565.44 | 767.26 | | | | |
| 83 | 597.47 | 805.71 | | | | | 618.30 | 829.73 | | | | |
| 84 | 656.74 | 871.38 | | | | | 675.96 | 892.20 | | | | |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix B3

## John Hancock Life Insurance Company (U.S.A.)

## NH-99 VA 4/99

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2013 Rate Filing***

### Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

| Age | 3.2% Simple Inflation | | | | | | 3.2% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 40.05 | 51.26 | 56.06 | 64.07 | 79.86 | 86.68 | 102.93 | 126.55 | 142.96 | 163.48 | 205.67 | 225.95 |
| 30 | 40.05 | 51.26 | 56.06 | 64.07 | 82.70 | 92.63 | 108.77 | 132.32 | 150.63 | 168.01 | 205.67 | 225.95 |
| 31 | 40.05 | 51.26 | 56.06 | 64.07 | 85.54 | 98.61 | 110.08 | 135.21 | 150.63 | 168.01 | 205.67 | 225.95 |
| 32 | 40.05 | 51.26 | 56.06 | 64.07 | 91.24 | 101.60 | 110.08 | 136.15 | 150.63 | 168.01 | 205.67 | 225.95 |
| 33 | 41.38 | 51.26 | 57.16 | 64.07 | 94.10 | 107.61 | 110.08 | 136.15 | 150.63 | 168.01 | 205.67 | 225.95 |
| 34 | 41.38 | 51.26 | 59.83 | 66.17 | 99.83 | 113.64 | 110.08 | 136.15 | 150.63 | 168.01 | 205.67 | 225.95 |
| 35 | 44.05 | 52.45 | 59.83 | 68.90 | 105.58 | 116.66 | 110.08 | 136.15 | 150.63 | 168.01 | 205.67 | 225.95 |
| 36 | 46.72 | 55.15 | 62.52 | 74.37 | 108.47 | 122.73 | 110.08 | 136.15 | 150.63 | 168.01 | 205.67 | 225.95 |
| 37 | 49.41 | 57.86 | 67.90 | 77.12 | 114.25 | 128.81 | 110.08 | 136.15 | 150.63 | 168.01 | 205.67 | 225.95 |
| 38 | 49.41 | 60.57 | 70.61 | 79.87 | 120.06 | 134.92 | 110.08 | 136.15 | 150.63 | 168.01 | 205.67 | 225.95 |
| 39 | 52.10 | 63.30 | 73.32 | 85.39 | 125.89 | 144.12 | 110.08 | 136.15 | 150.63 | 168.01 | 205.67 | 225.95 |
| 40 | 54.81 | 66.03 | 76.03 | 88.16 | 131.74 | 150.28 | 110.08 | 136.15 | 150.63 | 168.01 | 205.67 | 225.95 |
| 41 | 57.78 | 69.06 | 79.10 | 91.33 | 138.26 | 156.43 | 110.08 | 136.15 | 150.63 | 168.01 | 205.67 | 225.95 |
| 42 | 58.05 | 72.12 | 82.19 | 97.35 | 141.94 | 156.43 | 110.08 | 136.15 | 150.63 | 168.01 | 205.67 | 225.95 |
| 43 | 61.08 | 75.21 | 88.10 | 100.61 | 141.94 | 156.43 | 110.08 | 136.15 | 150.63 | 168.01 | 205.67 | 225.95 |
| 44 | 64.14 | 78.11 | 90.92 | 103.90 | 141.94 | 156.43 | 110.08 | 136.15 | 150.63 | 168.01 | 205.67 | 225.95 |
| 45 | 66.27 | 80.30 | 95.10 | 107.60 | 162.67 | 181.09 | 124.56 | 153.53 | 170.91 | 191.19 | 228.84 | 254.92 |
| 46 | 66.57 | 86.20 | 101.17 | 110.87 | 169.42 | 190.89 | 124.56 | 153.53 | 170.91 | 191.19 | 228.84 | 254.92 |
| 47 | 69.65 | 89.37 | 104.46 | 117.00 | 176.26 | 197.63 | 124.56 | 153.53 | 170.91 | 191.19 | 228.84 | 254.92 |
| 48 | 72.76 | 92.56 | 110.67 | 123.21 | 183.18 | 199.88 | 124.56 | 153.53 | 170.91 | 191.19 | 228.84 | 254.92 |
| 49 | 75.92 | 98.64 | 114.04 | 126.61 | 185.39 | 199.88 | 124.56 | 153.53 | 170.91 | 191.19 | 228.84 | 254.92 |
| 50 | 80.90 | 100.77 | 118.42 | 134.13 | 200.19 | 217.26 | 130.35 | 165.12 | 182.50 | 199.88 | 240.43 | 266.50 |
| 51 | 83.55 | 103.54 | 125.38 | 139.94 | 211.11 | 228.84 | 136.15 | 168.01 | 185.39 | 205.67 | 246.23 | 272.30 |
| 52 | 89.13 | 111.37 | 128.87 | 145.19 | 221.44 | 240.43 | 141.94 | 173.81 | 191.19 | 208.57 | 252.02 | 280.99 |
| 53 | 92.42 | 117.08 | 135.31 | 151.69 | 228.84 | 252.02 | 147.74 | 176.70 | 196.98 | 214.36 | 260.71 | 286.78 |
| 54 | 94.64 | 119.94 | 141.80 | 161.77 | 240.19 | 263.61 | 153.53 | 185.39 | 202.77 | 220.15 | 266.50 | 292.57 |
| 55 | 100.35 | 125.74 | 146.62 | 166.05 | 249.12 | 272.47 | 158.85 | 188.29 | 205.67 | 223.05 | 272.30 | 298.37 |
| 56 | 110.59 | 133.74 | 157.17 | 180.89 | 263.61 | 292.57 | 167.55 | 199.88 | 220.15 | 237.54 | 286.78 | 318.64 |
| 57 | 115.61 | 144.56 | 171.46 | 195.36 | 283.88 | 312.85 | 176.00 | 217.26 | 240.43 | 257.81 | 309.95 | 341.82 |
| 58 | 125.99 | 155.40 | 182.75 | 210.94 | 304.16 | 333.13 | 187.59 | 234.64 | 260.71 | 278.09 | 338.92 | 373.68 |
| 59 | 135.05 | 169.55 | 197.39 | 226.54 | 324.44 | 356.30 | 196.32 | 248.98 | 286.78 | 301.26 | 367.89 | 405.55 |
| 60 | 145.94 | 178.31 | 209.82 | 239.84 | 344.72 | 373.68 | 205.54 | 259.73 | 298.97 | 324.44 | 396.86 | 437.41 |
| 61 | 155.96 | 193.85 | 224.39 | 257.58 | 355.43 | 383.64 | 217.97 | 273.82 | 313.91 | 341.33 | 411.85 | 454.16 |
| 62 | 164.61 | 207.64 | 238.68 | 274.74 | 367.86 | 398.05 | 226.16 | 287.24 | 324.18 | 354.13 | 428.25 | 472.17 |
| 63 | 172.87 | 219.08 | 248.13 | 296.83 | 379.09 | 411.13 | 229.73 | 297.73 | 334.29 | 371.08 | 445.83 | 491.22 |
| 64 | 180.70 | 227.78 | 266.42 | 315.88 | 394.34 | 425.47 | 233.95 | 308.07 | 345.23 | 386.55 | 461.79 | 508.49 |
| 65 | 187.30 | 242.63 | 277.45 | 336.12 | 408.10 | 438.33 | 237.83 | 318.68 | 354.37 | 400.55 | 478.64 | 526.50 |
| 66 | 201.60 | 263.57 | 298.91 | 362.94 | 422.84 | 457.06 | 253.03 | 334.27 | 375.23 | 413.06 | 496.17 | 542.60 |
| 67 | 218.44 | 283.00 | 322.11 | 379.10 | 445.44 | 478.61 | 265.48 | 350.66 | 386.20 | 428.85 | 521.26 | 556.80 |
| 68 | 235.87 | 306.67 | 346.68 | 396.99 | 472.71 | 497.95 | 280.30 | 364.86 | 406.16 | 449.76 | 546.14 | 578.27 |
| 69 | 252.00 | 329.19 | 374.98 | 424.07 | 499.56 | 535.08 | 297.44 | 384.10 | 430.73 | 479.58 | 575.05 | 612.79 |
| 70 | 271.60 | 356.23 | 401.55 | 454.95 | 527.91 | 570.83 | 315.09 | 401.30 | 452.80 | 512.89 | 600.87 | 654.52 |
| 71 | 294.21 | 372.94 | 416.45 | 484.82 | 557.33 | 600.84 | 333.57 | 418.52 | 470.31 | 546.97 | 629.85 | 679.57 |
| 72 | 311.68 | 389.60 | 433.55 | 521.46 | 591.39 | 637.34 | 351.64 | 439.55 | 489.50 | 585.40 | 663.32 | 713.27 |
| 73 | 329.04 | 411.78 | 456.03 | 559.94 | 631.14 | 675.39 | 367.52 | 461.81 | 515.68 | 623.44 | 700.41 | 746.59 |
| 74 | 347.92 | 434.90 | 483.01 | 601.45 | 673.63 | 716.19 | 383.08 | 484.86 | 542.23 | 664.37 | 738.40 | 784.66 |
| 75 | 362.55 | 460.30 | 520.73 | 639.80 | 714.44 | 758.88 | 396.32 | 508.29 | 575.82 | 700.23 | 778.43 | 824.63 |
| 76 | 374.88 | 490.75 | 567.43 | 679.90 | 759.99 | 809.40 | 408.96 | 535.06 | 616.85 | 736.13 | 819.63 | 872.45 |
| 77 | 389.80 | 528.43 | 619.77 | 719.26 | 813.85 | 872.57 | 419.16 | 565.95 | 660.54 | 768.19 | 869.31 | 931.28 |
| 78 | 414.87 | 581.45 | 687.17 | 778.48 | 892.20 | 962.68 | 443.70 | 615.09 | 722.41 | 821.72 | 945.06 | 1018.75 |
| 79 | 450.11 | 647.13 | 768.87 | 853.76 | 991.52 | 1074.81 | 477.34 | 675.96 | 797.70 | 893.81 | 1041.17 | 1129.27 |
| 80 | 491.75 | 714.40 | | | | | 517.38 | 738.43 | | | | |
| 81 | 544.61 | 784.88 | | | | | 565.44 | 805.71 | | | | |
| 82 | 603.88 | 858.57 | | | | | 623.10 | 876.19 | | | | |
| 83 | 671.16 | 933.85 | | | | | 687.17 | 948.27 | | | | |
| 84 | 744.84 | 1013.94 | | | | | 757.65 | 1023.55 | | | | |
| 85+ | | | | | | | | | | | | |

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix B3

## John Hancock Life Insurance Company (U.S.A.)

## NH-99 VA 4/99

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2013 Rate Filing***

### Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

| Age | 3.2% Simple Inflation | | | | | | 3.2% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 38.44 | 48.05 | 54.46 | 60.87 | 76.60 | 85.07 | 94.81 | 118.48 | 134.71 | 157.84 | 194.08 | 214.36 |
| 30 | 38.44 | 48.05 | 54.46 | 60.87 | 79.32 | 90.92 | 100.18 | 123.87 | 141.94 | 162.22 | 194.08 | 214.36 |
| 31 | 38.44 | 48.05 | 54.46 | 60.87 | 82.05 | 96.78 | 101.39 | 126.58 | 141.94 | 162.22 | 194.08 | 214.36 |
| 32 | 38.44 | 48.05 | 54.46 | 60.87 | 87.52 | 99.72 | 101.39 | 127.46 | 141.94 | 162.22 | 194.08 | 214.36 |
| 33 | 39.72 | 48.05 | 55.52 | 60.87 | 90.26 | 105.62 | 101.39 | 127.46 | 141.94 | 162.22 | 194.08 | 214.36 |
| 34 | 39.72 | 48.05 | 58.12 | 62.86 | 95.75 | 111.54 | 101.39 | 127.46 | 141.94 | 162.22 | 194.08 | 214.36 |
| 35 | 42.28 | 49.17 | 58.12 | 65.45 | 101.27 | 114.50 | 101.39 | 127.46 | 141.94 | 162.22 | 194.08 | 214.36 |
| 36 | 44.85 | 51.70 | 60.73 | 70.65 | 104.04 | 120.45 | 101.39 | 127.46 | 141.94 | 162.22 | 194.08 | 214.36 |
| 37 | 47.43 | 54.24 | 65.96 | 73.26 | 109.59 | 126.43 | 101.39 | 127.46 | 141.94 | 162.22 | 194.08 | 214.36 |
| 38 | 47.43 | 56.79 | 68.59 | 75.88 | 115.16 | 132.42 | 101.39 | 127.46 | 141.94 | 162.22 | 194.08 | 214.36 |
| 39 | 50.02 | 59.34 | 71.22 | 81.12 | 120.75 | 141.45 | 101.39 | 127.46 | 141.94 | 162.22 | 194.08 | 214.36 |
| 40 | 52.61 | 61.90 | 73.86 | 83.75 | 126.37 | 147.49 | 101.39 | 127.46 | 141.94 | 162.22 | 194.08 | 214.36 |
| 41 | 55.47 | 64.74 | 76.84 | 86.77 | 132.62 | 153.53 | 101.39 | 127.46 | 141.94 | 162.22 | 194.08 | 214.36 |
| 42 | 55.73 | 67.61 | 79.84 | 92.49 | 136.15 | 153.53 | 101.39 | 127.46 | 141.94 | 162.22 | 194.08 | 214.36 |
| 43 | 58.63 | 70.51 | 85.58 | 95.58 | 136.15 | 153.53 | 101.39 | 127.46 | 141.94 | 162.22 | 194.08 | 214.36 |
| 44 | 61.58 | 73.23 | 88.32 | 98.71 | 136.15 | 153.53 | 101.39 | 127.46 | 141.94 | 162.22 | 194.08 | 214.36 |
| 45 | 64.20 | 76.47 | 92.98 | 103.38 | 155.04 | 178.47 | 121.66 | 147.74 | 162.22 | 179.60 | 217.26 | 237.54 |
| 46 | 64.49 | 82.10 | 98.92 | 106.53 | 161.48 | 188.12 | 121.66 | 147.74 | 162.22 | 179.60 | 217.26 | 237.54 |
| 47 | 67.47 | 85.11 | 102.14 | 112.41 | 168.00 | 194.77 | 121.66 | 147.74 | 162.22 | 179.60 | 217.26 | 237.54 |
| 48 | 70.49 | 88.16 | 108.21 | 118.37 | 174.59 | 196.98 | 121.66 | 147.74 | 162.22 | 179.60 | 217.26 | 237.54 |
| 49 | 73.54 | 93.94 | 111.51 | 121.64 | 176.70 | 196.98 | 121.66 | 147.74 | 162.22 | 179.60 | 217.26 | 237.54 |
| 50 | 78.59 | 94.20 | 118.42 | 129.34 | 188.75 | 214.36 | 130.35 | 153.53 | 168.01 | 188.29 | 225.95 | 249.12 |
| 51 | 81.29 | 97.07 | 122.97 | 137.53 | 196.85 | 223.05 | 133.25 | 159.32 | 173.81 | 191.19 | 231.74 | 254.92 |
| 52 | 86.85 | 104.82 | 124.18 | 138.16 | 207.06 | 231.74 | 136.15 | 162.22 | 176.70 | 196.98 | 237.54 | 260.71 |
| 53 | 85.82 | 110.46 | 130.64 | 144.69 | 217.26 | 240.43 | 139.04 | 168.01 | 185.39 | 199.88 | 243.33 | 266.50 |
| 54 | 90.24 | 113.40 | 134.83 | 150.04 | 225.72 | 252.02 | 144.84 | 170.91 | 188.29 | 205.67 | 249.12 | 275.19 |
| 55 | 95.89 | 116.92 | 139.75 | 156.69 | 234.64 | 258.13 | 147.30 | 176.70 | 194.08 | 211.46 | 254.92 | 280.99 |
| 56 | 103.82 | 127.05 | 147.93 | 166.79 | 249.12 | 275.19 | 158.89 | 188.29 | 205.67 | 223.05 | 269.40 | 298.37 |
| 57 | 108.94 | 135.66 | 159.72 | 183.44 | 266.50 | 292.57 | 164.65 | 202.77 | 225.95 | 240.43 | 289.68 | 321.54 |
| 58 | 119.24 | 144.30 | 168.70 | 196.72 | 283.88 | 312.85 | 176.22 | 220.15 | 243.33 | 260.71 | 315.75 | 350.51 |
| 59 | 126.19 | 155.98 | 183.12 | 210.03 | 301.26 | 330.23 | 179.73 | 229.17 | 266.50 | 280.99 | 341.82 | 379.48 |
| 60 | 134.88 | 164.76 | 192.94 | 221.03 | 315.75 | 344.72 | 191.84 | 237.86 | 276.41 | 301.26 | 362.10 | 402.65 |
| 61 | 142.60 | 177.70 | 205.09 | 236.12 | 324.40 | 352.61 | 201.41 | 249.18 | 286.13 | 307.48 | 375.18 | 414.67 |
| 62 | 147.05 | 186.87 | 216.98 | 246.32 | 332.17 | 359.62 | 202.22 | 257.71 | 291.76 | 321.19 | 384.33 | 425.50 |
| 63 | 155.36 | 196.50 | 220.56 | 265.71 | 339.05 | 365.74 | 204.20 | 268.75 | 300.07 | 331.04 | 397.78 | 437.83 |
| 64 | 159.44 | 199.58 | 234.54 | 277.88 | 345.04 | 373.58 | 206.87 | 269.88 | 304.62 | 339.86 | 407.31 | 448.82 |
| 65 | 164.66 | 210.42 | 242.22 | 293.21 | 352.68 | 382.91 | 207.22 | 276.36 | 307.61 | 350.16 | 415.66 | 458.49 |
| 66 | 174.58 | 228.72 | 259.35 | 314.55 | 364.18 | 395.95 | 215.89 | 287.91 | 324.06 | 361.74 | 430.17 | 471.72 |
| 67 | 190.87 | 246.27 | 284.35 | 331.71 | 386.20 | 417.01 | 230.85 | 300.91 | 341.19 | 376.73 | 450.18 | 492.82 |
| 68 | 203.99 | 265.64 | 306.93 | 351.09 | 408.46 | 442.88 | 246.40 | 316.67 | 357.98 | 396.99 | 475.01 | 518.61 |
| 69 | 218.40 | 288.31 | 329.20 | 373.00 | 435.17 | 470.69 | 258.08 | 333.04 | 375.22 | 419.63 | 499.56 | 543.96 |
| 70 | 238.18 | 309.02 | 350.29 | 394.86 | 457.09 | 497.87 | 274.64 | 349.79 | 392.71 | 446.36 | 521.47 | 568.68 |
| 71 | 256.91 | 323.21 | 362.58 | 422.66 | 484.82 | 524.18 | 292.13 | 364.65 | 410.23 | 476.53 | 546.97 | 592.55 |
| 72 | 273.72 | 339.65 | 377.61 | 453.53 | 515.47 | 555.43 | 305.69 | 383.60 | 425.56 | 507.48 | 575.41 | 619.36 |
| 73 | 288.63 | 357.90 | 396.38 | 486.82 | 548.40 | 586.88 | 319.42 | 402.16 | 446.41 | 544.55 | 608.05 | 650.38 |
| 74 | 301.65 | 377.53 | 420.09 | 523.73 | 584.80 | 623.66 | 334.96 | 421.94 | 471.91 | 577.39 | 642.17 | 682.88 |
| 75 | 314.57 | 401.65 | 453.19 | 558.05 | 622.03 | 659.35 | 344.78 | 442.53 | 502.96 | 609.59 | 677.12 | 716.22 |
| 76 | 327.17 | 427.71 | 494.16 | 591.29 | 661.16 | 703.76 | 356.14 | 465.19 | 536.76 | 640.71 | 713.98 | 758.28 |
| 77 | 339.24 | 459.93 | 538.22 | 626.29 | 707.84 | 758.40 | 365.34 | 492.55 | 575.73 | 668.70 | 756.77 | 808.96 |
| 78 | 362.01 | 506.17 | 599.07 | 677.56 | 776.87 | 837.74 | 386.03 | 535.00 | 627.91 | 716.01 | 821.72 | 887.40 |
| 79 | 392.44 | 562.23 | 667.95 | 743.24 | 861.77 | 933.85 | 414.87 | 587.86 | 693.58 | 776.87 | 905.02 | 983.51 |
| 80 | 427.68 | 621.50 | | | | | 450.11 | 643.92 | | | | |
| 81 | 472.53 | 683.97 | | | | | 493.36 | 701.59 | | | | |
| 82 | 525.39 | 746.44 | | | | | 543.01 | 760.86 | | | | |
| 83 | 584.66 | 812.11 | | | | | 599.07 | 824.93 | | | | |
| 84 | 648.73 | 880.99 | | | | | 659.94 | 890.60 | | | | |
| 85+ | | | | | | | | | | | | |

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix B4

## John Hancock Life Insurance Company (U.S.A.)

## LTC2000 VA 4/00

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2010 and 2013 Rate Filing***

**Rates per $10 of Nursing Home Daily Benefit - 100 Day EP**
**Home Health Daily Benefit at 150% of Nursing Home Daily Benefit**

**Standard Rates**

| Age | 1.8% Compound Inflation | | |
|---|---|---|---|
| | Benefit Period | | |
| | 4 Years | 6 Years | Life |
| 40 | 112.93 | 126.02 | 168.58 |
| 41 | 112.93 | 126.02 | 168.58 |
| 42 | 112.93 | 126.02 | 168.58 |
| 43 | 112.93 | 126.02 | 168.58 |
| 44 | 112.93 | 126.02 | 168.58 |
| 45 | 127.66 | 142.39 | 189.85 |
| 46 | 127.66 | 142.39 | 189.85 |
| 47 | 127.66 | 142.39 | 189.85 |
| 48 | 127.66 | 142.39 | 189.85 |
| 49 | 127.66 | 142.39 | 189.85 |
| 50 | 135.84 | 150.57 | 198.04 |
| 51 | 139.12 | 153.85 | 202.95 |
| 52 | 142.39 | 155.48 | 209.49 |
| 53 | 147.30 | 160.39 | 214.40 |
| 54 | 152.21 | 163.67 | 219.31 |
| 55 | 153.85 | 166.94 | 222.59 |
| 56 | 160.39 | 173.49 | 232.41 |
| 57 | 170.21 | 183.31 | 243.86 |
| 58 | 181.67 | 191.49 | 258.59 |
| 59 | 193.13 | 204.58 | 274.96 |
| 60 | 204.58 | 217.68 | 291.33 |
| 61 | 215.78 | 230.49 | 308.95 |
| 62 | 226.94 | 244.90 | 326.53 |
| 63 | 239.71 | 260.91 | 347.33 |
| 64 | 255.70 | 280.13 | 368.08 |
| 65 | 270.02 | 297.68 | 390.40 |
| 66 | 287.56 | 316.81 | 414.29 |
| 67 | 305.06 | 337.51 | 438.11 |
| 68 | 328.99 | 364.64 | 469.99 |
| 69 | 360.96 | 401.42 | 514.73 |
| 70 | 391.23 | 444.57 | 565.82 |
| 71 | 421.42 | 489.23 | 608.72 |
| 72 | 453.15 | 540.23 | 657.95 |
| 73 | 491.24 | 595.93 | 713.51 |
| 74 | 537.28 | 656.32 | 776.96 |
| 75 | 592.84 | 721.37 | 848.29 |
| 76 | 661.10 | 787.86 | 935.49 |
| 77 | 738.80 | 859.00 | 1041.69 |
| 78 | 821.72 | 935.45 | 1159.71 |
| 79 | 908.22 | 1018.75 | 1286.25 |
| 80 | | | |
| 81 | | | |
| 82 | | | |
| 83 | | | |
| 84 | | | |
| 85+ | | | |

**Preferred Rates**

| Age | 1.8% Compound Inflation | | |
|---|---|---|---|
| | Benefit Period | | |
| | 4 Years | 6 Years | Life |
| 40 | 106.38 | 119.48 | 158.76 |
| 41 | 106.38 | 119.48 | 158.76 |
| 42 | 106.38 | 119.48 | 158.76 |
| 43 | 106.38 | 119.48 | 158.76 |
| 44 | 106.38 | 119.48 | 158.76 |
| 45 | 119.48 | 134.21 | 178.40 |
| 46 | 119.48 | 134.21 | 178.40 |
| 47 | 119.48 | 134.21 | 178.40 |
| 48 | 119.48 | 134.21 | 178.40 |
| 49 | 119.48 | 134.21 | 178.40 |
| 50 | 124.39 | 140.75 | 186.58 |
| 51 | 129.30 | 144.03 | 189.85 |
| 52 | 132.57 | 147.30 | 194.76 |
| 53 | 137.48 | 150.57 | 199.67 |
| 54 | 140.75 | 153.85 | 204.58 |
| 55 | 145.66 | 157.12 | 211.13 |
| 56 | 152.21 | 162.03 | 219.31 |
| 57 | 160.39 | 170.21 | 229.13 |
| 58 | 168.58 | 180.03 | 242.23 |
| 59 | 180.03 | 189.85 | 256.96 |
| 60 | 188.22 | 199.67 | 268.41 |
| 61 | 196.16 | 209.24 | 281.16 |
| 62 | 205.72 | 222.04 | 293.88 |
| 63 | 215.25 | 233.18 | 309.83 |
| 64 | 224.75 | 245.93 | 324.10 |
| 65 | 234.24 | 258.64 | 339.97 |
| 66 | 248.57 | 276.19 | 360.67 |
| 67 | 267.74 | 296.94 | 389.44 |
| 68 | 290.09 | 322.51 | 422.99 |
| 69 | 315.63 | 352.86 | 456.46 |
| 70 | 341.11 | 387.99 | 491.46 |
| 71 | 366.52 | 424.65 | 529.60 |
| 72 | 393.48 | 469.27 | 572.48 |
| 73 | 426.81 | 520.23 | 621.70 |
| 74 | 466.50 | 572.67 | 675.62 |
| 75 | 517.33 | 626.58 | 737.44 |
| 76 | 576.05 | 686.77 | 813.54 |
| 77 | 644.25 | 748.42 | 905.47 |
| 78 | 716.01 | 815.32 | 1010.74 |
| 79 | 789.69 | 885.80 | 1119.66 |
| 80 | | | |
| 81 | | | |
| 82 | | | |
| 83 | | | |
| 84 | | | |
| 85+ | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

# Appendix B4

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96CL VA, LTC-96CL VA 9/96**

***Premiums to be used only with those that have***

***previously elected an inflation decrease option during the 2010 and 2013 Rate Filing***

**Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period**

**Home Health Daily Benefit at 100% of Nursing Home Daily Benefit**

| Age | 1.8% Simple Inflation | | | | 1.8% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 48.05 | 57.66 | 67.28 | 105.96 | 72.01 | 86.74 | 104.75 | 176.76 |
| 30 | 48.09 | 57.71 | 67.28 | 106.18 | 72.01 | 86.74 | 104.75 | 176.76 |
| 31 | 48.18 | 57.79 | 67.36 | 106.39 | 72.01 | 86.74 | 104.75 | 176.76 |
| 32 | 48.18 | 57.88 | 67.45 | 106.50 | 72.01 | 86.74 | 104.75 | 176.76 |
| 33 | 48.27 | 57.97 | 67.54 | 106.72 | 72.01 | 86.74 | 104.75 | 176.76 |
| 34 | 48.35 | 58.06 | 67.63 | 106.93 | 72.01 | 86.74 | 104.75 | 176.76 |
| 35 | 48.44 | 58.06 | 67.73 | 107.04 | 72.01 | 86.74 | 104.75 | 176.76 |
| 36 | 48.53 | 58.15 | 67.91 | 107.26 | 72.01 | 86.74 | 104.75 | 176.76 |
| 37 | 48.61 | 58.32 | 68.00 | 107.47 | 72.01 | 86.74 | 104.75 | 176.76 |
| 38 | 48.70 | 58.41 | 68.09 | 107.69 | 72.01 | 86.74 | 104.75 | 176.76 |
| 39 | 48.79 | 58.50 | 68.27 | 108.01 | 72.01 | 86.74 | 104.75 | 176.76 |
| 40 | 48.88 | 58.59 | 68.36 | 108.02 | 72.01 | 86.74 | 104.75 | 176.76 |
| 41 | 48.97 | 58.68 | 68.46 | 108.02 | 72.01 | 86.74 | 104.75 | 176.76 |
| 42 | 49.07 | 58.78 | 68.66 | 108.02 | 72.01 | 86.74 | 104.75 | 176.76 |
| 43 | 49.10 | 58.92 | 68.74 | 108.02 | 72.01 | 86.74 | 104.75 | 176.76 |
| 44 | 49.10 | 58.92 | 68.74 | 108.02 | 72.01 | 86.74 | 104.75 | 176.76 |
| 45 | 61.82 | 74.74 | 89.30 | 137.40 | 83.47 | 99.84 | 119.48 | 201.31 |
| 46 | 62.01 | 74.94 | 89.41 | 137.48 | 83.47 | 99.84 | 119.48 | 201.31 |
| 47 | 62.11 | 75.04 | 89.61 | 137.48 | 83.47 | 99.84 | 119.48 | 201.31 |
| 48 | 62.19 | 75.24 | 89.82 | 137.48 | 83.47 | 99.84 | 119.48 | 201.31 |
| 49 | 62.19 | 75.29 | 89.93 | 137.48 | 83.47 | 99.84 | 119.48 | 201.31 |
| 50 | 68.73 | 81.77 | 96.36 | 148.94 | 88.38 | 106.38 | 126.02 | 211.13 |
| 51 | 71.95 | 85.08 | 102.80 | 157.12 | 91.65 | 109.66 | 132.57 | 219.31 |
| 52 | 76.82 | 91.42 | 107.68 | 165.30 | 96.56 | 114.57 | 137.48 | 227.50 |
| 53 | 81.69 | 96.30 | 115.67 | 173.49 | 99.84 | 119.48 | 142.39 | 235.68 |
| 54 | 84.91 | 99.62 | 120.65 | 183.31 | 104.75 | 124.39 | 150.57 | 242.23 |
| 55 | 89.78 | 106.05 | 127.10 | 191.49 | 109.66 | 129.30 | 155.48 | 250.41 |
| 56 | 94.65 | 110.93 | 133.64 | 199.67 | 112.93 | 134.21 | 162.03 | 260.23 |
| 57 | 99.53 | 117.46 | 140.18 | 207.86 | 117.84 | 139.12 | 166.94 | 266.78 |
| 58 | 104.40 | 122.34 | 146.72 | 217.68 | 122.75 | 145.66 | 175.12 | 276.60 |
| 59 | 109.37 | 128.87 | 154.82 | 227.50 | 127.66 | 150.57 | 181.67 | 286.42 |
| 60 | 115.81 | 136.97 | 162.93 | 238.95 | 134.21 | 158.76 | 189.85 | 296.24 |
| 61 | 123.98 | 144.02 | 174.33 | 251.74 | 140.58 | 166.74 | 199.43 | 307.32 |
| 62 | 130.43 | 150.12 | 184.09 | 266.12 | 148.57 | 174.70 | 210.61 | 320.00 |
| 63 | 138.61 | 158.05 | 197.15 | 280.47 | 156.54 | 185.90 | 221.77 | 332.66 |
| 64 | 148.21 | 172.64 | 210.10 | 296.42 | 166.12 | 195.44 | 234.53 | 351.79 |
| 65 | 159.41 | 185.44 | 222.85 | 312.32 | 175.68 | 206.59 | 250.50 | 367.62 |
| 66 | 168.96 | 196.58 | 237.20 | 333.05 | 190.08 | 222.58 | 264.82 | 388.29 |
| 67 | 180.11 | 209.32 | 253.13 | 352.11 | 201.21 | 235.28 | 283.96 | 412.15 |
| 68 | 196.10 | 226.89 | 272.27 | 379.23 | 218.79 | 254.44 | 306.30 | 440.81 |
| 69 | 213.66 | 249.27 | 299.45 | 414.37 | 239.56 | 278.41 | 336.68 | 482.35 |
| 70 | 239.26 | 276.44 | 333.03 | 459.12 | 265.13 | 307.16 | 373.44 | 530.26 |
| 71 | 264.80 | 305.16 | 371.36 | 510.22 | 293.86 | 340.69 | 413.35 | 584.50 |
| 72 | 293.50 | 338.65 | 411.22 | 564.42 | 324.14 | 374.13 | 453.15 | 640.21 |
| 73 | 323.73 | 373.66 | 455.81 | 623.31 | 354.34 | 409.10 | 499.29 | 699.01 |
| 74 | 358.72 | 413.41 | 503.50 | 686.88 | 387.68 | 448.80 | 545.32 | 762.48 |
| 75 | 393.62 | 456.28 | 554.28 | 755.11 | 420.93 | 488.41 | 594.45 | 827.41 |
| 76 | 431.64 | 500.64 | 609.75 | 826.37 | 457.31 | 529.52 | 646.66 | 896.98 |
| 77 | 471.17 | 544.89 | 665.08 | 900.66 | 495.20 | 573.73 | 700.34 | 966.37 |
| 78 | 512.58 | 594.27 | 724.01 | 977.10 | 535.00 | 619.90 | 757.65 | 1041.17 |
| 79 | 557.43 | 647.13 | 791.29 | 1062.00 | 578.25 | 669.55 | 818.52 | 1122.86 |
| 80 | 608.68 | | | | 626.30 | | | |
| 81 | 661.54 | | | | 677.56 | | | |
| 82 | 719.21 | | | | 732.02 | | | |
| 83 | 781.68 | | | | 791.29 | | | |
| 84 | 852.16 | | | | 860.17 | | | |
| 85+ | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

# Appendix B4

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96CL VA, LTC-96CL VA 9/96**

***Premiums to be used only with those that have***

***previously elected an inflation decrease option during the 2010 and 2013 Rate Filing***

**Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period**

**Home Health Daily Benefit at 80% of Nursing Home Daily Benefit**

| Age | 1.8% Simple Inflation | | | | 1.8% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 44.85 | 52.86 | 62.47 | 97.94 | 68.74 | 80.20 | 98.20 | 166.94 |
| 30 | 44.88 | 52.90 | 62.47 | 98.14 | 68.74 | 80.20 | 98.20 | 166.94 |
| 31 | 44.97 | 52.98 | 62.55 | 98.33 | 68.74 | 80.20 | 98.20 | 166.94 |
| 32 | 44.97 | 53.06 | 62.64 | 98.43 | 68.74 | 80.20 | 98.20 | 166.94 |
| 33 | 45.05 | 53.14 | 62.72 | 98.63 | 68.74 | 80.20 | 98.20 | 166.94 |
| 34 | 45.13 | 53.22 | 62.80 | 98.83 | 68.74 | 80.20 | 98.20 | 166.94 |
| 35 | 45.21 | 53.22 | 62.89 | 98.93 | 68.74 | 80.20 | 98.20 | 166.94 |
| 36 | 45.29 | 53.30 | 63.06 | 99.13 | 68.74 | 80.20 | 98.20 | 166.94 |
| 37 | 45.37 | 53.46 | 63.14 | 99.33 | 68.74 | 80.20 | 98.20 | 166.94 |
| 38 | 45.45 | 53.54 | 63.22 | 99.53 | 68.74 | 80.20 | 98.20 | 166.94 |
| 39 | 45.54 | 53.62 | 63.39 | 99.83 | 68.74 | 80.20 | 98.20 | 166.94 |
| 40 | 45.62 | 53.70 | 63.48 | 99.84 | 68.74 | 80.20 | 98.20 | 166.94 |
| 41 | 45.71 | 53.79 | 63.57 | 99.84 | 68.74 | 80.20 | 98.20 | 166.94 |
| 42 | 45.80 | 53.89 | 63.75 | 99.84 | 68.74 | 80.20 | 98.20 | 166.94 |
| 43 | 45.83 | 54.01 | 63.83 | 99.84 | 68.74 | 80.20 | 98.20 | 166.94 |
| 44 | 45.83 | 54.01 | 63.83 | 99.84 | 68.74 | 80.20 | 98.20 | 166.94 |
| 45 | 58.56 | 69.87 | 82.81 | 129.22 | 78.56 | 93.29 | 112.93 | 191.49 |
| 46 | 58.74 | 70.05 | 82.91 | 129.30 | 78.56 | 93.29 | 112.93 | 191.49 |
| 47 | 58.84 | 70.15 | 83.10 | 129.30 | 78.56 | 93.29 | 112.93 | 191.49 |
| 48 | 58.92 | 70.33 | 83.28 | 129.30 | 78.56 | 93.29 | 112.93 | 191.49 |
| 49 | 58.92 | 70.38 | 83.39 | 129.30 | 78.56 | 93.29 | 112.93 | 191.49 |
| 50 | 63.82 | 75.23 | 91.46 | 140.75 | 83.47 | 98.20 | 119.48 | 201.31 |
| 51 | 68.68 | 80.17 | 96.27 | 148.94 | 88.38 | 103.11 | 124.39 | 209.49 |
| 52 | 71.92 | 84.89 | 102.78 | 155.48 | 91.65 | 106.38 | 129.30 | 217.68 |
| 53 | 76.79 | 89.77 | 107.53 | 165.30 | 94.93 | 112.93 | 135.84 | 224.22 |
| 54 | 81.65 | 94.72 | 112.50 | 171.85 | 99.84 | 117.84 | 140.75 | 232.41 |
| 55 | 84.89 | 99.52 | 120.58 | 181.67 | 103.11 | 121.11 | 147.30 | 240.59 |
| 56 | 88.13 | 102.77 | 125.49 | 188.22 | 108.02 | 126.02 | 153.85 | 247.14 |
| 57 | 93.00 | 109.30 | 132.03 | 198.04 | 112.93 | 130.93 | 158.76 | 255.32 |
| 58 | 97.88 | 114.18 | 138.57 | 206.22 | 116.20 | 135.84 | 165.30 | 263.50 |
| 59 | 104.48 | 120.72 | 146.67 | 216.04 | 121.11 | 142.39 | 171.85 | 271.69 |
| 60 | 109.28 | 127.18 | 154.78 | 227.50 | 127.66 | 148.94 | 180.03 | 283.14 |
| 61 | 115.82 | 134.31 | 164.56 | 238.66 | 134.04 | 155.29 | 187.99 | 294.24 |
| 62 | 123.91 | 140.54 | 174.31 | 253.06 | 142.04 | 164.90 | 199.19 | 305.31 |
| 63 | 132.08 | 148.56 | 184.12 | 265.80 | 148.39 | 172.85 | 210.36 | 321.24 |
| 64 | 141.69 | 162.87 | 197.07 | 281.76 | 159.61 | 184.04 | 223.13 | 335.50 |
| 65 | 149.65 | 174.05 | 209.84 | 299.30 | 169.17 | 195.20 | 235.86 | 352.98 |
| 66 | 160.84 | 185.21 | 224.20 | 316.81 | 181.96 | 209.58 | 253.45 | 373.67 |
| 67 | 172.00 | 197.96 | 238.53 | 335.89 | 194.72 | 223.93 | 269.36 | 394.30 |
| 68 | 186.37 | 213.92 | 257.68 | 361.40 | 209.06 | 239.85 | 291.72 | 424.61 |
| 69 | 203.95 | 234.70 | 284.88 | 396.57 | 231.47 | 263.84 | 320.49 | 462.93 |
| 70 | 227.95 | 260.28 | 315.24 | 438.11 | 255.43 | 290.99 | 355.66 | 510.86 |
| 71 | 255.11 | 289.02 | 351.99 | 487.62 | 284.17 | 322.93 | 392.35 | 563.51 |
| 72 | 280.60 | 319.30 | 391.87 | 541.84 | 311.24 | 354.78 | 435.41 | 619.25 |
| 73 | 310.85 | 354.34 | 433.26 | 597.54 | 341.45 | 389.77 | 476.74 | 676.46 |
| 74 | 344.24 | 392.50 | 479.37 | 661.14 | 374.81 | 426.28 | 522.80 | 738.36 |
| 75 | 377.55 | 432.18 | 528.58 | 726.19 | 408.08 | 465.92 | 570.35 | 801.70 |
| 76 | 413.99 | 473.36 | 580.87 | 794.28 | 442.87 | 505.45 | 620.98 | 868.09 |
| 77 | 453.54 | 517.64 | 634.63 | 865.41 | 479.18 | 546.49 | 673.09 | 935.92 |
| 78 | 493.36 | 563.83 | 691.98 | 941.86 | 517.38 | 591.07 | 727.22 | 1009.14 |
| 79 | 538.21 | 615.09 | 754.45 | 1023.55 | 559.03 | 640.72 | 788.09 | 1087.62 |
| 80 | 584.66 | | | | 607.08 | | | |
| 81 | 637.52 | | | | 655.14 | | | |
| 82 | 693.58 | | | | 708.00 | | | |
| 83 | 754.45 | | | | 767.26 | | | |
| 84 | 821.72 | | | | 832.94 | | | |
| 85+ | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

# Appendix B4

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96CL VA, LTC-96CL VA 9/96**

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2010 and 2013 Rate Filing***

**Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period**

**Home Health Daily Benefit at 50% of Nursing Home Daily Benefit**

| Age | 1.8% Simple Inflation | | | | 1.8% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 40.05 | 44.85 | 54.46 | 86.70 | 62.19 | 70.38 | 85.11 | 148.94 |
| 30 | 40.08 | 44.88 | 54.46 | 86.87 | 62.19 | 70.38 | 85.11 | 148.94 |
| 31 | 40.15 | 44.95 | 54.53 | 87.05 | 62.19 | 70.38 | 85.11 | 148.94 |
| 32 | 40.15 | 45.02 | 54.61 | 87.14 | 62.19 | 70.38 | 85.11 | 148.94 |
| 33 | 40.22 | 45.09 | 54.68 | 87.31 | 62.19 | 70.38 | 85.11 | 148.94 |
| 34 | 40.29 | 45.16 | 54.75 | 87.49 | 62.19 | 70.38 | 85.11 | 148.94 |
| 35 | 40.37 | 45.16 | 54.83 | 87.58 | 62.19 | 70.38 | 85.11 | 148.94 |
| 36 | 40.44 | 45.22 | 54.97 | 87.76 | 62.19 | 70.38 | 85.11 | 148.94 |
| 37 | 40.51 | 45.36 | 55.04 | 87.93 | 62.19 | 70.38 | 85.11 | 148.94 |
| 38 | 40.58 | 45.43 | 55.12 | 88.11 | 62.19 | 70.38 | 85.11 | 148.94 |
| 39 | 40.66 | 45.50 | 55.26 | 88.37 | 62.19 | 70.38 | 85.11 | 148.94 |
| 40 | 40.73 | 45.57 | 55.34 | 88.38 | 62.19 | 70.38 | 85.11 | 148.94 |
| 41 | 40.81 | 45.64 | 55.42 | 88.38 | 62.19 | 70.38 | 85.11 | 148.94 |
| 42 | 40.89 | 45.72 | 55.58 | 88.38 | 62.19 | 70.38 | 85.11 | 148.94 |
| 43 | 40.92 | 45.83 | 55.65 | 88.38 | 62.19 | 70.38 | 85.11 | 148.94 |
| 44 | 40.92 | 45.83 | 55.65 | 88.38 | 62.19 | 70.38 | 85.11 | 148.94 |
| 45 | 52.06 | 58.49 | 71.44 | 114.50 | 72.01 | 81.83 | 99.84 | 173.49 |
| 46 | 52.22 | 58.65 | 71.53 | 114.57 | 72.01 | 81.83 | 99.84 | 173.49 |
| 47 | 52.30 | 58.73 | 71.69 | 114.57 | 72.01 | 81.83 | 99.84 | 173.49 |
| 48 | 52.37 | 58.88 | 71.85 | 114.57 | 72.01 | 81.83 | 99.84 | 173.49 |
| 49 | 52.37 | 58.92 | 71.94 | 114.57 | 72.01 | 81.83 | 99.84 | 173.49 |
| 50 | 57.28 | 65.41 | 78.40 | 124.39 | 76.92 | 86.74 | 104.75 | 181.67 |
| 51 | 60.50 | 68.72 | 83.22 | 132.57 | 78.56 | 90.02 | 109.66 | 189.85 |
| 52 | 65.38 | 73.46 | 88.10 | 139.12 | 83.47 | 93.29 | 114.57 | 196.40 |
| 53 | 66.98 | 76.71 | 94.49 | 147.30 | 86.74 | 98.20 | 119.48 | 202.95 |
| 54 | 71.85 | 81.65 | 99.46 | 153.85 | 90.02 | 101.47 | 124.39 | 209.49 |
| 55 | 76.72 | 86.47 | 104.28 | 162.03 | 93.29 | 106.38 | 129.30 | 216.04 |
| 56 | 79.97 | 89.72 | 110.82 | 170.21 | 98.20 | 109.66 | 134.21 | 224.22 |
| 57 | 84.84 | 94.62 | 115.73 | 176.76 | 101.47 | 114.57 | 139.12 | 230.77 |
| 58 | 88.09 | 99.50 | 122.27 | 184.94 | 106.38 | 119.48 | 145.66 | 238.95 |
| 59 | 93.05 | 104.40 | 128.75 | 193.13 | 109.66 | 124.39 | 152.21 | 247.14 |
| 60 | 99.50 | 110.88 | 135.23 | 202.95 | 116.20 | 130.93 | 158.76 | 256.96 |
| 61 | 106.04 | 116.51 | 143.38 | 214.14 | 122.60 | 137.31 | 168.37 | 268.09 |
| 62 | 110.87 | 122.97 | 153.13 | 225.31 | 128.98 | 143.67 | 176.33 | 277.55 |
| 63 | 119.04 | 129.60 | 161.31 | 239.71 | 136.98 | 153.28 | 187.53 | 291.89 |
| 64 | 127.04 | 143.32 | 174.27 | 254.07 | 144.95 | 161.24 | 198.70 | 306.19 |
| 65 | 136.64 | 151.28 | 185.44 | 270.02 | 154.53 | 172.43 | 211.47 | 322.08 |
| 66 | 146.22 | 162.47 | 198.21 | 285.94 | 164.09 | 183.59 | 225.83 | 341.18 |
| 67 | 155.77 | 173.62 | 212.57 | 303.43 | 176.87 | 196.34 | 241.77 | 360.23 |
| 68 | 170.17 | 187.99 | 230.13 | 327.37 | 192.86 | 213.92 | 262.54 | 388.95 |
| 69 | 187.76 | 207.19 | 252.51 | 359.34 | 212.04 | 234.70 | 288.12 | 425.70 |
| 70 | 206.93 | 229.56 | 281.29 | 399.31 | 236.03 | 260.28 | 321.71 | 470.44 |
| 71 | 232.51 | 256.73 | 314.85 | 445.64 | 261.57 | 289.02 | 355.22 | 519.91 |
| 72 | 259.63 | 285.43 | 351.55 | 495.08 | 288.66 | 319.30 | 393.48 | 572.48 |
| 73 | 286.69 | 315.68 | 389.77 | 549.22 | 317.29 | 349.50 | 433.26 | 626.53 |
| 74 | 316.90 | 349.07 | 432.72 | 606.45 | 347.46 | 384.46 | 476.15 | 685.27 |
| 75 | 350.24 | 385.59 | 477.16 | 666.74 | 379.16 | 419.33 | 520.54 | 745.47 |
| 76 | 383.50 | 423.62 | 524.71 | 731.70 | 412.38 | 455.71 | 564.82 | 808.72 |
| 77 | 419.88 | 463.15 | 573.73 | 798.10 | 447.13 | 495.20 | 612.19 | 871.82 |
| 78 | 456.51 | 504.57 | 626.30 | 868.18 | 483.74 | 535.00 | 663.15 | 940.26 |
| 79 | 498.16 | 551.02 | 683.97 | 945.06 | 523.79 | 579.85 | 717.61 | 1013.94 |
| 80 | 543.01 | | | | 567.04 | | | |
| 81 | 592.67 | | | | 613.49 | | | |
| 82 | 642.32 | | | | 663.15 | | | |
| 83 | 699.99 | | | | 717.61 | | | |
| 84 | 764.06 | | | | 780.08 | | | |
| 85+ | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

# Appendix B4

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA

***Premiums to be used only with those that have***
***previously elected an inflation decrease option during the 2010 and 2013 Rate Filing***

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day EP
### Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

| Age | 1.8% Simple Inflation | | | | 1.8% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 56.06 | 78.49 | 88.10 | 120.14 | 84.85 | 120.83 | 135.67 | 199.67 |
| 30 | 56.06 | 78.49 | 88.10 | 120.37 | 85.06 | 121.11 | 135.84 | 199.67 |
| 31 | 56.06 | 78.49 | 88.10 | 120.60 | 85.11 | 121.11 | 135.84 | 199.67 |
| 32 | 56.06 | 78.49 | 88.10 | 120.71 | 85.11 | 121.11 | 135.84 | 199.67 |
| 33 | 56.11 | 78.53 | 88.10 | 120.94 | 85.11 | 121.11 | 135.84 | 199.67 |
| 34 | 56.11 | 78.63 | 88.18 | 121.16 | 85.11 | 121.11 | 135.84 | 199.67 |
| 35 | 56.22 | 78.63 | 88.28 | 121.28 | 85.11 | 121.11 | 135.84 | 199.67 |
| 36 | 56.32 | 78.74 | 88.49 | 121.50 | 85.11 | 121.11 | 135.84 | 199.67 |
| 37 | 56.42 | 78.94 | 88.59 | 121.73 | 85.11 | 121.11 | 135.84 | 199.67 |
| 38 | 56.42 | 79.04 | 88.69 | 121.96 | 85.11 | 121.11 | 135.84 | 199.67 |
| 39 | 56.52 | 79.15 | 88.90 | 122.30 | 85.11 | 121.11 | 135.84 | 199.67 |
| 40 | 56.63 | 79.25 | 89.00 | 122.52 | 85.11 | 121.11 | 135.84 | 199.67 |
| 41 | 56.74 | 79.37 | 89.12 | 122.75 | 85.11 | 121.11 | 135.84 | 199.67 |
| 42 | 56.75 | 79.48 | 89.34 | 122.75 | 85.11 | 121.11 | 135.84 | 199.67 |
| 43 | 56.86 | 79.70 | 89.46 | 122.75 | 85.11 | 121.11 | 135.84 | 199.67 |
| 44 | 56.98 | 79.50 | 89.58 | 122.75 | 85.11 | 121.11 | 135.84 | 199.67 |
| 45 | 72.66 | 100.18 | 114.71 | 156.43 | 96.56 | 137.48 | 155.48 | 227.50 |
| 46 | 72.67 | 100.40 | 114.83 | 156.79 | 96.56 | 137.48 | 155.48 | 227.50 |
| 47 | 72.79 | 100.52 | 115.06 | 157.04 | 96.56 | 137.48 | 155.48 | 227.50 |
| 48 | 72.90 | 100.75 | 115.30 | 157.12 | 96.56 | 137.48 | 155.48 | 227.50 |
| 49 | 73.02 | 100.88 | 115.42 | 157.12 | 96.56 | 137.48 | 155.48 | 227.50 |
| 50 | 77.81 | 108.89 | 125.00 | 170.21 | 103.11 | 145.66 | 163.67 | 240.59 |
| 51 | 82.60 | 116.91 | 129.90 | 178.40 | 106.38 | 150.57 | 168.58 | 247.14 |
| 52 | 87.50 | 123.27 | 139.48 | 188.22 | 111.29 | 157.12 | 176.76 | 255.32 |
| 53 | 93.85 | 129.73 | 145.95 | 196.40 | 116.20 | 163.67 | 183.31 | 265.14 |
| 54 | 97.09 | 136.20 | 154.09 | 206.22 | 119.48 | 170.21 | 189.85 | 273.32 |
| 55 | 101.99 | 144.23 | 160.56 | 215.94 | 124.37 | 178.40 | 198.04 | 283.14 |
| 56 | 106.90 | 150.76 | 168.70 | 225.86 | 129.28 | 183.31 | 204.58 | 292.96 |
| 57 | 111.69 | 158.97 | 175.28 | 235.68 | 134.08 | 189.85 | 211.13 | 299.51 |
| 58 | 116.60 | 165.44 | 184.98 | 245.50 | 138.99 | 198.04 | 220.95 | 309.33 |
| 59 | 124.62 | 175.27 | 194.69 | 256.96 | 145.35 | 206.22 | 230.77 | 320.79 |
| 60 | 131.09 | 185.11 | 204.39 | 270.05 | 151.83 | 215.78 | 240.59 | 332.25 |
| 61 | 139.22 | 193.40 | 215.87 | 282.80 | 158.40 | 223.75 | 251.74 | 344.92 |
| 62 | 144.13 | 201.96 | 228.79 | 300.41 | 164.42 | 234.57 | 262.86 | 360.82 |
| 63 | 147.90 | 211.20 | 243.50 | 316.35 | 169.94 | 247.60 | 278.84 | 375.05 |
| 64 | 153.40 | 221.02 | 259.65 | 335.50 | 177.79 | 261.35 | 294.79 | 394.14 |
| 65 | 161.16 | 232.04 | 275.92 | 354.61 | 185.50 | 276.49 | 312.32 | 414.80 |
| 66 | 172.87 | 249.31 | 293.94 | 375.29 | 202.14 | 299.63 | 331.43 | 437.03 |
| 67 | 186.75 | 267.23 | 313.17 | 395.93 | 219.76 | 319.66 | 353.74 | 460.83 |
| 68 | 203.87 | 294.75 | 337.09 | 424.61 | 239.47 | 345.20 | 382.47 | 494.30 |
| 69 | 225.05 | 329.00 | 372.29 | 469.40 | 263.08 | 378.76 | 420.85 | 542.24 |
| 70 | 256.55 | 371.69 | 412.24 | 518.94 | 291.90 | 418.71 | 465.59 | 598.15 |
| 71 | 293.86 | 414.96 | 461.78 | 578.04 | 324.54 | 463.40 | 516.68 | 660.38 |
| 72 | 324.14 | 461.21 | 512.81 | 641.82 | 358.00 | 512.81 | 572.48 | 725.68 |
| 73 | 360.78 | 512.18 | 570.16 | 713.51 | 392.99 | 563.72 | 629.75 | 798.87 |
| 74 | 398.94 | 569.45 | 633.79 | 793.05 | 431.11 | 620.93 | 694.92 | 878.30 |
| 75 | 440.21 | 631.40 | 702.09 | 878.82 | 470.74 | 679.60 | 761.53 | 960.75 |
| 76 | 484.59 | 696.40 | 775.03 | 970.79 | 511.87 | 742.93 | 831.19 | 1049.41 |
| 77 | 530.46 | 764.44 | 850.98 | 1064.13 | 556.10 | 807.71 | 902.27 | 1141.05 |
| 78 | 578.25 | 836.14 | 930.65 | 1166.11 | 603.88 | 876.19 | 980.30 | 1238.19 |
| 79 | 632.71 | 916.23 | 1018.75 | 1281.44 | 655.14 | 951.47 | 1066.80 | 1347.12 |
| 80 | 691.98 | 1002.73 | 1116.46 | 1406.38 | 711.20 | 1036.37 | 1159.71 | 1467.25 |
| 81 | 756.05 | 1097.23 | 1220.57 | 1542.54 | 773.67 | 1126.07 | 1260.62 | 1598.60 |
| 82 | 824.93 | 1196.55 | 1332.70 | 1691.50 | 837.74 | 1222.18 | 1367.94 | 1742.76 |
| 83 | 901.81 | 1310.27 | 1459.24 | 1867.70 | 913.03 | 1331.10 | 1489.68 | 1909.35 |
| 84 | 991.52 | 1440.02 | 1605.01 | 2080.74 | 996.32 | 1456.04 | 1629.03 | 2112.78 |
| 85+ | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made at these ages.

# Appendix B4

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2010 and 2013 Rate Filing***

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day EP
### Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

| Age | 1.8% Simple Inflation | | | | 1.8% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 54.46 | 73.68 | 83.29 | 110.53 | 81.58 | 112.66 | 127.50 | 184.94 |
| 30 | 54.46 | 73.68 | 83.29 | 110.74 | 81.79 | 112.93 | 127.66 | 184.94 |
| 31 | 54.46 | 73.68 | 83.29 | 110.95 | 81.83 | 112.93 | 127.66 | 184.94 |
| 32 | 54.46 | 73.68 | 83.29 | 111.05 | 81.83 | 112.93 | 127.66 | 184.94 |
| 33 | 54.51 | 73.72 | 83.29 | 111.26 | 81.83 | 112.93 | 127.66 | 184.94 |
| 34 | 54.51 | 73.82 | 83.37 | 111.47 | 81.83 | 112.93 | 127.66 | 184.94 |
| 35 | 54.61 | 73.82 | 83.47 | 111.57 | 81.83 | 112.93 | 127.66 | 184.94 |
| 36 | 54.71 | 73.92 | 83.66 | 111.78 | 81.83 | 112.93 | 127.66 | 184.94 |
| 37 | 54.81 | 74.11 | 83.76 | 111.99 | 81.83 | 112.93 | 127.66 | 184.94 |
| 38 | 54.81 | 74.20 | 83.85 | 112.20 | 81.83 | 112.93 | 127.66 | 184.94 |
| 39 | 54.91 | 74.30 | 84.05 | 112.51 | 81.83 | 112.93 | 127.66 | 184.94 |
| 40 | 55.01 | 74.40 | 84.15 | 112.72 | 81.83 | 112.93 | 127.66 | 184.94 |
| 41 | 55.12 | 74.51 | 84.26 | 112.93 | 81.83 | 112.93 | 127.66 | 184.94 |
| 42 | 55.13 | 74.62 | 84.47 | 112.93 | 81.83 | 112.93 | 127.66 | 184.94 |
| 43 | 55.24 | 74.82 | 84.58 | 112.93 | 81.83 | 112.93 | 127.66 | 184.94 |
| 44 | 55.35 | 74.64 | 84.69 | 112.93 | 81.83 | 112.93 | 127.66 | 184.94 |
| 45 | 69.43 | 93.71 | 105.02 | 141.76 | 93.29 | 130.93 | 145.66 | 211.13 |
| 46 | 69.44 | 93.92 | 105.13 | 142.09 | 93.29 | 130.93 | 145.66 | 211.13 |
| 47 | 69.55 | 94.04 | 105.34 | 142.32 | 93.29 | 130.93 | 145.66 | 211.13 |
| 48 | 69.66 | 94.25 | 105.55 | 142.39 | 93.29 | 130.93 | 145.66 | 211.13 |
| 49 | 69.78 | 94.37 | 105.67 | 142.39 | 93.29 | 130.93 | 145.66 | 211.13 |
| 50 | 74.57 | 104.02 | 115.26 | 155.48 | 98.20 | 135.84 | 152.21 | 222.59 |
| 51 | 79.36 | 108.79 | 121.79 | 165.30 | 103.11 | 142.39 | 157.12 | 229.13 |
| 52 | 84.26 | 115.16 | 128.13 | 171.85 | 106.38 | 147.30 | 163.67 | 238.95 |
| 53 | 89.00 | 121.63 | 134.60 | 181.67 | 111.29 | 153.85 | 170.21 | 245.50 |
| 54 | 93.85 | 128.09 | 141.11 | 191.49 | 116.20 | 160.39 | 176.76 | 255.32 |
| 55 | 98.75 | 134.50 | 149.21 | 199.58 | 121.10 | 166.94 | 184.94 | 263.50 |
| 56 | 103.66 | 142.66 | 157.34 | 207.86 | 126.01 | 171.85 | 193.13 | 271.69 |
| 57 | 108.45 | 147.61 | 163.92 | 217.68 | 129.18 | 178.40 | 199.67 | 279.87 |
| 58 | 113.36 | 155.71 | 172.00 | 225.86 | 134.09 | 186.58 | 206.22 | 289.69 |
| 59 | 118.15 | 162.29 | 180.09 | 238.95 | 140.45 | 194.76 | 214.40 | 299.51 |
| 60 | 126.23 | 172.12 | 189.79 | 250.41 | 146.93 | 202.70 | 224.22 | 310.97 |
| 61 | 132.75 | 182.12 | 201.26 | 261.55 | 153.51 | 212.40 | 233.76 | 322.03 |
| 62 | 137.79 | 189.24 | 212.56 | 277.55 | 159.63 | 221.72 | 246.53 | 336.33 |
| 63 | 143.27 | 197.23 | 225.64 | 293.52 | 163.71 | 234.73 | 260.91 | 352.22 |
| 64 | 148.89 | 207.20 | 240.17 | 309.45 | 171.61 | 245.41 | 275.24 | 368.08 |
| 65 | 153.83 | 218.48 | 256.44 | 328.58 | 179.42 | 260.60 | 291.17 | 387.14 |
| 66 | 164.01 | 234.11 | 272.83 | 347.68 | 194.42 | 281.81 | 311.93 | 409.41 |
| 67 | 179.22 | 250.44 | 290.45 | 369.96 | 211.85 | 301.81 | 331.02 | 433.25 |
| 68 | 196.27 | 276.03 | 314.40 | 397.06 | 231.49 | 325.75 | 359.78 | 463.50 |
| 69 | 215.86 | 309.93 | 346.39 | 437.03 | 253.52 | 359.34 | 396.57 | 508.25 |
| 70 | 247.10 | 349.17 | 384.76 | 484.99 | 282.28 | 396.08 | 439.72 | 560.97 |
| 71 | 280.95 | 390.74 | 431.11 | 540.90 | 314.85 | 439.18 | 487.62 | 621.63 |
| 72 | 312.85 | 435.41 | 480.56 | 598.28 | 346.71 | 485.40 | 540.23 | 683.75 |
| 73 | 346.28 | 483.19 | 534.73 | 663.58 | 380.11 | 533.12 | 595.93 | 750.55 |
| 74 | 384.46 | 535.67 | 593.58 | 736.75 | 416.63 | 588.75 | 654.71 | 823.61 |
| 75 | 424.15 | 592.84 | 657.10 | 816.16 | 456.28 | 642.65 | 716.55 | 901.31 |
| 76 | 465.34 | 654.68 | 723.68 | 900.19 | 495.82 | 701.21 | 781.44 | 980.42 |
| 77 | 509.63 | 716.36 | 793.29 | 987.20 | 536.87 | 762.84 | 847.78 | 1062.53 |
| 78 | 555.83 | 783.28 | 868.18 | 1078.01 | 583.06 | 826.53 | 919.43 | 1151.70 |
| 79 | 607.08 | 856.96 | 948.27 | 1180.53 | 631.11 | 895.41 | 997.92 | 1249.41 |
| 80 | 661.54 | | | | 683.97 | | | |
| 81 | 720.81 | | | | 740.03 | | | |
| 82 | 783.28 | | | | 802.50 | | | |
| 83 | 855.36 | | | | 869.78 | | | |
| 84 | 935.45 | | | | 945.06 | | | |
| 85+ | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made at these ages.

# Appendix B4

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2010 and 2013 Rate Filing***

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day EP
### Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

| Age | 1.8% Simple Inflation | | | | 1.8% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 49.66 | 64.07 | 70.48 | 92.91 | 75.06 | 99.60 | 111.15 | 160.39 |
| 30 | 49.66 | 64.07 | 70.48 | 93.09 | 75.25 | 99.84 | 111.29 | 160.39 |
| 31 | 49.66 | 64.07 | 70.48 | 93.26 | 75.29 | 99.84 | 111.29 | 160.39 |
| 32 | 49.66 | 64.07 | 70.48 | 93.35 | 75.29 | 99.84 | 111.29 | 160.39 |
| 33 | 49.70 | 64.11 | 70.48 | 93.52 | 75.29 | 99.84 | 111.29 | 160.39 |
| 34 | 49.70 | 64.19 | 70.54 | 93.70 | 75.29 | 99.84 | 111.29 | 160.39 |
| 35 | 49.79 | 64.19 | 70.63 | 93.79 | 75.29 | 99.84 | 111.29 | 160.39 |
| 36 | 49.88 | 64.27 | 70.79 | 93.96 | 75.29 | 99.84 | 111.29 | 160.39 |
| 37 | 49.97 | 64.44 | 70.87 | 94.14 | 75.29 | 99.84 | 111.29 | 160.39 |
| 38 | 49.97 | 64.53 | 70.95 | 94.31 | 75.29 | 99.84 | 111.29 | 160.39 |
| 39 | 50.06 | 64.61 | 71.12 | 94.58 | 75.29 | 99.84 | 111.29 | 160.39 |
| 40 | 50.15 | 64.69 | 71.20 | 94.75 | 75.29 | 99.84 | 111.29 | 160.39 |
| 41 | 50.25 | 64.79 | 71.29 | 94.93 | 75.29 | 99.84 | 111.29 | 160.39 |
| 42 | 50.26 | 64.88 | 71.47 | 94.93 | 75.29 | 99.84 | 111.29 | 160.39 |
| 43 | 50.36 | 65.06 | 71.57 | 94.93 | 75.29 | 99.84 | 111.29 | 160.39 |
| 44 | 50.46 | 64.90 | 71.66 | 94.93 | 75.29 | 99.84 | 111.29 | 160.39 |
| 45 | 62.97 | 82.40 | 90.48 | 122.21 | 85.11 | 114.57 | 127.66 | 184.94 |
| 46 | 62.98 | 82.59 | 90.57 | 122.49 | 85.11 | 114.57 | 127.66 | 184.94 |
| 47 | 63.08 | 82.69 | 90.76 | 122.69 | 85.11 | 114.57 | 127.66 | 184.94 |
| 48 | 63.18 | 82.88 | 90.94 | 122.75 | 85.11 | 114.57 | 127.66 | 184.94 |
| 49 | 63.29 | 82.98 | 91.04 | 122.75 | 85.11 | 114.57 | 127.66 | 184.94 |
| 50 | 68.09 | 89.39 | 99.02 | 134.21 | 90.02 | 121.11 | 132.57 | 196.40 |
| 51 | 72.88 | 94.18 | 105.55 | 142.39 | 93.29 | 124.39 | 139.12 | 202.95 |
| 52 | 76.16 | 100.56 | 111.91 | 148.94 | 96.56 | 130.93 | 145.66 | 211.13 |
| 53 | 79.29 | 107.03 | 116.76 | 157.12 | 99.84 | 134.21 | 150.57 | 219.31 |
| 54 | 84.14 | 110.26 | 123.27 | 165.30 | 104.75 | 140.75 | 157.12 | 225.86 |
| 55 | 87.42 | 116.68 | 128.12 | 173.41 | 109.64 | 145.66 | 162.03 | 234.04 |
| 56 | 92.32 | 121.58 | 136.26 | 183.31 | 112.92 | 152.21 | 168.58 | 242.23 |
| 57 | 97.12 | 128.15 | 142.82 | 189.85 | 117.73 | 158.76 | 175.12 | 248.77 |
| 58 | 100.40 | 136.24 | 149.29 | 199.67 | 121.01 | 163.67 | 181.67 | 256.96 |
| 59 | 106.82 | 141.19 | 157.37 | 207.86 | 127.39 | 171.85 | 189.85 | 266.78 |
| 60 | 113.29 | 149.39 | 165.46 | 219.31 | 132.24 | 179.81 | 198.04 | 276.60 |
| 61 | 119.79 | 157.94 | 176.91 | 230.49 | 140.44 | 188.08 | 207.60 | 287.70 |
| 62 | 125.12 | 165.38 | 186.60 | 243.27 | 143.67 | 194.41 | 217.14 | 298.78 |
| 63 | 129.41 | 172.38 | 199.67 | 257.64 | 148.12 | 205.79 | 229.92 | 313.09 |
| 64 | 133.85 | 181.11 | 212.59 | 273.61 | 156.15 | 218.32 | 244.30 | 328.99 |
| 65 | 139.18 | 189.85 | 225.60 | 289.54 | 162.69 | 230.41 | 260.26 | 346.48 |
| 66 | 149.23 | 205.23 | 240.35 | 307.06 | 175.91 | 251.04 | 277.82 | 367.17 |
| 67 | 161.15 | 221.42 | 258.00 | 326.15 | 191.30 | 267.74 | 295.32 | 387.81 |
| 68 | 176.49 | 243.28 | 278.75 | 353.30 | 209.14 | 290.09 | 320.89 | 418.13 |
| 69 | 194.43 | 273.37 | 309.16 | 386.85 | 229.60 | 318.87 | 356.10 | 458.07 |
| 70 | 221.92 | 308.94 | 342.73 | 431.64 | 256.61 | 354.04 | 396.08 | 506.01 |
| 71 | 253.50 | 347.15 | 384.28 | 482.77 | 285.79 | 393.97 | 440.79 | 560.28 |
| 72 | 283.82 | 385.42 | 428.96 | 535.39 | 314.46 | 437.02 | 488.63 | 619.25 |
| 73 | 314.07 | 430.04 | 478.35 | 594.32 | 347.89 | 479.97 | 537.95 | 679.68 |
| 74 | 347.46 | 477.76 | 532.45 | 659.53 | 379.63 | 527.63 | 593.58 | 744.79 |
| 75 | 382.37 | 528.58 | 588.02 | 727.80 | 414.51 | 578.38 | 649.07 | 811.34 |
| 76 | 418.80 | 580.87 | 648.26 | 800.70 | 450.89 | 630.61 | 706.03 | 882.53 |
| 77 | 458.34 | 636.23 | 709.95 | 875.02 | 487.19 | 682.71 | 766.04 | 955.15 |
| 78 | 499.76 | 695.18 | 775.27 | 954.67 | 526.99 | 740.03 | 831.34 | 1029.96 |
| 79 | 544.61 | 759.25 | 845.75 | 1042.77 | 570.24 | 802.50 | 900.21 | 1116.46 |
| 80 | 591.07 | | | | 616.69 | | | |
| 81 | 642.32 | | | | 664.75 | | | |
| 82 | 696.78 | | | | 716.01 | | | |
| 83 | 756.05 | | | | 773.67 | | | |
| 84 | 821.72 | | | | 837.74 | | | |
| 85+ | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made at these ages.

# Appendix B4

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA 9/96

***Premiums to be used only with those that have***

***previously elected an inflation decrease option during the 2010 and 2013 Rate Filing***

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

### Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

| Age | 1.8% Simple Inflation | | | | | | 1.8% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 56.06 | 70.48 | 78.49 | 88.10 | 108.98 | 120.14 | 84.85 | 106.03 | 117.56 | 132.40 | 160.39 | 176.76 |
| 30 | 56.06 | 70.48 | 78.49 | 88.10 | 109.08 | 120.37 | 85.06 | 106.24 | 117.84 | 132.57 | 160.39 | 176.76 |
| 31 | 56.06 | 70.48 | 78.49 | 88.10 | 109.19 | 120.60 | 85.11 | 106.35 | 117.84 | 132.57 | 160.39 | 176.76 |
| 32 | 56.06 | 70.48 | 78.49 | 88.10 | 109.41 | 120.71 | 85.11 | 106.38 | 117.84 | 132.57 | 160.39 | 176.76 |
| 33 | 56.11 | 70.48 | 78.53 | 88.10 | 109.52 | 120.94 | 85.11 | 106.38 | 117.84 | 132.57 | 160.39 | 176.76 |
| 34 | 56.11 | 70.48 | 78.63 | 88.18 | 109.73 | 121.16 | 85.11 | 106.38 | 117.84 | 132.57 | 160.39 | 176.76 |
| 35 | 56.22 | 70.52 | 78.63 | 88.28 | 109.95 | 121.28 | 85.11 | 106.38 | 117.84 | 132.57 | 160.39 | 176.76 |
| 36 | 56.32 | 70.63 | 78.74 | 88.49 | 110.06 | 121.50 | 85.11 | 106.38 | 117.84 | 132.57 | 160.39 | 176.76 |
| 37 | 56.42 | 70.73 | 78.94 | 88.59 | 110.27 | 121.73 | 85.11 | 106.38 | 117.84 | 132.57 | 160.39 | 176.76 |
| 38 | 56.42 | 70.83 | 79.04 | 88.69 | 110.49 | 121.96 | 85.11 | 106.38 | 117.84 | 132.57 | 160.39 | 176.76 |
| 39 | 56.52 | 70.93 | 79.15 | 88.90 | 110.70 | 122.30 | 85.11 | 106.38 | 117.84 | 132.57 | 160.39 | 176.76 |
| 40 | 56.63 | 71.03 | 79.25 | 89.00 | 110.92 | 122.52 | 85.11 | 106.38 | 117.84 | 132.57 | 160.39 | 176.76 |
| 41 | 56.74 | 71.15 | 79.37 | 89.12 | 111.16 | 122.75 | 85.11 | 106.38 | 117.84 | 132.57 | 160.39 | 176.76 |
| 42 | 56.75 | 71.26 | 79.48 | 89.34 | 111.29 | 122.75 | 85.11 | 106.38 | 117.84 | 132.57 | 160.39 | 176.76 |
| 43 | 56.86 | 71.37 | 79.70 | 89.46 | 111.29 | 122.75 | 85.11 | 106.38 | 117.84 | 132.57 | 160.39 | 176.76 |
| 44 | 56.98 | 71.28 | 79.50 | 89.58 | 111.29 | 122.75 | 85.11 | 106.38 | 117.84 | 132.57 | 160.39 | 176.76 |
| 45 | 72.66 | 93.40 | 100.18 | 114.71 | 144.83 | 156.43 | 96.56 | 121.11 | 134.21 | 148.94 | 180.03 | 199.67 |
| 46 | 72.67 | 93.62 | 100.40 | 114.83 | 145.08 | 156.79 | 96.56 | 121.11 | 134.21 | 148.94 | 180.03 | 199.67 |
| 47 | 72.79 | 93.74 | 100.52 | 115.06 | 145.33 | 157.04 | 96.56 | 121.11 | 134.21 | 148.94 | 180.03 | 199.67 |
| 48 | 72.90 | 93.86 | 100.75 | 115.30 | 145.58 | 157.12 | 96.56 | 121.11 | 134.21 | 148.94 | 180.03 | 199.67 |
| 49 | 73.02 | 94.08 | 100.88 | 115.42 | 145.66 | 157.12 | 96.56 | 121.11 | 134.21 | 148.94 | 180.03 | 199.67 |
| 50 | 77.81 | 103.54 | 108.89 | 125.00 | 158.66 | 170.21 | 103.11 | 129.30 | 142.39 | 157.12 | 188.22 | 207.86 |
| 51 | 82.60 | 108.33 | 116.91 | 129.90 | 166.82 | 178.40 | 106.38 | 132.57 | 145.66 | 160.39 | 193.13 | 212.77 |
| 52 | 87.50 | 113.24 | 123.27 | 139.48 | 173.43 | 188.22 | 111.29 | 135.84 | 148.94 | 163.67 | 198.04 | 219.31 |
| 53 | 93.85 | 118.14 | 129.73 | 145.95 | 180.03 | 196.40 | 116.20 | 139.12 | 153.85 | 168.58 | 202.95 | 224.22 |
| 54 | 97.09 | 122.94 | 136.20 | 154.09 | 188.21 | 206.22 | 119.48 | 144.03 | 158.76 | 171.85 | 207.86 | 229.13 |
| 55 | 101.99 | 127.84 | 144.23 | 160.56 | 194.76 | 215.94 | 124.37 | 147.30 | 162.03 | 175.12 | 212.77 | 234.04 |
| 56 | 106.90 | 132.75 | 149.14 | 168.70 | 202.95 | 224.22 | 129.28 | 153.85 | 168.58 | 181.67 | 219.31 | 243.86 |
| 57 | 111.69 | 139.21 | 155.72 | 175.28 | 212.77 | 232.41 | 134.08 | 162.03 | 178.40 | 191.49 | 230.77 | 255.32 |
| 58 | 116.60 | 145.68 | 162.19 | 184.98 | 220.95 | 242.23 | 138.99 | 170.21 | 189.85 | 201.31 | 245.50 | 271.69 |
| 59 | 124.62 | 152.25 | 168.78 | 194.69 | 230.77 | 252.05 | 145.35 | 179.84 | 202.95 | 214.40 | 260.23 | 288.05 |
| 60 | 131.09 | 158.72 | 175.37 | 204.39 | 240.59 | 261.87 | 151.83 | 190.99 | 214.14 | 227.50 | 276.60 | 306.06 |
| 61 | 139.22 | 166.96 | 183.73 | 215.87 | 251.74 | 272.99 | 158.40 | 200.80 | 223.75 | 241.93 | 292.61 | 323.66 |
| 62 | 144.13 | 178.09 | 192.42 | 228.79 | 266.12 | 287.35 | 164.42 | 211.78 | 234.57 | 256.33 | 310.21 | 342.86 |
| 63 | 147.90 | 188.43 | 203.44 | 243.50 | 280.47 | 303.30 | 169.94 | 220.48 | 247.60 | 273.95 | 329.39 | 363.64 |
| 64 | 153.40 | 197.57 | 216.41 | 259.65 | 298.04 | 322.47 | 177.79 | 233.36 | 261.35 | 293.16 | 350.16 | 385.99 |
| 65 | 161.16 | 209.24 | 229.02 | 275.92 | 317.20 | 341.60 | 185.50 | 247.57 | 276.49 | 312.32 | 372.50 | 409.92 |
| 66 | 172.87 | 226.99 | 249.31 | 293.94 | 339.55 | 365.55 | 202.14 | 267.60 | 299.63 | 331.43 | 398.04 | 433.78 |
| 67 | 186.75 | 245.91 | 267.23 | 313.17 | 368.34 | 395.93 | 219.76 | 288.83 | 319.66 | 353.74 | 430.00 | 459.21 |
| 68 | 203.87 | 267.01 | 294.75 | 337.09 | 401.92 | 424.61 | 239.47 | 311.16 | 345.20 | 382.47 | 465.12 | 492.68 |
| 69 | 221.99 | 290.24 | 329.00 | 372.29 | 438.65 | 469.40 | 261.49 | 338.30 | 378.76 | 420.85 | 505.01 | 539.01 |
| 70 | 247.10 | 323.33 | 363.65 | 412.24 | 478.52 | 518.94 | 285.48 | 363.74 | 410.62 | 465.59 | 544.81 | 593.30 |
| 71 | 276.10 | 348.76 | 390.74 | 453.71 | 521.53 | 563.51 | 313.24 | 392.35 | 440.79 | 511.84 | 589.34 | 637.78 |
| 72 | 301.56 | 377.35 | 419.28 | 504.75 | 572.48 | 616.02 | 340.26 | 425.73 | 474.11 | 566.03 | 641.82 | 690.20 |
| 73 | 330.18 | 412.32 | 455.81 | 560.50 | 631.36 | 676.46 | 368.83 | 462.25 | 515.40 | 624.92 | 700.62 | 747.33 |
| 74 | 360.33 | 452.02 | 500.28 | 624.14 | 698.14 | 743.18 | 397.33 | 503.50 | 563.02 | 688.49 | 765.70 | 813.96 |
| 75 | 390.41 | 496.44 | 560.71 | 690.84 | 769.57 | 817.77 | 427.36 | 547.85 | 621.76 | 755.11 | 838.65 | 888.46 |
| 76 | 422.01 | 551.99 | 637.03 | 763.79 | 853.65 | 909.81 | 458.92 | 601.73 | 693.19 | 826.37 | 921.05 | 980.42 |
| 77 | 456.74 | 618.61 | 725.98 | 842.97 | 953.55 | 1022.46 | 492.00 | 663.48 | 774.06 | 900.66 | 1019.26 | 1091.37 |
| 78 | 494.96 | 693.58 | 820.12 | 929.05 | 1065.20 | 1148.49 | 528.59 | 733.63 | 861.77 | 980.30 | 1127.67 | 1215.77 |
| 79 | 536.60 | 772.07 | 916.23 | 1018.75 | 1182.13 | 1281.44 | 568.64 | 805.71 | 951.47 | 1066.80 | 1241.40 | 1347.12 |
| 80 | 586.26 | 852.16 | | | | | 616.69 | 880.99 | | | | |
| 81 | 648.73 | 935.45 | | | | | 674.36 | 961.08 | | | | |
| 82 | 720.81 | 1023.55 | | | | | 743.24 | 1044.38 | | | | |
| 83 | 800.90 | 1114.85 | | | | | 820.12 | 1130.87 | | | | |
| 84 | 889.00 | 1209.36 | | | | | 903.42 | 1220.57 | | | | |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix B4

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA 9/96

***Premiums to be used only with those that have***

***previously elected an inflation decrease option during the 2010 and 2013 Rate Filing***

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

### Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

| Age | 1.8% Simple Inflation | | | | | | 1.8% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 54.46 | 65.67 | 73.68 | 83.29 | 99.36 | 110.53 | 81.58 | 99.51 | 112.66 | 125.87 | 152.21 | 168.58 |
| 30 | 54.46 | 65.67 | 73.68 | 83.29 | 99.46 | 110.74 | 81.79 | 99.71 | 112.93 | 126.02 | 152.21 | 168.58 |
| 31 | 54.46 | 65.67 | 73.68 | 83.29 | 99.56 | 110.95 | 81.83 | 99.81 | 112.93 | 126.02 | 152.21 | 168.58 |
| 32 | 54.46 | 65.67 | 73.68 | 83.29 | 99.75 | 111.05 | 81.83 | 99.84 | 112.93 | 126.02 | 152.21 | 168.58 |
| 33 | 54.51 | 65.67 | 73.72 | 83.29 | 99.85 | 111.26 | 81.83 | 99.84 | 112.93 | 126.02 | 152.21 | 168.58 |
| 34 | 54.51 | 65.67 | 73.82 | 83.37 | 100.05 | 111.47 | 81.83 | 99.84 | 112.93 | 126.02 | 152.21 | 168.58 |
| 35 | 54.61 | 65.72 | 73.82 | 83.47 | 100.25 | 111.57 | 81.83 | 99.84 | 112.93 | 126.02 | 152.21 | 168.58 |
| 36 | 54.71 | 65.81 | 73.92 | 83.66 | 100.34 | 111.78 | 81.83 | 99.84 | 112.93 | 126.02 | 152.21 | 168.58 |
| 37 | 54.81 | 65.91 | 74.11 | 83.76 | 100.54 | 111.99 | 81.83 | 99.84 | 112.93 | 126.02 | 152.21 | 168.58 |
| 38 | 54.81 | 66.00 | 74.20 | 83.85 | 100.74 | 112.20 | 81.83 | 99.84 | 112.93 | 126.02 | 152.21 | 168.58 |
| 39 | 54.91 | 66.10 | 74.30 | 84.05 | 100.94 | 112.51 | 81.83 | 99.84 | 112.93 | 126.02 | 152.21 | 168.58 |
| 40 | 55.01 | 66.19 | 74.40 | 84.15 | 101.13 | 112.72 | 81.83 | 99.84 | 112.93 | 126.02 | 152.21 | 168.58 |
| 41 | 55.12 | 66.30 | 74.51 | 84.26 | 101.35 | 112.93 | 81.83 | 99.84 | 112.93 | 126.02 | 152.21 | 168.58 |
| 42 | 55.13 | 66.40 | 74.62 | 84.47 | 101.47 | 112.93 | 81.83 | 99.84 | 112.93 | 126.02 | 152.21 | 168.58 |
| 43 | 55.24 | 66.51 | 74.82 | 84.58 | 101.47 | 112.93 | 81.83 | 99.84 | 112.93 | 126.02 | 152.21 | 168.58 |
| 44 | 55.35 | 66.42 | 74.64 | 84.69 | 101.47 | 112.93 | 81.83 | 99.84 | 112.93 | 126.02 | 152.21 | 168.58 |
| 45 | 69.43 | 86.96 | 93.71 | 105.02 | 131.81 | 141.76 | 93.29 | 116.20 | 130.93 | 142.39 | 171.85 | 188.22 |
| 46 | 69.44 | 87.16 | 93.92 | 105.13 | 132.04 | 142.09 | 93.29 | 116.20 | 130.93 | 142.39 | 171.85 | 188.22 |
| 47 | 69.55 | 87.27 | 94.04 | 105.34 | 132.26 | 142.32 | 93.29 | 116.20 | 130.93 | 142.39 | 171.85 | 188.22 |
| 48 | 69.66 | 87.38 | 94.25 | 105.55 | 132.50 | 142.39 | 93.29 | 116.20 | 130.93 | 142.39 | 171.85 | 188.22 |
| 49 | 69.78 | 87.59 | 94.37 | 105.67 | 132.57 | 142.39 | 93.29 | 116.20 | 130.93 | 142.39 | 171.85 | 188.22 |
| 50 | 74.57 | 97.07 | 104.02 | 115.26 | 145.58 | 155.48 | 98.20 | 124.39 | 135.84 | 150.57 | 180.03 | 198.04 |
| 51 | 79.36 | 101.87 | 108.79 | 121.79 | 152.10 | 165.30 | 103.11 | 127.66 | 139.12 | 153.85 | 184.94 | 202.95 |
| 52 | 84.26 | 106.77 | 115.16 | 128.13 | 160.34 | 171.85 | 106.38 | 130.93 | 144.03 | 157.12 | 188.22 | 207.86 |
| 53 | 89.00 | 111.67 | 121.63 | 134.60 | 166.94 | 181.67 | 111.29 | 135.84 | 147.30 | 160.39 | 193.13 | 214.40 |
| 54 | 93.85 | 116.47 | 128.09 | 141.11 | 173.48 | 191.49 | 116.20 | 139.12 | 152.21 | 165.30 | 198.04 | 219.31 |
| 55 | 98.75 | 121.37 | 134.50 | 149.21 | 181.67 | 199.58 | 121.10 | 142.39 | 157.12 | 168.58 | 204.58 | 225.86 |
| 56 | 103.66 | 126.27 | 139.41 | 157.34 | 188.22 | 207.86 | 126.01 | 148.94 | 162.03 | 175.12 | 211.13 | 234.04 |
| 57 | 108.45 | 131.12 | 145.99 | 163.92 | 198.04 | 217.68 | 129.18 | 155.48 | 171.85 | 183.31 | 222.59 | 247.14 |
| 58 | 113.36 | 137.58 | 152.46 | 172.00 | 207.86 | 225.86 | 134.09 | 163.67 | 181.67 | 194.76 | 235.68 | 261.87 |
| 59 | 118.15 | 144.16 | 160.67 | 180.09 | 217.68 | 238.95 | 140.45 | 173.30 | 191.49 | 206.22 | 252.05 | 278.23 |
| 60 | 126.23 | 152.25 | 167.25 | 189.79 | 227.50 | 250.41 | 146.93 | 181.19 | 202.70 | 217.68 | 266.78 | 294.60 |
| 61 | 132.75 | 160.48 | 175.67 | 201.26 | 238.66 | 261.55 | 153.51 | 191.00 | 212.40 | 230.49 | 281.16 | 310.59 |
| 62 | 137.79 | 170.00 | 186.06 | 212.56 | 253.06 | 275.92 | 159.63 | 200.38 | 221.72 | 243.27 | 297.15 | 328.17 |
| 63 | 143.27 | 180.44 | 194.12 | 225.64 | 267.43 | 291.89 | 163.71 | 209.21 | 234.73 | 259.28 | 313.09 | 347.33 |
| 64 | 148.89 | 188.24 | 207.20 | 240.17 | 283.39 | 307.82 | 171.61 | 220.57 | 245.41 | 275.24 | 332.25 | 366.45 |
| 65 | 153.83 | 200.01 | 218.48 | 256.44 | 299.30 | 325.33 | 179.42 | 236.32 | 260.60 | 291.17 | 351.36 | 387.14 |
| 66 | 164.01 | 217.66 | 234.11 | 272.83 | 320.06 | 347.68 | 194.42 | 254.63 | 281.81 | 311.93 | 373.67 | 409.41 |
| 67 | 179.22 | 235.02 | 250.44 | 290.45 | 345.62 | 369.96 | 211.85 | 275.85 | 301.81 | 331.02 | 402.42 | 433.25 |
| 68 | 196.27 | 257.64 | 276.03 | 314.40 | 375.99 | 397.06 | 231.49 | 299.82 | 325.75 | 359.78 | 435.95 | 463.50 |
| 69 | 215.86 | 280.83 | 309.93 | 346.39 | 409.52 | 437.03 | 253.52 | 325.35 | 359.34 | 396.57 | 474.26 | 508.25 |
| 70 | 245.53 | 313.63 | 349.17 | 384.76 | 446.19 | 484.99 | 282.28 | 354.04 | 396.08 | 439.72 | 515.71 | 560.97 |
| 71 | 274.49 | 339.07 | 377.82 | 431.11 | 490.85 | 529.60 | 310.01 | 384.28 | 427.88 | 487.62 | 560.28 | 607.10 |
| 72 | 299.95 | 369.29 | 409.61 | 480.56 | 541.84 | 582.16 | 338.65 | 417.67 | 464.44 | 540.23 | 612.80 | 661.18 |
| 73 | 328.57 | 402.66 | 446.14 | 534.73 | 600.76 | 642.64 | 367.22 | 454.20 | 505.73 | 595.93 | 673.24 | 721.56 |
| 74 | 358.72 | 440.76 | 489.02 | 593.58 | 665.97 | 709.40 | 395.72 | 495.45 | 553.36 | 654.71 | 736.75 | 786.61 |
| 75 | 387.19 | 483.59 | 543.04 | 657.10 | 734.22 | 782.42 | 425.75 | 538.22 | 605.69 | 716.55 | 804.91 | 857.93 |
| 76 | 418.80 | 534.33 | 608.15 | 723.68 | 810.33 | 864.88 | 457.31 | 585.68 | 667.52 | 781.44 | 879.33 | 940.30 |
| 77 | 451.93 | 594.57 | 685.91 | 793.29 | 897.46 | 961.56 | 490.40 | 642.64 | 738.80 | 847.78 | 963.17 | 1033.68 |
| 78 | 490.15 | 661.54 | 770.47 | 868.18 | 991.52 | 1066.80 | 525.39 | 704.79 | 815.32 | 919.43 | 1055.59 | 1138.88 |
| 79 | 530.20 | 733.63 | 856.96 | 948.27 | 1092.43 | 1180.53 | 563.83 | 768.87 | 895.41 | 997.92 | 1153.30 | 1249.41 |
| 80 | 578.25 | 807.31 | | | | | 608.68 | 839.34 | | | | |
| 81 | 635.92 | 884.20 | | | | | 664.75 | 913.03 | | | | |
| 82 | 704.79 | 967.49 | | | | | 728.82 | 991.52 | | | | |
| 83 | 780.08 | 1052.38 | | | | | 800.90 | 1073.21 | | | | |
| 84 | 861.77 | 1142.09 | | | | | 879.39 | 1159.71 | | | | |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix B4

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA 9/96

***Premiums to be used only with those that have***

***previously elected an inflation decrease option during the 2010 and 2013 Rate Filing***

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

### Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

| Age | 1.8% Simple Inflation | | | | | | 1.8% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 49.66 | 57.66 | 64.07 | 70.48 | 83.33 | 92.91 | 75.06 | 89.72 | 99.60 | 109.52 | 132.57 | 145.66 |
| 30 | 49.66 | 57.66 | 64.07 | 70.48 | 83.42 | 93.09 | 75.25 | 89.90 | 99.84 | 109.66 | 132.57 | 145.66 |
| 31 | 49.66 | 57.66 | 64.07 | 70.48 | 83.50 | 93.26 | 75.29 | 89.99 | 99.84 | 109.66 | 132.57 | 145.66 |
| 32 | 49.66 | 57.66 | 64.07 | 70.48 | 83.66 | 93.35 | 75.29 | 90.02 | 99.84 | 109.66 | 132.57 | 145.66 |
| 33 | 49.70 | 57.66 | 64.11 | 70.48 | 83.75 | 93.52 | 75.29 | 90.02 | 99.84 | 109.66 | 132.57 | 145.66 |
| 34 | 49.70 | 57.66 | 64.19 | 70.54 | 83.91 | 93.70 | 75.29 | 90.02 | 99.84 | 109.66 | 132.57 | 145.66 |
| 35 | 49.79 | 57.70 | 64.19 | 70.63 | 84.08 | 93.79 | 75.29 | 90.02 | 99.84 | 109.66 | 132.57 | 145.66 |
| 36 | 49.88 | 57.79 | 64.27 | 70.79 | 84.16 | 93.96 | 75.29 | 90.02 | 99.84 | 109.66 | 132.57 | 145.66 |
| 37 | 49.97 | 57.87 | 64.44 | 70.87 | 84.33 | 94.14 | 75.29 | 90.02 | 99.84 | 109.66 | 132.57 | 145.66 |
| 38 | 49.97 | 57.95 | 64.53 | 70.95 | 84.49 | 94.31 | 75.29 | 90.02 | 99.84 | 109.66 | 132.57 | 145.66 |
| 39 | 50.06 | 58.04 | 64.61 | 71.12 | 84.66 | 94.58 | 75.29 | 90.02 | 99.84 | 109.66 | 132.57 | 145.66 |
| 40 | 50.15 | 58.12 | 64.69 | 71.20 | 84.82 | 94.75 | 75.29 | 90.02 | 99.84 | 109.66 | 132.57 | 145.66 |
| 41 | 50.25 | 58.21 | 64.79 | 71.29 | 85.00 | 94.93 | 75.29 | 90.02 | 99.84 | 109.66 | 132.57 | 145.66 |
| 42 | 50.26 | 58.30 | 64.88 | 71.47 | 85.11 | 94.93 | 75.29 | 90.02 | 99.84 | 109.66 | 132.57 | 145.66 |
| 43 | 50.36 | 58.40 | 65.06 | 71.57 | 85.11 | 94.93 | 75.29 | 90.02 | 99.84 | 109.66 | 132.57 | 145.66 |
| 44 | 50.46 | 58.32 | 64.90 | 71.66 | 85.11 | 94.93 | 75.29 | 90.02 | 99.84 | 109.66 | 132.57 | 145.66 |
| 45 | 62.97 | 77.29 | 82.40 | 90.48 | 112.28 | 122.21 | 85.11 | 103.11 | 112.93 | 124.39 | 150.57 | 165.30 |
| 46 | 62.98 | 77.48 | 82.59 | 90.57 | 112.47 | 122.49 | 85.11 | 103.11 | 112.93 | 124.39 | 150.57 | 165.30 |
| 47 | 63.08 | 77.57 | 82.69 | 90.76 | 112.67 | 122.69 | 85.11 | 103.11 | 112.93 | 124.39 | 150.57 | 165.30 |
| 48 | 63.18 | 77.67 | 82.88 | 90.94 | 112.87 | 122.75 | 85.11 | 103.11 | 112.93 | 124.39 | 150.57 | 165.30 |
| 49 | 63.29 | 77.86 | 82.98 | 91.04 | 112.93 | 122.75 | 85.11 | 103.11 | 112.93 | 124.39 | 150.57 | 165.30 |
| 50 | 68.09 | 85.75 | 89.39 | 99.02 | 124.31 | 134.21 | 90.02 | 109.66 | 119.48 | 130.93 | 158.76 | 175.12 |
| 51 | 72.88 | 88.93 | 94.18 | 105.55 | 130.84 | 142.39 | 93.29 | 112.93 | 122.75 | 134.21 | 162.03 | 180.03 |
| 52 | 76.16 | 93.82 | 100.56 | 111.91 | 137.43 | 148.94 | 96.56 | 116.20 | 126.02 | 137.48 | 166.94 | 184.94 |
| 53 | 79.29 | 97.10 | 107.03 | 116.76 | 144.03 | 157.12 | 99.84 | 119.48 | 129.30 | 140.75 | 170.21 | 189.85 |
| 54 | 84.14 | 101.91 | 110.26 | 123.27 | 150.57 | 165.30 | 104.75 | 122.75 | 132.57 | 144.03 | 175.12 | 194.76 |
| 55 | 87.42 | 105.19 | 116.68 | 128.12 | 157.12 | 173.41 | 109.64 | 126.02 | 137.48 | 147.30 | 180.03 | 199.67 |
| 56 | 92.32 | 110.08 | 121.58 | 136.26 | 163.67 | 183.31 | 112.92 | 130.93 | 142.39 | 153.85 | 186.58 | 207.86 |
| 57 | 97.12 | 114.93 | 126.52 | 142.82 | 171.85 | 189.85 | 117.73 | 137.48 | 150.57 | 162.03 | 198.04 | 219.31 |
| 58 | 100.40 | 121.40 | 133.00 | 149.29 | 180.03 | 199.67 | 121.01 | 145.66 | 160.39 | 171.85 | 209.49 | 232.41 |
| 59 | 106.82 | 126.34 | 139.57 | 157.37 | 189.85 | 207.86 | 127.39 | 153.68 | 170.21 | 181.67 | 222.59 | 247.14 |
| 60 | 113.29 | 132.81 | 146.14 | 165.46 | 199.67 | 219.31 | 132.24 | 161.60 | 179.81 | 193.13 | 235.68 | 261.87 |
| 61 | 119.79 | 141.03 | 153.11 | 176.91 | 209.24 | 230.49 | 140.44 | 169.78 | 188.08 | 204.33 | 248.47 | 276.26 |
| 62 | 125.12 | 150.57 | 160.61 | 186.60 | 222.04 | 241.63 | 143.67 | 179.20 | 194.41 | 217.14 | 264.49 | 292.25 |
| 63 | 129.41 | 158.09 | 169.27 | 199.67 | 234.82 | 256.01 | 148.12 | 186.68 | 205.79 | 229.92 | 278.84 | 309.83 |
| 64 | 133.85 | 166.46 | 179.58 | 212.59 | 249.18 | 271.99 | 156.15 | 196.60 | 218.32 | 244.30 | 296.42 | 327.36 |
| 65 | 139.18 | 175.39 | 189.85 | 225.60 | 263.52 | 287.92 | 162.69 | 210.60 | 230.41 | 260.26 | 313.94 | 346.48 |
| 66 | 149.23 | 191.23 | 205.23 | 240.35 | 282.69 | 307.06 | 175.91 | 227.06 | 251.04 | 277.82 | 334.68 | 367.17 |
| 67 | 161.15 | 208.56 | 221.42 | 258.00 | 305.06 | 326.15 | 191.30 | 246.64 | 267.74 | 295.32 | 361.85 | 387.81 |
| 68 | 176.49 | 227.97 | 243.28 | 278.75 | 332.23 | 353.30 | 209.14 | 267.41 | 290.09 | 320.89 | 392.20 | 418.13 |
| 69 | 194.43 | 249.45 | 273.37 | 309.16 | 364.19 | 386.85 | 229.60 | 292.97 | 318.87 | 356.10 | 427.32 | 458.07 |
| 70 | 220.35 | 278.06 | 308.94 | 342.73 | 397.69 | 431.64 | 256.61 | 318.48 | 354.04 | 396.08 | 463.97 | 506.01 |
| 71 | 247.04 | 301.94 | 335.84 | 384.28 | 437.56 | 471.47 | 282.56 | 345.53 | 384.28 | 440.79 | 505.38 | 547.36 |
| 72 | 270.92 | 328.98 | 362.84 | 428.96 | 483.79 | 519.27 | 308.01 | 375.74 | 417.67 | 488.63 | 553.13 | 595.06 |
| 73 | 296.35 | 359.17 | 396.21 | 478.35 | 536.34 | 573.38 | 333.40 | 409.10 | 454.20 | 537.95 | 607.20 | 649.08 |
| 74 | 323.33 | 394.11 | 435.94 | 532.45 | 593.58 | 632.19 | 360.33 | 445.59 | 497.06 | 593.58 | 664.36 | 707.79 |
| 75 | 348.63 | 432.18 | 483.59 | 588.02 | 655.50 | 697.27 | 387.19 | 485.20 | 544.64 | 649.07 | 726.19 | 772.78 |
| 76 | 377.08 | 478.17 | 542.36 | 648.26 | 723.68 | 771.82 | 415.59 | 529.52 | 601.73 | 706.03 | 794.28 | 847.23 |
| 77 | 407.06 | 530.46 | 610.59 | 709.95 | 799.70 | 855.79 | 445.52 | 578.54 | 665.08 | 766.04 | 868.61 | 929.51 |
| 78 | 440.50 | 589.46 | 683.97 | 775.27 | 880.99 | 946.67 | 475.74 | 634.31 | 732.02 | 831.34 | 949.87 | 1020.35 |
| 79 | 475.74 | 651.93 | 759.25 | 845.75 | 967.49 | 1042.77 | 509.37 | 691.98 | 802.50 | 900.21 | 1034.76 | 1116.46 |
| 80 | 517.38 | 716.01 | | | | | 549.42 | 751.25 | | | | |
| 81 | 567.04 | 783.28 | | | | | 595.87 | 815.32 | | | | |
| 82 | 624.70 | 852.16 | | | | | 650.33 | 882.59 | | | | |
| 83 | 687.17 | 925.84 | | | | | 711.20 | 953.07 | | | | |
| 84 | 756.05 | 1002.73 | | | | | 776.87 | 1026.76 | | | | |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix B4

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA 9/96

***Premiums to be used only with those that have***

***previously elected an inflation decrease option during the 2010 and 2013 Rate Filing***

### Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

### Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

| Age | 1.8% Simple Inflation | | | | | | 1.8% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 52.86 | 65.67 | 75.28 | 84.90 | 104.17 | 116.94 | 79.95 | 99.51 | 111.03 | 125.87 | 152.21 | 166.94 |
| 30 | 52.86 | 65.67 | 75.28 | 84.90 | 104.27 | 117.16 | 80.15 | 99.71 | 111.29 | 126.02 | 152.21 | 166.94 |
| 31 | 52.86 | 65.67 | 75.28 | 84.90 | 104.37 | 117.38 | 80.20 | 99.81 | 111.29 | 126.02 | 152.21 | 166.94 |
| 32 | 52.86 | 65.67 | 75.28 | 84.90 | 104.58 | 117.49 | 80.20 | 99.84 | 111.29 | 126.02 | 152.21 | 166.94 |
| 33 | 52.91 | 65.67 | 75.33 | 84.90 | 104.68 | 117.71 | 80.20 | 99.84 | 111.29 | 126.02 | 152.21 | 166.94 |
| 34 | 52.91 | 65.67 | 75.42 | 84.97 | 104.89 | 117.93 | 80.20 | 99.84 | 111.29 | 126.02 | 152.21 | 166.94 |
| 35 | 53.00 | 65.72 | 75.42 | 85.07 | 105.10 | 118.04 | 80.20 | 99.84 | 111.29 | 126.02 | 152.21 | 166.94 |
| 36 | 53.10 | 65.81 | 75.52 | 85.27 | 105.20 | 118.26 | 80.20 | 99.84 | 111.29 | 126.02 | 152.21 | 166.94 |
| 37 | 53.20 | 65.91 | 75.72 | 85.37 | 105.41 | 118.48 | 80.20 | 99.84 | 111.29 | 126.02 | 152.21 | 166.94 |
| 38 | 53.20 | 66.00 | 75.82 | 85.47 | 105.61 | 118.71 | 80.20 | 99.84 | 111.29 | 126.02 | 152.21 | 166.94 |
| 39 | 53.29 | 66.10 | 75.92 | 85.67 | 105.82 | 119.04 | 80.20 | 99.84 | 111.29 | 126.02 | 152.21 | 166.94 |
| 40 | 53.39 | 66.19 | 76.02 | 85.76 | 106.03 | 119.26 | 80.20 | 99.84 | 111.29 | 126.02 | 152.21 | 166.94 |
| 41 | 53.50 | 66.30 | 76.13 | 85.88 | 106.26 | 119.48 | 80.20 | 99.84 | 111.29 | 126.02 | 152.21 | 166.94 |
| 42 | 53.51 | 66.40 | 76.24 | 86.09 | 106.38 | 119.48 | 80.20 | 99.84 | 111.29 | 126.02 | 152.21 | 166.94 |
| 43 | 53.61 | 66.51 | 76.45 | 86.21 | 106.38 | 119.48 | 80.20 | 99.84 | 111.29 | 126.02 | 152.21 | 166.94 |
| 44 | 53.72 | 66.42 | 76.26 | 86.32 | 106.38 | 119.48 | 80.20 | 99.84 | 111.29 | 126.02 | 152.21 | 166.94 |
| 45 | 69.43 | 88.57 | 98.56 | 109.86 | 136.69 | 153.17 | 94.93 | 114.57 | 126.02 | 140.75 | 170.21 | 186.58 |
| 46 | 69.44 | 88.78 | 98.78 | 109.98 | 136.93 | 153.52 | 94.93 | 114.57 | 126.02 | 140.75 | 170.21 | 186.58 |
| 47 | 69.55 | 88.89 | 98.90 | 110.20 | 137.16 | 153.77 | 94.93 | 114.57 | 126.02 | 140.75 | 170.21 | 186.58 |
| 48 | 69.66 | 89.00 | 99.13 | 110.42 | 137.40 | 153.85 | 94.93 | 114.57 | 126.02 | 140.75 | 170.21 | 186.58 |
| 49 | 69.78 | 89.21 | 99.25 | 110.55 | 137.48 | 153.85 | 94.93 | 114.57 | 126.02 | 140.75 | 170.21 | 186.58 |
| 50 | 76.19 | 97.07 | 107.27 | 121.75 | 150.48 | 166.94 | 101.47 | 119.48 | 130.93 | 147.30 | 176.76 | 199.67 |
| 51 | 80.98 | 101.87 | 115.29 | 128.28 | 157.01 | 175.12 | 104.75 | 124.39 | 135.84 | 150.57 | 181.67 | 199.67 |
| 52 | 84.26 | 106.77 | 120.02 | 133.00 | 163.61 | 181.67 | 106.38 | 127.66 | 139.12 | 153.85 | 184.94 | 204.58 |
| 53 | 87.38 | 111.67 | 126.49 | 139.47 | 170.21 | 188.22 | 109.66 | 130.93 | 144.03 | 157.12 | 189.85 | 209.49 |
| 54 | 92.23 | 116.47 | 131.34 | 144.36 | 176.75 | 196.40 | 112.93 | 134.21 | 147.30 | 162.03 | 194.76 | 214.40 |
| 55 | 95.51 | 119.75 | 136.13 | 150.83 | 183.31 | 202.85 | 116.19 | 139.12 | 152.21 | 165.30 | 199.67 | 220.95 |
| 56 | 100.42 | 124.65 | 141.03 | 157.34 | 191.49 | 211.13 | 121.10 | 144.03 | 158.76 | 170.21 | 206.22 | 229.13 |
| 57 | 105.22 | 129.50 | 145.99 | 163.92 | 198.04 | 217.68 | 124.27 | 152.21 | 168.58 | 178.40 | 216.04 | 240.59 |
| 58 | 110.12 | 134.35 | 150.84 | 172.00 | 206.22 | 225.86 | 129.18 | 158.76 | 176.76 | 188.22 | 229.13 | 253.68 |
| 59 | 114.91 | 140.92 | 155.80 | 180.09 | 214.40 | 234.04 | 133.92 | 166.76 | 188.22 | 199.67 | 242.23 | 268.41 |
| 60 | 121.38 | 145.77 | 160.75 | 188.17 | 220.95 | 240.59 | 140.40 | 174.66 | 197.79 | 209.49 | 253.68 | 281.51 |
| 61 | 126.27 | 152.37 | 167.61 | 196.39 | 230.49 | 250.10 | 145.34 | 182.84 | 204.30 | 219.05 | 266.45 | 294.24 |
| 62 | 129.87 | 160.28 | 173.33 | 206.07 | 240.00 | 259.59 | 146.86 | 190.61 | 212.08 | 231.84 | 279.19 | 308.57 |
| 63 | 132.49 | 167.67 | 180.14 | 217.52 | 251.12 | 270.69 | 151.23 | 197.95 | 221.87 | 244.60 | 293.52 | 324.50 |
| 64 | 136.86 | 172.68 | 190.32 | 228.81 | 262.21 | 283.39 | 156.15 | 204.59 | 231.07 | 257.33 | 307.82 | 340.39 |
| 65 | 140.65 | 181.54 | 198.89 | 240.21 | 274.90 | 297.68 | 161.17 | 215.42 | 239.95 | 271.65 | 323.70 | 356.24 |
| 66 | 149.23 | 197.45 | 215.87 | 254.97 | 292.44 | 316.81 | 172.82 | 230.30 | 259.14 | 289.19 | 344.43 | 378.54 |
| 67 | 162.66 | 213.23 | 235.17 | 274.23 | 318.04 | 344.00 | 191.30 | 248.26 | 280.72 | 311.55 | 371.59 | 407.28 |
| 68 | 176.49 | 231.10 | 262.00 | 298.20 | 348.44 | 377.61 | 209.14 | 269.03 | 304.68 | 338.71 | 403.54 | 442.44 |
| 69 | 192.90 | 252.59 | 289.27 | 326.96 | 382.00 | 414.37 | 226.41 | 292.97 | 330.20 | 369.05 | 438.65 | 479.12 |
| 70 | 215.63 | 281.29 | 316.99 | 358.89 | 415.47 | 451.04 | 248.59 | 316.86 | 357.28 | 405.77 | 473.67 | 515.71 |
| 71 | 240.58 | 303.55 | 340.69 | 395.58 | 453.71 | 490.85 | 272.87 | 342.30 | 384.28 | 445.64 | 513.45 | 555.43 |
| 72 | 264.47 | 328.98 | 366.07 | 438.63 | 498.30 | 537.00 | 296.72 | 370.90 | 412.83 | 491.85 | 557.97 | 599.90 |
| 73 | 288.30 | 359.17 | 396.21 | 488.02 | 549.22 | 587.88 | 320.51 | 402.66 | 447.75 | 544.39 | 608.81 | 650.69 |
| 74 | 313.68 | 392.50 | 435.94 | 543.71 | 606.45 | 646.66 | 347.46 | 437.54 | 489.02 | 600.01 | 665.97 | 707.79 |
| 75 | 339.00 | 432.18 | 488.41 | 600.87 | 669.96 | 711.73 | 372.73 | 477.16 | 541.43 | 657.10 | 729.40 | 772.78 |
| 76 | 367.46 | 479.78 | 555.19 | 664.31 | 742.93 | 791.07 | 399.55 | 523.10 | 603.33 | 718.86 | 802.30 | 852.05 |
| 77 | 397.45 | 538.48 | 631.43 | 733.99 | 830.15 | 889.45 | 427.90 | 576.94 | 674.70 | 783.67 | 886.24 | 948.74 |
| 78 | 430.88 | 603.88 | 714.40 | 807.31 | 925.84 | 999.52 | 459.72 | 637.52 | 749.64 | 853.76 | 980.30 | 1058.79 |
| 79 | 467.73 | 671.16 | 797.70 | 885.80 | 1028.36 | 1114.85 | 494.96 | 701.59 | 828.13 | 927.44 | 1079.61 | 1172.52 |
| 80 | 510.98 | 741.63 | | | | | 536.60 | 767.26 | | | | |
| 81 | 563.83 | 815.32 | | | | | 587.86 | 836.14 | | | | |
| 82 | 626.30 | 890.60 | | | | | 647.13 | 908.22 | | | | |
| 83 | 696.78 | 969.09 | | | | | 714.40 | 983.51 | | | | |
| 84 | 773.67 | 1050.78 | | | | | 786.49 | 1062.00 | | | | |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix B4

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA 9/96

***Premiums to be used only with those that have***

***previously elected an inflation decrease option during the 2010 and 2013 Rate Filing***

### Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

### Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

| Age | 1.8% Simple Inflation | | | | | | 1.8% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 51.26 | 62.47 | 70.48 | 78.49 | 94.55 | 105.73 | 76.69 | 94.61 | 106.13 | 119.33 | 144.03 | 158.76 |
| 30 | 51.26 | 62.47 | 70.48 | 78.49 | 94.65 | 105.92 | 76.88 | 94.80 | 106.38 | 119.48 | 144.03 | 158.76 |
| 31 | 51.26 | 62.47 | 70.48 | 78.49 | 94.74 | 106.12 | 76.92 | 94.90 | 106.38 | 119.48 | 144.03 | 158.76 |
| 32 | 51.26 | 62.47 | 70.48 | 78.49 | 94.93 | 106.22 | 76.92 | 94.93 | 106.38 | 119.48 | 144.03 | 158.76 |
| 33 | 51.30 | 62.47 | 70.52 | 78.49 | 95.02 | 106.42 | 76.92 | 94.93 | 106.38 | 119.48 | 144.03 | 158.76 |
| 34 | 51.30 | 62.47 | 70.61 | 78.56 | 95.21 | 106.62 | 76.92 | 94.93 | 106.38 | 119.48 | 144.03 | 158.76 |
| 35 | 51.40 | 62.51 | 70.61 | 78.65 | 95.40 | 106.72 | 76.92 | 94.93 | 106.38 | 119.48 | 144.03 | 158.76 |
| 36 | 51.49 | 62.60 | 70.70 | 78.83 | 95.49 | 106.92 | 76.92 | 94.93 | 106.38 | 119.48 | 144.03 | 158.76 |
| 37 | 51.59 | 62.69 | 70.89 | 78.93 | 95.68 | 107.12 | 76.92 | 94.93 | 106.38 | 119.48 | 144.03 | 158.76 |
| 38 | 51.59 | 62.78 | 70.98 | 79.02 | 95.86 | 107.32 | 76.92 | 94.93 | 106.38 | 119.48 | 144.03 | 158.76 |
| 39 | 51.68 | 62.87 | 71.07 | 79.20 | 96.05 | 107.62 | 76.92 | 94.93 | 106.38 | 119.48 | 144.03 | 158.76 |
| 40 | 51.77 | 62.96 | 71.16 | 79.29 | 96.24 | 107.82 | 76.92 | 94.93 | 106.38 | 119.48 | 144.03 | 158.76 |
| 41 | 51.87 | 63.06 | 71.27 | 79.40 | 96.45 | 108.02 | 76.92 | 94.93 | 106.38 | 119.48 | 144.03 | 158.76 |
| 42 | 51.88 | 63.16 | 71.37 | 79.59 | 96.56 | 108.02 | 76.92 | 94.93 | 106.38 | 119.48 | 144.03 | 158.76 |
| 43 | 51.99 | 63.26 | 71.57 | 79.70 | 96.56 | 108.02 | 76.92 | 94.93 | 106.38 | 119.48 | 144.03 | 158.76 |
| 44 | 52.09 | 63.18 | 71.39 | 79.81 | 96.56 | 108.02 | 76.92 | 94.93 | 106.38 | 119.48 | 144.03 | 158.76 |
| 45 | 67.81 | 82.12 | 92.10 | 101.79 | 125.30 | 138.50 | 91.65 | 109.66 | 121.11 | 134.21 | 160.39 | 175.12 |
| 46 | 67.82 | 82.32 | 92.31 | 101.90 | 125.52 | 138.82 | 91.65 | 109.66 | 121.11 | 134.21 | 160.39 | 175.12 |
| 47 | 67.93 | 82.42 | 92.42 | 102.10 | 125.73 | 139.04 | 91.65 | 109.66 | 121.11 | 134.21 | 160.39 | 175.12 |
| 48 | 68.04 | 82.53 | 92.63 | 102.31 | 125.95 | 139.12 | 91.65 | 109.66 | 121.11 | 134.21 | 160.39 | 175.12 |
| 49 | 68.15 | 82.73 | 92.74 | 102.42 | 126.02 | 139.12 | 91.65 | 109.66 | 121.11 | 134.21 | 160.39 | 175.12 |
| 50 | 72.95 | 92.22 | 102.39 | 113.63 | 137.40 | 152.21 | 96.56 | 116.20 | 127.66 | 140.75 | 168.58 | 188.22 |
| 51 | 77.74 | 95.40 | 107.17 | 118.54 | 143.93 | 158.76 | 101.47 | 119.48 | 130.93 | 144.03 | 171.85 | 188.22 |
| 52 | 81.02 | 100.29 | 111.91 | 123.26 | 150.52 | 165.30 | 104.75 | 122.75 | 134.21 | 147.30 | 176.76 | 193.13 |
| 53 | 85.76 | 105.19 | 116.76 | 129.74 | 157.12 | 173.49 | 108.02 | 126.02 | 139.12 | 150.57 | 181.67 | 199.67 |
| 54 | 89.00 | 108.38 | 121.61 | 134.62 | 163.66 | 180.03 | 111.29 | 130.93 | 142.39 | 155.48 | 186.58 | 204.58 |
| 55 | 92.28 | 113.28 | 126.40 | 139.48 | 170.21 | 188.13 | 114.55 | 134.21 | 147.30 | 158.76 | 191.49 | 211.13 |
| 56 | 97.18 | 118.18 | 131.31 | 145.99 | 176.76 | 194.76 | 117.83 | 139.12 | 153.85 | 163.67 | 199.67 | 220.95 |
| 57 | 101.98 | 123.02 | 136.26 | 152.56 | 184.94 | 204.58 | 121.00 | 145.66 | 160.39 | 171.85 | 209.49 | 232.41 |
| 58 | 106.88 | 127.87 | 142.73 | 160.64 | 193.13 | 212.77 | 125.91 | 152.21 | 168.58 | 181.67 | 220.95 | 245.50 |
| 59 | 111.67 | 134.44 | 149.31 | 167.11 | 201.31 | 220.95 | 130.66 | 160.22 | 178.40 | 191.49 | 232.41 | 258.59 |
| 60 | 116.52 | 139.29 | 154.26 | 175.19 | 209.49 | 230.77 | 135.50 | 166.50 | 186.35 | 201.31 | 245.50 | 271.69 |
| 61 | 121.41 | 145.89 | 161.17 | 183.41 | 217.41 | 238.66 | 140.44 | 174.68 | 192.95 | 210.87 | 255.01 | 284.43 |
| 62 | 125.12 | 153.81 | 166.97 | 191.47 | 228.57 | 249.80 | 142.07 | 180.83 | 200.83 | 220.41 | 267.76 | 297.15 |
| 63 | 127.87 | 159.68 | 172.38 | 201.29 | 238.08 | 259.28 | 145.00 | 186.68 | 209.01 | 229.92 | 278.84 | 309.83 |
| 64 | 130.84 | 164.90 | 182.65 | 212.59 | 249.18 | 271.99 | 151.51 | 195.00 | 216.73 | 241.04 | 291.53 | 322.47 |
| 65 | 133.32 | 173.85 | 189.85 | 222.36 | 260.26 | 283.04 | 156.61 | 204.17 | 227.23 | 253.76 | 305.81 | 336.72 |
| 66 | 143.32 | 188.12 | 205.23 | 237.10 | 276.19 | 300.56 | 168.19 | 218.95 | 244.56 | 268.07 | 321.68 | 355.80 |
| 67 | 158.14 | 203.89 | 224.48 | 254.76 | 296.94 | 324.53 | 186.56 | 236.91 | 266.11 | 288.83 | 347.25 | 382.94 |
| 68 | 173.45 | 223.29 | 249.52 | 277.13 | 324.13 | 353.30 | 204.35 | 259.30 | 290.09 | 316.03 | 377.61 | 414.88 |
| 69 | 189.84 | 243.18 | 276.55 | 304.30 | 356.10 | 386.85 | 223.22 | 283.26 | 317.25 | 346.39 | 411.13 | 449.98 |
| 70 | 214.05 | 273.21 | 304.11 | 334.64 | 389.61 | 421.94 | 245.39 | 307.16 | 344.34 | 383.14 | 447.81 | 488.22 |
| 71 | 238.97 | 295.48 | 329.38 | 371.36 | 426.26 | 461.78 | 269.64 | 334.23 | 372.98 | 423.03 | 487.62 | 527.98 |
| 72 | 262.86 | 320.91 | 356.39 | 416.06 | 472.50 | 507.98 | 295.11 | 362.84 | 404.77 | 469.27 | 533.78 | 575.71 |
| 73 | 286.69 | 351.12 | 388.16 | 465.47 | 523.45 | 560.50 | 318.90 | 396.21 | 441.31 | 518.62 | 586.27 | 628.14 |
| 74 | 312.07 | 384.46 | 426.28 | 517.97 | 579.10 | 617.71 | 345.85 | 431.11 | 480.98 | 569.45 | 641.84 | 685.27 |
| 75 | 337.39 | 420.93 | 472.34 | 571.95 | 639.43 | 681.20 | 371.13 | 467.52 | 526.97 | 623.37 | 700.48 | 747.07 |
| 76 | 364.25 | 463.73 | 529.52 | 629.01 | 706.03 | 752.56 | 397.94 | 510.27 | 580.87 | 678.75 | 765.40 | 818.35 |
| 77 | 394.24 | 517.64 | 596.17 | 690.72 | 780.47 | 836.56 | 426.29 | 559.31 | 642.64 | 738.80 | 838.16 | 900.66 |
| 78 | 426.08 | 575.05 | 669.55 | 756.05 | 863.37 | 929.05 | 458.12 | 611.89 | 709.60 | 800.90 | 919.43 | 991.52 |
| 79 | 461.32 | 637.52 | 744.84 | 824.93 | 949.87 | 1026.76 | 491.75 | 669.55 | 778.48 | 868.18 | 1004.33 | 1087.62 |
| 80 | 502.97 | 701.59 | | | | | 530.20 | 730.42 | | | | |
| 81 | 554.22 | 770.47 | | | | | 578.25 | 794.49 | | | | |
| 82 | 611.89 | 840.95 | | | | | 634.31 | 861.77 | | | | |
| 83 | 677.56 | 916.23 | | | | | 696.78 | 933.85 | | | | |
| 84 | 749.64 | 993.12 | | | | | 765.66 | 1009.14 | | | | |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix B4

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA 9/96

***Premiums to be used only with those that have***

***previously elected an inflation decrease option during the 2010 and 2013 Rate Filing***

### Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period

### Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

| Age | 1.8% Simple Inflation | | | | | | 1.8% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 46.45 | 54.46 | 60.87 | 65.67 | 80.13 | 88.10 | 71.79 | 84.83 | 93.07 | 102.98 | 124.39 | 137.48 |
| 30 | 46.45 | 54.46 | 60.87 | 65.67 | 80.21 | 88.27 | 71.97 | 85.00 | 93.29 | 103.11 | 124.39 | 137.48 |
| 31 | 46.45 | 54.46 | 60.87 | 65.67 | 80.29 | 88.44 | 72.01 | 85.08 | 93.29 | 103.11 | 124.39 | 137.48 |
| 32 | 46.45 | 54.46 | 60.87 | 65.67 | 80.45 | 88.52 | 72.01 | 85.11 | 93.29 | 103.11 | 124.39 | 137.48 |
| 33 | 46.49 | 54.46 | 60.90 | 65.67 | 80.53 | 88.69 | 72.01 | 85.11 | 93.29 | 103.11 | 124.39 | 137.48 |
| 34 | 46.49 | 54.46 | 60.98 | 65.73 | 80.68 | 88.85 | 72.01 | 85.11 | 93.29 | 103.11 | 124.39 | 137.48 |
| 35 | 46.58 | 54.50 | 60.98 | 65.81 | 80.84 | 88.94 | 72.01 | 85.11 | 93.29 | 103.11 | 124.39 | 137.48 |
| 36 | 46.66 | 54.57 | 61.06 | 65.96 | 80.92 | 89.10 | 72.01 | 85.11 | 93.29 | 103.11 | 124.39 | 137.48 |
| 37 | 46.75 | 54.65 | 61.22 | 66.04 | 81.08 | 89.27 | 72.01 | 85.11 | 93.29 | 103.11 | 124.39 | 137.48 |
| 38 | 46.75 | 54.73 | 61.30 | 66.12 | 81.24 | 89.44 | 72.01 | 85.11 | 93.29 | 103.11 | 124.39 | 137.48 |
| 39 | 46.83 | 54.81 | 61.38 | 66.27 | 81.40 | 89.69 | 72.01 | 85.11 | 93.29 | 103.11 | 124.39 | 137.48 |
| 40 | 46.92 | 54.89 | 61.46 | 66.35 | 81.56 | 89.85 | 72.01 | 85.11 | 93.29 | 103.11 | 124.39 | 137.48 |
| 41 | 47.01 | 54.98 | 61.55 | 66.43 | 81.73 | 90.02 | 72.01 | 85.11 | 93.29 | 103.11 | 124.39 | 137.48 |
| 42 | 47.02 | 55.06 | 61.64 | 66.60 | 81.83 | 90.02 | 72.01 | 85.11 | 93.29 | 103.11 | 124.39 | 137.48 |
| 43 | 47.11 | 55.15 | 61.81 | 66.69 | 81.83 | 90.02 | 72.01 | 85.11 | 93.29 | 103.11 | 124.39 | 137.48 |
| 44 | 47.21 | 55.08 | 61.66 | 66.78 | 81.83 | 90.02 | 72.01 | 85.11 | 93.29 | 103.11 | 124.39 | 137.48 |
| 45 | 59.74 | 72.46 | 80.79 | 87.25 | 105.77 | 117.32 | 83.47 | 98.20 | 104.75 | 116.20 | 140.75 | 155.48 |
| 46 | 59.75 | 72.63 | 80.97 | 87.34 | 105.95 | 117.59 | 83.47 | 98.20 | 104.75 | 116.20 | 140.75 | 155.48 |
| 47 | 59.85 | 72.73 | 81.07 | 87.51 | 106.14 | 117.78 | 83.47 | 98.20 | 104.75 | 116.20 | 140.75 | 155.48 |
| 48 | 59.94 | 72.82 | 81.25 | 87.69 | 106.32 | 117.84 | 83.47 | 98.20 | 104.75 | 116.20 | 140.75 | 155.48 |
| 49 | 60.04 | 72.99 | 81.35 | 87.79 | 106.38 | 117.84 | 83.47 | 98.20 | 104.75 | 116.20 | 140.75 | 155.48 |
| 50 | 66.46 | 80.89 | 87.76 | 95.78 | 117.77 | 130.93 | 88.38 | 103.11 | 109.66 | 122.75 | 147.30 | 166.94 |
| 51 | 69.65 | 84.08 | 92.55 | 100.68 | 122.66 | 137.48 | 91.65 | 106.38 | 112.93 | 126.02 | 152.21 | 166.94 |
| 52 | 72.92 | 87.35 | 97.32 | 105.42 | 129.25 | 144.03 | 94.93 | 108.02 | 116.20 | 129.30 | 155.48 | 171.85 |
| 53 | 76.05 | 92.25 | 102.17 | 110.27 | 135.84 | 148.94 | 98.20 | 111.29 | 119.48 | 132.57 | 160.39 | 176.76 |
| 54 | 79.29 | 95.44 | 105.39 | 115.16 | 140.75 | 157.12 | 99.84 | 114.57 | 124.39 | 135.84 | 165.30 | 181.67 |
| 55 | 82.56 | 98.71 | 110.20 | 120.01 | 147.30 | 163.59 | 103.10 | 119.48 | 129.30 | 139.12 | 170.21 | 188.22 |
| 56 | 85.84 | 103.61 | 113.48 | 126.52 | 153.85 | 170.21 | 106.37 | 122.75 | 134.21 | 144.03 | 176.76 | 196.40 |
| 57 | 90.65 | 108.46 | 118.41 | 131.46 | 160.39 | 178.40 | 109.55 | 129.30 | 140.75 | 150.57 | 184.94 | 206.22 |
| 58 | 95.55 | 113.30 | 123.27 | 137.93 | 168.58 | 184.94 | 112.83 | 135.84 | 148.94 | 160.39 | 194.76 | 217.68 |
| 59 | 98.73 | 118.24 | 128.21 | 146.02 | 175.12 | 193.13 | 117.59 | 142.24 | 157.12 | 168.58 | 206.22 | 229.13 |
| 60 | 103.58 | 123.09 | 134.77 | 152.48 | 183.31 | 201.31 | 122.44 | 148.55 | 165.10 | 176.76 | 217.68 | 242.23 |
| 61 | 108.46 | 128.06 | 138.60 | 159.06 | 191.26 | 209.24 | 125.74 | 155.09 | 171.87 | 186.35 | 227.22 | 253.37 |
| 62 | 112.45 | 134.38 | 144.71 | 167.13 | 199.19 | 218.78 | 127.70 | 161.28 | 178.34 | 195.92 | 238.37 | 264.49 |
| 63 | 115.54 | 140.52 | 150.64 | 176.94 | 208.72 | 228.29 | 130.97 | 167.37 | 186.50 | 205.46 | 249.49 | 275.58 |
| 64 | 118.81 | 146.23 | 158.09 | 186.62 | 219.87 | 239.41 | 136.05 | 174.22 | 192.83 | 214.98 | 260.59 | 288.27 |
| 65 | 121.60 | 152.31 | 165.74 | 196.39 | 229.36 | 250.50 | 141.41 | 183.27 | 200.22 | 226.10 | 273.28 | 300.93 |
| 66 | 130.02 | 164.80 | 179.38 | 207.87 | 243.70 | 264.82 | 152.76 | 196.24 | 217.03 | 240.45 | 289.19 | 318.43 |
| 67 | 141.57 | 180.54 | 195.46 | 223.93 | 262.87 | 287.21 | 169.17 | 212.57 | 235.28 | 259.62 | 311.55 | 344.00 |
| 68 | 155.19 | 196.74 | 219.89 | 244.72 | 286.85 | 312.78 | 185.19 | 231.75 | 257.68 | 283.61 | 338.71 | 372.75 |
| 69 | 169.94 | 216.50 | 244.76 | 270.31 | 315.63 | 343.15 | 202.50 | 254.13 | 283.26 | 310.78 | 370.67 | 406.28 |
| 70 | 192.02 | 242.50 | 268.71 | 297.46 | 345.96 | 375.06 | 222.93 | 276.44 | 308.78 | 344.34 | 404.16 | 439.72 |
| 71 | 214.75 | 263.18 | 292.25 | 332.61 | 381.05 | 411.73 | 245.42 | 300.32 | 334.23 | 382.67 | 440.79 | 476.32 |
| 72 | 235.44 | 287.05 | 316.07 | 372.52 | 420.90 | 451.54 | 267.70 | 327.36 | 362.84 | 424.12 | 482.17 | 519.27 |
| 73 | 257.70 | 312.46 | 344.67 | 415.54 | 467.08 | 499.29 | 289.91 | 355.95 | 394.60 | 468.69 | 528.28 | 565.33 |
| 74 | 281.51 | 342.64 | 379.63 | 463.28 | 516.37 | 550.15 | 313.68 | 387.68 | 432.72 | 516.37 | 577.49 | 616.10 |
| 75 | 303.65 | 375.95 | 420.93 | 510.90 | 570.35 | 607.30 | 337.39 | 422.54 | 473.95 | 563.92 | 631.40 | 673.17 |
| 76 | 327.34 | 415.59 | 471.75 | 563.22 | 630.61 | 670.73 | 361.04 | 460.52 | 523.10 | 614.57 | 689.98 | 736.52 |
| 77 | 354.18 | 461.55 | 530.46 | 617.00 | 695.53 | 743.61 | 386.23 | 503.22 | 578.54 | 668.29 | 754.83 | 809.32 |
| 78 | 382.83 | 512.58 | 594.27 | 674.36 | 767.26 | 823.33 | 414.87 | 551.02 | 637.52 | 724.01 | 826.53 | 889.00 |
| 79 | 413.27 | 567.04 | 659.94 | 735.23 | 842.55 | 906.62 | 443.70 | 600.68 | 698.39 | 783.28 | 900.21 | 970.69 |
| 80 | 450.11 | 623.10 | | | | | 477.34 | 653.54 | | | | |
| 81 | 493.36 | 680.77 | | | | | 518.98 | 709.60 | | | | |
| 82 | 543.01 | 741.63 | | | | | 565.44 | 767.26 | | | | |
| 83 | 597.47 | 805.71 | | | | | 618.30 | 829.73 | | | | |
| 84 | 656.74 | 871.38 | | | | | 675.96 | 892.20 | | | | |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix B4

## John Hancock Life Insurance Company (U.S.A.)

## NH-99 VA 4/99

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2010 and 2013 Rate Filing***

### Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

| Age | 1.8% Simple Inflation | | | | | | 1.8% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 40.05 | 51.26 | 56.06 | 64.07 | 78.53 | 86.50 | 62.00 | 76.67 | 84.90 | 94.81 | 116.20 | 127.66 |
| 30 | 40.05 | 51.26 | 56.06 | 64.07 | 78.60 | 86.67 | 62.16 | 76.82 | 85.11 | 94.93 | 116.20 | 127.66 |
| 31 | 40.05 | 51.26 | 56.06 | 64.07 | 78.68 | 86.83 | 62.19 | 76.90 | 85.11 | 94.93 | 116.20 | 127.66 |
| 32 | 40.05 | 51.26 | 56.06 | 64.07 | 78.84 | 86.91 | 62.19 | 76.92 | 85.11 | 94.93 | 116.20 | 127.66 |
| 33 | 40.08 | 51.26 | 56.09 | 64.07 | 78.92 | 87.07 | 62.19 | 76.92 | 85.11 | 94.93 | 116.20 | 127.66 |
| 34 | 40.08 | 51.26 | 56.17 | 64.13 | 79.07 | 87.24 | 62.19 | 76.92 | 85.11 | 94.93 | 116.20 | 127.66 |
| 35 | 40.15 | 51.29 | 56.17 | 64.20 | 79.23 | 87.32 | 62.19 | 76.92 | 85.11 | 94.93 | 116.20 | 127.66 |
| 36 | 40.23 | 51.36 | 56.24 | 64.35 | 79.30 | 87.48 | 62.19 | 76.92 | 85.11 | 94.93 | 116.20 | 127.66 |
| 37 | 40.30 | 51.44 | 56.39 | 64.43 | 79.46 | 87.65 | 62.19 | 76.92 | 85.11 | 94.93 | 116.20 | 127.66 |
| 38 | 40.30 | 51.51 | 56.46 | 64.50 | 79.62 | 87.81 | 62.19 | 76.92 | 85.11 | 94.93 | 116.20 | 127.66 |
| 39 | 40.37 | 51.59 | 56.53 | 64.65 | 79.77 | 88.05 | 62.19 | 76.92 | 85.11 | 94.93 | 116.20 | 127.66 |
| 40 | 40.45 | 51.66 | 56.61 | 64.73 | 79.93 | 88.22 | 62.19 | 76.92 | 85.11 | 94.93 | 116.20 | 127.66 |
| 41 | 40.53 | 51.74 | 56.69 | 64.81 | 80.10 | 88.38 | 62.19 | 76.92 | 85.11 | 94.93 | 116.20 | 127.66 |
| 42 | 40.53 | 51.83 | 56.77 | 64.97 | 80.20 | 88.38 | 62.19 | 76.92 | 85.11 | 94.93 | 116.20 | 127.66 |
| 43 | 40.62 | 51.91 | 56.93 | 65.06 | 80.20 | 88.38 | 62.19 | 76.92 | 85.11 | 94.93 | 116.20 | 127.66 |
| 44 | 40.70 | 51.84 | 56.79 | 65.15 | 80.20 | 88.38 | 62.19 | 76.92 | 85.11 | 94.93 | 116.20 | 127.66 |
| 45 | 51.67 | 67.63 | 72.71 | 82.40 | 104.14 | 112.43 | 70.38 | 86.74 | 96.56 | 108.02 | 129.30 | 144.03 |
| 46 | 51.68 | 67.79 | 72.87 | 82.49 | 104.32 | 112.69 | 70.38 | 86.74 | 96.56 | 108.02 | 129.30 | 144.03 |
| 47 | 51.76 | 67.88 | 72.96 | 82.65 | 104.51 | 112.87 | 70.38 | 86.74 | 96.56 | 108.02 | 129.30 | 144.03 |
| 48 | 51.84 | 67.96 | 73.13 | 82.82 | 104.69 | 112.93 | 70.38 | 86.74 | 96.56 | 108.02 | 129.30 | 144.03 |
| 49 | 51.93 | 68.13 | 73.22 | 82.91 | 104.75 | 112.93 | 70.38 | 86.74 | 96.56 | 108.02 | 129.30 | 144.03 |
| 50 | 56.74 | 74.42 | 78.01 | 90.91 | 114.50 | 122.75 | 73.65 | 93.29 | 103.11 | 112.93 | 135.84 | 150.57 |
| 51 | 59.93 | 77.61 | 84.44 | 94.18 | 121.03 | 129.30 | 76.92 | 94.93 | 104.75 | 116.20 | 139.12 | 153.85 |
| 52 | 63.20 | 82.50 | 89.21 | 100.56 | 125.98 | 135.84 | 80.20 | 98.20 | 108.02 | 117.84 | 142.39 | 158.76 |
| 53 | 67.96 | 85.77 | 94.06 | 105.41 | 129.30 | 142.39 | 83.47 | 99.84 | 111.29 | 121.11 | 147.30 | 162.03 |
| 54 | 69.58 | 88.97 | 98.91 | 111.92 | 135.84 | 148.94 | 86.74 | 104.75 | 114.57 | 124.39 | 150.57 | 165.30 |
| 55 | 72.85 | 92.24 | 103.71 | 115.15 | 140.75 | 155.41 | 90.00 | 106.38 | 116.20 | 126.02 | 153.85 | 168.58 |
| 56 | 79.36 | 97.13 | 110.23 | 124.90 | 148.94 | 165.30 | 94.92 | 112.93 | 124.39 | 134.21 | 162.03 | 180.03 |
| 57 | 84.17 | 105.22 | 118.41 | 133.09 | 160.39 | 176.76 | 101.38 | 122.75 | 135.84 | 145.66 | 175.12 | 193.13 |
| 58 | 90.69 | 113.30 | 126.51 | 144.42 | 171.85 | 188.22 | 107.93 | 132.57 | 147.30 | 157.12 | 191.49 | 211.13 |
| 59 | 98.73 | 121.48 | 134.70 | 155.75 | 183.31 | 201.31 | 115.96 | 143.87 | 162.03 | 170.21 | 207.86 | 229.13 |
| 60 | 106.81 | 127.95 | 141.27 | 165.46 | 194.76 | 211.13 | 122.44 | 155.08 | 173.27 | 183.31 | 224.22 | 247.14 |
| 61 | 113.32 | 136.16 | 149.89 | 175.29 | 205.97 | 222.32 | 129.01 | 163.25 | 183.22 | 197.80 | 238.66 | 263.18 |
| 62 | 118.79 | 145.71 | 157.43 | 188.22 | 218.78 | 236.74 | 135.68 | 174.31 | 192.80 | 210.61 | 254.70 | 280.82 |
| 63 | 121.71 | 154.89 | 167.72 | 201.29 | 231.55 | 251.12 | 140.32 | 181.86 | 204.19 | 226.66 | 272.32 | 300.04 |
| 64 | 127.84 | 163.35 | 179.58 | 215.83 | 247.56 | 267.10 | 146.87 | 193.40 | 216.73 | 242.67 | 289.90 | 319.22 |
| 65 | 133.32 | 173.85 | 189.85 | 228.85 | 263.52 | 283.04 | 153.57 | 205.78 | 228.82 | 258.64 | 309.06 | 339.97 |
| 66 | 143.32 | 188.12 | 206.75 | 243.60 | 281.06 | 303.81 | 168.19 | 222.19 | 249.42 | 274.57 | 329.80 | 360.67 |
| 67 | 155.13 | 203.89 | 221.42 | 259.62 | 305.06 | 327.77 | 181.81 | 240.15 | 264.49 | 293.70 | 356.98 | 381.32 |
| 68 | 168.88 | 221.73 | 244.84 | 280.37 | 333.85 | 351.68 | 197.96 | 257.68 | 286.85 | 317.65 | 385.71 | 408.40 |
| 69 | 183.71 | 240.04 | 273.37 | 309.16 | 364.19 | 390.09 | 216.85 | 280.02 | 314.02 | 349.63 | 419.23 | 446.74 |
| 70 | 204.61 | 268.36 | 302.50 | 342.73 | 397.69 | 430.02 | 237.37 | 302.31 | 341.11 | 386.38 | 452.66 | 493.07 |
| 71 | 229.28 | 290.63 | 324.54 | 377.82 | 434.34 | 468.24 | 259.96 | 326.16 | 366.52 | 426.26 | 490.85 | 529.60 |
| 72 | 251.57 | 314.46 | 349.94 | 420.90 | 477.34 | 514.43 | 283.82 | 354.78 | 395.09 | 472.50 | 535.39 | 575.71 |
| 73 | 275.42 | 344.67 | 381.72 | 468.69 | 528.28 | 565.33 | 307.63 | 386.55 | 431.65 | 521.84 | 586.27 | 624.92 |
| 74 | 302.42 | 378.02 | 419.85 | 522.80 | 585.54 | 622.53 | 332.98 | 421.46 | 471.32 | 577.49 | 641.84 | 682.05 |
| 75 | 327.75 | 416.11 | 470.74 | 578.38 | 645.86 | 686.02 | 358.27 | 459.49 | 520.54 | 633.01 | 703.70 | 745.47 |
| 76 | 353.01 | 462.13 | 534.33 | 640.24 | 715.66 | 762.19 | 385.11 | 503.85 | 580.87 | 693.19 | 771.82 | 821.56 |
| 77 | 383.02 | 519.24 | 608.99 | 706.75 | 799.70 | 857.39 | 411.87 | 556.10 | 649.05 | 754.83 | 854.19 | 915.09 |
| 78 | 414.87 | 581.45 | 687.17 | 778.48 | 892.20 | 962.68 | 443.70 | 615.09 | 722.41 | 821.72 | 945.06 | 1018.75 |
| 79 | 450.11 | 647.13 | 768.87 | 853.76 | 991.52 | 1074.81 | 477.34 | 675.96 | 797.70 | 893.81 | 1041.17 | 1129.27 |
| 80 | 491.75 | 714.40 | | | | | 517.38 | 738.43 | | | | |
| 81 | 544.61 | 784.88 | | | | | 565.44 | 805.71 | | | | |
| 82 | 603.88 | 858.57 | | | | | 623.10 | 876.19 | | | | |
| 83 | 671.16 | 933.85 | | | | | 687.17 | 948.27 | | | | |
| 84 | 744.84 | 1013.94 | | | | | 757.65 | 1023.55 | | | | |
| 85+ | | | | | | | | | | | | |

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix B4

## John Hancock Life Insurance Company (U.S.A.)

## NH-99 VA 4/99

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2010 and 2013 Rate Filing***

### Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

| Age | 1.8% Simple Inflation | | | | | | 1.8% Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 38.44 | 48.05 | 54.46 | 60.87 | 75.32 | 84.90 | 57.11 | 71.78 | 80.01 | 91.54 | 109.66 | 121.11 |
| 30 | 38.44 | 48.05 | 54.46 | 60.87 | 75.40 | 85.06 | 57.25 | 71.92 | 80.20 | 91.65 | 109.66 | 121.11 |
| 31 | 38.44 | 48.05 | 54.46 | 60.87 | 75.47 | 85.22 | 57.28 | 71.99 | 80.20 | 91.65 | 109.66 | 121.11 |
| 32 | 38.44 | 48.05 | 54.46 | 60.87 | 75.62 | 85.30 | 57.28 | 72.01 | 80.20 | 91.65 | 109.66 | 121.11 |
| 33 | 38.48 | 48.05 | 54.49 | 60.87 | 75.69 | 85.46 | 57.28 | 72.01 | 80.20 | 91.65 | 109.66 | 121.11 |
| 34 | 38.48 | 48.05 | 54.56 | 60.92 | 75.84 | 85.62 | 57.28 | 72.01 | 80.20 | 91.65 | 109.66 | 121.11 |
| 35 | 38.55 | 48.08 | 54.56 | 60.99 | 75.99 | 85.70 | 57.28 | 72.01 | 80.20 | 91.65 | 109.66 | 121.11 |
| 36 | 38.62 | 48.15 | 54.63 | 61.14 | 76.07 | 85.86 | 57.28 | 72.01 | 80.20 | 91.65 | 109.66 | 121.11 |
| 37 | 38.69 | 48.22 | 54.78 | 61.21 | 76.22 | 86.02 | 57.28 | 72.01 | 80.20 | 91.65 | 109.66 | 121.11 |
| 38 | 38.69 | 48.29 | 54.85 | 61.28 | 76.37 | 86.18 | 57.28 | 72.01 | 80.20 | 91.65 | 109.66 | 121.11 |
| 39 | 38.76 | 48.36 | 54.92 | 61.42 | 76.52 | 86.42 | 57.28 | 72.01 | 80.20 | 91.65 | 109.66 | 121.11 |
| 40 | 38.83 | 48.43 | 54.99 | 61.49 | 76.66 | 86.58 | 57.28 | 72.01 | 80.20 | 91.65 | 109.66 | 121.11 |
| 41 | 38.91 | 48.51 | 55.07 | 61.57 | 76.83 | 86.74 | 57.28 | 72.01 | 80.20 | 91.65 | 109.66 | 121.11 |
| 42 | 38.91 | 48.59 | 55.15 | 61.73 | 76.92 | 86.74 | 57.28 | 72.01 | 80.20 | 91.65 | 109.66 | 121.11 |
| 43 | 38.99 | 48.66 | 55.30 | 61.81 | 76.92 | 86.74 | 57.28 | 72.01 | 80.20 | 91.65 | 109.66 | 121.11 |
| 44 | 39.07 | 48.60 | 55.17 | 61.89 | 76.92 | 86.74 | 57.28 | 72.01 | 80.20 | 91.65 | 109.66 | 121.11 |
| 45 | 50.05 | 64.41 | 71.09 | 79.17 | 99.26 | 110.80 | 68.74 | 83.47 | 91.65 | 101.47 | 122.75 | 134.21 |
| 46 | 50.06 | 64.56 | 71.25 | 79.25 | 99.43 | 111.06 | 68.74 | 83.47 | 91.65 | 101.47 | 122.75 | 134.21 |
| 47 | 50.14 | 64.65 | 71.34 | 79.41 | 99.61 | 111.24 | 68.74 | 83.47 | 91.65 | 101.47 | 122.75 | 134.21 |
| 48 | 50.22 | 64.73 | 71.50 | 79.57 | 99.78 | 111.29 | 68.74 | 83.47 | 91.65 | 101.47 | 122.75 | 134.21 |
| 49 | 50.30 | 64.88 | 71.59 | 79.66 | 99.84 | 111.29 | 68.74 | 83.47 | 91.65 | 101.47 | 122.75 | 134.21 |
| 50 | 55.12 | 69.57 | 78.01 | 87.66 | 107.96 | 121.11 | 73.65 | 86.74 | 94.93 | 106.38 | 127.66 | 140.75 |
| 51 | 58.31 | 72.76 | 82.81 | 92.56 | 112.85 | 126.02 | 75.29 | 90.02 | 98.20 | 108.02 | 130.93 | 144.03 |
| 52 | 61.57 | 77.65 | 85.96 | 95.69 | 117.80 | 130.93 | 76.92 | 91.65 | 99.84 | 111.29 | 134.21 | 147.30 |
| 53 | 63.11 | 80.92 | 90.81 | 100.54 | 122.75 | 135.84 | 78.56 | 94.93 | 104.75 | 112.93 | 137.48 | 150.57 |
| 54 | 66.34 | 84.11 | 94.04 | 103.81 | 127.65 | 142.39 | 81.83 | 96.56 | 106.38 | 116.20 | 140.75 | 155.48 |
| 55 | 69.61 | 85.77 | 98.85 | 108.66 | 132.57 | 147.23 | 83.46 | 99.84 | 109.66 | 119.48 | 144.03 | 158.76 |
| 56 | 74.50 | 92.28 | 103.75 | 115.17 | 140.75 | 155.48 | 90.01 | 106.38 | 116.20 | 126.02 | 152.21 | 168.58 |
| 57 | 79.32 | 98.74 | 110.30 | 124.97 | 150.57 | 165.30 | 94.84 | 114.57 | 127.66 | 135.84 | 163.67 | 181.67 |
| 58 | 85.83 | 105.21 | 116.78 | 134.68 | 160.39 | 176.76 | 101.38 | 124.39 | 137.48 | 147.30 | 178.40 | 198.04 |
| 59 | 92.25 | 111.76 | 124.96 | 144.39 | 170.21 | 186.58 | 106.16 | 132.43 | 150.57 | 158.76 | 193.13 | 214.40 |
| 60 | 98.72 | 118.23 | 129.90 | 152.48 | 178.40 | 194.76 | 114.28 | 142.02 | 160.20 | 170.21 | 204.58 | 227.50 |
| 61 | 103.61 | 124.82 | 136.99 | 160.68 | 187.99 | 204.33 | 119.21 | 148.56 | 167.00 | 178.18 | 217.41 | 240.30 |
| 62 | 106.12 | 131.14 | 143.12 | 168.75 | 197.55 | 213.88 | 121.32 | 156.39 | 173.52 | 191.02 | 228.57 | 253.06 |
| 63 | 109.38 | 138.92 | 149.08 | 180.19 | 207.09 | 223.40 | 124.73 | 164.15 | 183.28 | 202.20 | 242.97 | 267.43 |
| 64 | 112.80 | 143.12 | 158.09 | 189.87 | 216.61 | 234.53 | 129.87 | 169.42 | 191.23 | 213.35 | 255.70 | 281.76 |
| 65 | 117.21 | 150.77 | 165.74 | 199.63 | 227.73 | 247.25 | 133.80 | 178.45 | 198.63 | 226.10 | 268.40 | 296.05 |
| 66 | 124.11 | 163.24 | 179.38 | 211.12 | 242.07 | 263.19 | 143.50 | 191.38 | 215.41 | 240.45 | 285.94 | 313.56 |
| 67 | 135.55 | 177.43 | 195.46 | 227.17 | 264.49 | 285.59 | 158.10 | 206.08 | 233.66 | 258.00 | 308.30 | 337.51 |
| 68 | 146.06 | 192.06 | 216.77 | 247.96 | 288.47 | 312.78 | 174.02 | 223.65 | 252.82 | 280.37 | 335.47 | 366.27 |
| 69 | 159.22 | 210.23 | 240.00 | 271.93 | 317.25 | 343.15 | 188.15 | 242.80 | 273.55 | 305.92 | 364.19 | 396.57 |
| 70 | 179.43 | 232.80 | 263.89 | 297.46 | 344.34 | 375.06 | 206.90 | 263.51 | 295.84 | 336.26 | 392.84 | 428.41 |
| 71 | 200.21 | 251.88 | 282.56 | 329.38 | 377.82 | 408.50 | 227.66 | 284.17 | 319.70 | 371.36 | 426.26 | 461.78 |
| 72 | 220.93 | 274.15 | 304.79 | 366.07 | 416.06 | 448.31 | 246.73 | 309.62 | 343.49 | 409.61 | 464.44 | 499.91 |
| 73 | 241.59 | 299.58 | 331.79 | 407.49 | 459.03 | 491.24 | 267.36 | 336.62 | 373.66 | 455.81 | 508.96 | 544.39 |
| 74 | 262.20 | 328.16 | 365.16 | 455.24 | 508.32 | 542.10 | 291.16 | 366.76 | 410.20 | 501.89 | 558.19 | 593.58 |
| 75 | 284.37 | 363.09 | 409.69 | 504.48 | 562.31 | 596.05 | 311.68 | 400.05 | 454.67 | 551.07 | 612.12 | 647.46 |
| 76 | 308.08 | 402.76 | 465.34 | 556.80 | 622.59 | 662.70 | 335.36 | 438.06 | 505.45 | 603.33 | 672.33 | 714.05 |
| 77 | 333.34 | 451.93 | 528.86 | 615.40 | 695.53 | 745.21 | 358.98 | 483.99 | 565.72 | 657.07 | 743.61 | 794.89 |
| 78 | 362.01 | 506.17 | 599.07 | 677.56 | 776.87 | 837.74 | 386.03 | 535.00 | 627.91 | 716.01 | 821.72 | 887.40 |
| 79 | 392.44 | 562.23 | 667.95 | 743.24 | 861.77 | 933.85 | 414.87 | 587.86 | 693.58 | 776.87 | 905.02 | 983.51 |
| 80 | 427.68 | 621.50 | | | | | 450.11 | 643.92 | | | | |
| 81 | 472.53 | 683.97 | | | | | 493.36 | 701.59 | | | | |
| 82 | 525.39 | 746.44 | | | | | 543.01 | 760.86 | | | | |
| 83 | 584.66 | 812.11 | | | | | 599.07 | 824.93 | | | | |
| 84 | 648.73 | 880.99 | | | | | 659.94 | 890.60 | | | | |
| 85+ | | | | | | | | | | | | |

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.

# Appendix C1

## John Hancock Life Insurance Company (U.S.A.)

## LTC2000 VA 4/00

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Rates per $10 of Nursing Home Daily Benefit - 100 Day EP**
**Home Health Daily Benefit at 150% of Nursing Home Daily Benefit**

**Standard Rates**

| Age | GPO Inflation with Shared Cost | | | 2.2% Compound Inflation or 5.0% Compound Inflation with Shared Cost | | |
|---|---|---|---|---|---|---|
| | Benefit Period | | | Benefit Period | | |
| | 4 Years | 6 Years | Life | 4 Years | 6 Years | Life |
| 40 | 54.40 | 61.56 | 83.31 | 214.38 | 239.24 | 320.02 |
| 41 | 58.96 | 66.16 | 88.28 | 214.38 | 239.24 | 320.02 |
| 42 | 59.41 | 66.66 | 93.34 | 214.38 | 239.24 | 320.02 |
| 43 | 64.14 | 71.42 | 98.49 | 214.38 | 239.24 | 320.02 |
| 44 | 64.63 | 74.76 | 103.72 | 214.38 | 239.24 | 320.02 |
| 45 | 67.56 | 74.76 | 105.67 | 242.35 | 270.31 | 360.42 |
| 46 | 68.07 | 79.57 | 110.78 | 242.35 | 270.31 | 360.42 |
| 47 | 72.91 | 84.51 | 115.97 | 242.35 | 270.31 | 360.42 |
| 48 | 77.89 | 85.15 | 121.23 | 242.35 | 270.31 | 360.42 |
| 49 | 78.48 | 90.26 | 131.59 | 242.35 | 270.31 | 360.42 |
| 50 | 82.90 | 94.43 | 135.14 | 257.88 | 285.85 | 375.95 |
| 51 | 86.75 | 98.66 | 144.47 | 264.10 | 292.06 | 385.27 |
| 52 | 86.75 | 102.87 | 153.85 | 270.31 | 295.17 | 397.70 |
| 53 | 91.31 | 102.87 | 162.92 | 279.63 | 304.49 | 407.02 |
| 54 | 91.43 | 107.57 | 172.79 | 288.95 | 310.70 | 416.34 |
| 55 | 95.82 | 112.07 | 181.59 | 292.06 | 316.92 | 422.56 |
| 56 | 104.62 | 120.98 | 196.28 | 304.49 | 329.35 | 441.20 |
| 57 | 108.72 | 129.72 | 211.10 | 323.13 | 347.99 | 462.95 |
| 58 | 117.69 | 143.47 | 225.19 | 344.88 | 363.52 | 490.91 |
| 59 | 127.03 | 152.42 | 244.59 | 366.63 | 388.38 | 521.98 |
| 60 | 135.66 | 166.18 | 263.67 | 388.38 | 413.23 | 553.05 |
| 61 | 149.03 | 179.47 | 282.90 | 398.18 | 425.33 | 570.12 |
| 62 | 158.12 | 192.90 | 307.16 | 406.81 | 439.00 | 585.33 |
| 63 | 171.46 | 206.49 | 326.31 | 417.11 | 454.00 | 604.38 |
| 64 | 188.71 | 219.91 | 340.87 | 431.58 | 472.82 | 621.26 |
| 65 | 202.39 | 238.31 | 353.92 | 441.74 | 486.98 | 638.66 |
| 66 | 222.26 | 264.84 | 365.49 | 455.57 | 501.90 | 656.33 |
| 67 | 244.67 | 295.99 | 375.58 | 467.61 | 517.36 | 671.57 |
| 68 | 269.43 | 309.78 | 393.83 | 487.48 | 540.31 | 696.40 |
| 69 | 294.15 | 333.53 | 421.54 | 516.50 | 574.40 | 736.54 |
| 70 | 316.88 | 361.51 | 453.01 | 540.04 | 613.68 | 781.05 |
| 71 | 339.33 | 388.72 | 489.66 | 560.53 | 650.73 | 809.66 |
| 72 | 363.33 | 423.20 | 530.54 | 580.09 | 691.56 | 842.26 |
| 73 | 388.42 | 455.80 | 572.73 | 604.44 | 733.25 | 877.92 |
| 74 | 412.26 | 492.05 | 611.74 | 634.53 | 775.12 | 917.60 |
| 75 | 432.80 | 520.09 | 643.75 | 671.03 | 816.51 | 960.17 |
| 76 | 451.85 | 543.95 | 672.56 | 716.00 | 853.29 | 1013.18 |
| 77 | 474.16 | 567.00 | 699.63 | 764.29 | 888.63 | 1077.63 |
| 78 | 510.59 | 606.53 | 748.00 | 834.18 | 949.63 | 1177.28 |
| 79 | 561.00 | 660.19 | 813.04 | 921.99 | 1034.19 | 1305.75 |
| 80 | 621.16 | 725.23 | 900.85 | | | |
| 81 | 699.22 | 811.42 | 1024.43 | | | |
| 82 | 791.90 | 915.49 | 1175.66 | | | |
| 83 | 897.60 | 1034.19 | 1354.53 | | | |
| 84 | 1014.68 | 1162.65 | 1551.28 | | | |
| 85+ | 1398.43 | 1591.94 | 2206.60 | | | |

**Preferred Rates**

| Age | GPO Inflation with Shared Cost | | | 2.2% Compound Inflation or 5.0% Compound Inflation with Shared Cost | | |
|---|---|---|---|---|---|---|
| | Benefit Period | | | Benefit Period | | |
| | 4 Years | 6 Years | Life | 4 Years | 6 Years | Life |
| 40 | 52.31 | 59.51 | 79.14 | 201.96 | 226.81 | 301.38 |
| 41 | 56.69 | 63.95 | 83.87 | 201.96 | 226.81 | 301.38 |
| 42 | 57.12 | 64.44 | 88.68 | 201.96 | 226.81 | 301.38 |
| 43 | 61.67 | 69.04 | 93.56 | 201.96 | 226.81 | 301.38 |
| 44 | 62.14 | 72.26 | 98.53 | 201.96 | 226.81 | 301.38 |
| 45 | 67.56 | 72.73 | 103.56 | 226.81 | 254.78 | 338.67 |
| 46 | 68.07 | 77.42 | 108.57 | 226.81 | 254.78 | 338.67 |
| 47 | 72.91 | 82.23 | 113.65 | 226.81 | 254.78 | 338.67 |
| 48 | 77.89 | 82.85 | 118.81 | 226.81 | 254.78 | 338.67 |
| 49 | 78.48 | 87.82 | 128.96 | 226.81 | 254.78 | 338.67 |
| 50 | 80.46 | 92.07 | 132.68 | 236.13 | 267.20 | 354.20 |
| 51 | 84.41 | 96.37 | 141.98 | 245.46 | 273.42 | 360.42 |
| 52 | 84.58 | 100.59 | 151.33 | 251.67 | 279.63 | 369.74 |
| 53 | 89.13 | 98.67 | 157.91 | 260.99 | 285.85 | 379.06 |
| 54 | 89.35 | 103.36 | 167.63 | 267.20 | 292.06 | 388.38 |
| 55 | 89.70 | 105.85 | 171.50 | 276.53 | 298.27 | 400.81 |
| 56 | 96.25 | 112.49 | 185.81 | 288.95 | 307.60 | 416.34 |
| 57 | 98.66 | 119.09 | 200.27 | 304.49 | 323.13 | 434.98 |
| 58 | 109.43 | 134.50 | 211.63 | 320.02 | 341.77 | 459.84 |
| 59 | 120.57 | 141.21 | 227.91 | 341.77 | 360.42 | 487.80 |
| 60 | 122.94 | 154.64 | 241.23 | 357.31 | 379.06 | 509.55 |
| 61 | 133.91 | 161.06 | 254.89 | 361.98 | 386.11 | 518.84 |
| 62 | 142.95 | 172.24 | 273.34 | 368.76 | 398.03 | 526.80 |
| 63 | 151.93 | 183.54 | 292.26 | 374.55 | 405.76 | 539.12 |
| 64 | 166.24 | 192.71 | 299.64 | 379.35 | 415.09 | 547.04 |
| 65 | 175.70 | 206.23 | 306.02 | 383.19 | 423.11 | 556.16 |
| 66 | 190.51 | 227.01 | 316.58 | 393.80 | 437.55 | 571.40 |
| 67 | 212.35 | 258.68 | 330.81 | 410.40 | 455.17 | 596.95 |
| 68 | 238.70 | 273.76 | 348.20 | 429.85 | 477.88 | 626.76 |
| 69 | 259.41 | 291.83 | 368.27 | 451.65 | 504.92 | 653.15 |
| 70 | 274.48 | 314.65 | 394.99 | 470.86 | 535.58 | 678.40 |
| 71 | 294.23 | 341.47 | 425.23 | 487.51 | 564.83 | 704.42 |
| 72 | 315.85 | 371.59 | 462.42 | 503.71 | 600.73 | 732.85 |
| 73 | 336.90 | 400.31 | 497.42 | 525.17 | 640.11 | 764.96 |
| 74 | 359.06 | 429.36 | 531.94 | 550.94 | 676.33 | 797.92 |
| 75 | 378.25 | 450.99 | 560.10 | 585.56 | 709.22 | 834.69 |
| 76 | 394.50 | 472.70 | 583.92 | 623.90 | 743.81 | 881.10 |
| 77 | 412.81 | 492.39 | 610.10 | 666.47 | 774.24 | 936.71 |
| 78 | 443.92 | 528.48 | 652.06 | 726.86 | 827.68 | 1026.06 |
| 79 | 487.83 | 574.01 | 708.97 | 801.66 | 899.22 | 1136.63 |
| 80 | 541.49 | 630.92 | 783.77 | | | |
| 81 | 608.16 | 705.72 | 889.47 | | | |
| 82 | 689.46 | 795.16 | 1024.43 | | | |
| 83 | 782.15 | 899.22 | 1177.28 | | | |
| 84 | 882.96 | 1013.05 | 1349.65 | | | |
| 85+ | 1216.31 | 1383.80 | 1920.41 | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96CL VA, LTC-96CL VA 9/96**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period**

**Home Health Daily Benefit at 100% of Nursing Home Daily Benefit**

| Age | 2.2% Simple Inflation | | | | 2.2% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 48.78 | 58.54 | 68.30 | 117.08 | 136.71 | 164.67 | 198.85 | 335.56 |
| 30 | 50.24 | 60.18 | 68.30 | 125.80 | 136.71 | 164.67 | 198.85 | 335.56 |
| 31 | 53.73 | 63.69 | 71.78 | 134.65 | 136.71 | 164.67 | 198.85 | 335.56 |
| 32 | 53.73 | 67.25 | 75.41 | 139.11 | 136.71 | 164.67 | 198.85 | 335.56 |
| 33 | 57.26 | 70.84 | 79.07 | 148.13 | 136.71 | 164.67 | 198.85 | 335.56 |
| 34 | 60.84 | 74.46 | 82.76 | 157.26 | 136.71 | 164.67 | 198.85 | 335.56 |
| 35 | 64.46 | 74.46 | 86.49 | 161.87 | 136.71 | 164.67 | 198.85 | 335.56 |
| 36 | 68.12 | 78.12 | 94.04 | 171.18 | 136.71 | 164.67 | 198.85 | 335.56 |
| 37 | 71.82 | 85.55 | 97.86 | 180.60 | 136.71 | 164.67 | 198.85 | 335.56 |
| 38 | 75.56 | 89.32 | 101.71 | 190.13 | 136.71 | 164.67 | 198.85 | 335.56 |
| 39 | 79.34 | 93.12 | 109.51 | 204.65 | 136.71 | 164.67 | 198.85 | 335.56 |
| 40 | 83.17 | 96.96 | 113.46 | 205.06 | 136.71 | 164.67 | 198.85 | 335.56 |
| 41 | 87.44 | 101.31 | 118.01 | 205.06 | 136.71 | 164.67 | 198.85 | 335.56 |
| 42 | 91.80 | 105.74 | 126.73 | 205.06 | 136.71 | 164.67 | 198.85 | 335.56 |
| 43 | 93.21 | 111.85 | 130.50 | 205.06 | 136.71 | 164.67 | 198.85 | 335.56 |
| 44 | 93.21 | 111.85 | 130.50 | 205.06 | 136.71 | 164.67 | 198.85 | 335.56 |
| 45 | 101.30 | 118.80 | 139.25 | 257.34 | 158.46 | 189.53 | 226.81 | 382.16 |
| 46 | 109.66 | 127.26 | 143.94 | 260.99 | 158.46 | 189.53 | 226.81 | 382.16 |
| 47 | 114.19 | 131.88 | 152.80 | 260.99 | 158.46 | 189.53 | 226.81 | 382.16 |
| 48 | 118.07 | 140.66 | 161.86 | 260.99 | 158.46 | 189.53 | 226.81 | 382.16 |
| 49 | 118.07 | 142.92 | 166.86 | 260.99 | 158.46 | 189.53 | 226.81 | 382.16 |
| 50 | 130.17 | 152.39 | 174.17 | 282.74 | 167.78 | 201.96 | 239.24 | 400.81 |
| 51 | 133.91 | 160.50 | 181.63 | 298.27 | 173.99 | 208.17 | 251.67 | 416.34 |
| 52 | 141.32 | 163.52 | 189.64 | 313.81 | 183.31 | 217.49 | 260.99 | 431.88 |
| 53 | 148.82 | 171.27 | 196.85 | 329.35 | 189.53 | 226.81 | 270.31 | 447.41 |
| 54 | 152.73 | 179.57 | 209.26 | 347.99 | 198.85 | 236.13 | 285.85 | 459.84 |
| 55 | 160.36 | 187.01 | 217.09 | 363.52 | 208.17 | 245.46 | 295.17 | 475.38 |
| 56 | 167.96 | 194.86 | 229.16 | 379.06 | 214.38 | 254.78 | 307.60 | 494.02 |
| 57 | 175.63 | 206.53 | 241.34 | 394.59 | 223.71 | 264.10 | 316.92 | 506.45 |
| 58 | 183.37 | 214.54 | 253.63 | 413.23 | 233.03 | 276.53 | 332.45 | 525.09 |
| 59 | 195.36 | 226.40 | 265.58 | 431.88 | 242.35 | 285.85 | 344.88 | 543.73 |
| 60 | 202.78 | 237.91 | 277.65 | 453.63 | 254.78 | 301.38 | 360.42 | 562.37 |
| 61 | 217.84 | 253.29 | 297.10 | 464.54 | 259.42 | 307.69 | 368.02 | 567.11 |
| 62 | 233.44 | 273.02 | 312.72 | 477.05 | 266.33 | 313.15 | 377.54 | 573.63 |
| 63 | 241.19 | 283.75 | 336.30 | 488.05 | 272.40 | 323.47 | 385.90 | 578.85 |
| 64 | 250.15 | 291.39 | 354.61 | 500.31 | 280.39 | 329.87 | 395.85 | 593.77 |
| 65 | 260.78 | 303.36 | 364.57 | 510.93 | 287.40 | 337.96 | 409.80 | 601.40 |
| 66 | 267.68 | 311.44 | 375.78 | 527.64 | 301.14 | 352.62 | 419.54 | 615.15 |
| 67 | 276.09 | 320.86 | 388.02 | 539.74 | 308.42 | 360.66 | 435.28 | 631.77 |
| 68 | 290.57 | 336.19 | 403.43 | 561.93 | 324.19 | 377.02 | 453.86 | 653.18 |
| 69 | 305.73 | 356.69 | 428.49 | 592.93 | 342.79 | 398.38 | 481.76 | 690.21 |
| 70 | 330.27 | 381.60 | 459.70 | 633.76 | 365.98 | 424.00 | 515.49 | 731.95 |
| 71 | 352.21 | 405.90 | 493.96 | 678.65 | 390.87 | 453.15 | 549.79 | 777.44 |
| 72 | 375.71 | 433.52 | 526.41 | 722.53 | 414.94 | 478.93 | 580.09 | 819.55 |
| 73 | 398.33 | 459.77 | 560.84 | 766.94 | 435.99 | 503.37 | 614.34 | 860.08 |
| 74 | 423.66 | 488.25 | 594.64 | 811.22 | 457.85 | 530.04 | 644.03 | 900.51 |
| 75 | 445.53 | 516.46 | 627.38 | 854.70 | 476.45 | 552.83 | 672.85 | 936.53 |
| 76 | 467.49 | 542.22 | 660.39 | 895.00 | 495.29 | 573.50 | 700.36 | 971.47 |
| 77 | 487.42 | 563.68 | 688.02 | 931.73 | 512.29 | 593.53 | 724.50 | 999.71 |
| 78 | 520.35 | 603.28 | 734.99 | 991.91 | 543.11 | 629.29 | 769.14 | 1056.95 |
| 79 | 565.88 | 656.94 | 803.29 | 1078.09 | 587.02 | 679.70 | 830.93 | 1139.88 |
| 80 | 617.91 | | | | 635.80 | | | |
| 81 | 671.57 | | | | 687.83 | | | |
| 82 | 730.11 | | | | 743.12 | | | |
| 83 | 793.53 | | | | 803.29 | | | |
| 84 | 865.08 | | | | 873.21 | | | |
| 85+ | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

# Appendix C1

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96CL VA, LTC-96CL VA 9/96**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period**

**Home Health Daily Benefit at 80% of Nursing Home Daily Benefit**

| Age | 2.2% Simple Inflation | | | | 2.2% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 45.53 | 53.66 | 63.42 | 108.21 | 130.50 | 152.24 | 186.42 | 316.92 |
| 30 | 46.89 | 55.16 | 63.42 | 116.27 | 130.50 | 152.24 | 186.42 | 316.92 |
| 31 | 50.15 | 58.39 | 66.65 | 124.45 | 130.50 | 152.24 | 186.42 | 316.92 |
| 32 | 50.15 | 61.65 | 70.02 | 128.57 | 130.50 | 152.24 | 186.42 | 316.92 |
| 33 | 53.45 | 64.94 | 73.42 | 136.91 | 130.50 | 152.24 | 186.42 | 316.92 |
| 34 | 56.78 | 68.26 | 76.85 | 145.35 | 130.50 | 152.24 | 186.42 | 316.92 |
| 35 | 60.16 | 68.26 | 80.31 | 149.61 | 130.50 | 152.24 | 186.42 | 316.92 |
| 36 | 63.58 | 71.61 | 87.32 | 158.21 | 130.50 | 152.24 | 186.42 | 316.92 |
| 37 | 67.03 | 78.42 | 90.87 | 166.91 | 130.50 | 152.24 | 186.42 | 316.92 |
| 38 | 70.52 | 81.87 | 94.44 | 175.73 | 130.50 | 152.24 | 186.42 | 316.92 |
| 39 | 74.05 | 85.36 | 101.69 | 189.15 | 130.50 | 152.24 | 186.42 | 316.92 |
| 40 | 77.62 | 88.88 | 105.36 | 189.53 | 130.50 | 152.24 | 186.42 | 316.92 |
| 41 | 81.61 | 92.87 | 109.58 | 189.53 | 130.50 | 152.24 | 186.42 | 316.92 |
| 42 | 85.68 | 96.93 | 117.67 | 189.53 | 130.50 | 152.24 | 186.42 | 316.92 |
| 43 | 87.00 | 102.53 | 121.17 | 189.53 | 130.50 | 152.24 | 186.42 | 316.92 |
| 44 | 87.00 | 102.53 | 121.17 | 189.53 | 130.50 | 152.24 | 186.42 | 316.92 |
| 45 | 95.97 | 111.05 | 129.12 | 242.03 | 149.14 | 177.10 | 214.38 | 363.52 |
| 46 | 103.89 | 118.96 | 133.47 | 245.46 | 149.14 | 177.10 | 214.38 | 363.52 |
| 47 | 108.18 | 123.28 | 141.69 | 245.46 | 149.14 | 177.10 | 214.38 | 363.52 |
| 48 | 111.85 | 131.49 | 150.08 | 245.46 | 149.14 | 177.10 | 214.38 | 363.52 |
| 49 | 111.85 | 133.60 | 154.73 | 245.46 | 149.14 | 177.10 | 214.38 | 363.52 |
| 50 | 120.87 | 140.20 | 165.32 | 267.20 | 158.46 | 186.42 | 226.81 | 382.16 |
| 51 | 127.82 | 151.24 | 170.10 | 282.74 | 167.78 | 195.74 | 236.13 | 397.70 |
| 52 | 132.30 | 151.84 | 181.02 | 295.17 | 173.99 | 201.96 | 245.46 | 413.23 |
| 53 | 139.89 | 159.66 | 182.98 | 313.81 | 180.21 | 214.38 | 257.88 | 425.66 |
| 54 | 146.86 | 170.74 | 195.12 | 326.24 | 189.53 | 223.71 | 267.20 | 441.20 |
| 55 | 151.62 | 175.50 | 205.96 | 344.88 | 195.74 | 229.92 | 279.63 | 456.73 |
| 56 | 156.38 | 180.53 | 215.19 | 357.31 | 205.06 | 239.24 | 292.06 | 469.16 |
| 57 | 164.12 | 192.19 | 227.31 | 375.95 | 214.38 | 248.56 | 301.38 | 484.70 |
| 58 | 171.91 | 200.24 | 239.54 | 391.49 | 220.60 | 257.88 | 313.81 | 500.23 |
| 59 | 186.61 | 212.07 | 251.61 | 410.13 | 229.92 | 270.31 | 326.24 | 515.77 |
| 60 | 191.36 | 220.91 | 263.77 | 431.88 | 242.35 | 282.74 | 341.77 | 537.52 |
| 61 | 203.51 | 236.21 | 280.44 | 440.41 | 247.35 | 286.57 | 346.90 | 542.97 |
| 62 | 221.76 | 255.60 | 296.12 | 453.63 | 254.62 | 295.59 | 357.05 | 547.29 |
| 63 | 229.84 | 266.72 | 314.07 | 462.51 | 258.21 | 300.77 | 366.03 | 558.98 |
| 64 | 239.16 | 274.89 | 332.62 | 475.57 | 269.40 | 310.63 | 376.61 | 566.28 |
| 65 | 244.82 | 284.73 | 343.28 | 489.64 | 276.75 | 319.33 | 385.86 | 577.45 |
| 66 | 254.81 | 293.42 | 355.19 | 501.90 | 288.27 | 332.03 | 401.52 | 591.99 |
| 67 | 263.65 | 303.45 | 365.63 | 514.87 | 298.48 | 343.25 | 412.89 | 604.41 |
| 68 | 276.16 | 316.98 | 381.82 | 535.51 | 309.78 | 355.41 | 432.25 | 629.16 |
| 69 | 291.83 | 335.84 | 407.64 | 567.46 | 331.21 | 377.53 | 458.60 | 662.42 |
| 70 | 314.65 | 359.28 | 435.15 | 604.75 | 352.59 | 401.68 | 490.94 | 705.17 |
| 71 | 339.33 | 384.43 | 468.18 | 648.59 | 377.98 | 429.53 | 521.88 | 749.52 |
| 72 | 359.20 | 408.74 | 501.64 | 693.63 | 398.42 | 454.16 | 557.38 | 792.72 |
| 73 | 382.48 | 435.99 | 533.09 | 735.23 | 420.13 | 479.58 | 586.60 | 832.34 |
| 74 | 406.56 | 463.55 | 566.14 | 780.82 | 442.65 | 503.45 | 617.44 | 872.01 |
| 75 | 427.35 | 489.18 | 598.29 | 821.97 | 461.90 | 527.37 | 645.57 | 907.44 |
| 76 | 448.37 | 512.67 | 629.11 | 860.25 | 479.65 | 547.43 | 672.56 | 940.19 |
| 77 | 469.18 | 535.50 | 656.52 | 895.26 | 495.71 | 565.34 | 696.31 | 968.21 |
| 78 | 500.83 | 572.38 | 702.47 | 956.14 | 525.23 | 600.02 | 738.24 | 1024.43 |
| 79 | 546.36 | 624.42 | 765.89 | 1039.07 | 567.50 | 650.43 | 800.03 | 1104.11 |
| 80 | 593.52 | | | | 616.29 | | | |
| 81 | 647.18 | | | | 665.07 | | | |
| 82 | 704.09 | | | | 718.73 | | | |
| 83 | 765.89 | | | | 778.89 | | | |
| 84 | 834.18 | | | | 845.56 | | | |
| 85+ | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

# Appendix C1

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96CL VA, LTC-96CL VA 9/96**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period**

**Home Health Daily Benefit at 50% of Nursing Home Daily Benefit**

| Age | 2.2% Simple Inflation | | | | 2.2% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 40.65 | 45.53 | 55.29 | 95.79 | 118.07 | 133.60 | 161.57 | 282.74 |
| 30 | 41.86 | 46.80 | 55.29 | 102.93 | 118.07 | 133.60 | 161.57 | 282.74 |
| 31 | 44.77 | 49.54 | 58.11 | 110.17 | 118.07 | 133.60 | 161.57 | 282.74 |
| 32 | 44.77 | 52.31 | 61.04 | 113.82 | 118.07 | 133.60 | 161.57 | 282.74 |
| 33 | 47.72 | 55.10 | 64.01 | 121.20 | 118.07 | 133.60 | 161.57 | 282.74 |
| 34 | 50.70 | 57.92 | 67.00 | 128.67 | 118.07 | 133.60 | 161.57 | 282.74 |
| 35 | 53.71 | 57.92 | 70.01 | 132.44 | 118.07 | 133.60 | 161.57 | 282.74 |
| 36 | 56.76 | 60.76 | 76.12 | 140.05 | 118.07 | 133.60 | 161.57 | 282.74 |
| 37 | 59.85 | 66.54 | 79.22 | 147.76 | 118.07 | 133.60 | 161.57 | 282.74 |
| 38 | 62.97 | 69.47 | 82.34 | 155.56 | 118.07 | 133.60 | 161.57 | 282.74 |
| 39 | 66.12 | 72.43 | 88.65 | 167.44 | 118.07 | 133.60 | 161.57 | 282.74 |
| 40 | 69.31 | 75.41 | 91.85 | 167.78 | 118.07 | 133.60 | 161.57 | 282.74 |
| 41 | 72.87 | 78.80 | 95.53 | 167.78 | 118.07 | 133.60 | 161.57 | 282.74 |
| 42 | 76.50 | 82.24 | 102.59 | 167.78 | 118.07 | 133.60 | 161.57 | 282.74 |
| 43 | 77.68 | 87.00 | 105.64 | 167.78 | 118.07 | 133.60 | 161.57 | 282.74 |
| 44 | 77.68 | 87.00 | 105.64 | 167.78 | 118.07 | 133.60 | 161.57 | 282.74 |
| 45 | 85.31 | 92.97 | 111.40 | 214.45 | 136.71 | 155.35 | 189.53 | 329.35 |
| 46 | 92.35 | 99.59 | 115.15 | 217.49 | 136.71 | 155.35 | 189.53 | 329.35 |
| 47 | 96.16 | 103.21 | 122.24 | 217.49 | 136.71 | 155.35 | 189.53 | 329.35 |
| 48 | 99.42 | 110.08 | 129.49 | 217.49 | 136.71 | 155.35 | 189.53 | 329.35 |
| 49 | 99.42 | 111.85 | 133.49 | 217.49 | 136.71 | 155.35 | 189.53 | 329.35 |
| 50 | 108.47 | 121.91 | 141.70 | 236.13 | 146.03 | 164.67 | 198.85 | 344.88 |
| 51 | 112.61 | 129.63 | 147.03 | 251.67 | 149.14 | 170.89 | 208.17 | 360.42 |
| 52 | 120.28 | 131.40 | 155.16 | 264.10 | 158.46 | 177.10 | 217.49 | 372.84 |
| 53 | 122.03 | 136.44 | 160.80 | 279.63 | 164.67 | 186.42 | 226.81 | 385.27 |
| 54 | 129.24 | 147.19 | 172.50 | 292.06 | 170.89 | 192.64 | 236.13 | 397.70 |
| 55 | 137.04 | 152.48 | 178.13 | 307.60 | 177.10 | 201.96 | 245.46 | 410.13 |
| 56 | 141.90 | 157.61 | 190.04 | 323.13 | 186.42 | 208.17 | 254.78 | 425.66 |
| 57 | 149.72 | 166.37 | 199.25 | 335.56 | 192.64 | 217.49 | 264.10 | 438.09 |
| 58 | 154.72 | 174.49 | 211.36 | 351.09 | 201.96 | 226.81 | 276.53 | 453.63 |
| 59 | 166.20 | 183.41 | 220.85 | 366.63 | 208.17 | 236.13 | 288.95 | 469.16 |
| 60 | 174.22 | 192.59 | 230.45 | 385.27 | 220.60 | 248.56 | 301.38 | 487.80 |
| 61 | 186.31 | 204.91 | 244.34 | 395.16 | 226.24 | 253.39 | 310.70 | 494.71 |
| 62 | 198.42 | 223.65 | 260.14 | 403.88 | 231.21 | 257.55 | 316.08 | 497.53 |
| 63 | 207.14 | 232.67 | 275.15 | 417.11 | 238.35 | 266.72 | 326.31 | 507.91 |
| 64 | 214.42 | 241.91 | 294.14 | 428.84 | 244.66 | 272.15 | 335.37 | 516.80 |
| 65 | 223.53 | 247.48 | 303.36 | 441.74 | 252.80 | 282.07 | 345.94 | 526.89 |
| 66 | 231.65 | 257.39 | 314.01 | 453.00 | 259.96 | 290.85 | 357.77 | 540.51 |
| 67 | 238.78 | 266.14 | 325.84 | 465.12 | 271.11 | 300.96 | 370.61 | 552.18 |
| 68 | 252.15 | 278.56 | 341.00 | 485.08 | 285.77 | 316.98 | 389.03 | 576.33 |
| 69 | 268.67 | 296.47 | 361.32 | 514.18 | 303.42 | 335.84 | 412.27 | 609.15 |
| 70 | 285.64 | 316.88 | 388.29 | 551.20 | 325.81 | 359.28 | 444.08 | 649.38 |
| 71 | 309.26 | 341.47 | 418.79 | 592.75 | 347.92 | 384.43 | 472.48 | 691.54 |
| 72 | 332.36 | 365.39 | 450.03 | 633.76 | 369.52 | 408.74 | 503.71 | 732.85 |
| 73 | 352.75 | 388.42 | 479.58 | 675.78 | 390.41 | 430.04 | 533.09 | 770.90 |
| 74 | 374.26 | 412.26 | 511.05 | 716.23 | 410.36 | 454.05 | 562.34 | 809.32 |
| 75 | 396.43 | 436.44 | 540.10 | 754.68 | 429.17 | 474.63 | 589.20 | 843.79 |
| 76 | 415.35 | 458.80 | 568.28 | 792.47 | 446.63 | 493.56 | 611.73 | 875.89 |
| 77 | 434.37 | 479.13 | 593.53 | 825.63 | 462.55 | 512.29 | 633.31 | 901.89 |
| 78 | 463.43 | 512.22 | 635.80 | 881.34 | 491.08 | 543.11 | 673.20 | 954.51 |
| 79 | 505.71 | 559.37 | 694.34 | 959.39 | 531.73 | 588.64 | 728.49 | 1029.31 |
| 80 | 551.24 | | | | 575.63 | | | |
| 81 | 601.65 | | | | 622.79 | | | |
| 82 | 652.06 | | | | 673.20 | | | |
| 83 | 710.60 | | | | 728.49 | | | |
| 84 | 775.64 | | | | 791.90 | | | |
| 85+ | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

# Appendix C1

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96 VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 100 Day EP**
**Home Health Daily Benefit at 100% of Nursing Home Daily Benefit**

| Age | GPO Inflation with Shared Cost | | | | 2.2% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | | | 2.2% Compound Inflation or 5.0% Compound Inflation with Shared Cost | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 29.83 | 37.30 | 47.87 | 65.96 | 56.91 | 79.68 | 89.43 | 122.23 | 149.95 | 216.92 | 250.15 | 379.06 |
| 30 | 31.54 | 39.55 | 50.11 | 66.67 | 56.91 | 79.68 | 89.43 | 131.28 | 159.42 | 229.92 | 257.88 | 379.06 |
| 31 | 32.39 | 40.93 | 51.50 | 66.67 | 56.91 | 79.68 | 89.43 | 140.44 | 161.57 | 229.92 | 257.88 | 379.06 |
| 32 | 33.24 | 42.65 | 52.03 | 66.67 | 56.91 | 79.68 | 89.43 | 145.06 | 161.57 | 229.92 | 257.88 | 379.06 |
| 33 | 33.75 | 44.04 | 52.03 | 66.67 | 58.95 | 81.35 | 89.43 | 154.39 | 161.57 | 229.92 | 257.88 | 379.06 |
| 34 | 34.15 | 45.42 | 52.03 | 66.67 | 58.95 | 85.45 | 92.59 | 163.84 | 161.57 | 229.92 | 257.88 | 379.06 |
| 35 | 34.15 | 45.53 | 52.03 | 66.67 | 63.05 | 85.45 | 96.70 | 168.60 | 161.57 | 229.92 | 257.88 | 379.06 |
| 36 | 34.15 | 45.53 | 52.03 | 66.67 | 67.20 | 89.59 | 105.02 | 178.21 | 161.57 | 229.92 | 257.88 | 379.06 |
| 37 | 34.15 | 45.53 | 52.03 | 69.94 | 71.40 | 97.98 | 109.23 | 187.94 | 161.57 | 229.92 | 257.88 | 379.06 |
| 38 | 34.15 | 45.53 | 52.03 | 69.94 | 71.40 | 102.22 | 113.46 | 197.77 | 161.57 | 229.92 | 257.88 | 379.06 |
| 39 | 34.15 | 47.29 | 54.08 | 74.26 | 75.65 | 106.50 | 122.04 | 212.74 | 161.57 | 229.92 | 257.88 | 379.06 |
| 40 | 36.81 | 51.05 | 57.85 | 78.64 | 79.95 | 110.82 | 126.37 | 222.86 | 161.57 | 229.92 | 257.88 | 379.06 |
| 41 | 37.11 | 55.28 | 62.12 | 83.30 | 84.72 | 115.71 | 131.36 | 233.03 | 161.57 | 229.92 | 257.88 | 379.06 |
| 42 | 41.22 | 55.69 | 62.58 | 88.03 | 85.14 | 120.69 | 140.90 | 233.03 | 161.57 | 229.92 | 257.88 | 379.06 |
| 43 | 41.55 | 60.07 | 67.00 | 92.85 | 90.04 | 130.28 | 146.11 | 233.03 | 161.57 | 229.92 | 257.88 | 379.06 |
| 44 | 41.89 | 60.53 | 70.35 | 97.74 | 95.04 | 135.49 | 151.40 | 233.03 | 161.57 | 229.92 | 257.88 | 379.06 |
| 45 | 42.28 | 63.29 | 70.35 | 99.79 | 96.59 | 136.05 | 155.53 | 267.30 | 183.31 | 260.99 | 295.17 | 431.88 |
| 46 | 45.41 | 63.76 | 74.84 | 104.58 | 97.07 | 145.59 | 160.70 | 283.38 | 183.31 | 260.99 | 295.17 | 431.88 |
| 47 | 45.77 | 68.23 | 79.44 | 109.45 | 101.98 | 150.79 | 170.46 | 294.54 | 183.31 | 260.99 | 295.17 | 431.88 |
| 48 | 46.14 | 72.82 | 80.04 | 114.38 | 106.99 | 160.67 | 180.41 | 298.27 | 183.31 | 260.99 | 295.17 | 431.88 |
| 49 | 50.49 | 73.37 | 84.79 | 124.08 | 112.09 | 166.08 | 185.91 | 298.27 | 183.31 | 260.99 | 295.17 | 431.88 |
| 50 | 50.49 | 77.55 | 88.78 | 127.52 | 116.19 | 174.23 | 193.82 | 323.13 | 195.74 | 276.53 | 310.70 | 456.73 |
| 51 | 54.47 | 81.40 | 92.82 | 136.32 | 120.32 | 182.57 | 202.99 | 338.67 | 201.96 | 285.85 | 320.02 | 469.16 |
| 52 | 54.47 | 81.40 | 96.92 | 145.18 | 129.10 | 186.73 | 211.17 | 357.31 | 211.28 | 298.27 | 335.56 | 484.70 |
| 53 | 58.72 | 85.68 | 96.92 | 153.77 | 133.03 | 195.62 | 220.16 | 372.84 | 220.60 | 310.70 | 347.99 | 503.34 |
| 54 | 58.75 | 85.68 | 101.14 | 162.73 | 137.65 | 204.61 | 233.56 | 391.49 | 226.81 | 323.13 | 360.42 | 518.87 |
| 55 | 62.71 | 89.87 | 105.43 | 171.09 | 146.61 | 213.34 | 242.75 | 405.61 | 235.36 | 338.67 | 375.95 | 537.52 |
| 56 | 66.82 | 98.15 | 113.82 | 184.91 | 155.63 | 225.11 | 256.26 | 428.77 | 244.71 | 347.99 | 388.38 | 556.16 |
| 57 | 70.98 | 102.11 | 122.09 | 198.84 | 160.05 | 241.44 | 270.25 | 447.41 | 249.10 | 360.42 | 400.81 | 568.59 |
| 58 | 75.18 | 110.54 | 134.99 | 212.16 | 169.19 | 250.60 | 283.65 | 466.05 | 258.56 | 375.95 | 419.45 | 587.23 |
| 59 | 83.43 | 119.08 | 143.46 | 230.43 | 177.78 | 269.73 | 297.16 | 487.80 | 262.57 | 391.49 | 438.09 | 608.98 |
| 60 | 87.37 | 127.28 | 156.16 | 248.45 | 186.77 | 289.14 | 310.79 | 512.66 | 271.67 | 398.12 | 456.73 | 630.73 |
| 61 | 95.76 | 139.87 | 168.74 | 266.62 | 199.95 | 307.13 | 333.21 | 521.86 | 285.49 | 412.81 | 464.54 | 636.49 |
| 62 | 104.06 | 150.12 | 181.45 | 289.54 | 213.22 | 329.79 | 350.56 | 538.51 | 298.41 | 427.29 | 471.19 | 646.79 |
| 63 | 115.23 | 162.75 | 194.05 | 308.05 | 231.36 | 343.38 | 377.33 | 550.47 | 309.29 | 436.97 | 485.21 | 652.62 |
| 64 | 123.93 | 178.75 | 206.79 | 335.97 | 244.47 | 364.75 | 399.01 | 566.28 | 316.13 | 450.83 | 497.56 | 665.24 |
| 65 | 133.98 | 191.73 | 224.16 | 359.09 | 261.61 | 383.42 | 425.68 | 580.11 | 324.65 | 463.03 | 510.93 | 678.57 |
| 66 | 146.98 | 210.21 | 248.87 | 373.21 | 278.85 | 403.33 | 460.71 | 594.56 | 337.17 | 476.16 | 525.07 | 692.37 |
| 67 | 161.90 | 231.37 | 278.74 | 383.04 | 295.91 | 433.42 | 480.05 | 606.90 | 345.73 | 490.00 | 542.23 | 706.39 |
| 68 | 178.41 | 254.43 | 307.52 | 403.43 | 316.80 | 453.86 | 499.49 | 629.16 | 360.21 | 511.50 | 566.73 | 732.42 |
| 69 | 202.00 | 278.81 | 344.26 | 430.80 | 340.47 | 479.44 | 532.71 | 671.68 | 382.16 | 541.98 | 602.20 | 775.91 |
| 70 | 228.36 | 307.64 | 379.37 | 464.17 | 363.74 | 515.49 | 569.05 | 716.33 | 406.14 | 577.97 | 642.69 | 825.68 |
| 71 | 253.31 | 338.00 | 408.05 | 504.69 | 390.87 | 551.94 | 614.22 | 768.85 | 431.67 | 616.37 | 687.24 | 878.38 |
| 72 | 277.92 | 369.07 | 443.84 | 544.99 | 414.94 | 590.41 | 656.47 | 821.62 | 458.29 | 656.47 | 732.85 | 928.96 |
| 73 | 308.35 | 405.76 | 479.58 | 590.56 | 443.91 | 630.20 | 701.54 | 877.92 | 483.55 | 693.61 | 774.87 | 982.95 |
| 74 | 338.16 | 452.75 | 524.35 | 642.13 | 471.15 | 672.53 | 748.52 | 936.60 | 509.15 | 733.32 | 820.71 | 1037.29 |
| 75 | 365.52 | 505.72 | 567.37 | 700.13 | 498.27 | 714.67 | 794.69 | 994.72 | 532.82 | 769.23 | 861.97 | 1087.47 |
| 76 | 392.76 | 556.12 | 611.73 | 755.97 | 524.84 | 754.24 | 839.39 | 1051.41 | 554.38 | 804.63 | 900.22 | 1136.57 |
| 77 | 417.79 | 591.87 | 651.55 | 805.74 | 548.76 | 790.81 | 880.34 | 1100.84 | 575.29 | 835.58 | 933.39 | 1180.42 |
| 78 | 455.30 | 645.56 | 710.60 | 879.71 | 587.02 | 848.82 | 944.75 | 1183.79 | 613.03 | 889.47 | 995.16 | 1256.96 |
| 79 | 504.09 | 718.73 | 791.90 | 980.53 | 642.30 | 930.12 | 1034.19 | 1300.87 | 665.07 | 965.89 | 1082.97 | 1367.54 |
| 80 | 561.00 | 798.41 | 879.71 | 1095.98 | 702.47 | 1017.93 | 1133.38 | 1427.70 | 721.98 | 1052.08 | 1177.28 | 1489.49 |
| 81 | 621.16 | 887.84 | 975.65 | 1224.44 | 767.51 | 1113.87 | 1239.08 | 1565.92 | 785.40 | 1143.14 | 1279.73 | 1622.83 |
| 82 | 687.83 | 982.15 | 1081.35 | 1362.66 | 837.43 | 1214.68 | 1352.90 | 1717.14 | 850.44 | 1240.70 | 1388.68 | 1769.18 |
| 83 | 764.26 | 1089.48 | 1200.05 | 1526.89 | 915.49 | 1330.14 | 1481.36 | 1896.01 | 926.87 | 1351.28 | 1512.26 | 1938.29 |
| 84 | 850.44 | 1216.31 | 1341.52 | 1731.78 | 1006.55 | 1461.85 | 1629.34 | 2112.28 | 1011.42 | 1478.11 | 1653.73 | 2144.80 |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made at these ages.
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96 VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 100 Day EP**
**Home Health Daily Benefit at 80% of Nursing Home Daily Benefit**

| Age | GPO Inflation with Shared Cost | | | | 2.2% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | | | 2.2% Compound Inflation or 5.0% Compound Inflation with Shared Cost | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 28.41 | 34.64 | 43.38 | 59.53 | 55.29 | 74.80 | 84.56 | 112.45 | 144.18 | 202.26 | 235.08 | 351.09 |
| 30 | 30.03 | 36.72 | 45.42 | 60.17 | 55.29 | 74.80 | 84.56 | 120.78 | 153.29 | 214.38 | 242.35 | 351.09 |
| 31 | 30.85 | 38.00 | 46.67 | 60.17 | 55.29 | 74.80 | 84.56 | 129.21 | 155.35 | 214.38 | 242.35 | 351.09 |
| 32 | 31.66 | 39.61 | 47.16 | 60.17 | 55.29 | 74.80 | 84.56 | 133.46 | 155.35 | 214.38 | 242.35 | 351.09 |
| 33 | 32.15 | 40.89 | 47.16 | 60.17 | 57.27 | 76.37 | 84.56 | 142.04 | 155.35 | 214.38 | 242.35 | 351.09 |
| 34 | 32.52 | 42.17 | 47.16 | 60.17 | 57.27 | 80.22 | 87.54 | 150.73 | 155.35 | 214.38 | 242.35 | 351.09 |
| 35 | 32.52 | 42.28 | 47.16 | 60.17 | 61.25 | 80.22 | 91.42 | 155.11 | 155.35 | 214.38 | 242.35 | 351.09 |
| 36 | 32.52 | 42.28 | 47.16 | 60.17 | 65.28 | 84.11 | 99.29 | 163.96 | 155.35 | 214.38 | 242.35 | 351.09 |
| 37 | 32.52 | 42.28 | 47.16 | 63.11 | 69.36 | 91.98 | 103.27 | 172.90 | 155.35 | 214.38 | 242.35 | 351.09 |
| 38 | 32.52 | 42.28 | 47.16 | 63.11 | 69.36 | 95.96 | 107.28 | 181.95 | 155.35 | 214.38 | 242.35 | 351.09 |
| 39 | 32.52 | 43.91 | 49.01 | 67.02 | 73.49 | 99.98 | 115.38 | 195.72 | 155.35 | 214.38 | 242.35 | 351.09 |
| 40 | 35.06 | 47.41 | 52.42 | 70.96 | 77.66 | 104.04 | 119.48 | 205.03 | 155.35 | 214.38 | 242.35 | 351.09 |
| 41 | 35.34 | 51.33 | 56.29 | 75.17 | 82.30 | 108.63 | 124.19 | 214.38 | 155.35 | 214.38 | 242.35 | 351.09 |
| 42 | 39.26 | 51.72 | 56.72 | 79.44 | 82.71 | 113.30 | 133.22 | 214.38 | 155.35 | 214.38 | 242.35 | 351.09 |
| 43 | 39.57 | 55.78 | 60.72 | 83.79 | 87.47 | 122.30 | 138.14 | 214.38 | 155.35 | 214.38 | 242.35 | 351.09 |
| 44 | 39.89 | 56.20 | 63.76 | 88.20 | 92.32 | 127.19 | 143.14 | 214.38 | 155.35 | 214.38 | 242.35 | 351.09 |
| 45 | 40.65 | 59.67 | 64.94 | 91.96 | 92.30 | 127.28 | 142.39 | 242.24 | 177.10 | 248.56 | 276.53 | 400.81 |
| 46 | 43.66 | 60.12 | 69.08 | 96.38 | 92.76 | 136.19 | 147.12 | 256.82 | 177.10 | 248.56 | 276.53 | 400.81 |
| 47 | 44.01 | 64.33 | 73.33 | 100.86 | 97.45 | 141.06 | 156.05 | 266.93 | 177.10 | 248.56 | 276.53 | 400.81 |
| 48 | 44.37 | 68.66 | 73.88 | 105.41 | 102.23 | 150.30 | 165.16 | 270.31 | 177.10 | 248.56 | 276.53 | 400.81 |
| 49 | 48.55 | 69.18 | 78.26 | 114.35 | 107.10 | 155.37 | 170.20 | 270.31 | 177.10 | 248.56 | 276.53 | 400.81 |
| 50 | 48.69 | 75.45 | 82.44 | 113.86 | 111.34 | 166.42 | 178.72 | 295.17 | 186.42 | 257.88 | 288.95 | 422.56 |
| 51 | 52.65 | 77.33 | 86.63 | 124.77 | 115.60 | 169.89 | 190.31 | 313.81 | 195.74 | 270.31 | 298.27 | 434.98 |
| 52 | 51.06 | 75.72 | 92.80 | 133.47 | 124.32 | 174.45 | 193.98 | 326.24 | 201.96 | 279.63 | 310.70 | 453.63 |
| 53 | 56.94 | 81.88 | 89.32 | 139.79 | 126.15 | 183.40 | 203.04 | 344.88 | 211.28 | 292.06 | 323.13 | 466.05 |
| 54 | 58.75 | 80.33 | 93.65 | 150.94 | 133.06 | 192.43 | 213.90 | 363.52 | 220.60 | 304.49 | 335.56 | 484.70 |
| 55 | 59.41 | 84.59 | 98.03 | 154.91 | 141.96 | 198.96 | 225.58 | 374.88 | 229.17 | 316.92 | 351.09 | 500.23 |
| 56 | 63.48 | 92.70 | 106.23 | 168.10 | 150.91 | 213.01 | 239.01 | 394.59 | 238.51 | 326.24 | 366.63 | 515.77 |
| 57 | 67.60 | 95.07 | 112.55 | 183.93 | 155.41 | 224.19 | 252.74 | 413.23 | 239.99 | 338.67 | 379.06 | 531.30 |
| 58 | 73.47 | 101.48 | 124.92 | 194.69 | 164.49 | 235.86 | 263.74 | 428.77 | 249.44 | 354.20 | 391.49 | 549.94 |
| 59 | 79.88 | 113.49 | 133.36 | 212.51 | 168.55 | 249.75 | 274.87 | 453.63 | 253.72 | 369.74 | 407.02 | 568.59 |
| 60 | 83.94 | 119.90 | 143.83 | 227.74 | 179.85 | 268.85 | 288.59 | 475.38 | 262.91 | 373.99 | 425.66 | 590.34 |
| 61 | 92.22 | 130.42 | 154.33 | 245.91 | 190.65 | 289.21 | 310.67 | 482.64 | 276.66 | 391.87 | 431.36 | 594.25 |
| 62 | 100.47 | 140.74 | 169.08 | 263.45 | 203.85 | 309.02 | 325.69 | 497.53 | 289.72 | 403.88 | 441.93 | 602.89 |
| 63 | 109.75 | 151.40 | 177.71 | 284.56 | 224.13 | 320.66 | 349.66 | 510.75 | 297.94 | 414.27 | 454.00 | 612.90 |
| 64 | 118.46 | 169.04 | 190.57 | 309.51 | 237.28 | 341.95 | 369.08 | 522.30 | 305.13 | 423.34 | 464.57 | 621.26 |
| 65 | 128.40 | 180.11 | 207.71 | 330.05 | 249.72 | 361.01 | 395.63 | 537.54 | 314.01 | 436.42 | 476.33 | 633.33 |
| 66 | 139.44 | 196.45 | 227.78 | 344.90 | 264.55 | 378.73 | 427.62 | 550.80 | 324.31 | 447.85 | 494.18 | 648.61 |
| 67 | 156.05 | 215.28 | 258.67 | 355.68 | 283.98 | 406.18 | 445.23 | 567.10 | 333.30 | 462.64 | 507.41 | 664.11 |
| 68 | 170.48 | 238.01 | 287.17 | 372.22 | 304.98 | 425.05 | 465.87 | 588.34 | 348.20 | 482.68 | 533.11 | 686.80 |
| 69 | 191.90 | 260.63 | 319.19 | 398.38 | 326.58 | 451.65 | 495.66 | 625.36 | 368.27 | 514.18 | 567.46 | 727.27 |
| 70 | 216.12 | 285.80 | 350.36 | 432.92 | 350.36 | 484.25 | 531.11 | 669.47 | 392.76 | 546.73 | 606.99 | 774.35 |
| 71 | 243.18 | 316.63 | 382.28 | 466.04 | 373.69 | 519.73 | 573.42 | 719.46 | 418.79 | 584.16 | 648.59 | 826.84 |
| 72 | 267.99 | 346.36 | 412.87 | 503.71 | 400.49 | 557.38 | 615.18 | 765.88 | 443.84 | 621.37 | 691.56 | 875.29 |
| 73 | 296.64 | 381.78 | 447.88 | 546.96 | 426.08 | 594.53 | 657.94 | 816.48 | 467.69 | 655.96 | 733.25 | 923.50 |
| 74 | 324.87 | 423.77 | 486.35 | 596.54 | 454.05 | 632.63 | 701.03 | 870.11 | 492.05 | 695.33 | 773.22 | 972.70 |
| 75 | 350.97 | 475.34 | 527.37 | 645.57 | 480.09 | 671.03 | 743.77 | 923.80 | 516.46 | 727.40 | 811.05 | 1020.18 |
| 76 | 377.12 | 517.89 | 568.28 | 695.15 | 503.98 | 709.05 | 783.78 | 974.95 | 537.00 | 759.45 | 846.34 | 1061.84 |
| 77 | 401.21 | 552.08 | 603.47 | 741.08 | 527.21 | 741.08 | 820.66 | 1021.26 | 555.39 | 789.16 | 877.02 | 1099.18 |
| 78 | 435.79 | 601.65 | 658.56 | 806.54 | 564.25 | 795.16 | 881.34 | 1094.35 | 591.89 | 839.06 | 933.37 | 1169.15 |
| 79 | 484.57 | 669.95 | 733.36 | 899.22 | 616.29 | 869.95 | 962.64 | 1198.42 | 640.68 | 908.98 | 1013.05 | 1268.35 |
| 80 | 536.61 | 741.49 | 811.42 | 1000.04 | 671.57 | | | | 694.34 | | | |
| 81 | 591.89 | 822.80 | 899.22 | 1110.62 | 731.74 | | | | 751.25 | | | |
| 82 | 653.69 | 907.35 | 993.54 | 1232.57 | 795.16 | | | | 814.67 | | | |
| 83 | 721.98 | 1004.92 | 1102.48 | 1372.41 | 868.33 | | | | 882.96 | | | |
| 84 | 801.66 | 1118.75 | 1226.07 | 1541.53 | 949.63 | | | | 959.39 | | | |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made at these ages.
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96 VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 100 Day EP**
**Home Health Daily Benefit at 50% of Nursing Home Daily Benefit**

| Age | GPO Inflation with Shared Cost | | | | 2.2% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | | | 2.2% Compound Inflation or 5.0% Compound Inflation with Shared Cost | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 26.99 | 30.64 | 37.40 | 49.88 | 50.41 | 65.04 | 71.55 | 94.53 | 132.64 | 178.81 | 204.94 | 304.49 |
| 30 | 28.53 | 32.48 | 39.15 | 50.41 | 50.41 | 65.04 | 71.55 | 101.52 | 141.03 | 189.53 | 211.28 | 304.49 |
| 31 | 29.30 | 33.62 | 40.23 | 50.41 | 50.41 | 65.04 | 71.55 | 108.61 | 142.92 | 189.53 | 211.28 | 304.49 |
| 32 | 30.08 | 35.04 | 40.65 | 50.41 | 50.41 | 65.04 | 71.55 | 112.18 | 142.92 | 189.53 | 211.28 | 304.49 |
| 33 | 30.54 | 36.17 | 40.65 | 50.41 | 52.22 | 66.41 | 71.55 | 119.40 | 142.92 | 189.53 | 211.28 | 304.49 |
| 34 | 30.90 | 37.31 | 40.65 | 50.41 | 52.22 | 69.76 | 74.07 | 126.70 | 142.92 | 189.53 | 211.28 | 304.49 |
| 35 | 30.90 | 37.40 | 40.65 | 50.41 | 55.85 | 69.76 | 77.36 | 130.38 | 142.92 | 189.53 | 211.28 | 304.49 |
| 36 | 30.90 | 37.40 | 40.65 | 50.41 | 59.52 | 73.14 | 84.02 | 137.82 | 142.92 | 189.53 | 211.28 | 304.49 |
| 37 | 30.90 | 37.40 | 40.65 | 52.88 | 63.24 | 79.98 | 87.38 | 145.34 | 142.92 | 189.53 | 211.28 | 304.49 |
| 38 | 30.90 | 37.40 | 40.65 | 52.88 | 63.24 | 83.45 | 90.77 | 152.94 | 142.92 | 189.53 | 211.28 | 304.49 |
| 39 | 30.90 | 38.84 | 42.25 | 56.15 | 67.00 | 86.94 | 97.63 | 164.52 | 142.92 | 189.53 | 211.28 | 304.49 |
| 40 | 33.31 | 41.94 | 45.19 | 59.46 | 70.81 | 90.47 | 101.10 | 172.34 | 142.92 | 189.53 | 211.28 | 304.49 |
| 41 | 33.57 | 45.41 | 48.53 | 62.98 | 75.04 | 94.46 | 105.09 | 180.21 | 142.92 | 189.53 | 211.28 | 304.49 |
| 42 | 37.29 | 45.75 | 48.89 | 66.56 | 75.41 | 98.52 | 112.72 | 180.21 | 142.92 | 189.53 | 211.28 | 304.49 |
| 43 | 37.59 | 49.35 | 52.35 | 70.20 | 79.75 | 106.35 | 116.89 | 180.21 | 142.92 | 189.53 | 211.28 | 304.49 |
| 44 | 37.90 | 49.72 | 54.96 | 73.90 | 84.18 | 110.60 | 121.12 | 180.21 | 142.92 | 189.53 | 211.28 | 304.49 |
| 45 | 37.40 | 50.63 | 55.92 | 78.27 | 83.71 | 111.92 | 122.67 | 208.83 | 161.57 | 217.49 | 242.35 | 351.09 |
| 46 | 40.17 | 51.01 | 59.49 | 82.03 | 84.13 | 119.76 | 126.75 | 221.39 | 161.57 | 217.49 | 242.35 | 351.09 |
| 47 | 40.49 | 54.59 | 63.14 | 85.84 | 88.39 | 124.04 | 134.44 | 230.11 | 161.57 | 217.49 | 242.35 | 351.09 |
| 48 | 40.82 | 58.26 | 63.62 | 89.71 | 92.72 | 132.16 | 142.29 | 233.03 | 161.57 | 217.49 | 242.35 | 351.09 |
| 49 | 44.67 | 58.69 | 67.39 | 97.32 | 97.14 | 136.62 | 146.63 | 233.03 | 161.57 | 217.49 | 242.35 | 351.09 |
| 50 | 43.28 | 64.97 | 69.76 | 97.92 | 101.66 | 143.02 | 153.54 | 254.78 | 170.89 | 229.92 | 251.67 | 372.84 |
| 51 | 47.21 | 65.12 | 74.26 | 103.98 | 106.17 | 147.07 | 164.93 | 270.31 | 177.10 | 236.13 | 264.10 | 385.27 |
| 52 | 45.96 | 66.25 | 78.36 | 112.40 | 112.36 | 152.33 | 169.43 | 282.74 | 183.31 | 248.56 | 276.53 | 400.81 |
| 53 | 51.60 | 70.45 | 76.02 | 121.15 | 112.39 | 161.39 | 176.13 | 298.27 | 189.53 | 254.78 | 285.85 | 416.34 |
| 54 | 52.04 | 71.40 | 80.54 | 129.71 | 119.29 | 165.63 | 186.85 | 313.81 | 198.85 | 267.20 | 298.27 | 428.77 |
| 55 | 54.46 | 72.25 | 83.23 | 131.79 | 125.67 | 172.59 | 193.71 | 325.71 | 207.49 | 276.53 | 307.60 | 444.31 |
| 56 | 56.80 | 79.98 | 91.06 | 146.49 | 134.41 | 181.54 | 206.98 | 347.99 | 213.73 | 288.95 | 320.02 | 459.84 |
| 57 | 62.53 | 80.98 | 95.38 | 159.08 | 139.17 | 194.63 | 220.21 | 360.42 | 218.72 | 301.38 | 332.45 | 472.27 |
| 58 | 64.92 | 88.80 | 108.80 | 169.73 | 145.69 | 206.38 | 228.91 | 379.06 | 225.10 | 310.70 | 344.88 | 487.80 |
| 59 | 72.78 | 96.75 | 115.18 | 184.35 | 152.38 | 217.28 | 240.20 | 394.59 | 230.12 | 326.24 | 360.42 | 506.45 |
| 60 | 73.66 | 103.30 | 125.34 | 199.27 | 161.40 | 233.34 | 251.59 | 416.34 | 236.62 | 331.76 | 375.95 | 525.09 |
| 61 | 81.58 | 113.41 | 135.81 | 212.26 | 172.05 | 250.82 | 273.08 | 425.33 | 253.11 | 347.00 | 383.10 | 530.91 |
| 62 | 89.71 | 121.97 | 146.40 | 229.54 | 185.11 | 270.07 | 285.91 | 436.07 | 260.75 | 354.13 | 389.25 | 535.58 |
| 63 | 98.77 | 132.47 | 155.24 | 248.01 | 202.44 | 280.26 | 309.41 | 448.32 | 269.56 | 363.20 | 400.08 | 544.80 |
| 64 | 103.88 | 145.72 | 166.24 | 267.19 | 213.31 | 298.89 | 326.69 | 461.82 | 277.64 | 376.61 | 412.34 | 555.29 |
| 65 | 115.37 | 156.87 | 180.97 | 287.80 | 225.93 | 313.71 | 348.06 | 473.67 | 284.73 | 385.86 | 425.77 | 566.81 |
| 66 | 124.37 | 172.88 | 200.36 | 303.71 | 240.72 | 332.01 | 376.71 | 486.46 | 293.42 | 398.95 | 440.13 | 581.69 |
| 67 | 138.49 | 189.12 | 227.46 | 313.40 | 255.34 | 359.12 | 395.48 | 499.95 | 300.96 | 410.40 | 452.69 | 594.46 |
| 68 | 152.64 | 209.29 | 250.99 | 328.99 | 274.25 | 374.62 | 413.04 | 523.50 | 314.58 | 429.85 | 475.48 | 619.56 |
| 69 | 173.72 | 228.30 | 282.71 | 352.05 | 294.15 | 398.38 | 442.38 | 553.56 | 333.53 | 456.28 | 509.55 | 655.47 |
| 70 | 195.74 | 252.06 | 310.19 | 379.37 | 314.65 | 428.46 | 473.09 | 595.83 | 357.05 | 488.71 | 546.73 | 698.48 |
| 71 | 218.86 | 277.78 | 337.18 | 412.35 | 337.18 | 461.74 | 511.14 | 642.14 | 380.13 | 524.02 | 586.30 | 745.23 |
| 72 | 240.20 | 306.61 | 365.39 | 447.97 | 363.33 | 493.38 | 549.12 | 685.37 | 402.55 | 559.44 | 625.50 | 792.72 |
| 73 | 265.42 | 337.51 | 396.35 | 485.53 | 386.44 | 529.13 | 588.58 | 731.27 | 428.06 | 590.56 | 661.91 | 836.30 |
| 74 | 292.57 | 374.87 | 433.15 | 526.25 | 410.36 | 564.24 | 628.83 | 778.92 | 448.35 | 623.14 | 701.03 | 879.61 |
| 75 | 316.42 | 419.95 | 469.17 | 569.19 | 432.80 | 598.29 | 665.57 | 823.78 | 469.17 | 654.66 | 734.68 | 918.35 |
| 76 | 338.88 | 457.06 | 503.98 | 611.73 | 453.58 | 629.11 | 702.10 | 867.20 | 488.34 | 682.98 | 764.66 | 955.83 |
| 77 | 359.76 | 487.42 | 535.50 | 649.89 | 474.16 | 658.18 | 734.45 | 905.21 | 504.00 | 706.26 | 792.47 | 988.10 |
| 78 | 391.89 | 530.10 | 585.39 | 707.35 | 507.34 | 705.72 | 787.02 | 969.15 | 534.98 | 751.25 | 843.94 | 1045.57 |
| 79 | 430.91 | 588.64 | 647.18 | 785.40 | 552.87 | 770.76 | 858.57 | 1058.58 | 578.89 | 814.67 | 913.86 | 1133.38 |
| 80 | 476.44 | 652.06 | 718.73 | 871.58 | 600.02 | | | | 626.04 | | | |
| 81 | 525.23 | 721.98 | 795.16 | 964.27 | 652.06 | | | | 674.82 | | | |
| 82 | 577.26 | 796.78 | 878.09 | 1065.09 | 707.35 | | | | 726.86 | | | |
| 83 | 637.42 | 879.71 | 970.77 | 1180.54 | 767.51 | | | | 785.40 | | | |
| 84 | 704.09 | 977.28 | 1078.09 | 1317.13 | 834.18 | | | | 850.44 | | | |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made at these ages.
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96 VA 9/96**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period**
**Home Health Daily Benefit at 100% of Nursing Home Daily Benefit**

| Age | GPO Inflation with Shared Cost | | | | | | 2.2% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | | | | | 2.2% Compound Inflation or 5.0% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 29.83 | 33.58 | 37.30 | 47.87 | 55.85 | 65.96 | 56.91 | 71.55 | 79.68 | 89.43 | 112.65 | 122.23 | 149.95 | 186.20 | 211.06 | 244.12 | 304.49 | 335.56 |
| 30 | 31.54 | 35.30 | 39.55 | 50.11 | 61.79 | 66.67 | 56.91 | 71.55 | 79.68 | 89.43 | 116.96 | 131.28 | 159.42 | 195.64 | 223.71 | 251.67 | 304.49 | 335.56 |
| 31 | 32.39 | 36.16 | 40.93 | 51.50 | 61.79 | 66.67 | 56.91 | 71.55 | 79.68 | 89.43 | 121.30 | 140.44 | 161.57 | 200.41 | 223.71 | 251.67 | 304.49 | 335.56 |
| 32 | 33.24 | 37.54 | 42.65 | 52.03 | 61.79 | 66.67 | 56.91 | 71.55 | 79.68 | 89.43 | 130.05 | 145.06 | 161.57 | 201.96 | 223.71 | 251.67 | 304.49 | 335.56 |
| 33 | 33.75 | 38.40 | 44.04 | 52.03 | 61.79 | 66.67 | 58.95 | 71.55 | 81.35 | 89.43 | 134.47 | 154.39 | 161.57 | 201.96 | 223.71 | 251.67 | 304.49 | 335.56 |
| 34 | 34.15 | 39.78 | 45.42 | 52.03 | 61.79 | 66.67 | 58.95 | 71.55 | 85.45 | 92.59 | 143.39 | 163.84 | 161.57 | 201.96 | 223.71 | 251.67 | 304.49 | 335.56 |
| 35 | 34.15 | 40.64 | 45.53 | 52.03 | 61.79 | 66.67 | 63.05 | 73.33 | 85.45 | 96.70 | 152.42 | 168.60 | 161.57 | 201.96 | 223.71 | 251.67 | 304.49 | 335.56 |
| 36 | 34.15 | 42.28 | 45.53 | 52.03 | 61.79 | 66.67 | 67.20 | 77.40 | 89.59 | 105.02 | 156.98 | 178.21 | 161.57 | 201.96 | 223.71 | 251.67 | 304.49 | 335.56 |
| 37 | 34.15 | 42.28 | 45.53 | 52.03 | 61.79 | 69.94 | 71.40 | 81.51 | 97.98 | 109.23 | 166.19 | 187.94 | 161.57 | 201.96 | 223.71 | 251.67 | 304.49 | 335.56 |
| 38 | 34.15 | 42.28 | 45.53 | 52.03 | 61.79 | 69.94 | 71.40 | 85.66 | 102.22 | 113.46 | 175.50 | 197.77 | 161.57 | 201.96 | 223.71 | 251.67 | 304.49 | 335.56 |
| 39 | 34.15 | 42.28 | 47.29 | 54.08 | 64.57 | 74.26 | 75.65 | 89.85 | 106.50 | 122.04 | 184.93 | 212.74 | 161.57 | 201.96 | 223.71 | 251.67 | 304.49 | 335.56 |
| 40 | 36.81 | 43.78 | 51.05 | 57.85 | 68.56 | 78.64 | 79.95 | 94.08 | 110.82 | 126.37 | 194.47 | 222.86 | 161.57 | 201.96 | 223.71 | 251.67 | 304.49 | 335.56 |
| 41 | 37.11 | 44.10 | 55.28 | 62.12 | 73.08 | 83.30 | 84.72 | 98.80 | 115.71 | 131.36 | 205.19 | 233.03 | 161.57 | 201.96 | 223.71 | 251.67 | 304.49 | 335.56 |
| 42 | 41.22 | 48.24 | 55.69 | 62.58 | 77.71 | 88.03 | 85.14 | 103.60 | 120.69 | 140.90 | 211.28 | 233.03 | 161.57 | 201.96 | 223.71 | 251.67 | 304.49 | 335.56 |
| 43 | 41.55 | 48.59 | 60.07 | 67.00 | 82.45 | 92.85 | 90.04 | 108.48 | 130.28 | 146.11 | 211.28 | 233.03 | 161.57 | 201.96 | 223.71 | 251.67 | 304.49 | 335.56 |
| 44 | 41.89 | 52.89 | 60.53 | 70.35 | 87.30 | 97.74 | 95.04 | 113.45 | 135.49 | 151.40 | 211.28 | 233.03 | 161.57 | 201.96 | 223.71 | 251.67 | 304.49 | 335.56 |
| 45 | 42.28 | 53.66 | 63.29 | 70.35 | 89.33 | 99.79 | 96.59 | 114.14 | 136.05 | 155.53 | 239.17 | 267.30 | 183.31 | 229.92 | 254.78 | 282.74 | 341.77 | 379.06 |
| 46 | 45.41 | 56.12 | 63.76 | 74.84 | 94.12 | 104.58 | 97.07 | 123.29 | 145.59 | 160.70 | 250.18 | 283.38 | 183.31 | 229.92 | 254.78 | 282.74 | 341.77 | 379.06 |
| 47 | 45.77 | 56.53 | 68.23 | 79.44 | 99.01 | 109.45 | 101.98 | 128.23 | 150.79 | 170.46 | 261.41 | 294.54 | 183.31 | 229.92 | 254.78 | 282.74 | 341.77 | 379.06 |
| 48 | 46.14 | 60.92 | 72.82 | 80.04 | 104.01 | 114.38 | 106.99 | 133.25 | 160.67 | 180.41 | 272.84 | 298.27 | 183.31 | 229.92 | 254.78 | 282.74 | 341.77 | 379.06 |
| 49 | 50.49 | 61.37 | 73.37 | 84.79 | 113.54 | 124.08 | 112.09 | 142.88 | 166.08 | 185.91 | 276.53 | 298.27 | 183.31 | 229.92 | 254.78 | 282.74 | 341.77 | 379.06 |
| 50 | 50.49 | 65.45 | 77.55 | 88.78 | 117.26 | 127.52 | 116.19 | 146.07 | 174.23 | 193.82 | 297.11 | 323.13 | 195.74 | 245.46 | 270.31 | 298.27 | 357.31 | 394.59 |
| 51 | 54.47 | 69.35 | 81.40 | 92.82 | 126.12 | 136.32 | 120.32 | 150.37 | 182.57 | 202.99 | 311.57 | 338.67 | 201.96 | 251.67 | 276.53 | 304.49 | 366.63 | 403.91 |
| 52 | 54.47 | 69.44 | 81.40 | 96.92 | 130.90 | 145.18 | 129.10 | 159.22 | 186.73 | 211.17 | 326.69 | 357.31 | 211.28 | 257.88 | 282.74 | 310.70 | 375.95 | 416.34 |
| 53 | 58.72 | 73.62 | 85.68 | 96.92 | 139.98 | 153.77 | 133.03 | 168.15 | 195.62 | 220.16 | 341.77 | 372.84 | 220.60 | 264.10 | 292.06 | 320.02 | 385.27 | 425.66 |
| 54 | 58.75 | 73.77 | 85.68 | 101.14 | 149.18 | 162.73 | 137.65 | 172.61 | 204.61 | 233.56 | 356.90 | 391.49 | 226.81 | 273.42 | 301.38 | 326.24 | 394.59 | 434.98 |
| 55 | 62.71 | 78.03 | 89.87 | 105.43 | 158.50 | 171.09 | 146.61 | 181.69 | 213.34 | 242.75 | 369.74 | 405.61 | 235.36 | 279.63 | 307.60 | 332.45 | 403.91 | 444.31 |
| 56 | 66.82 | 82.24 | 98.15 | 113.82 | 167.81 | 184.91 | 155.63 | 190.74 | 222.69 | 256.26 | 385.27 | 425.66 | 244.71 | 292.06 | 320.02 | 344.88 | 416.34 | 462.95 |
| 57 | 70.98 | 90.47 | 102.11 | 122.09 | 181.94 | 198.84 | 160.05 | 199.55 | 236.51 | 270.25 | 403.91 | 441.20 | 249.10 | 307.60 | 338.67 | 363.52 | 438.09 | 484.70 |
| 58 | 75.18 | 94.40 | 110.54 | 134.99 | 195.55 | 212.16 | 169.19 | 208.43 | 245.69 | 283.65 | 419.45 | 459.84 | 258.56 | 323.13 | 360.42 | 382.16 | 466.05 | 515.77 |
| 59 | 83.43 | 102.78 | 119.08 | 143.46 | 209.33 | 230.43 | 177.78 | 222.06 | 259.74 | 297.16 | 438.09 | 478.48 | 262.57 | 332.92 | 385.27 | 407.02 | 494.02 | 546.84 |
| 60 | 87.37 | 111.06 | 127.28 | 156.16 | 223.64 | 248.45 | 186.77 | 231.10 | 273.92 | 310.79 | 456.73 | 497.12 | 271.67 | 340.88 | 395.10 | 431.88 | 525.09 | 581.01 |
| 61 | 95.76 | 119.42 | 139.87 | 168.74 | 242.49 | 266.62 | 199.95 | 248.88 | 291.77 | 333.21 | 464.54 | 503.76 | 285.49 | 358.97 | 412.81 | 446.45 | 539.96 | 597.27 |
| 62 | 104.06 | 131.05 | 148.24 | 181.45 | 261.22 | 289.54 | 213.22 | 266.08 | 314.21 | 350.56 | 477.05 | 515.09 | 298.41 | 371.66 | 427.29 | 459.49 | 556.07 | 614.60 |
| 63 | 115.23 | 140.32 | 160.86 | 194.05 | 284.77 | 308.05 | 231.36 | 283.02 | 330.75 | 377.33 | 488.05 | 527.77 | 309.29 | 388.73 | 436.97 | 476.70 | 573.17 | 632.76 |
| 64 | 123.93 | 152.91 | 176.81 | 206.79 | 308.65 | 335.97 | 244.47 | 299.72 | 357.15 | 399.01 | 503.06 | 544.29 | 316.13 | 401.35 | 450.83 | 494.81 | 591.02 | 651.50 |
| 65 | 133.98 | 165.63 | 189.79 | 224.16 | 332.47 | 359.09 | 261.61 | 321.25 | 378.44 | 425.68 | 518.91 | 558.82 | 324.65 | 409.80 | 463.03 | 510.93 | 609.39 | 670.59 |
| 66 | 146.98 | 181.70 | 208.24 | 248.87 | 347.47 | 373.21 | 278.85 | 346.41 | 403.33 | 460.71 | 537.94 | 579.12 | 337.17 | 424.69 | 476.16 | 525.07 | 630.59 | 687.22 |
| 67 | 161.90 | 200.97 | 229.36 | 278.74 | 363.14 | 383.04 | 295.91 | 370.91 | 433.42 | 480.05 | 564.62 | 606.90 | 345.73 | 442.74 | 490.00 | 542.23 | 659.13 | 703.90 |
| 68 | 178.41 | 220.60 | 252.38 | 307.52 | 381.82 | 403.43 | 316.80 | 399.81 | 453.86 | 499.49 | 595.55 | 629.16 | 360.21 | 461.07 | 511.50 | 566.73 | 689.20 | 730.02 |
| 69 | 195.94 | 241.92 | 276.79 | 344.26 | 403.01 | 430.80 | 335.84 | 428.39 | 479.44 | 532.71 | 627.68 | 671.68 | 379.85 | 484.08 | 541.98 | 602.20 | 722.64 | 771.28 |
| 70 | 216.12 | 265.37 | 303.67 | 379.37 | 432.92 | 464.17 | 350.36 | 446.31 | 504.33 | 569.05 | 660.54 | 716.33 | 397.22 | 502.10 | 566.82 | 642.69 | 752.04 | 818.98 |
| 71 | 237.10 | 291.20 | 330.23 | 408.05 | 466.04 | 500.40 | 367.25 | 463.89 | 519.73 | 603.49 | 693.69 | 749.52 | 416.64 | 521.88 | 586.30 | 680.80 | 783.89 | 848.32 |
| 72 | 260.05 | 318.43 | 359.61 | 443.84 | 505.77 | 542.93 | 386.04 | 483.06 | 536.74 | 646.15 | 732.85 | 788.59 | 435.58 | 544.99 | 606.92 | 724.59 | 821.62 | 883.55 |
| 73 | 284.93 | 347.55 | 391.00 | 479.58 | 546.96 | 586.60 | 406.26 | 507.33 | 560.84 | 689.65 | 776.85 | 832.34 | 453.82 | 568.76 | 634.16 | 768.92 | 862.06 | 919.53 |
| 74 | 309.67 | 378.14 | 423.77 | 516.75 | 583.24 | 625.03 | 425.56 | 533.84 | 590.84 | 737.12 | 824.51 | 877.71 | 469.25 | 594.64 | 664.93 | 813.12 | 904.31 | 961.30 |
| 75 | 325.51 | 412.47 | 459.26 | 545.55 | 616.47 | 658.30 | 441.90 | 561.92 | 634.66 | 781.96 | 871.06 | 925.62 | 483.72 | 620.11 | 703.76 | 854.70 | 949.26 | 1005.63 |
| 76 | 340.62 | 432.73 | 488.34 | 571.76 | 643.01 | 688.20 | 457.06 | 597.83 | 689.93 | 827.23 | 924.55 | 985.37 | 497.03 | 651.70 | 750.76 | 895.00 | 997.54 | 1061.84 |
| 77 | 358.10 | 454.26 | 512.29 | 595.18 | 669.79 | 716.21 | 472.50 | 639.95 | 751.02 | 872.05 | 986.45 | 1057.73 | 508.97 | 686.37 | 800.76 | 931.73 | 1054.42 | 1129.02 |
| 78 | 387.01 | 489.45 | 551.24 | 637.42 | 717.10 | 765.89 | 502.46 | 704.09 | 832.56 | 943.13 | 1081.35 | 1165.90 | 536.61 | 744.75 | 874.83 | 995.16 | 1144.76 | 1234.20 |
| 79 | 424.41 | 536.61 | 604.90 | 692.71 | 778.89 | 832.56 | 544.74 | 783.77 | 930.12 | 1034.19 | 1200.05 | 1300.87 | 577.26 | 817.92 | 965.89 | 1082.97 | 1260.22 | 1367.54 |
| 80 | 469.94 | 595.15 | 669.95 | 762.63 | 860.20 | 921.99 | 595.15 | 865.08 | | | | | 626.04 | 894.35 | | | | |
| 81 | 530.10 | 669.95 | 754.50 | 852.07 | 972.40 | 1047.20 | 658.56 | 949.63 | | | | | 684.58 | 975.65 | | | | |
| 82 | 600.02 | 757.76 | 855.32 | 961.02 | 1112.24 | 1203.30 | 731.74 | 1039.07 | | | | | 754.50 | 1060.21 | | | | |
| 83 | 678.08 | 858.57 | 969.15 | 1086.22 | 1271.60 | 1385.42 | 813.04 | 1131.75 | | | | | 832.56 | 1148.02 | | | | |
| 84 | 765.89 | 969.15 | 1094.35 | 1221.19 | 1448.84 | 1587.06 | 902.48 | 1227.69 | | | | | 917.11 | 1239.08 | | | | |
| 85+ | 1050.45 | 1335.01 | 1509.01 | 1671.61 | 2034.23 | 2257.00 | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96 VA 9/96**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period**

**Home Health Daily Benefit at 80% of Nursing Home Daily Benefit**

| Age | GPO Inflation with Shared Cost | | | | | | 2.2% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | | | | | 2.2% Compound Inflation or 5.0% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 28.41 | 31.00 | 34.64 | 43.38 | 49.97 | 59.53 | 55.29 | 66.67 | 74.80 | 84.56 | 102.71 | 112.45 | 144.18 | 174.74 | 202.26 | 232.06 | 288.95 | 320.02 |
| 30 | 30.03 | 32.59 | 36.72 | 45.42 | 55.29 | 60.17 | 55.29 | 66.67 | 74.80 | 84.56 | 106.64 | 120.78 | 153.29 | 183.60 | 214.38 | 239.24 | 288.95 | 320.02 |
| 31 | 30.85 | 33.38 | 38.00 | 46.67 | 55.29 | 60.17 | 55.29 | 66.67 | 74.80 | 84.56 | 110.59 | 129.21 | 155.35 | 188.07 | 214.38 | 239.24 | 288.95 | 320.02 |
| 32 | 31.66 | 34.65 | 39.61 | 47.16 | 55.29 | 60.17 | 55.29 | 66.67 | 74.80 | 84.56 | 118.57 | 133.46 | 155.35 | 189.53 | 214.38 | 239.24 | 288.95 | 320.02 |
| 33 | 32.15 | 35.45 | 40.89 | 47.16 | 55.29 | 60.17 | 57.27 | 66.67 | 76.37 | 84.56 | 122.60 | 142.04 | 155.35 | 189.53 | 214.38 | 239.24 | 288.95 | 320.02 |
| 34 | 32.52 | 36.72 | 42.17 | 47.16 | 55.29 | 60.17 | 57.27 | 66.67 | 80.22 | 87.54 | 130.74 | 150.73 | 155.35 | 189.53 | 214.38 | 239.24 | 288.95 | 320.02 |
| 35 | 32.52 | 37.51 | 42.28 | 47.16 | 55.29 | 60.17 | 61.25 | 68.33 | 80.22 | 91.42 | 138.97 | 155.11 | 155.35 | 189.53 | 214.38 | 239.24 | 288.95 | 320.02 |
| 36 | 32.52 | 39.03 | 42.28 | 47.16 | 55.29 | 60.17 | 65.28 | 72.13 | 84.11 | 99.29 | 143.13 | 163.96 | 155.35 | 189.53 | 214.38 | 239.24 | 288.95 | 320.02 |
| 37 | 32.52 | 39.03 | 42.28 | 47.16 | 55.29 | 63.11 | 69.36 | 75.96 | 91.98 | 103.27 | 151.52 | 172.90 | 155.35 | 189.53 | 214.38 | 239.24 | 288.95 | 320.02 |
| 38 | 32.52 | 39.03 | 42.28 | 47.16 | 55.29 | 63.11 | 69.36 | 79.82 | 95.96 | 107.28 | 160.02 | 181.95 | 155.35 | 189.53 | 214.38 | 239.24 | 288.95 | 320.02 |
| 39 | 32.52 | 39.03 | 43.91 | 49.01 | 57.77 | 67.02 | 73.49 | 83.73 | 99.98 | 115.38 | 168.61 | 195.72 | 155.35 | 189.53 | 214.38 | 239.24 | 288.95 | 320.02 |
| 40 | 35.06 | 40.41 | 47.41 | 52.42 | 61.34 | 70.96 | 77.66 | 87.67 | 104.04 | 119.48 | 177.31 | 205.03 | 155.35 | 189.53 | 214.38 | 239.24 | 288.95 | 320.02 |
| 41 | 35.34 | 40.71 | 51.33 | 56.29 | 65.39 | 75.17 | 82.30 | 92.06 | 108.63 | 124.19 | 187.09 | 214.38 | 155.35 | 189.53 | 214.38 | 239.24 | 288.95 | 320.02 |
| 42 | 39.26 | 44.53 | 51.72 | 56.72 | 69.53 | 79.44 | 82.71 | 96.53 | 113.30 | 133.22 | 192.64 | 214.38 | 155.35 | 189.53 | 214.38 | 239.24 | 288.95 | 320.02 |
| 43 | 39.57 | 44.86 | 55.78 | 60.72 | 73.77 | 83.79 | 87.47 | 101.09 | 122.30 | 138.14 | 192.64 | 214.38 | 155.35 | 189.53 | 214.38 | 239.24 | 288.95 | 320.02 |
| 44 | 39.89 | 48.82 | 56.20 | 63.76 | 78.11 | 88.20 | 92.32 | 105.72 | 127.19 | 143.14 | 192.64 | 214.38 | 155.35 | 189.53 | 214.38 | 239.24 | 288.95 | 320.02 |
| 45 | 40.65 | 50.41 | 59.67 | 64.94 | 82.04 | 91.96 | 92.30 | 106.27 | 127.28 | 142.39 | 217.67 | 242.24 | 177.10 | 220.60 | 248.56 | 270.31 | 326.24 | 357.31 |
| 46 | 43.66 | 52.72 | 60.12 | 69.08 | 86.44 | 96.38 | 92.76 | 114.79 | 136.19 | 147.12 | 227.70 | 256.82 | 177.10 | 220.60 | 248.56 | 270.31 | 326.24 | 357.31 |
| 47 | 44.01 | 53.11 | 64.33 | 73.33 | 90.93 | 100.86 | 97.45 | 119.39 | 141.06 | 156.05 | 237.91 | 266.93 | 177.10 | 220.60 | 248.56 | 270.31 | 326.24 | 357.31 |
| 48 | 44.37 | 57.23 | 68.66 | 73.88 | 95.52 | 105.41 | 102.23 | 124.06 | 150.30 | 165.16 | 248.32 | 270.31 | 177.10 | 220.60 | 248.56 | 270.31 | 326.24 | 357.31 |
| 49 | 48.55 | 57.65 | 69.18 | 78.26 | 104.27 | 114.35 | 107.10 | 133.02 | 155.37 | 170.20 | 251.67 | 270.31 | 177.10 | 220.60 | 248.56 | 270.31 | 326.24 | 357.31 |
| 50 | 48.69 | 63.58 | 75.45 | 82.44 | 106.40 | 113.86 | 111.34 | 136.94 | 166.42 | 178.72 | 272.61 | 295.17 | 186.42 | 236.13 | 257.88 | 285.85 | 341.77 | 375.95 |
| 51 | 52.65 | 65.70 | 77.33 | 86.63 | 115.06 | 124.77 | 115.60 | 141.39 | 169.89 | 190.31 | 284.08 | 313.81 | 195.74 | 242.35 | 264.10 | 292.06 | 351.09 | 385.27 |
| 52 | 51.06 | 65.97 | 75.72 | 92.80 | 119.81 | 133.47 | 124.32 | 150.12 | 174.45 | 193.98 | 302.04 | 326.24 | 201.96 | 248.56 | 273.42 | 298.27 | 357.31 | 394.59 |
| 53 | 56.94 | 70.12 | 81.88 | 89.32 | 128.69 | 139.79 | 126.15 | 158.94 | 183.40 | 203.04 | 316.92 | 344.88 | 211.28 | 257.88 | 279.63 | 304.49 | 366.63 | 407.02 |
| 54 | 57.07 | 70.42 | 80.33 | 93.65 | 135.41 | 150.94 | 133.06 | 163.52 | 192.43 | 213.90 | 328.97 | 363.52 | 220.60 | 264.10 | 288.95 | 313.81 | 375.95 | 416.34 |
| 55 | 59.41 | 72.95 | 84.59 | 98.03 | 144.52 | 154.91 | 141.96 | 172.49 | 198.96 | 225.58 | 344.88 | 374.88 | 229.17 | 270.31 | 298.27 | 320.02 | 388.38 | 428.77 |
| 56 | 63.48 | 78.81 | 92.70 | 106.23 | 153.63 | 168.10 | 150.91 | 181.44 | 208.16 | 239.01 | 357.31 | 394.59 | 238.51 | 282.74 | 307.60 | 332.45 | 400.81 | 444.31 |
| 57 | 67.60 | 85.15 | 95.07 | 112.55 | 167.19 | 183.93 | 155.41 | 187.95 | 221.73 | 252.74 | 375.95 | 413.23 | 239.99 | 295.17 | 326.24 | 347.99 | 422.56 | 469.16 |
| 58 | 73.47 | 89.25 | 101.48 | 124.92 | 178.22 | 194.69 | 164.49 | 196.85 | 230.95 | 263.74 | 394.59 | 428.77 | 249.44 | 310.70 | 344.88 | 369.74 | 447.41 | 497.12 |
| 59 | 79.88 | 97.46 | 113.49 | 133.36 | 191.88 | 212.51 | 168.55 | 210.25 | 247.25 | 274.87 | 413.23 | 453.63 | 253.72 | 320.81 | 363.52 | 391.49 | 478.48 | 528.19 |
| 60 | 83.94 | 105.69 | 119.90 | 143.83 | 205.85 | 227.74 | 179.85 | 221.67 | 261.24 | 288.59 | 431.88 | 475.38 | 262.91 | 323.40 | 373.99 | 413.23 | 506.45 | 559.27 |
| 61 | 92.22 | 113.99 | 130.42 | 154.33 | 221.85 | 245.91 | 190.65 | 239.22 | 278.98 | 310.67 | 440.41 | 482.64 | 276.66 | 341.46 | 391.87 | 425.33 | 518.84 | 573.14 |
| 62 | 100.47 | 125.51 | 140.74 | 169.08 | 240.52 | 263.45 | 203.85 | 253.99 | 303.83 | 325.69 | 453.63 | 494.61 | 289.72 | 351.65 | 403.88 | 436.07 | 532.65 | 588.26 |
| 63 | 109.75 | 134.78 | 151.40 | 177.71 | 261.26 | 284.56 | 224.13 | 271.03 | 315.61 | 349.66 | 465.35 | 507.91 | 297.94 | 368.87 | 414.27 | 451.16 | 544.80 | 604.38 |
| 64 | 118.46 | 145.45 | 169.04 | 190.57 | 284.91 | 309.51 | 237.28 | 285.56 | 341.95 | 369.08 | 478.32 | 519.55 | 305.13 | 379.35 | 423.34 | 464.57 | 560.78 | 618.51 |
| 65 | 128.40 | 158.10 | 180.11 | 207.71 | 306.08 | 330.05 | 249.72 | 307.08 | 361.01 | 395.63 | 489.64 | 532.21 | 314.01 | 391.18 | 436.42 | 476.33 | 574.79 | 633.33 |
| 66 | 139.44 | 172.14 | 196.45 | 227.78 | 319.16 | 344.90 | 264.55 | 332.18 | 378.73 | 427.62 | 507.05 | 550.80 | 324.31 | 404.09 | 447.85 | 494.18 | 591.99 | 648.61 |
| 67 | 156.05 | 191.22 | 215.28 | 258.67 | 333.30 | 355.68 | 283.98 | 354.47 | 406.18 | 445.23 | 529.79 | 567.10 | 333.30 | 422.84 | 462.64 | 507.41 | 616.85 | 664.11 |
| 68 | 170.48 | 208.78 | 238.01 | 287.17 | 350.60 | 372.22 | 304.98 | 385.78 | 425.05 | 465.87 | 557.12 | 588.34 | 348.20 | 444.26 | 482.68 | 533.11 | 645.97 | 686.80 |
| 69 | 189.88 | 230.12 | 260.63 | 319.19 | 372.90 | 398.38 | 326.58 | 414.50 | 451.65 | 495.66 | 585.99 | 625.36 | 368.27 | 465.55 | 514.18 | 567.46 | 678.63 | 727.27 |
| 70 | 210.01 | 253.58 | 285.80 | 350.36 | 401.68 | 432.92 | 348.12 | 432.92 | 484.25 | 531.11 | 615.91 | 669.47 | 392.76 | 488.71 | 546.73 | 606.99 | 711.87 | 774.35 |
| 71 | 233.05 | 277.61 | 312.74 | 382.28 | 438.12 | 466.04 | 365.10 | 451.00 | 502.55 | 573.42 | 652.88 | 704.42 | 412.35 | 511.14 | 569.12 | 648.59 | 745.23 | 807.51 |
| 72 | 254.10 | 306.99 | 342.57 | 412.87 | 476.87 | 503.71 | 383.97 | 472.74 | 524.35 | 615.18 | 693.63 | 745.24 | 433.52 | 534.67 | 594.54 | 691.56 | 784.46 | 846.39 |
| 73 | 281.03 | 336.40 | 374.40 | 447.88 | 517.24 | 546.96 | 404.28 | 495.44 | 548.95 | 657.94 | 739.19 | 790.72 | 451.84 | 558.86 | 622.27 | 733.25 | 828.37 | 887.83 |
| 74 | 305.87 | 367.18 | 409.28 | 486.35 | 554.74 | 592.74 | 423.66 | 520.55 | 577.54 | 701.03 | 786.52 | 837.81 | 467.35 | 585.14 | 653.53 | 773.22 | 870.11 | 929.00 |
| 75 | 321.88 | 403.39 | 444.97 | 521.91 | 585.56 | 625.57 | 438.26 | 547.37 | 614.66 | 743.77 | 831.06 | 885.61 | 481.90 | 609.20 | 685.58 | 811.05 | 911.07 | 971.08 |
| 76 | 337.15 | 422.30 | 474.44 | 547.43 | 613.47 | 653.44 | 453.58 | 578.71 | 658.65 | 783.78 | 877.62 | 936.71 | 495.29 | 634.32 | 722.95 | 846.34 | 952.35 | 1018.39 |
| 77 | 354.79 | 441.00 | 495.71 | 570.31 | 638.29 | 679.74 | 467.53 | 615.08 | 709.58 | 820.66 | 928.42 | 994.73 | 507.31 | 664.81 | 764.29 | 877.02 | 996.39 | 1069.34 |
| 78 | 382.13 | 474.82 | 531.73 | 609.78 | 681.33 | 725.23 | 497.58 | 671.57 | 782.15 | 881.34 | 1006.55 | 1082.97 | 533.36 | 715.48 | 827.68 | 933.37 | 1071.59 | 1156.15 |
| 79 | 419.53 | 520.35 | 580.51 | 660.19 | 738.24 | 787.02 | 538.23 | 744.75 | 869.95 | 962.64 | 1108.99 | 1198.42 | 572.38 | 780.52 | 908.98 | 1013.05 | 1170.78 | 1268.35 |
| 80 | 465.06 | 574.01 | 640.68 | 723.61 | 811.42 | 866.70 | 587.02 | 819.55 | | | | | 617.91 | 852.07 | | | | |
| 81 | 521.97 | 643.93 | 718.73 | 808.16 | 912.23 | 975.65 | 645.56 | 897.60 | | | | | 674.82 | 926.87 | | | | |
| 82 | 587.02 | 726.86 | 811.42 | 907.35 | 1034.19 | 1110.62 | 715.48 | 982.15 | | | | | 739.87 | 1006.55 | | | | |
| 83 | 660.19 | 819.55 | 917.11 | 1021.18 | 1174.03 | 1268.35 | 791.90 | 1068.34 | | | | | 813.04 | 1089.48 | | | | |
| 84 | 741.49 | 921.99 | 1032.56 | 1144.76 | 1328.51 | 1440.71 | 874.83 | 1159.40 | | | | | 892.72 | 1177.28 | | | | |
| 85+ | 1006.55 | 1258.59 | 1413.07 | 1556.16 | 1840.73 | 2014.72 | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96 VA 9/96**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period**

**Home Health Daily Benefit at 50% of Nursing Home Daily Benefit**

| Age | GPO Inflation with Shared Cost | | | | | | 2.2% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | | | | | 2.2% Compound Inflation or 5.0% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 26.99 | 28.41 | 30.64 | 37.40 | 42.62 | 49.88 | 50.41 | 58.54 | 65.04 | 71.55 | 86.15 | 94.53 | 132.64 | 157.55 | 178.81 | 201.92 | 251.67 | 276.53 |
| 30 | 28.53 | 29.87 | 32.48 | 39.15 | 47.16 | 50.41 | 50.41 | 58.54 | 65.04 | 71.55 | 89.44 | 101.52 | 141.03 | 165.54 | 189.53 | 208.17 | 251.67 | 276.53 |
| 31 | 29.30 | 30.60 | 33.62 | 40.23 | 47.16 | 50.41 | 50.41 | 58.54 | 65.04 | 71.55 | 92.76 | 108.61 | 142.92 | 169.57 | 189.53 | 208.17 | 251.67 | 276.53 |
| 32 | 30.08 | 31.77 | 35.04 | 40.65 | 47.16 | 50.41 | 50.41 | 58.54 | 65.04 | 71.55 | 99.45 | 112.18 | 142.92 | 170.89 | 189.53 | 208.17 | 251.67 | 276.53 |
| 33 | 30.54 | 32.49 | 36.17 | 40.65 | 47.16 | 50.41 | 52.22 | 58.54 | 66.41 | 71.55 | 102.83 | 119.40 | 142.92 | 170.89 | 189.53 | 208.17 | 251.67 | 276.53 |
| 34 | 30.90 | 33.66 | 37.31 | 40.65 | 47.16 | 50.41 | 52.22 | 58.54 | 69.76 | 74.07 | 109.65 | 126.70 | 142.92 | 170.89 | 189.53 | 208.17 | 251.67 | 276.53 |
| 35 | 30.90 | 34.39 | 37.40 | 40.65 | 47.16 | 50.41 | 55.85 | 60.00 | 69.76 | 77.36 | 116.56 | 130.38 | 142.92 | 170.89 | 189.53 | 208.17 | 251.67 | 276.53 |
| 36 | 30.90 | 35.77 | 37.40 | 40.65 | 47.16 | 50.41 | 59.52 | 63.33 | 73.14 | 84.02 | 120.05 | 137.82 | 142.92 | 170.89 | 189.53 | 208.17 | 251.67 | 276.53 |
| 37 | 30.90 | 35.77 | 37.40 | 40.65 | 47.16 | 52.88 | 63.24 | 66.69 | 79.98 | 87.38 | 127.08 | 145.34 | 142.92 | 170.89 | 189.53 | 208.17 | 251.67 | 276.53 |
| 38 | 30.90 | 35.77 | 37.40 | 40.65 | 47.16 | 52.88 | 63.24 | 70.09 | 83.45 | 90.77 | 134.21 | 152.94 | 142.92 | 170.89 | 189.53 | 208.17 | 251.67 | 276.53 |
| 39 | 30.90 | 35.77 | 38.84 | 42.25 | 49.28 | 56.15 | 67.00 | 73.52 | 86.94 | 97.63 | 141.42 | 164.52 | 142.92 | 170.89 | 189.53 | 208.17 | 251.67 | 276.53 |
| 40 | 33.31 | 37.04 | 41.94 | 45.19 | 52.32 | 59.46 | 70.81 | 76.97 | 90.47 | 101.10 | 148.71 | 172.34 | 142.92 | 170.89 | 189.53 | 208.17 | 251.67 | 276.53 |
| 41 | 33.57 | 37.31 | 45.41 | 48.53 | 55.77 | 62.98 | 75.04 | 80.83 | 94.46 | 105.09 | 156.91 | 180.21 | 142.92 | 170.89 | 189.53 | 208.17 | 251.67 | 276.53 |
| 42 | 37.29 | 40.81 | 45.75 | 48.89 | 59.31 | 66.56 | 75.41 | 84.76 | 98.52 | 112.72 | 161.57 | 180.21 | 142.92 | 170.89 | 189.53 | 208.17 | 251.67 | 276.53 |
| 43 | 37.59 | 41.12 | 49.35 | 52.35 | 62.92 | 70.20 | 79.75 | 88.76 | 106.35 | 116.89 | 161.57 | 180.21 | 142.92 | 170.89 | 189.53 | 208.17 | 251.67 | 276.53 |
| 44 | 37.90 | 44.75 | 49.72 | 54.96 | 66.62 | 73.90 | 84.18 | 92.83 | 110.60 | 121.12 | 161.57 | 180.21 | 142.92 | 170.89 | 189.53 | 208.17 | 251.67 | 276.53 |
| 45 | 37.40 | 43.90 | 50.63 | 55.92 | 69.28 | 78.27 | 83.71 | 94.46 | 111.92 | 122.67 | 185.43 | 208.83 | 161.57 | 195.74 | 214.38 | 236.13 | 285.85 | 313.81 |
| 46 | 40.17 | 45.91 | 51.01 | 59.49 | 72.99 | 82.03 | 84.13 | 102.03 | 119.76 | 126.75 | 193.96 | 221.39 | 161.57 | 195.74 | 214.38 | 236.13 | 285.85 | 313.81 |
| 47 | 40.49 | 46.25 | 54.59 | 63.14 | 76.79 | 85.84 | 88.39 | 106.12 | 124.04 | 134.44 | 202.66 | 230.11 | 161.57 | 195.74 | 214.38 | 236.13 | 285.85 | 313.81 |
| 48 | 40.82 | 49.84 | 58.26 | 63.62 | 80.66 | 89.71 | 92.72 | 110.28 | 132.16 | 142.29 | 211.53 | 233.03 | 161.57 | 195.74 | 214.38 | 236.13 | 285.85 | 313.81 |
| 49 | 44.67 | 50.21 | 58.69 | 67.39 | 88.05 | 97.32 | 97.14 | 118.24 | 136.62 | 146.63 | 214.38 | 233.03 | 161.57 | 195.74 | 214.38 | 236.13 | 285.85 | 313.81 |
| 50 | 43.28 | 56.10 | 64.97 | 69.76 | 91.20 | 97.92 | 101.66 | 120.97 | 143.02 | 153.54 | 232.79 | 254.78 | 170.89 | 208.17 | 226.81 | 248.56 | 301.38 | 332.45 |
| 51 | 47.21 | 56.57 | 65.12 | 74.26 | 97.36 | 103.98 | 106.17 | 123.44 | 147.07 | 164.93 | 244.37 | 270.31 | 177.10 | 214.38 | 233.03 | 254.78 | 307.60 | 341.77 |
| 52 | 45.96 | 57.29 | 66.25 | 78.36 | 102.06 | 112.40 | 112.36 | 131.92 | 152.33 | 169.43 | 258.89 | 282.74 | 183.31 | 220.60 | 239.24 | 260.99 | 316.92 | 351.09 |
| 53 | 51.60 | 61.35 | 70.45 | 76.02 | 108.37 | 121.15 | 112.39 | 138.21 | 161.39 | 176.13 | 273.42 | 298.27 | 189.53 | 226.81 | 245.46 | 267.20 | 323.13 | 360.42 |
| 54 | 52.04 | 60.36 | 71.40 | 80.54 | 114.75 | 129.71 | 119.29 | 143.08 | 165.63 | 186.85 | 285.52 | 313.81 | 198.85 | 233.03 | 251.67 | 273.42 | 332.45 | 369.74 |
| 55 | 54.46 | 64.46 | 72.25 | 83.23 | 121.21 | 131.79 | 125.67 | 149.49 | 172.59 | 193.71 | 298.27 | 325.71 | 207.49 | 239.24 | 260.99 | 279.63 | 341.77 | 379.06 |
| 56 | 56.80 | 68.53 | 79.98 | 91.06 | 129.99 | 146.49 | 134.41 | 158.18 | 181.54 | 206.98 | 310.70 | 347.99 | 213.73 | 248.56 | 270.31 | 292.06 | 354.20 | 394.59 |
| 57 | 62.53 | 74.50 | 80.98 | 95.38 | 145.06 | 159.08 | 139.17 | 164.74 | 192.16 | 220.21 | 326.24 | 360.42 | 218.72 | 260.99 | 285.85 | 307.60 | 375.95 | 416.34 |
| 58 | 64.92 | 77.23 | 88.80 | 108.80 | 153.47 | 169.73 | 145.69 | 173.69 | 201.47 | 228.91 | 341.77 | 379.06 | 225.10 | 276.53 | 304.49 | 326.24 | 397.70 | 441.20 |
| 59 | 72.78 | 85.06 | 96.75 | 115.18 | 166.96 | 184.35 | 152.38 | 184.26 | 214.78 | 240.20 | 360.42 | 394.59 | 230.12 | 284.50 | 323.13 | 344.88 | 422.56 | 469.16 |
| 60 | 73.66 | 91.36 | 103.30 | 125.34 | 180.43 | 199.27 | 161.40 | 193.37 | 228.27 | 251.59 | 379.06 | 416.34 | 236.62 | 288.43 | 331.76 | 366.63 | 447.41 | 497.12 |
| 61 | 81.58 | 99.52 | 113.41 | 135.81 | 196.05 | 212.26 | 172.05 | 210.22 | 243.15 | 273.08 | 386.11 | 425.33 | 253.11 | 303.52 | 347.00 | 377.07 | 458.51 | 509.79 |
| 62 | 89.71 | 108.90 | 121.97 | 146.40 | 209.49 | 229.54 | 185.11 | 224.96 | 262.28 | 285.91 | 398.03 | 433.15 | 260.75 | 314.48 | 354.13 | 389.25 | 474.12 | 523.87 |
| 63 | 98.77 | 118.16 | 132.47 | 155.24 | 229.91 | 248.01 | 202.44 | 237.45 | 275.21 | 309.41 | 408.60 | 445.48 | 269.56 | 329.15 | 363.20 | 400.08 | 485.21 | 539.12 |
| 64 | 103.88 | 128.67 | 145.72 | 166.24 | 247.98 | 267.19 | 213.31 | 252.52 | 296.36 | 326.69 | 420.59 | 459.07 | 277.64 | 338.12 | 376.61 | 412.34 | 500.31 | 552.54 |
| 65 | 115.37 | 139.28 | 156.87 | 180.97 | 266.50 | 287.80 | 225.93 | 269.29 | 313.71 | 348.06 | 431.09 | 471.01 | 284.73 | 348.60 | 385.86 | 425.77 | 513.59 | 566.81 |
| 66 | 124.37 | 151.10 | 172.88 | 200.36 | 277.98 | 303.71 | 240.72 | 291.84 | 332.01 | 376.71 | 447.85 | 486.46 | 293.42 | 360.34 | 398.95 | 440.13 | 530.21 | 581.69 |
| 67 | 138.49 | 167.80 | 189.12 | 227.46 | 288.53 | 313.40 | 255.34 | 314.57 | 359.12 | 395.48 | 467.61 | 499.95 | 300.96 | 378.07 | 410.40 | 452.69 | 554.67 | 594.46 |
| 68 | 152.64 | 185.15 | 209.29 | 250.99 | 304.98 | 328.99 | 274.25 | 341.36 | 374.62 | 413.04 | 492.29 | 523.50 | 314.58 | 396.23 | 429.85 | 475.48 | 581.14 | 619.56 |
| 69 | 171.70 | 202.58 | 228.30 | 282.71 | 324.26 | 352.05 | 294.15 | 368.18 | 398.38 | 442.38 | 521.13 | 553.56 | 333.53 | 419.22 | 456.28 | 509.55 | 611.46 | 655.47 |
| 70 | 191.66 | 224.09 | 252.06 | 310.19 | 352.59 | 379.37 | 312.42 | 383.83 | 428.46 | 473.09 | 548.96 | 595.83 | 357.05 | 439.62 | 488.71 | 546.73 | 640.46 | 698.48 |
| 71 | 210.75 | 248.49 | 275.84 | 337.18 | 386.57 | 412.35 | 328.59 | 401.61 | 446.71 | 511.14 | 582.01 | 627.11 | 375.84 | 459.59 | 511.14 | 586.30 | 672.21 | 728.05 |
| 72 | 230.27 | 272.67 | 302.83 | 365.39 | 423.20 | 447.97 | 346.81 | 421.13 | 464.48 | 549.12 | 619.31 | 664.73 | 394.29 | 481.00 | 534.67 | 625.50 | 708.08 | 761.75 |
| 73 | 253.71 | 299.23 | 330.14 | 396.35 | 457.79 | 485.53 | 364.64 | 441.93 | 487.51 | 588.58 | 659.92 | 705.50 | 410.22 | 503.37 | 558.86 | 661.91 | 747.12 | 798.65 |
| 74 | 275.47 | 326.99 | 362.20 | 433.15 | 490.15 | 522.45 | 381.86 | 465.45 | 514.85 | 628.83 | 701.03 | 746.62 | 425.56 | 526.25 | 587.04 | 701.03 | 784.62 | 835.91 |
| 75 | 290.96 | 357.96 | 393.14 | 465.54 | 518.27 | 551.01 | 394.62 | 489.18 | 547.37 | 665.57 | 741.95 | 789.23 | 438.26 | 549.19 | 616.47 | 734.68 | 821.97 | 874.70 |
| 76 | 304.13 | 375.38 | 418.83 | 486.60 | 542.22 | 575.24 | 408.40 | 517.89 | 587.40 | 702.10 | 783.78 | 835.92 | 450.11 | 573.50 | 651.70 | 764.66 | 860.25 | 917.60 |
| 77 | 318.32 | 391.26 | 436.03 | 505.66 | 563.68 | 596.84 | 421.10 | 548.76 | 631.66 | 734.45 | 827.29 | 885.31 | 460.89 | 598.50 | 688.02 | 792.47 | 898.58 | 961.58 |
| 78 | 341.48 | 419.53 | 468.31 | 539.86 | 598.40 | 635.80 | 447.17 | 598.40 | 694.34 | 787.02 | 894.35 | 961.02 | 482.95 | 643.93 | 743.12 | 843.94 | 964.27 | 1035.82 |
| 79 | 374.00 | 458.56 | 510.59 | 583.76 | 647.18 | 687.83 | 482.95 | 661.82 | 770.76 | 858.57 | 982.15 | 1058.58 | 517.09 | 702.47 | 814.67 | 913.86 | 1050.45 | 1133.38 |
| 80 | 411.40 | 505.71 | 562.63 | 637.42 | 708.97 | 752.88 | 525.23 | 726.86 | | | | | 557.75 | 762.63 | | | | |
| 81 | 460.18 | 564.25 | 629.29 | 708.97 | 791.90 | 842.31 | 575.63 | 795.16 | | | | | 604.90 | 827.68 | | | | |
| 82 | 515.47 | 635.80 | 708.97 | 795.16 | 892.72 | 951.26 | 634.17 | 865.08 | | | | | 660.19 | 895.97 | | | | |
| 83 | 577.26 | 715.48 | 798.41 | 892.72 | 1008.17 | 1078.09 | 697.59 | 939.88 | | | | | 721.98 | 967.52 | | | | |
| 84 | 645.56 | 801.66 | 897.60 | 1001.67 | 1135.01 | 1217.94 | 767.51 | 1017.93 | | | | | 788.65 | 1042.32 | | | | |
| 85+ | 869.95 | 1089.48 | 1224.44 | 1356.15 | 1556.16 | 1678.12 | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96 VA 9/96**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period**
**Home Health Daily Benefit at 100% of Nursing Home Daily Benefit**

| Age | GPO Inflation with Shared Cost | | | | | | 2.2% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | | | | | 2.2% Compound Inflation or 5.0% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 28.41 | 31.00 | 35.97 | 44.88 | 52.91 | 62.75 | 53.66 | 66.67 | 76.43 | 86.18 | 107.68 | 118.97 | 141.29 | 174.74 | 199.33 | 232.06 | 288.95 | 316.92 |
| 30 | 30.03 | 32.59 | 38.13 | 46.98 | 58.54 | 63.42 | 53.66 | 66.67 | 76.43 | 86.18 | 111.80 | 127.78 | 150.23 | 183.60 | 211.28 | 239.24 | 288.95 | 316.92 |
| 31 | 30.85 | 33.38 | 39.47 | 48.28 | 58.54 | 63.42 | 53.66 | 66.67 | 76.43 | 86.18 | 115.94 | 136.70 | 152.24 | 188.07 | 211.28 | 239.24 | 288.95 | 316.92 |
| 32 | 31.66 | 34.65 | 41.13 | 48.78 | 58.54 | 63.42 | 53.66 | 66.67 | 76.43 | 86.18 | 124.31 | 141.20 | 152.24 | 189.53 | 211.28 | 239.24 | 288.95 | 316.92 |
| 33 | 32.15 | 35.45 | 42.46 | 48.78 | 58.54 | 63.42 | 55.58 | 66.67 | 78.03 | 86.18 | 128.53 | 150.28 | 152.24 | 189.53 | 211.28 | 239.24 | 288.95 | 316.92 |
| 34 | 32.52 | 36.72 | 43.80 | 48.78 | 58.54 | 63.42 | 55.58 | 66.67 | 81.97 | 89.22 | 137.06 | 159.47 | 152.24 | 189.53 | 211.28 | 239.24 | 288.95 | 316.92 |
| 35 | 32.52 | 37.51 | 43.90 | 48.78 | 58.54 | 63.42 | 59.45 | 68.33 | 81.97 | 93.18 | 145.70 | 164.10 | 152.24 | 189.53 | 211.28 | 239.24 | 288.95 | 316.92 |
| 36 | 32.52 | 39.03 | 43.90 | 48.78 | 58.54 | 63.42 | 63.36 | 72.13 | 85.94 | 101.20 | 150.06 | 173.46 | 152.24 | 189.53 | 211.28 | 239.24 | 288.95 | 316.92 |
| 37 | 32.52 | 39.03 | 43.90 | 48.78 | 58.54 | 66.53 | 67.32 | 75.96 | 93.98 | 105.25 | 158.85 | 182.92 | 152.24 | 189.53 | 211.28 | 239.24 | 288.95 | 316.92 |
| 38 | 32.52 | 39.03 | 43.90 | 48.78 | 58.54 | 66.53 | 67.32 | 79.82 | 98.05 | 109.34 | 167.76 | 192.50 | 152.24 | 189.53 | 211.28 | 239.24 | 288.95 | 316.92 |
| 39 | 32.52 | 39.03 | 45.60 | 50.70 | 61.17 | 70.64 | 71.33 | 83.73 | 102.16 | 117.60 | 176.77 | 207.06 | 152.24 | 189.53 | 211.28 | 239.24 | 288.95 | 316.92 |
| 40 | 35.06 | 40.41 | 49.23 | 54.23 | 64.95 | 74.80 | 75.38 | 87.67 | 106.30 | 121.77 | 185.89 | 216.91 | 152.24 | 189.53 | 211.28 | 239.24 | 288.95 | 316.92 |
| 41 | 35.34 | 40.71 | 53.30 | 58.24 | 69.24 | 79.23 | 79.88 | 92.06 | 110.99 | 126.58 | 196.14 | 226.81 | 152.24 | 189.53 | 211.28 | 239.24 | 288.95 | 316.92 |
| 42 | 39.26 | 44.53 | 53.70 | 58.67 | 73.62 | 83.74 | 80.28 | 96.53 | 115.76 | 135.78 | 201.96 | 226.81 | 152.24 | 189.53 | 211.28 | 239.24 | 288.95 | 316.92 |
| 43 | 39.57 | 44.86 | 57.93 | 62.82 | 78.11 | 88.32 | 84.90 | 101.09 | 124.96 | 140.80 | 201.96 | 226.81 | 152.24 | 189.53 | 211.28 | 239.24 | 288.95 | 316.92 |
| 44 | 39.89 | 48.82 | 58.37 | 65.95 | 82.70 | 92.97 | 89.61 | 105.72 | 129.96 | 145.90 | 201.96 | 226.81 | 152.24 | 189.53 | 211.28 | 239.24 | 288.95 | 316.92 |
| 45 | 40.65 | 50.41 | 61.48 | 68.55 | 83.86 | 97.83 | 92.30 | 108.24 | 133.86 | 148.96 | 225.74 | 261.73 | 180.21 | 217.49 | 239.24 | 267.20 | 323.13 | 354.20 |
| 46 | 43.66 | 52.72 | 61.94 | 72.92 | 88.36 | 102.53 | 92.76 | 116.91 | 143.24 | 153.91 | 236.13 | 277.48 | 180.21 | 217.49 | 239.24 | 267.20 | 323.13 | 354.20 |
| 47 | 44.01 | 53.11 | 66.28 | 77.40 | 92.95 | 107.30 | 97.45 | 121.60 | 148.36 | 163.25 | 246.72 | 288.40 | 180.21 | 217.49 | 239.24 | 267.20 | 323.13 | 354.20 |
| 48 | 44.37 | 57.23 | 70.74 | 77.98 | 97.64 | 112.13 | 102.23 | 126.36 | 158.08 | 172.79 | 257.51 | 292.06 | 180.21 | 217.49 | 239.24 | 267.20 | 323.13 | 354.20 |
| 49 | 48.55 | 57.65 | 71.27 | 82.61 | 106.59 | 121.65 | 107.10 | 135.49 | 163.40 | 178.05 | 260.99 | 292.06 | 180.21 | 217.49 | 239.24 | 267.20 | 323.13 | 354.20 |
| 50 | 48.69 | 63.58 | 75.45 | 86.67 | 110.75 | 125.24 | 113.76 | 136.94 | 171.62 | 188.78 | 281.80 | 316.92 | 192.64 | 226.81 | 248.56 | 279.63 | 335.56 | 379.06 |
| 51 | 52.65 | 65.70 | 79.36 | 90.76 | 117.27 | 134.01 | 117.96 | 141.39 | 180.03 | 200.46 | 293.24 | 332.45 | 198.85 | 236.13 | 257.88 | 285.85 | 344.88 | 379.06 |
| 52 | 52.77 | 65.97 | 79.50 | 94.86 | 124.25 | 142.84 | 124.32 | 150.12 | 181.82 | 201.35 | 308.20 | 344.88 | 201.96 | 242.35 | 264.10 | 292.06 | 351.09 | 388.38 |
| 53 | 56.94 | 70.12 | 83.78 | 93.12 | 130.95 | 149.11 | 123.85 | 158.94 | 190.73 | 210.37 | 323.13 | 357.31 | 208.17 | 248.56 | 273.42 | 298.27 | 360.42 | 397.70 |
| 54 | 57.07 | 68.74 | 82.11 | 95.52 | 140.00 | 158.01 | 130.76 | 163.52 | 197.30 | 218.81 | 335.18 | 372.84 | 214.38 | 254.78 | 279.63 | 307.60 | 369.74 | 407.02 |
| 55 | 59.41 | 72.95 | 84.59 | 99.88 | 146.85 | 161.85 | 137.30 | 170.19 | 201.35 | 228.04 | 347.99 | 381.02 | 219.88 | 264.10 | 288.95 | 313.81 | 379.06 | 419.45 |
| 56 | 61.81 | 77.10 | 90.88 | 106.23 | 155.99 | 175.30 | 146.20 | 179.11 | 210.59 | 239.01 | 363.52 | 400.81 | 229.22 | 273.42 | 301.38 | 323.13 | 391.49 | 434.98 |
| 57 | 67.60 | 85.15 | 93.31 | 112.55 | 172.10 | 188.90 | 150.77 | 185.63 | 221.73 | 252.74 | 375.95 | 413.23 | 230.87 | 288.95 | 320.02 | 338.67 | 410.13 | 456.73 |
| 58 | 71.76 | 87.53 | 103.29 | 126.93 | 180.70 | 199.68 | 159.79 | 192.22 | 228.49 | 263.74 | 391.49 | 428.77 | 240.31 | 301.38 | 335.56 | 357.31 | 434.98 | 481.59 |
| 59 | 78.11 | 95.69 | 111.63 | 133.36 | 191.88 | 215.07 | 163.93 | 205.52 | 239.76 | 274.87 | 407.02 | 444.31 | 241.92 | 308.71 | 357.31 | 379.06 | 459.84 | 509.55 |
| 60 | 80.51 | 102.11 | 116.21 | 143.83 | 205.85 | 227.74 | 172.93 | 212.24 | 251.09 | 286.13 | 419.45 | 456.73 | 251.23 | 311.74 | 364.94 | 397.70 | 481.59 | 534.41 |
| 61 | 88.67 | 108.56 | 126.64 | 152.28 | 221.85 | 240.74 | 181.35 | 227.14 | 266.18 | 303.15 | 425.33 | 461.53 | 261.94 | 326.87 | 376.92 | 404.21 | 491.69 | 542.97 |
| 62 | 95.09 | 118.13 | 133.23 | 162.90 | 235.35 | 258.23 | 192.14 | 239.47 | 283.05 | 315.75 | 430.22 | 465.34 | 266.54 | 334.49 | 386.32 | 415.59 | 500.46 | 553.14 |
| 63 | 102.43 | 125.55 | 143.83 | 171.58 | 253.42 | 274.11 | 207.26 | 251.84 | 292.88 | 337.08 | 436.97 | 471.02 | 275.24 | 349.01 | 391.57 | 425.62 | 510.75 | 564.66 |
| 64 | 107.53 | 134.26 | 155.44 | 180.43 | 271.72 | 293.64 | 218.11 | 261.96 | 314.09 | 351.63 | 442.58 | 478.32 | 277.64 | 351.87 | 398.60 | 434.33 | 519.55 | 574.53 |
| 65 | 117.23 | 144.93 | 164.62 | 195.37 | 287.61 | 311.56 | 228.31 | 278.73 | 328.65 | 370.59 | 449.72 | 486.98 | 282.07 | 356.58 | 401.82 | 444.40 | 529.55 | 582.77 |
| 66 | 126.25 | 156.84 | 178.77 | 213.02 | 301.14 | 324.31 | 240.72 | 301.33 | 349.22 | 399.62 | 463.29 | 501.90 | 288.27 | 365.49 | 411.82 | 458.15 | 545.66 | 599.71 |
| 67 | 140.44 | 173.66 | 199.18 | 243.06 | 313.40 | 338.27 | 257.73 | 321.61 | 381.41 | 420.35 | 487.51 | 527.31 | 300.96 | 380.56 | 430.30 | 477.56 | 569.59 | 624.31 |
| 68 | 154.62 | 191.05 | 223.65 | 271.34 | 328.99 | 355.41 | 274.25 | 346.04 | 403.43 | 441.86 | 516.30 | 559.52 | 314.58 | 398.63 | 451.46 | 501.89 | 597.95 | 655.58 |
| 69 | 169.68 | 210.45 | 244.46 | 300.95 | 349.74 | 377.53 | 291.83 | 372.82 | 421.54 | 467.86 | 546.61 | 592.93 | 328.89 | 419.22 | 472.49 | 528.08 | 627.68 | 685.58 |
| 70 | 187.58 | 231.95 | 263.97 | 330.27 | 374.90 | 403.91 | 305.72 | 388.29 | 439.62 | 495.41 | 573.51 | 622.61 | 345.89 | 437.39 | 493.18 | 560.12 | 653.85 | 711.87 |
| 71 | 206.70 | 252.37 | 287.49 | 358.66 | 405.90 | 435.97 | 320.00 | 403.76 | 453.15 | 526.17 | 603.49 | 652.88 | 362.95 | 455.30 | 511.14 | 592.75 | 682.95 | 738.79 |
| 72 | 226.30 | 278.39 | 312.29 | 390.17 | 441.77 | 472.74 | 338.56 | 421.13 | 468.61 | 561.51 | 637.89 | 687.43 | 379.84 | 474.80 | 528.48 | 629.63 | 714.27 | 767.94 |
| 73 | 247.85 | 302.94 | 339.36 | 420.13 | 475.62 | 509.31 | 354.73 | 441.93 | 487.51 | 600.47 | 675.78 | 723.34 | 394.37 | 495.44 | 550.93 | 669.83 | 749.10 | 800.63 |
| 74 | 269.77 | 328.82 | 369.44 | 450.25 | 509.15 | 543.34 | 370.46 | 463.55 | 514.85 | 642.13 | 716.23 | 763.72 | 410.36 | 516.75 | 577.54 | 708.63 | 786.52 | 835.91 |
| 75 | 283.69 | 359.78 | 400.29 | 474.63 | 536.46 | 572.83 | 383.71 | 489.18 | 552.83 | 680.12 | 758.32 | 805.60 | 421.89 | 540.10 | 612.84 | 743.77 | 825.60 | 874.70 |
| 76 | 297.18 | 377.12 | 425.78 | 497.03 | 559.59 | 597.83 | 397.97 | 519.62 | 601.30 | 719.48 | 804.63 | 856.77 | 432.73 | 566.55 | 653.44 | 778.57 | 868.94 | 922.81 |
| 77 | 311.68 | 394.58 | 445.97 | 517.26 | 583.58 | 623.37 | 411.16 | 557.05 | 653.21 | 759.31 | 858.79 | 920.13 | 442.66 | 596.84 | 697.97 | 810.71 | 916.81 | 981.47 |
| 78 | 336.60 | 426.03 | 479.69 | 554.49 | 624.42 | 666.69 | 437.42 | 613.03 | 725.23 | 819.55 | 939.88 | 1014.68 | 466.69 | 647.18 | 761.01 | 866.70 | 995.16 | 1074.84 |
| 79 | 369.12 | 466.69 | 526.85 | 603.28 | 678.08 | 725.23 | 474.82 | 681.33 | 809.79 | 899.22 | 1043.95 | 1131.75 | 502.46 | 712.22 | 840.69 | 941.50 | 1095.98 | 1190.29 |
| 80 | 409.77 | 517.09 | 583.76 | 663.44 | 749.62 | 801.66 | 518.72 | 752.88 | | | | | 544.74 | 778.89 | | | | |
| 81 | 460.18 | 582.14 | 656.94 | 741.49 | 847.19 | 910.61 | 572.38 | 827.68 | | | | | 596.77 | 848.82 | | | | |
| 82 | 521.97 | 660.19 | 744.75 | 835.81 | 967.52 | 1047.20 | 635.80 | 904.10 | | | | | 656.94 | 921.99 | | | | |
| 83 | 590.27 | 748.00 | 843.94 | 944.75 | 1105.74 | 1204.93 | 707.35 | 983.78 | | | | | 725.23 | 998.42 | | | | |
| 84 | 665.07 | 843.94 | 952.89 | 1063.46 | 1260.22 | 1380.55 | 785.40 | 1066.71 | | | | | 798.41 | 1078.09 | | | | |
| 85+ | 913.86 | 1161.02 | 1312.25 | 1453.72 | 1770.81 | 1964.31 | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96 VA 9/96**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period**

**Home Health Daily Benefit at 80% of Nursing Home Daily Benefit**

| Age | GPO Inflation with Shared Cost | | | | | | 2.2% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | | | | | 2.2% Compound Inflation or 5.0% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 26.99 | 29.71 | 33.30 | 41.88 | 47.03 | 56.31 | 52.03 | 63.42 | 71.55 | 79.68 | 97.74 | 107.56 | 135.53 | 166.14 | 190.54 | 220.01 | 273.42 | 301.38 |
| 30 | 28.53 | 31.23 | 35.31 | 43.85 | 52.03 | 56.91 | 52.03 | 63.42 | 71.55 | 79.68 | 101.48 | 115.53 | 144.09 | 174.57 | 201.96 | 226.81 | 273.42 | 301.38 |
| 31 | 29.30 | 31.99 | 36.54 | 45.06 | 52.03 | 56.91 | 52.03 | 63.42 | 71.55 | 79.68 | 105.24 | 123.59 | 146.03 | 178.82 | 201.96 | 226.81 | 273.42 | 301.38 |
| 32 | 30.08 | 33.21 | 38.08 | 45.53 | 52.03 | 56.91 | 52.03 | 63.42 | 71.55 | 79.68 | 112.84 | 127.66 | 146.03 | 180.21 | 201.96 | 226.81 | 273.42 | 301.38 |
| 33 | 30.54 | 33.97 | 39.32 | 45.53 | 52.03 | 56.91 | 53.90 | 63.42 | 73.05 | 79.68 | 116.67 | 135.87 | 146.03 | 180.21 | 201.96 | 226.81 | 273.42 | 301.38 |
| 34 | 30.90 | 35.19 | 40.55 | 45.53 | 52.03 | 56.91 | 53.90 | 63.42 | 76.73 | 82.49 | 124.41 | 144.18 | 146.03 | 180.21 | 201.96 | 226.81 | 273.42 | 301.38 |
| 35 | 30.90 | 35.95 | 40.65 | 45.53 | 52.03 | 56.91 | 57.65 | 65.00 | 76.73 | 86.15 | 132.25 | 148.37 | 146.03 | 180.21 | 201.96 | 226.81 | 273.42 | 301.38 |
| 36 | 30.90 | 37.40 | 40.65 | 45.53 | 52.03 | 56.91 | 61.44 | 68.61 | 80.45 | 93.56 | 136.21 | 156.83 | 146.03 | 180.21 | 201.96 | 226.81 | 273.42 | 301.38 |
| 37 | 30.90 | 37.40 | 40.65 | 45.53 | 52.03 | 59.70 | 65.28 | 72.25 | 87.98 | 97.31 | 144.19 | 165.38 | 146.03 | 180.21 | 201.96 | 226.81 | 273.42 | 301.38 |
| 38 | 30.90 | 37.40 | 40.65 | 45.53 | 52.03 | 59.70 | 65.28 | 75.93 | 91.79 | 101.09 | 152.27 | 174.04 | 146.03 | 180.21 | 201.96 | 226.81 | 273.42 | 301.38 |
| 39 | 30.90 | 37.40 | 42.22 | 47.32 | 54.37 | 63.40 | 69.17 | 79.64 | 95.64 | 108.72 | 160.45 | 187.21 | 146.03 | 180.21 | 201.96 | 226.81 | 273.42 | 301.38 |
| 40 | 33.31 | 38.72 | 45.58 | 50.62 | 57.74 | 67.13 | 73.09 | 83.39 | 99.51 | 112.58 | 168.73 | 196.11 | 146.03 | 180.21 | 201.96 | 226.81 | 273.42 | 301.38 |
| 41 | 33.57 | 39.01 | 49.36 | 54.35 | 61.54 | 71.11 | 77.46 | 87.57 | 103.91 | 117.03 | 178.03 | 205.06 | 146.03 | 180.21 | 201.96 | 226.81 | 273.42 | 301.38 |
| 42 | 37.29 | 42.67 | 49.73 | 54.76 | 65.44 | 75.15 | 77.85 | 91.82 | 108.37 | 125.53 | 183.31 | 205.06 | 146.03 | 180.21 | 201.96 | 226.81 | 273.42 | 301.38 |
| 43 | 37.59 | 42.99 | 53.64 | 58.63 | 69.43 | 79.26 | 82.32 | 96.15 | 116.99 | 130.17 | 183.31 | 205.06 | 146.03 | 180.21 | 201.96 | 226.81 | 273.42 | 301.38 |
| 44 | 37.90 | 46.78 | 54.04 | 61.56 | 73.52 | 83.43 | 86.89 | 100.56 | 121.66 | 134.88 | 183.31 | 205.06 | 146.03 | 180.21 | 201.96 | 226.81 | 273.42 | 301.38 |
| 45 | 39.03 | 47.16 | 57.86 | 63.14 | 76.57 | 90.01 | 90.15 | 100.37 | 125.08 | 138.01 | 206.92 | 236.67 | 173.99 | 208.17 | 229.92 | 254.78 | 304.49 | 332.45 |
| 46 | 41.92 | 49.32 | 58.29 | 67.16 | 80.68 | 94.33 | 90.60 | 108.41 | 133.85 | 142.60 | 216.45 | 250.91 | 173.99 | 208.17 | 229.92 | 254.78 | 304.49 | 332.45 |
| 47 | 42.25 | 49.68 | 62.38 | 71.29 | 84.87 | 98.72 | 95.18 | 112.76 | 138.63 | 151.25 | 226.16 | 260.79 | 173.99 | 208.17 | 229.92 | 254.78 | 304.49 | 332.45 |
| 48 | 42.59 | 53.53 | 66.58 | 71.83 | 89.15 | 103.16 | 99.86 | 117.17 | 147.71 | 160.08 | 236.05 | 264.10 | 173.99 | 208.17 | 229.92 | 254.78 | 304.49 | 332.45 |
| 49 | 46.61 | 53.93 | 67.08 | 76.09 | 97.32 | 111.91 | 104.61 | 125.63 | 152.69 | 164.96 | 239.24 | 264.10 | 173.99 | 208.17 | 229.92 | 254.78 | 304.49 | 332.45 |
| 50 | 46.89 | 59.84 | 73.36 | 80.32 | 99.89 | 111.58 | 108.92 | 130.09 | 163.82 | 176.20 | 257.29 | 288.95 | 183.31 | 220.60 | 242.35 | 267.20 | 320.02 | 357.31 |
| 51 | 50.84 | 62.05 | 75.29 | 84.57 | 108.42 | 122.46 | 113.25 | 132.41 | 167.35 | 185.23 | 268.80 | 301.38 | 192.64 | 226.81 | 248.56 | 273.42 | 326.24 | 357.31 |
| 52 | 49.36 | 62.49 | 73.82 | 90.73 | 113.15 | 128.79 | 119.54 | 141.02 | 169.53 | 186.62 | 283.54 | 313.81 | 198.85 | 233.03 | 254.78 | 279.63 | 335.56 | 366.63 |
| 53 | 55.16 | 64.86 | 78.07 | 87.42 | 119.66 | 135.13 | 121.56 | 149.73 | 176.06 | 195.70 | 298.27 | 329.35 | 205.06 | 239.24 | 264.10 | 285.85 | 344.88 | 379.06 |
| 54 | 53.72 | 65.39 | 76.76 | 89.90 | 128.52 | 141.50 | 126.18 | 152.17 | 182.68 | 204.06 | 310.35 | 341.77 | 211.28 | 248.56 | 270.31 | 295.17 | 354.20 | 388.38 |
| 55 | 56.11 | 69.55 | 79.30 | 92.48 | 135.19 | 145.66 | 132.65 | 160.99 | 186.97 | 210.87 | 323.13 | 353.37 | 216.78 | 254.78 | 279.63 | 301.38 | 363.52 | 400.81 |
| 56 | 60.14 | 73.67 | 85.43 | 98.65 | 144.17 | 158.49 | 141.48 | 169.81 | 196.06 | 221.76 | 335.56 | 369.74 | 223.02 | 264.10 | 292.06 | 310.70 | 379.06 | 419.45 |
| 57 | 64.22 | 79.82 | 88.03 | 104.92 | 157.35 | 171.50 | 146.13 | 176.35 | 206.94 | 235.22 | 351.09 | 388.38 | 224.80 | 276.53 | 304.49 | 326.24 | 397.70 | 441.20 |
| 58 | 68.34 | 82.38 | 96.04 | 116.86 | 165.85 | 182.21 | 155.09 | 182.96 | 216.21 | 246.32 | 366.63 | 403.91 | 234.23 | 288.95 | 320.02 | 344.88 | 419.45 | 466.05 |
| 59 | 76.33 | 90.38 | 106.05 | 123.26 | 176.93 | 197.15 | 159.31 | 196.07 | 229.77 | 255.06 | 382.16 | 419.45 | 236.02 | 296.60 | 338.67 | 363.52 | 441.20 | 490.91 |
| 60 | 77.09 | 96.73 | 110.68 | 131.50 | 190.60 | 209.63 | 166.02 | 202.81 | 240.95 | 266.39 | 397.70 | 438.09 | 242.46 | 297.17 | 343.83 | 382.16 | 466.05 | 515.77 |
| 61 | 85.12 | 103.13 | 119.08 | 139.93 | 203.79 | 220.03 | 174.38 | 217.47 | 255.94 | 283.11 | 401.20 | 440.41 | 253.11 | 312.27 | 355.98 | 389.13 | 470.58 | 524.87 |
| 62 | 91.50 | 112.59 | 125.73 | 148.46 | 217.25 | 237.37 | 185.11 | 229.80 | 272.66 | 293.37 | 409.73 | 447.78 | 257.85 | 317.34 | 365.83 | 395.10 | 479.97 | 532.65 |
| 63 | 98.77 | 120.01 | 136.26 | 157.28 | 232.52 | 250.62 | 200.03 | 239.85 | 280.26 | 311.92 | 414.27 | 451.16 | 263.89 | 329.15 | 368.87 | 400.08 | 485.21 | 539.12 |
| 64 | 103.88 | 128.67 | 147.66 | 168.27 | 250.62 | 269.83 | 208.52 | 250.16 | 301.43 | 326.69 | 420.59 | 459.07 | 269.40 | 335.37 | 373.86 | 406.84 | 492.06 | 544.29 |
| 65 | 111.65 | 137.40 | 156.87 | 180.97 | 266.50 | 287.80 | 216.42 | 266.92 | 313.71 | 343.05 | 425.77 | 463.03 | 274.09 | 337.96 | 380.53 | 415.13 | 500.28 | 550.84 |
| 66 | 120.60 | 149.19 | 168.95 | 198.25 | 275.40 | 298.57 | 231.19 | 287.09 | 332.01 | 371.62 | 437.55 | 476.16 | 280.55 | 347.47 | 388.65 | 424.69 | 509.62 | 563.67 |
| 67 | 134.59 | 163.90 | 189.12 | 223.00 | 286.04 | 310.91 | 250.57 | 307.52 | 364.07 | 390.51 | 455.17 | 497.46 | 293.50 | 363.14 | 407.92 | 442.74 | 532.28 | 587.00 |
| 68 | 148.67 | 181.21 | 209.29 | 246.47 | 302.58 | 326.59 | 269.52 | 334.35 | 384.22 | 410.64 | 480.28 | 523.50 | 307.38 | 384.22 | 429.85 | 468.27 | 559.52 | 614.76 |
| 69 | 165.64 | 198.65 | 228.30 | 275.87 | 321.94 | 347.42 | 287.20 | 358.92 | 403.01 | 435.44 | 509.55 | 553.56 | 324.26 | 405.33 | 453.97 | 495.66 | 588.30 | 643.89 |
| 70 | 183.50 | 220.16 | 248.09 | 305.72 | 350.36 | 377.13 | 303.49 | 377.13 | 421.77 | 461.93 | 537.81 | 582.44 | 341.43 | 424.00 | 475.32 | 528.88 | 618.14 | 673.93 |
| 71 | 202.65 | 242.66 | 271.95 | 335.03 | 382.28 | 410.20 | 317.85 | 393.02 | 438.12 | 493.96 | 566.98 | 614.22 | 358.66 | 444.56 | 496.10 | 562.68 | 648.59 | 702.28 |
| 72 | 222.33 | 266.95 | 299.04 | 367.46 | 417.00 | 445.90 | 336.49 | 410.81 | 456.22 | 532.61 | 604.86 | 650.28 | 377.78 | 464.48 | 518.16 | 600.73 | 683.31 | 736.98 |
| 73 | 245.90 | 291.79 | 326.45 | 400.31 | 451.84 | 483.55 | 352.75 | 432.02 | 477.60 | 572.73 | 644.07 | 689.65 | 392.39 | 487.51 | 543.00 | 638.13 | 721.36 | 772.88 |
| 74 | 265.97 | 319.69 | 356.76 | 429.36 | 482.55 | 516.75 | 368.56 | 454.05 | 503.45 | 611.74 | 683.93 | 729.52 | 408.46 | 509.15 | 568.04 | 672.53 | 758.02 | 809.32 |
| 75 | 280.05 | 350.69 | 387.78 | 454.63 | 509.18 | 543.73 | 381.89 | 476.45 | 534.64 | 647.39 | 723.77 | 771.05 | 420.08 | 529.19 | 596.47 | 705.58 | 792.87 | 845.61 |
| 76 | 293.70 | 366.69 | 411.88 | 476.18 | 533.53 | 568.28 | 394.50 | 502.24 | 573.50 | 681.25 | 764.66 | 815.06 | 430.99 | 552.64 | 629.11 | 735.12 | 828.96 | 886.31 |
| 77 | 308.37 | 384.63 | 431.05 | 495.71 | 555.39 | 591.87 | 407.84 | 535.50 | 616.74 | 714.55 | 807.39 | 865.42 | 441.00 | 578.60 | 664.81 | 764.29 | 867.08 | 931.73 |
| 78 | 333.35 | 413.03 | 463.43 | 530.10 | 591.89 | 630.92 | 432.54 | 583.76 | 679.70 | 767.51 | 876.46 | 943.13 | 465.06 | 621.16 | 720.36 | 813.04 | 933.37 | 1006.55 |
| 79 | 365.87 | 452.05 | 505.71 | 575.63 | 642.30 | 684.58 | 468.31 | 647.18 | 756.13 | 837.43 | 964.27 | 1042.32 | 499.21 | 679.70 | 790.28 | 881.34 | 1019.55 | 1104.11 |
| 80 | 404.89 | 499.21 | 557.75 | 630.92 | 707.35 | 752.88 | 510.59 | 712.22 | | | | | 538.23 | 741.49 | | | | |
| 81 | 453.68 | 559.37 | 626.04 | 702.47 | 793.53 | 848.82 | 562.63 | 782.15 | | | | | 587.02 | 806.54 | | | | |
| 82 | 510.59 | 632.55 | 705.72 | 788.65 | 899.22 | 965.89 | 621.16 | 853.69 | | | | | 643.93 | 874.83 | | | | |
| 83 | 575.63 | 712.22 | 796.78 | 887.84 | 1021.18 | 1102.48 | 687.83 | 930.12 | | | | | 707.35 | 948.01 | | | | |
| 84 | 645.56 | 801.66 | 897.60 | 996.79 | 1156.15 | 1253.71 | 761.01 | 1008.17 | | | | | 777.27 | 1024.43 | | | | |
| 85+ | 876.46 | 1094.35 | 1229.32 | 1354.53 | 1601.69 | 1752.92 | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96 VA 9/96**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period**

**Home Health Daily Benefit at 50% of Nursing Home Daily Benefit**

| Age | GPO Inflation with Shared Cost | | | | | | 2.2% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | | | | | 2.2% Compound Inflation or 5.0% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 25.57 | 27.12 | 29.31 | 35.90 | 39.68 | 46.66 | 47.16 | 55.29 | 61.79 | 66.67 | 82.83 | 89.64 | 126.88 | 148.96 | 167.09 | 189.87 | 236.13 | 260.99 |
| 30 | 27.03 | 28.51 | 31.07 | 37.59 | 43.90 | 47.16 | 47.16 | 55.29 | 61.79 | 66.67 | 86.00 | 96.27 | 134.90 | 156.51 | 177.10 | 195.74 | 236.13 | 260.99 |
| 31 | 27.76 | 29.21 | 32.16 | 38.62 | 43.90 | 47.16 | 47.16 | 55.29 | 61.79 | 66.67 | 89.19 | 102.99 | 136.71 | 160.33 | 177.10 | 195.74 | 236.13 | 260.99 |
| 32 | 28.49 | 30.32 | 33.51 | 39.03 | 43.90 | 47.16 | 47.16 | 55.29 | 61.79 | 66.67 | 95.62 | 106.38 | 136.71 | 161.57 | 177.10 | 195.74 | 236.13 | 260.99 |
| 33 | 28.93 | 31.02 | 34.60 | 39.03 | 43.90 | 47.16 | 48.85 | 55.29 | 63.09 | 66.67 | 98.87 | 113.22 | 136.71 | 161.57 | 177.10 | 195.74 | 236.13 | 260.99 |
| 34 | 29.27 | 32.13 | 35.68 | 39.03 | 43.90 | 47.16 | 48.85 | 55.29 | 66.27 | 69.02 | 105.43 | 120.15 | 136.71 | 161.57 | 177.10 | 195.74 | 236.13 | 260.99 |
| 35 | 29.27 | 32.83 | 35.77 | 39.03 | 43.90 | 47.16 | 52.24 | 56.66 | 66.27 | 72.08 | 112.08 | 123.64 | 136.71 | 161.57 | 177.10 | 195.74 | 236.13 | 260.99 |
| 36 | 29.27 | 34.15 | 35.77 | 39.03 | 43.90 | 47.16 | 55.68 | 59.81 | 69.48 | 78.29 | 115.43 | 130.69 | 136.71 | 161.57 | 177.10 | 195.74 | 236.13 | 260.99 |
| 37 | 29.27 | 34.15 | 35.77 | 39.03 | 43.90 | 49.47 | 59.16 | 62.99 | 75.98 | 81.42 | 122.20 | 137.82 | 136.71 | 161.57 | 177.10 | 195.74 | 236.13 | 260.99 |
| 38 | 29.27 | 34.15 | 35.77 | 39.03 | 43.90 | 49.47 | 59.16 | 66.20 | 79.28 | 84.58 | 129.04 | 145.03 | 136.71 | 161.57 | 177.10 | 195.74 | 236.13 | 260.99 |
| 39 | 29.27 | 34.15 | 37.16 | 40.56 | 45.88 | 52.53 | 62.68 | 69.43 | 82.59 | 90.97 | 135.98 | 156.01 | 136.71 | 161.57 | 177.10 | 195.74 | 236.13 | 260.99 |
| 40 | 31.55 | 35.36 | 40.11 | 43.39 | 48.71 | 55.62 | 66.24 | 72.70 | 85.94 | 94.20 | 142.99 | 163.43 | 136.71 | 161.57 | 177.10 | 195.74 | 236.13 | 260.99 |
| 41 | 31.81 | 35.62 | 43.43 | 46.59 | 51.93 | 58.92 | 70.19 | 76.34 | 89.74 | 97.92 | 150.88 | 170.89 | 136.71 | 161.57 | 177.10 | 195.74 | 236.13 | 260.99 |
| 42 | 35.33 | 38.96 | 43.76 | 46.94 | 55.22 | 62.27 | 70.55 | 80.05 | 93.60 | 105.04 | 155.35 | 170.89 | 136.71 | 161.57 | 177.10 | 195.74 | 236.13 | 260.99 |
| 43 | 35.62 | 39.25 | 47.20 | 50.25 | 58.58 | 65.67 | 74.61 | 83.83 | 101.03 | 108.92 | 155.35 | 170.89 | 136.71 | 161.57 | 177.10 | 195.74 | 236.13 | 260.99 |
| 44 | 35.91 | 42.72 | 47.56 | 52.76 | 62.03 | 69.13 | 78.75 | 87.67 | 105.07 | 112.86 | 155.35 | 170.89 | 136.71 | 161.57 | 177.10 | 195.74 | 236.13 | 260.99 |
| 45 | 35.77 | 42.28 | 48.82 | 54.12 | 63.81 | 74.35 | 79.42 | 88.56 | 109.72 | 118.29 | 174.68 | 200.48 | 158.46 | 186.42 | 198.85 | 220.60 | 267.20 | 295.17 |
| 46 | 38.42 | 44.21 | 49.19 | 57.57 | 67.23 | 77.92 | 79.81 | 95.65 | 117.41 | 122.23 | 182.72 | 212.54 | 158.46 | 186.42 | 198.85 | 220.60 | 267.20 | 295.17 |
| 47 | 38.73 | 44.54 | 52.64 | 61.11 | 70.72 | 81.55 | 83.85 | 99.49 | 121.60 | 129.64 | 190.91 | 220.90 | 158.46 | 186.42 | 198.85 | 220.60 | 267.20 | 295.17 |
| 48 | 39.04 | 48.00 | 56.17 | 61.57 | 74.29 | 85.22 | 87.97 | 103.39 | 129.57 | 137.21 | 199.27 | 223.71 | 158.46 | 186.42 | 198.85 | 220.60 | 267.20 | 295.17 |
| 49 | 42.73 | 48.35 | 56.60 | 65.22 | 81.10 | 92.45 | 92.16 | 110.85 | 133.94 | 141.40 | 201.96 | 223.71 | 158.46 | 186.42 | 198.85 | 220.60 | 267.20 | 295.17 |
| 50 | 41.48 | 54.23 | 62.88 | 67.64 | 84.69 | 95.64 | 99.24 | 114.12 | 140.42 | 148.51 | 220.54 | 248.56 | 167.78 | 195.74 | 208.17 | 233.03 | 279.63 | 316.92 |
| 51 | 45.39 | 54.75 | 63.08 | 72.19 | 90.72 | 101.67 | 101.45 | 116.70 | 144.53 | 157.32 | 229.09 | 260.99 | 173.99 | 201.96 | 214.38 | 239.24 | 288.95 | 316.92 |
| 52 | 44.26 | 53.81 | 64.36 | 76.30 | 95.40 | 110.06 | 107.58 | 122.82 | 147.42 | 159.61 | 243.48 | 273.42 | 180.21 | 205.06 | 220.60 | 245.46 | 295.17 | 326.24 |
| 53 | 49.82 | 57.85 | 66.64 | 74.12 | 101.60 | 114.16 | 107.80 | 131.30 | 154.05 | 166.34 | 257.88 | 282.74 | 186.42 | 211.28 | 226.81 | 251.67 | 304.49 | 335.56 |
| 54 | 50.36 | 57.00 | 66.05 | 74.92 | 107.87 | 120.28 | 112.41 | 134.00 | 158.33 | 174.56 | 266.90 | 298.27 | 189.53 | 217.49 | 236.13 | 257.88 | 313.81 | 344.88 |
| 55 | 51.16 | 61.07 | 68.73 | 77.68 | 114.21 | 124.85 | 118.69 | 140.29 | 163.00 | 181.45 | 279.63 | 307.28 | 195.10 | 226.81 | 245.46 | 264.10 | 323.13 | 357.31 |
| 56 | 53.46 | 63.39 | 72.71 | 83.47 | 122.90 | 134.48 | 124.97 | 148.87 | 169.44 | 192.20 | 292.06 | 323.13 | 201.34 | 233.03 | 254.78 | 273.42 | 335.56 | 372.84 |
| 57 | 57.46 | 70.95 | 75.70 | 89.66 | 135.22 | 149.13 | 129.89 | 155.46 | 179.84 | 202.69 | 304.49 | 338.67 | 203.53 | 245.46 | 267.20 | 285.85 | 351.09 | 391.49 |
| 58 | 61.51 | 72.09 | 83.36 | 100.74 | 143.57 | 157.25 | 138.65 | 162.11 | 186.73 | 211.49 | 320.02 | 351.09 | 209.89 | 257.88 | 282.74 | 304.49 | 369.74 | 413.23 |
| 59 | 67.46 | 77.97 | 91.17 | 107.09 | 154.50 | 171.55 | 140.84 | 172.45 | 197.30 | 222.87 | 332.45 | 366.63 | 212.42 | 263.31 | 298.27 | 320.02 | 391.49 | 434.98 |
| 60 | 68.52 | 84.19 | 95.92 | 115.07 | 165.19 | 183.75 | 147.57 | 179.22 | 210.51 | 231.86 | 347.99 | 382.16 | 219.09 | 265.13 | 304.62 | 335.56 | 413.23 | 459.84 |
| 61 | 74.48 | 90.47 | 103.96 | 121.41 | 178.00 | 194.14 | 155.78 | 190.89 | 220.11 | 245.53 | 352.93 | 386.11 | 226.62 | 277.25 | 317.09 | 343.88 | 419.30 | 467.56 |
| 62 | 78.94 | 97.83 | 108.84 | 129.90 | 188.80 | 206.07 | 166.36 | 200.77 | 236.31 | 256.08 | 357.05 | 392.17 | 231.78 | 283.03 | 324.86 | 351.20 | 427.29 | 474.12 |
| 63 | 85.97 | 105.24 | 117.33 | 138.90 | 203.78 | 219.29 | 180.75 | 211.07 | 244.91 | 274.19 | 363.20 | 397.25 | 238.35 | 295.10 | 329.15 | 357.52 | 434.13 | 479.53 |
| 64 | 92.95 | 111.88 | 128.23 | 145.97 | 218.96 | 238.09 | 189.35 | 221.84 | 260.90 | 286.79 | 371.11 | 404.10 | 241.91 | 299.64 | 332.62 | 362.86 | 439.83 | 486.56 |
| 65 | 100.49 | 120.46 | 135.57 | 158.35 | 232.20 | 250.83 | 197.39 | 233.85 | 273.87 | 302.99 | 375.21 | 409.80 | 247.48 | 303.36 | 335.29 | 369.89 | 447.06 | 492.30 |
| 66 | 109.29 | 131.97 | 147.34 | 170.84 | 239.37 | 259.96 | 209.74 | 251.50 | 290.20 | 325.81 | 386.08 | 419.54 | 254.81 | 311.44 | 344.90 | 380.93 | 458.15 | 504.48 |
| 67 | 120.94 | 144.39 | 164.98 | 194.01 | 248.73 | 268.63 | 224.32 | 272.31 | 317.02 | 343.25 | 402.94 | 440.25 | 266.14 | 325.84 | 360.66 | 397.97 | 477.56 | 527.31 |
| 68 | 134.80 | 159.54 | 184.67 | 214.81 | 261.75 | 283.36 | 241.15 | 294.60 | 338.60 | 362.61 | 425.05 | 463.47 | 278.56 | 343.40 | 381.82 | 420.24 | 501.89 | 552.32 |
| 69 | 149.48 | 177.01 | 200.02 | 241.67 | 282.57 | 303.42 | 257.09 | 319.56 | 356.69 | 386.80 | 451.65 | 491.02 | 294.15 | 363.64 | 405.33 | 444.70 | 530.40 | 581.35 |
| 70 | 165.15 | 194.60 | 218.32 | 270.02 | 307.96 | 330.27 | 272.25 | 334.73 | 372.67 | 410.61 | 477.55 | 517.72 | 310.19 | 381.60 | 426.23 | 475.32 | 557.89 | 606.99 |
| 71 | 184.41 | 215.49 | 240.87 | 298.52 | 337.18 | 360.80 | 285.64 | 350.06 | 388.72 | 442.41 | 506.84 | 547.65 | 326.44 | 399.46 | 444.56 | 508.99 | 586.30 | 633.55 |
| 72 | 200.50 | 238.34 | 263.08 | 328.23 | 369.52 | 394.29 | 301.40 | 367.46 | 404.62 | 476.87 | 538.80 | 578.02 | 342.68 | 419.07 | 464.48 | 542.93 | 617.25 | 664.73 |
| 73 | 222.48 | 260.20 | 287.72 | 356.72 | 400.31 | 426.08 | 317.08 | 384.46 | 424.10 | 511.29 | 574.71 | 614.34 | 356.72 | 437.97 | 485.53 | 576.69 | 650.02 | 695.60 |
| 74 | 239.38 | 284.98 | 315.11 | 381.86 | 427.46 | 455.95 | 332.47 | 404.66 | 448.35 | 547.14 | 609.84 | 649.73 | 370.46 | 457.85 | 511.05 | 609.84 | 682.03 | 727.62 |
| 75 | 252.77 | 310.72 | 341.32 | 403.71 | 450.99 | 480.09 | 343.70 | 425.53 | 476.45 | 578.29 | 645.57 | 687.40 | 381.89 | 478.27 | 536.46 | 638.30 | 714.67 | 761.95 |
| 76 | 264.16 | 326.72 | 363.21 | 424.04 | 470.96 | 500.51 | 354.53 | 450.11 | 510.93 | 609.99 | 682.98 | 726.43 | 391.02 | 498.77 | 566.55 | 665.60 | 747.28 | 797.68 |
| 77 | 276.87 | 339.87 | 379.66 | 441.00 | 489.08 | 520.58 | 366.39 | 477.47 | 548.76 | 638.29 | 719.52 | 769.26 | 399.55 | 520.58 | 598.50 | 691.34 | 780.87 | 837.24 |
| 78 | 297.57 | 365.87 | 406.52 | 468.31 | 520.35 | 552.87 | 388.63 | 520.35 | 603.28 | 684.58 | 778.89 | 835.81 | 421.16 | 559.37 | 647.18 | 734.99 | 839.06 | 902.48 |
| 79 | 325.22 | 398.39 | 443.92 | 507.34 | 562.63 | 598.40 | 419.53 | 575.63 | 669.95 | 746.37 | 855.32 | 920.36 | 450.43 | 609.78 | 708.97 | 795.16 | 913.86 | 985.41 |
| 80 | 357.74 | 439.04 | 489.45 | 554.49 | 616.29 | 655.31 | 456.93 | 632.55 | | | | | 484.57 | 663.44 | | | | |
| 81 | 400.02 | 491.08 | 547.99 | 616.29 | 687.83 | 731.74 | 500.83 | 691.09 | | | | | 526.85 | 720.36 | | | | |
| 82 | 448.80 | 552.87 | 616.29 | 691.09 | 775.64 | 827.68 | 551.24 | 752.88 | | | | | 574.01 | 778.89 | | | | |
| 83 | 502.46 | 621.16 | 694.34 | 777.27 | 876.46 | 938.25 | 606.53 | 817.92 | | | | | 627.67 | 842.31 | | | | |
| 84 | 561.00 | 697.59 | 780.52 | 871.58 | 987.03 | 1058.58 | 666.69 | 884.59 | | | | | 686.21 | 905.73 | | | | |
| 85+ | 756.13 | 948.01 | 1065.09 | 1178.91 | 1352.90 | 1460.22 | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**John Hancock Life Insurance Company (U.S.A.)**

**NH-99 VA 4/99**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period**

| Age | GPO Inflation with Shared Cost | | | | | | 2.2% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | | | | | 2.2% Compound Inflation or 5.0% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 21.31 | 24.54 | 26.64 | 34.40 | 39.68 | 48.27 | 40.65 | 52.03 | 56.91 | 65.04 | 81.18 | 88.01 | 109.58 | 134.63 | 152.43 | 174.80 | 220.60 | 242.35 |
| 30 | 22.53 | 25.80 | 28.25 | 36.02 | 43.90 | 48.78 | 40.65 | 52.03 | 56.91 | 65.04 | 84.28 | 94.52 | 116.50 | 141.46 | 161.57 | 180.21 | 220.60 | 242.35 |
| 31 | 23.13 | 26.43 | 29.23 | 37.01 | 43.90 | 48.78 | 40.65 | 52.03 | 56.91 | 65.04 | 87.40 | 101.12 | 118.07 | 144.91 | 161.57 | 180.21 | 220.60 | 242.35 |
| 32 | 23.74 | 27.43 | 30.47 | 37.40 | 43.90 | 48.78 | 40.65 | 52.03 | 56.91 | 65.04 | 93.71 | 104.45 | 118.07 | 146.03 | 161.57 | 180.21 | 220.60 | 242.35 |
| 33 | 24.11 | 28.06 | 31.45 | 37.40 | 43.90 | 48.78 | 42.11 | 52.03 | 58.11 | 65.04 | 96.90 | 111.16 | 118.07 | 146.03 | 161.57 | 180.21 | 220.60 | 242.35 |
| 34 | 24.39 | 29.07 | 32.44 | 37.40 | 43.90 | 48.78 | 42.11 | 52.03 | 61.04 | 67.34 | 103.32 | 117.96 | 118.07 | 146.03 | 161.57 | 180.21 | 220.60 | 242.35 |
| 35 | 24.39 | 29.70 | 32.52 | 37.40 | 43.90 | 48.78 | 45.04 | 53.33 | 61.04 | 70.33 | 109.83 | 121.39 | 118.07 | 146.03 | 161.57 | 180.21 | 220.60 | 242.35 |
| 36 | 24.39 | 30.90 | 32.52 | 37.40 | 43.90 | 48.78 | 48.00 | 56.29 | 64.00 | 76.38 | 113.12 | 128.31 | 118.07 | 146.03 | 161.57 | 180.21 | 220.60 | 242.35 |
| 37 | 24.39 | 30.90 | 32.52 | 37.40 | 43.90 | 51.17 | 51.00 | 59.28 | 69.98 | 79.44 | 119.75 | 135.31 | 118.07 | 146.03 | 161.57 | 180.21 | 220.60 | 242.35 |
| 38 | 24.39 | 30.90 | 32.52 | 37.40 | 43.90 | 51.17 | 51.00 | 62.30 | 73.02 | 82.52 | 126.46 | 142.40 | 118.07 | 146.03 | 161.57 | 180.21 | 220.60 | 242.35 |
| 39 | 24.39 | 30.90 | 33.78 | 38.87 | 45.88 | 54.34 | 54.04 | 65.35 | 76.07 | 88.75 | 133.26 | 153.17 | 118.07 | 146.03 | 161.57 | 180.21 | 220.60 | 242.35 |
| 40 | 26.29 | 31.99 | 36.47 | 41.58 | 48.71 | 57.54 | 57.10 | 68.42 | 79.16 | 91.91 | 140.13 | 160.46 | 118.07 | 146.03 | 161.57 | 180.21 | 220.60 | 242.35 |
| 41 | 26.50 | 32.23 | 39.48 | 44.65 | 51.93 | 60.95 | 60.51 | 71.85 | 82.65 | 95.53 | 147.86 | 167.78 | 118.07 | 146.03 | 161.57 | 180.21 | 220.60 | 242.35 |
| 42 | 29.44 | 35.25 | 39.78 | 44.98 | 55.22 | 64.41 | 60.82 | 75.34 | 86.21 | 102.47 | 152.24 | 167.78 | 118.07 | 146.03 | 161.57 | 180.21 | 220.60 | 242.35 |
| 43 | 29.68 | 35.51 | 42.91 | 48.16 | 58.58 | 67.94 | 64.31 | 78.90 | 93.06 | 106.26 | 152.24 | 167.78 | 118.07 | 146.03 | 161.57 | 180.21 | 220.60 | 242.35 |
| 44 | 29.92 | 38.65 | 43.23 | 50.57 | 62.03 | 71.52 | 67.89 | 82.51 | 96.78 | 110.11 | 152.24 | 167.78 | 118.07 | 146.03 | 161.57 | 180.21 | 220.60 | 242.35 |
| 45 | 30.90 | 39.03 | 45.20 | 50.51 | 63.81 | 72.40 | 68.69 | 82.65 | 98.75 | 111.72 | 171.99 | 192.12 | 133.60 | 164.67 | 183.31 | 205.06 | 245.46 | 273.42 |
| 46 | 33.18 | 40.81 | 45.54 | 53.73 | 67.23 | 75.87 | 69.03 | 89.28 | 105.67 | 115.43 | 179.91 | 203.68 | 133.60 | 164.67 | 183.31 | 205.06 | 245.46 | 273.42 |
| 47 | 33.45 | 41.11 | 48.74 | 57.03 | 70.72 | 79.40 | 72.52 | 92.86 | 109.44 | 122.44 | 187.98 | 211.70 | 133.60 | 164.67 | 183.31 | 205.06 | 245.46 | 273.42 |
| 48 | 33.72 | 44.30 | 52.01 | 57.46 | 74.29 | 82.98 | 76.08 | 96.49 | 116.61 | 129.59 | 196.20 | 214.38 | 133.60 | 164.67 | 183.31 | 205.06 | 245.46 | 273.42 |
| 49 | 36.90 | 44.63 | 52.41 | 60.87 | 81.10 | 90.02 | 79.71 | 103.46 | 120.54 | 133.54 | 198.85 | 214.38 | 133.60 | 164.67 | 183.31 | 205.06 | 245.46 | 273.42 |
| 50 | 36.07 | 46.75 | 56.59 | 63.41 | 84.69 | 91.09 | 84.72 | 104.99 | 124.82 | 140.96 | 214.41 | 233.03 | 139.82 | 177.10 | 195.74 | 214.38 | 257.88 | 285.85 |
| 51 | 39.94 | 49.27 | 59.01 | 66.01 | 90.72 | 99.36 | 87.29 | 107.73 | 131.86 | 147.17 | 226.04 | 245.46 | 146.03 | 180.21 | 198.85 | 220.60 | 264.10 | 292.06 |
| 52 | 39.15 | 50.34 | 58.68 | 70.11 | 95.40 | 105.37 | 93.24 | 116.00 | 135.14 | 152.24 | 237.31 | 257.88 | 152.24 | 186.42 | 205.06 | 223.71 | 270.31 | 301.38 |
| 53 | 42.71 | 52.59 | 60.93 | 70.31 | 101.60 | 111.83 | 96.33 | 122.08 | 141.83 | 159.00 | 245.46 | 270.31 | 158.46 | 189.53 | 211.28 | 229.92 | 279.63 | 307.60 |
| 54 | 41.97 | 53.65 | 62.48 | 73.05 | 107.87 | 117.92 | 98.65 | 124.91 | 148.58 | 169.64 | 257.59 | 282.74 | 164.67 | 198.85 | 217.49 | 236.13 | 285.85 | 313.81 |
| 55 | 44.56 | 55.98 | 65.20 | 75.83 | 114.21 | 122.54 | 104.72 | 131.09 | 153.41 | 174.09 | 267.20 | 291.91 | 170.33 | 201.96 | 220.60 | 239.24 | 292.06 | 320.02 |
| 56 | 48.45 | 59.96 | 72.71 | 83.47 | 122.90 | 136.88 | 115.54 | 139.57 | 164.60 | 189.73 | 282.74 | 313.81 | 179.66 | 214.38 | 236.13 | 254.78 | 307.60 | 341.77 |
| 57 | 54.08 | 69.18 | 77.46 | 91.57 | 137.68 | 151.62 | 120.61 | 150.82 | 179.84 | 205.19 | 304.49 | 335.56 | 188.34 | 233.03 | 257.88 | 276.53 | 332.45 | 366.63 |
| 58 | 58.09 | 73.80 | 86.98 | 104.77 | 153.47 | 164.74 | 131.60 | 162.11 | 191.64 | 221.44 | 326.24 | 357.31 | 200.77 | 251.67 | 279.63 | 298.27 | 363.52 | 400.81 |
| 59 | 65.68 | 81.52 | 94.89 | 115.18 | 166.96 | 184.35 | 140.84 | 177.17 | 207.29 | 237.73 | 347.99 | 382.16 | 209.47 | 266.34 | 307.60 | 323.13 | 394.59 | 434.98 |
| 60 | 70.24 | 89.57 | 103.30 | 127.39 | 180.43 | 201.86 | 152.18 | 186.30 | 220.66 | 251.59 | 369.74 | 400.81 | 219.09 | 276.78 | 319.70 | 347.99 | 425.66 | 469.16 |
| 61 | 78.03 | 97.71 | 113.41 | 137.87 | 198.63 | 217.44 | 162.75 | 202.97 | 238.03 | 270.58 | 380.08 | 410.25 | 232.51 | 291.85 | 338.03 | 365.00 | 440.41 | 485.66 |
| 62 | 86.12 | 107.05 | 121.97 | 148.46 | 214.66 | 237.37 | 175.73 | 217.70 | 257.08 | 288.40 | 392.17 | 424.37 | 246.26 | 305.90 | 351.20 | 377.54 | 456.56 | 503.39 |
| 63 | 95.11 | 116.32 | 132.47 | 159.33 | 235.13 | 253.23 | 190.39 | 232.65 | 272.68 | 311.92 | 402.92 | 436.97 | 255.37 | 320.64 | 360.36 | 394.41 | 473.86 | 522.10 |
| 64 | 102.06 | 126.80 | 145.72 | 172.32 | 255.89 | 277.77 | 203.73 | 247.80 | 296.36 | 331.68 | 417.84 | 450.83 | 261.15 | 332.62 | 373.86 | 409.59 | 489.31 | 538.79 |
| 65 | 111.65 | 137.40 | 156.87 | 185.09 | 277.06 | 298.36 | 216.42 | 266.92 | 313.71 | 353.07 | 431.09 | 463.03 | 268.77 | 340.62 | 383.19 | 423.11 | 505.60 | 556.16 |
| 66 | 122.48 | 151.10 | 172.88 | 206.69 | 288.27 | 308.86 | 231.19 | 287.09 | 334.47 | 381.80 | 445.28 | 481.31 | 280.55 | 352.62 | 396.37 | 434.98 | 522.49 | 571.40 |
| 67 | 134.59 | 165.85 | 191.13 | 231.92 | 300.96 | 318.37 | 245.79 | 307.52 | 359.12 | 397.97 | 467.61 | 502.43 | 286.04 | 368.12 | 405.43 | 450.20 | 547.20 | 584.51 |
| 68 | 148.67 | 183.18 | 209.29 | 255.51 | 316.98 | 333.79 | 262.43 | 332.01 | 377.02 | 415.44 | 494.69 | 521.10 | 297.77 | 381.82 | 425.05 | 470.67 | 571.53 | 605.15 |
| 69 | 161.60 | 200.61 | 230.32 | 284.99 | 333.53 | 356.69 | 277.94 | 354.29 | 398.38 | 442.38 | 521.13 | 558.19 | 315.00 | 400.69 | 449.33 | 500.29 | 599.88 | 639.26 |
| 70 | 179.42 | 220.16 | 252.06 | 314.65 | 359.28 | 386.06 | 290.10 | 370.44 | 419.53 | 473.09 | 548.96 | 593.60 | 330.27 | 417.30 | 470.86 | 533.34 | 624.84 | 680.63 |
| 71 | 196.57 | 242.66 | 273.89 | 339.33 | 386.57 | 416.64 | 304.96 | 386.57 | 431.67 | 502.55 | 577.71 | 622.81 | 345.77 | 433.82 | 487.51 | 566.98 | 652.88 | 704.42 |
| 72 | 216.38 | 265.04 | 299.04 | 369.52 | 421.13 | 452.10 | 322.04 | 402.55 | 447.97 | 538.80 | 611.05 | 658.53 | 363.33 | 454.16 | 505.77 | 604.86 | 685.37 | 736.98 |
| 73 | 238.09 | 289.93 | 326.45 | 400.31 | 457.79 | 489.49 | 338.88 | 424.10 | 469.68 | 576.69 | 650.02 | 695.60 | 378.52 | 475.62 | 531.11 | 642.09 | 721.36 | 768.92 |
| 74 | 260.27 | 316.03 | 354.95 | 433.15 | 488.25 | 524.35 | 357.16 | 446.45 | 495.85 | 617.44 | 691.53 | 735.22 | 393.26 | 497.75 | 556.64 | 682.03 | 758.02 | 805.52 |
| 75 | 272.78 | 345.24 | 384.21 | 456.45 | 516.46 | 551.01 | 370.98 | 470.99 | 532.82 | 654.66 | 731.04 | 776.50 | 405.53 | 520.09 | 589.20 | 716.49 | 796.51 | 843.79 |
| 76 | 285.01 | 363.21 | 410.14 | 479.65 | 538.74 | 576.97 | 382.33 | 500.51 | 578.71 | 693.41 | 775.09 | 825.49 | 417.09 | 545.69 | 629.11 | 750.76 | 835.92 | 889.79 |
| 77 | 300.08 | 381.32 | 429.39 | 499.03 | 562.03 | 600.16 | 396.24 | 537.16 | 630.00 | 731.13 | 827.29 | 886.97 | 426.08 | 575.29 | 671.45 | 780.87 | 883.66 | 946.66 |
| 78 | 325.22 | 409.77 | 461.81 | 534.98 | 601.65 | 642.30 | 421.16 | 590.27 | 697.59 | 790.28 | 905.73 | 977.28 | 450.43 | 624.42 | 733.36 | 834.18 | 959.39 | 1034.19 |
| 79 | 356.11 | 450.43 | 507.34 | 580.51 | 653.69 | 697.59 | 456.93 | 656.94 | 780.52 | 866.70 | 1006.55 | 1091.10 | 484.57 | 686.21 | 809.79 | 907.35 | 1056.95 | 1146.39 |
| 80 | 393.51 | 499.21 | 561.00 | 639.05 | 720.36 | 772.39 | 499.21 | 725.23 | | | | | 525.23 | 749.62 | | | | |
| 81 | 443.92 | 561.00 | 632.55 | 713.85 | 814.67 | 878.09 | 552.87 | 796.78 | | | | | 574.01 | 817.92 | | | | |
| 82 | 502.46 | 635.80 | 717.10 | 804.91 | 931.75 | 1008.17 | 613.03 | 871.58 | | | | | 632.55 | 889.47 | | | | |
| 83 | 569.13 | 720.36 | 813.04 | 910.61 | 1066.71 | 1161.02 | 681.33 | 948.01 | | | | | 697.59 | 962.64 | | | | |
| 84 | 642.30 | 813.04 | 917.11 | 1024.43 | 1214.68 | 1330.14 | 756.13 | 1029.31 | | | | | 769.14 | 1039.07 | | | | |
| 85+ | 881.34 | 1118.75 | 1265.09 | 1401.68 | 1705.76 | 1892.76 | | | | | | | | | | | | |

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**John Hancock Life Insurance Company (U.S.A.)**

**NH-99 VA 4/99**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period**

| Age | GPO Inflation with Shared Cost | | | | | | 2.2% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | | | | | 2.2% Compound Inflation or 5.0% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 19.89 | 21.96 | 25.31 | 32.91 | 38.21 | 45.05 | 39.03 | 48.78 | 55.29 | 61.79 | 77.86 | 86.38 | 100.92 | 126.04 | 143.64 | 168.77 | 208.17 | 229.92 |
| 30 | 21.02 | 23.08 | 26.83 | 34.45 | 42.28 | 45.53 | 39.03 | 48.78 | 55.29 | 61.79 | 80.84 | 92.77 | 107.30 | 132.43 | 152.24 | 173.99 | 208.17 | 229.92 |
| 31 | 21.59 | 23.65 | 27.77 | 35.40 | 42.28 | 45.53 | 39.03 | 48.78 | 55.29 | 61.79 | 83.84 | 99.25 | 108.75 | 135.66 | 152.24 | 173.99 | 208.17 | 229.92 |
| 32 | 22.16 | 24.55 | 28.94 | 35.77 | 42.28 | 45.53 | 39.03 | 48.78 | 55.29 | 61.79 | 89.89 | 102.51 | 108.75 | 136.71 | 152.24 | 173.99 | 208.17 | 229.92 |
| 33 | 22.50 | 25.11 | 29.88 | 35.77 | 42.28 | 45.53 | 40.42 | 48.78 | 56.45 | 61.79 | 92.94 | 109.11 | 108.75 | 136.71 | 152.24 | 173.99 | 208.17 | 229.92 |
| 34 | 22.77 | 26.01 | 30.82 | 35.77 | 42.28 | 45.53 | 40.42 | 48.78 | 59.29 | 63.97 | 99.11 | 115.78 | 108.75 | 136.71 | 152.24 | 173.99 | 208.17 | 229.92 |
| 35 | 22.77 | 26.57 | 30.90 | 35.77 | 42.28 | 45.53 | 43.24 | 50.00 | 59.29 | 66.81 | 105.35 | 119.14 | 108.75 | 136.71 | 152.24 | 173.99 | 208.17 | 229.92 |
| 36 | 22.77 | 27.64 | 30.90 | 35.77 | 42.28 | 45.53 | 46.08 | 52.78 | 62.17 | 72.56 | 108.50 | 125.94 | 108.75 | 136.71 | 152.24 | 173.99 | 208.17 | 229.92 |
| 37 | 22.77 | 27.64 | 30.90 | 35.77 | 42.28 | 47.76 | 48.96 | 55.58 | 67.98 | 75.47 | 114.86 | 132.81 | 108.75 | 136.71 | 152.24 | 173.99 | 208.17 | 229.92 |
| 38 | 22.77 | 27.64 | 30.90 | 35.77 | 42.28 | 47.76 | 48.96 | 58.41 | 70.93 | 78.39 | 121.30 | 139.76 | 108.75 | 136.71 | 152.24 | 173.99 | 208.17 | 229.92 |
| 39 | 22.77 | 27.64 | 32.09 | 37.18 | 44.18 | 50.72 | 51.87 | 61.26 | 73.90 | 84.32 | 127.82 | 150.33 | 108.75 | 136.71 | 152.24 | 173.99 | 208.17 | 229.92 |
| 40 | 24.54 | 28.62 | 34.64 | 39.77 | 46.91 | 53.70 | 54.82 | 64.15 | 76.90 | 87.31 | 134.41 | 157.48 | 108.75 | 136.71 | 152.24 | 173.99 | 208.17 | 229.92 |
| 41 | 24.74 | 28.83 | 37.51 | 42.71 | 50.00 | 56.89 | 58.09 | 67.36 | 80.29 | 90.76 | 141.82 | 164.67 | 108.75 | 136.71 | 152.24 | 173.99 | 208.17 | 229.92 |
| 42 | 27.48 | 31.54 | 37.79 | 43.03 | 53.17 | 60.12 | 58.38 | 70.63 | 83.74 | 97.35 | 146.03 | 164.67 | 108.75 | 136.71 | 152.24 | 173.99 | 208.17 | 229.92 |
| 43 | 27.70 | 31.77 | 40.76 | 46.06 | 56.41 | 63.41 | 61.74 | 73.96 | 90.40 | 100.95 | 146.03 | 164.67 | 108.75 | 136.71 | 152.24 | 173.99 | 208.17 | 229.92 |
| 44 | 27.93 | 34.58 | 41.07 | 48.37 | 59.73 | 66.75 | 65.17 | 77.35 | 94.01 | 104.60 | 146.03 | 164.67 | 108.75 | 136.71 | 152.24 | 173.99 | 208.17 | 229.92 |
| 45 | 29.27 | 35.77 | 45.20 | 48.70 | 60.16 | 70.44 | 66.54 | 78.72 | 96.55 | 107.34 | 163.93 | 189.34 | 130.50 | 158.46 | 173.99 | 192.64 | 233.03 | 254.78 |
| 46 | 31.44 | 37.41 | 45.54 | 51.81 | 63.39 | 73.82 | 66.87 | 85.03 | 103.32 | 110.91 | 171.47 | 200.73 | 130.50 | 158.46 | 173.99 | 192.64 | 233.03 | 254.78 |
| 47 | 31.69 | 37.69 | 48.74 | 55.00 | 66.68 | 77.26 | 70.26 | 88.44 | 107.01 | 117.64 | 179.17 | 208.63 | 130.50 | 158.46 | 173.99 | 192.64 | 233.03 | 254.78 |
| 48 | 31.94 | 40.61 | 52.01 | 55.41 | 70.05 | 80.74 | 73.70 | 91.90 | 114.02 | 124.51 | 187.00 | 211.28 | 130.50 | 158.46 | 173.99 | 192.64 | 233.03 | 254.78 |
| 49 | 34.96 | 40.91 | 52.41 | 58.70 | 76.46 | 87.59 | 77.21 | 98.54 | 117.86 | 128.30 | 189.53 | 211.28 | 130.50 | 158.46 | 173.99 | 192.64 | 233.03 | 254.78 |
| 50 | 34.26 | 46.75 | 54.50 | 63.41 | 80.35 | 91.09 | 82.30 | 98.14 | 124.82 | 135.92 | 202.16 | 229.92 | 139.82 | 164.67 | 180.21 | 201.96 | 242.35 | 267.20 |
| 51 | 38.13 | 47.45 | 56.98 | 66.01 | 84.08 | 97.04 | 84.93 | 100.99 | 129.32 | 144.63 | 210.77 | 239.24 | 142.92 | 170.89 | 186.42 | 205.06 | 248.56 | 273.42 |
| 52 | 37.45 | 46.87 | 56.79 | 68.05 | 88.75 | 103.03 | 90.85 | 109.18 | 130.22 | 144.87 | 221.90 | 248.56 | 146.03 | 173.99 | 189.53 | 211.28 | 254.78 | 279.63 |
| 53 | 40.93 | 50.84 | 60.93 | 66.51 | 94.82 | 107.17 | 89.45 | 115.17 | 136.94 | 151.66 | 233.03 | 257.88 | 149.14 | 180.21 | 198.85 | 214.38 | 260.99 | 285.85 |
| 54 | 41.97 | 50.30 | 58.91 | 69.30 | 100.98 | 113.20 | 94.06 | 118.10 | 141.28 | 157.35 | 242.07 | 270.31 | 155.35 | 183.31 | 201.96 | 220.60 | 267.20 | 295.17 |
| 55 | 42.91 | 52.59 | 61.68 | 72.13 | 104.89 | 117.92 | 100.07 | 121.89 | 146.22 | 164.28 | 251.67 | 276.55 | 157.94 | 189.53 | 208.17 | 226.81 | 273.42 | 301.38 |
| 56 | 45.10 | 56.54 | 67.25 | 77.78 | 115.81 | 129.68 | 108.47 | 132.59 | 154.91 | 174.95 | 267.20 | 295.17 | 170.37 | 201.96 | 220.60 | 239.24 | 288.95 | 320.02 |
| 57 | 50.70 | 63.86 | 70.42 | 85.84 | 130.31 | 144.16 | 113.66 | 141.54 | 167.53 | 192.68 | 285.85 | 313.81 | 176.19 | 217.49 | 242.35 | 257.88 | 310.70 | 344.88 |
| 58 | 56.38 | 68.65 | 79.73 | 98.73 | 141.09 | 154.75 | 124.55 | 150.53 | 176.90 | 206.51 | 304.49 | 335.56 | 188.60 | 236.13 | 260.99 | 279.63 | 338.67 | 375.95 |
| 59 | 62.13 | 76.20 | 89.31 | 107.09 | 152.01 | 171.55 | 131.60 | 163.00 | 192.31 | 220.39 | 323.13 | 354.20 | 191.77 | 245.15 | 285.85 | 301.38 | 366.63 | 407.02 |
| 60 | 65.10 | 82.40 | 94.08 | 117.12 | 167.73 | 183.75 | 140.65 | 172.15 | 202.90 | 231.86 | 338.67 | 369.74 | 204.49 | 253.47 | 295.57 | 323.13 | 388.38 | 431.88 |
| 61 | 72.71 | 88.66 | 103.96 | 123.47 | 180.57 | 196.73 | 148.80 | 186.06 | 217.55 | 248.03 | 346.90 | 377.07 | 214.85 | 265.58 | 308.11 | 328.80 | 401.20 | 443.43 |
| 62 | 78.94 | 97.83 | 108.84 | 134.03 | 193.97 | 211.28 | 156.99 | 195.93 | 233.71 | 258.57 | 354.13 | 383.39 | 220.19 | 274.46 | 316.08 | 342.42 | 409.73 | 453.63 |
| 63 | 84.14 | 103.39 | 119.23 | 140.94 | 209.01 | 227.12 | 171.11 | 208.67 | 242.38 | 279.22 | 360.36 | 388.73 | 227.00 | 289.42 | 323.47 | 351.85 | 422.78 | 465.35 |
| 64 | 89.30 | 111.88 | 128.23 | 150.02 | 224.23 | 243.38 | 179.76 | 217.12 | 260.90 | 291.78 | 365.61 | 395.85 | 230.91 | 291.39 | 329.87 | 360.11 | 431.58 | 475.57 |
| 65 | 96.76 | 120.46 | 137.50 | 162.46 | 237.48 | 258.76 | 190.26 | 231.49 | 273.87 | 307.99 | 372.55 | 404.48 | 234.17 | 295.38 | 332.63 | 369.89 | 439.08 | 484.31 |
| 66 | 105.52 | 130.06 | 149.30 | 177.16 | 249.66 | 270.25 | 200.20 | 249.13 | 290.20 | 330.90 | 383.50 | 416.96 | 239.37 | 303.71 | 342.32 | 380.93 | 453.00 | 496.75 |
| 67 | 117.04 | 144.39 | 164.98 | 200.70 | 261.17 | 281.06 | 214.77 | 267.62 | 317.02 | 348.22 | 405.43 | 437.76 | 248.73 | 315.89 | 358.17 | 395.48 | 472.59 | 517.36 |
| 68 | 128.85 | 157.57 | 184.67 | 226.12 | 273.76 | 295.37 | 226.96 | 287.58 | 333.79 | 367.41 | 427.45 | 463.47 | 261.75 | 331.39 | 374.62 | 415.44 | 497.09 | 542.71 |
| 69 | 141.40 | 175.05 | 202.04 | 248.51 | 289.52 | 312.68 | 240.88 | 310.29 | 349.74 | 389.11 | 453.97 | 491.02 | 273.31 | 347.42 | 391.43 | 437.75 | 521.13 | 567.46 |
| 70 | 154.96 | 192.64 | 218.32 | 274.48 | 310.19 | 334.73 | 254.40 | 321.35 | 365.98 | 410.61 | 475.32 | 517.72 | 287.87 | 363.74 | 408.38 | 464.17 | 542.27 | 591.36 |
| 71 | 172.25 | 209.66 | 238.93 | 298.52 | 337.18 | 362.95 | 266.31 | 335.03 | 375.84 | 438.12 | 502.55 | 543.35 | 302.82 | 377.98 | 425.23 | 493.96 | 566.98 | 614.22 |
| 72 | 188.59 | 232.62 | 261.19 | 326.17 | 367.46 | 394.29 | 282.82 | 350.94 | 390.17 | 468.61 | 532.61 | 573.89 | 315.85 | 396.36 | 439.71 | 524.35 | 594.54 | 639.95 |
| 73 | 206.87 | 252.76 | 284.03 | 350.77 | 398.33 | 426.08 | 297.26 | 368.61 | 408.24 | 501.38 | 564.80 | 604.44 | 328.97 | 414.19 | 459.77 | 560.84 | 626.23 | 669.83 |
| 74 | 226.08 | 275.84 | 309.68 | 378.06 | 425.56 | 455.95 | 309.67 | 387.56 | 431.26 | 537.64 | 600.34 | 640.23 | 343.86 | 433.15 | 484.45 | 592.74 | 659.23 | 701.03 |
| 75 | 238.22 | 301.63 | 335.96 | 398.25 | 449.17 | 480.09 | 321.88 | 410.98 | 463.72 | 571.01 | 636.48 | 674.67 | 352.79 | 452.81 | 514.64 | 623.75 | 692.85 | 732.86 |
| 76 | 248.52 | 316.29 | 356.26 | 417.09 | 469.22 | 500.51 | 333.67 | 436.21 | 503.98 | 603.04 | 674.29 | 717.74 | 363.21 | 474.44 | 547.43 | 653.44 | 728.17 | 773.35 |
| 77 | 261.95 | 331.58 | 374.68 | 434.37 | 489.08 | 522.24 | 344.84 | 467.53 | 547.10 | 636.63 | 719.52 | 770.92 | 371.37 | 500.68 | 585.24 | 679.74 | 769.26 | 822.31 |
| 78 | 282.94 | 357.74 | 401.64 | 465.06 | 523.60 | 559.37 | 367.49 | 513.84 | 608.16 | 687.83 | 788.65 | 850.44 | 391.89 | 543.11 | 637.42 | 726.86 | 834.18 | 900.85 |
| 79 | 308.96 | 391.89 | 442.29 | 505.71 | 569.13 | 608.16 | 398.39 | 570.76 | 678.08 | 754.50 | 874.83 | 948.01 | 421.16 | 596.77 | 704.09 | 788.65 | 918.74 | 998.42 |
| 80 | 343.10 | 434.16 | 489.45 | 556.12 | 627.67 | 671.57 | 434.16 | 630.92 | | | | | 456.93 | 653.69 | | | | |
| 81 | 385.38 | 487.83 | 551.24 | 621.16 | 710.60 | 762.63 | 479.69 | 694.34 | | | | | 500.83 | 712.22 | | | | |
| 82 | 437.42 | 552.87 | 624.42 | 700.84 | 811.42 | 878.09 | 533.36 | 757.76 | | | | | 551.24 | 772.39 | | | | |
| 83 | 494.33 | 627.67 | 707.35 | 791.90 | 926.87 | 1009.80 | 593.52 | 824.42 | | | | | 608.16 | 837.43 | | | | |
| 84 | 557.75 | 707.35 | 798.41 | 891.09 | 1056.95 | 1157.77 | 658.56 | 894.35 | | | | | 669.95 | 904.10 | | | | |
| 85+ | 765.89 | 974.02 | 1100.86 | 1217.94 | 1484.61 | 1647.22 | | | | | | | | | | | | |

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## John Hancock Life Insurance Company (U.S.A.)

## LTC2000 VA 4/00

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2010 Rate Filing***

**Rates per $10 of Nursing Home Daily Benefit - 100 Day EP**
**Home Health Daily Benefit at 150% of Nursing Home Daily Benefit**

**Standard Rates**

| Age | 1.3% Compound Inflation or 3.4% Compound Inflation with Shared Cost | | |
|---|---|---|---|
| | Benefit Period | | |
| | 4 Years | 6 Years | Life |
| 40 | 121.13 | 135.17 | 180.81 |
| 41 | 121.13 | 135.17 | 180.81 |
| 42 | 121.13 | 135.17 | 180.81 |
| 43 | 121.13 | 135.17 | 180.81 |
| 44 | 121.13 | 135.17 | 180.81 |
| 45 | 136.93 | 152.73 | 203.63 |
| 46 | 136.93 | 152.73 | 203.63 |
| 47 | 136.93 | 152.73 | 203.63 |
| 48 | 136.93 | 152.73 | 203.63 |
| 49 | 136.93 | 152.73 | 203.63 |
| 50 | 145.70 | 161.50 | 212.41 |
| 51 | 149.22 | 165.01 | 217.68 |
| 52 | 152.73 | 166.77 | 224.70 |
| 53 | 157.99 | 172.04 | 229.97 |
| 54 | 163.26 | 175.55 | 235.23 |
| 55 | 165.01 | 179.06 | 238.74 |
| 56 | 172.04 | 186.08 | 249.28 |
| 57 | 182.57 | 196.61 | 261.57 |
| 58 | 194.86 | 205.39 | 277.36 |
| 59 | 207.15 | 219.43 | 294.92 |
| 60 | 219.43 | 233.48 | 312.47 |
| 61 | 230.74 | 246.47 | 330.38 |
| 62 | 241.94 | 261.09 | 348.12 |
| 63 | 254.77 | 277.31 | 369.16 |
| 64 | 270.94 | 296.83 | 390.01 |
| 65 | 285.24 | 314.45 | 412.39 |
| 66 | 302.82 | 333.62 | 436.27 |
| 67 | 320.24 | 354.31 | 459.92 |
| 68 | 344.28 | 381.60 | 491.84 |
| 69 | 376.55 | 418.76 | 536.96 |
| 70 | 406.83 | 462.31 | 588.39 |
| 71 | 436.83 | 507.12 | 630.98 |
| 72 | 468.21 | 558.19 | 679.83 |
| 73 | 505.93 | 613.76 | 734.85 |
| 74 | 551.56 | 673.76 | 797.61 |
| 75 | 606.61 | 738.12 | 868.00 |
| 76 | 674.24 | 803.52 | 954.08 |
| 77 | 751.00 | 873.18 | 1058.89 |
| 78 | 834.18 | 949.63 | 1177.28 |
| 79 | 921.99 | 1034.19 | 1305.75 |
| 80 | | | |
| 81 | | | |
| 82 | | | |
| 83 | | | |
| 84 | | | |
| 85+ | | | |

**Preferred Rates**

| Age | 1.3% Compound Inflation or 3.4% Compound Inflation with Shared Cost | | |
|---|---|---|---|
| | Benefit Period | | |
| | 4 Years | 6 Years | Life |
| 40 | 114.11 | 128.15 | 170.28 |
| 41 | 114.11 | 128.15 | 170.28 |
| 42 | 114.11 | 128.15 | 170.28 |
| 43 | 114.11 | 128.15 | 170.28 |
| 44 | 114.11 | 128.15 | 170.28 |
| 45 | 128.15 | 143.95 | 191.35 |
| 46 | 128.15 | 143.95 | 191.35 |
| 47 | 128.15 | 143.95 | 191.35 |
| 48 | 128.15 | 143.95 | 191.35 |
| 49 | 128.15 | 143.95 | 191.35 |
| 50 | 133.42 | 150.97 | 200.12 |
| 51 | 138.68 | 154.48 | 203.63 |
| 52 | 142.19 | 157.99 | 208.90 |
| 53 | 147.46 | 161.50 | 214.17 |
| 54 | 150.97 | 165.01 | 219.43 |
| 55 | 156.24 | 168.53 | 226.46 |
| 56 | 163.26 | 173.79 | 235.23 |
| 57 | 172.04 | 182.57 | 245.77 |
| 58 | 180.81 | 193.10 | 259.81 |
| 59 | 193.10 | 203.63 | 275.61 |
| 60 | 201.88 | 214.17 | 287.90 |
| 61 | 209.76 | 223.75 | 300.66 |
| 62 | 219.32 | 236.72 | 313.31 |
| 63 | 228.78 | 247.84 | 329.30 |
| 64 | 238.15 | 260.58 | 343.42 |
| 65 | 247.43 | 273.21 | 359.12 |
| 66 | 261.76 | 290.85 | 379.81 |
| 67 | 281.06 | 311.73 | 408.82 |
| 68 | 303.58 | 337.50 | 442.65 |
| 69 | 329.27 | 368.10 | 476.17 |
| 70 | 354.71 | 403.47 | 511.06 |
| 71 | 379.92 | 440.18 | 548.97 |
| 72 | 406.56 | 484.88 | 591.51 |
| 73 | 439.58 | 535.79 | 640.30 |
| 74 | 478.90 | 587.89 | 693.57 |
| 75 | 529.35 | 641.13 | 754.56 |
| 76 | 587.50 | 700.42 | 829.70 |
| 77 | 654.88 | 760.77 | 920.42 |
| 78 | 726.86 | 827.68 | 1026.06 |
| 79 | 801.66 | 899.22 | 1136.63 |
| 80 | | | |
| 81 | | | |
| 82 | | | |
| 83 | | | |
| 84 | | | |
| 85+ | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96CL VA, LTC-96CL VA 9/96**

***Premiums to be used only with those that have***

***previously elected an inflation decrease option during the 2010 Rate Filing***

**Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period**

**Home Health Daily Benefit at 100% of Nursing Home Daily Benefit**

| Age | 1.3% Simple Inflation | | | | 1.3% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 48.78 | 58.54 | 68.30 | 108.23 | 77.24 | 93.04 | 112.35 | 189.59 |
| 30 | 48.92 | 58.69 | 68.30 | 109.03 | 77.24 | 93.04 | 112.35 | 189.59 |
| 31 | 49.24 | 59.02 | 68.62 | 109.83 | 77.24 | 93.04 | 112.35 | 189.59 |
| 32 | 49.24 | 59.34 | 68.96 | 110.23 | 77.24 | 93.04 | 112.35 | 189.59 |
| 33 | 49.57 | 59.67 | 69.29 | 111.03 | 77.24 | 93.04 | 112.35 | 189.59 |
| 34 | 49.89 | 60.00 | 69.63 | 111.83 | 77.24 | 93.04 | 112.35 | 189.59 |
| 35 | 50.21 | 60.00 | 69.96 | 112.23 | 77.24 | 93.04 | 112.35 | 189.59 |
| 36 | 50.54 | 60.32 | 70.63 | 113.03 | 77.24 | 93.04 | 112.35 | 189.59 |
| 37 | 50.86 | 60.98 | 70.97 | 113.83 | 77.24 | 93.04 | 112.35 | 189.59 |
| 38 | 51.18 | 61.30 | 71.31 | 114.63 | 77.24 | 93.04 | 112.35 | 189.59 |
| 39 | 51.51 | 61.63 | 71.98 | 115.83 | 77.24 | 93.04 | 112.35 | 189.59 |
| 40 | 51.83 | 61.96 | 72.31 | 115.86 | 77.24 | 93.04 | 112.35 | 189.59 |
| 41 | 52.19 | 62.32 | 72.70 | 115.86 | 77.24 | 93.04 | 112.35 | 189.59 |
| 42 | 52.55 | 62.69 | 73.42 | 115.86 | 77.24 | 93.04 | 112.35 | 189.59 |
| 43 | 52.66 | 63.20 | 73.73 | 115.86 | 77.24 | 93.04 | 112.35 | 189.59 |
| 44 | 52.66 | 63.20 | 73.73 | 115.86 | 77.24 | 93.04 | 112.35 | 189.59 |
| 45 | 65.31 | 78.73 | 93.90 | 147.16 | 89.53 | 107.08 | 128.15 | 215.92 |
| 46 | 66.01 | 79.45 | 94.30 | 147.46 | 89.53 | 107.08 | 128.15 | 215.92 |
| 47 | 66.39 | 79.84 | 95.05 | 147.46 | 89.53 | 107.08 | 128.15 | 215.92 |
| 48 | 66.71 | 80.57 | 95.81 | 147.46 | 89.53 | 107.08 | 128.15 | 215.92 |
| 49 | 66.71 | 80.75 | 96.22 | 147.46 | 89.53 | 107.08 | 128.15 | 215.92 |
| 50 | 73.70 | 87.53 | 102.82 | 159.75 | 94.80 | 114.11 | 135.17 | 226.46 |
| 51 | 77.01 | 91.20 | 109.43 | 168.53 | 98.31 | 117.62 | 142.19 | 235.23 |
| 52 | 82.12 | 97.44 | 114.59 | 177.30 | 103.57 | 122.88 | 147.46 | 244.01 |
| 53 | 87.24 | 102.58 | 122.67 | 186.08 | 107.08 | 128.15 | 152.73 | 252.79 |
| 54 | 90.56 | 106.26 | 128.19 | 196.61 | 112.35 | 133.42 | 161.50 | 259.81 |
| 55 | 95.68 | 112.87 | 134.83 | 205.39 | 117.62 | 138.68 | 166.77 | 268.59 |
| 56 | 100.81 | 118.01 | 141.83 | 214.17 | 121.13 | 143.95 | 173.79 | 279.12 |
| 57 | 105.94 | 124.97 | 148.83 | 222.94 | 126.39 | 149.22 | 179.06 | 286.14 |
| 58 | 111.07 | 130.13 | 155.84 | 233.48 | 131.66 | 156.24 | 187.84 | 296.67 |
| 59 | 116.56 | 137.11 | 164.32 | 244.01 | 136.93 | 161.50 | 194.86 | 307.21 |
| 60 | 123.16 | 145.55 | 172.80 | 256.30 | 143.95 | 170.28 | 203.63 | 317.74 |
| 61 | 131.90 | 154.31 | 184.90 | 269.20 | 150.33 | 178.30 | 213.26 | 328.63 |
| 62 | 139.19 | 163.44 | 195.18 | 283.72 | 158.39 | 186.24 | 224.54 | 341.16 |
| 63 | 147.32 | 173.32 | 209.12 | 298.10 | 166.38 | 197.58 | 235.71 | 353.57 |
| 64 | 157.04 | 182.93 | 222.62 | 314.08 | 176.02 | 207.09 | 248.50 | 372.76 |
| 65 | 168.39 | 195.89 | 235.41 | 329.91 | 185.58 | 218.22 | 264.62 | 388.33 |
| 66 | 177.93 | 207.01 | 249.78 | 350.73 | 200.17 | 234.39 | 278.87 | 408.89 |
| 67 | 189.08 | 219.74 | 265.73 | 369.64 | 211.22 | 247.00 | 298.10 | 432.67 |
| 68 | 205.21 | 237.44 | 284.93 | 396.86 | 228.96 | 266.27 | 320.54 | 461.31 |
| 69 | 222.89 | 260.04 | 312.38 | 432.27 | 249.90 | 290.43 | 351.22 | 503.19 |
| 70 | 248.80 | 287.47 | 346.31 | 477.44 | 275.70 | 319.41 | 388.34 | 551.40 |
| 71 | 274.48 | 316.32 | 384.95 | 528.88 | 304.61 | 353.15 | 428.46 | 605.87 |
| 72 | 303.26 | 349.91 | 424.89 | 583.18 | 334.91 | 386.57 | 468.21 | 661.50 |
| 73 | 333.42 | 384.84 | 469.44 | 641.96 | 364.94 | 421.34 | 514.23 | 719.92 |
| 74 | 368.25 | 424.40 | 516.88 | 705.13 | 397.98 | 460.73 | 559.81 | 782.75 |
| 75 | 402.76 | 466.88 | 567.16 | 772.65 | 430.71 | 499.75 | 608.25 | 846.62 |
| 76 | 440.22 | 510.59 | 621.87 | 842.79 | 466.40 | 540.04 | 659.51 | 914.80 |
| 77 | 478.94 | 553.88 | 676.06 | 915.53 | 503.38 | 583.20 | 711.90 | 982.32 |
| 78 | 520.35 | 603.28 | 734.99 | 991.91 | 543.11 | 629.29 | 769.14 | 1056.95 |
| 79 | 565.88 | 656.94 | 803.29 | 1078.09 | 587.02 | 679.70 | 830.93 | 1139.88 |
| 80 | 617.91 | | | | 635.80 | | | |
| 81 | 671.57 | | | | 687.83 | | | |
| 82 | 730.11 | | | | 743.12 | | | |
| 83 | 793.53 | | | | 803.29 | | | |
| 84 | 865.08 | | | | 873.21 | | | |
| 85+ | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

# Appendix C2

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96CL VA, LTC-96CL VA 9/96**

***Premiums to be used only with those that have***

***previously elected an inflation decrease option during the 2010 Rate Filing***

**Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period**

**Home Health Daily Benefit at 80% of Nursing Home Daily Benefit**

| Age | 1.3% Simple Inflation | | | | 1.3% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 45.53 | 53.66 | 63.42 | 100.03 | 73.73 | 86.02 | 105.33 | 179.06 |
| 30 | 45.66 | 53.80 | 63.42 | 100.77 | 73.73 | 86.02 | 105.33 | 179.06 |
| 31 | 45.96 | 54.10 | 63.72 | 101.51 | 73.73 | 86.02 | 105.33 | 179.06 |
| 32 | 45.96 | 54.40 | 64.03 | 101.88 | 73.73 | 86.02 | 105.33 | 179.06 |
| 33 | 46.26 | 54.70 | 64.34 | 102.62 | 73.73 | 86.02 | 105.33 | 179.06 |
| 34 | 46.56 | 55.00 | 64.65 | 103.36 | 73.73 | 86.02 | 105.33 | 179.06 |
| 35 | 46.87 | 55.00 | 64.97 | 103.73 | 73.73 | 86.02 | 105.33 | 179.06 |
| 36 | 47.17 | 55.30 | 65.59 | 104.47 | 73.73 | 86.02 | 105.33 | 179.06 |
| 37 | 47.47 | 55.90 | 65.90 | 105.20 | 73.73 | 86.02 | 105.33 | 179.06 |
| 38 | 47.77 | 56.20 | 66.21 | 105.94 | 73.73 | 86.02 | 105.33 | 179.06 |
| 39 | 48.07 | 56.49 | 66.84 | 107.05 | 73.73 | 86.02 | 105.33 | 179.06 |
| 40 | 48.38 | 56.79 | 67.15 | 107.08 | 73.73 | 86.02 | 105.33 | 179.06 |
| 41 | 48.71 | 57.13 | 67.50 | 107.08 | 73.73 | 86.02 | 105.33 | 179.06 |
| 42 | 49.05 | 57.47 | 68.18 | 107.08 | 73.73 | 86.02 | 105.33 | 179.06 |
| 43 | 49.15 | 57.93 | 68.46 | 107.08 | 73.73 | 86.02 | 105.33 | 179.06 |
| 44 | 49.15 | 57.93 | 68.46 | 107.08 | 73.73 | 86.02 | 105.33 | 179.06 |
| 45 | 61.87 | 73.60 | 87.07 | 138.40 | 84.26 | 100.06 | 121.13 | 205.39 |
| 46 | 62.54 | 74.27 | 87.44 | 138.68 | 84.26 | 100.06 | 121.13 | 205.39 |
| 47 | 62.90 | 74.63 | 88.14 | 138.68 | 84.26 | 100.06 | 121.13 | 205.39 |
| 48 | 63.20 | 75.31 | 88.84 | 138.68 | 84.26 | 100.06 | 121.13 | 205.39 |
| 49 | 63.20 | 75.49 | 89.22 | 138.68 | 84.26 | 100.06 | 121.13 | 205.39 |
| 50 | 68.44 | 80.53 | 97.59 | 150.97 | 89.53 | 105.33 | 128.15 | 215.92 |
| 51 | 73.51 | 85.94 | 102.48 | 159.75 | 94.80 | 110.59 | 133.42 | 224.70 |
| 52 | 76.88 | 90.48 | 109.38 | 166.77 | 98.31 | 114.11 | 138.68 | 233.48 |
| 53 | 82.00 | 95.62 | 114.03 | 177.30 | 101.82 | 121.13 | 145.70 | 240.50 |
| 54 | 87.07 | 101.04 | 119.53 | 184.32 | 107.08 | 126.39 | 150.97 | 249.28 |
| 55 | 90.46 | 105.92 | 127.92 | 194.86 | 110.59 | 129.90 | 157.99 | 258.05 |
| 56 | 93.85 | 109.34 | 133.18 | 201.88 | 115.86 | 135.17 | 165.01 | 265.08 |
| 57 | 98.99 | 116.30 | 140.17 | 212.41 | 121.13 | 140.44 | 170.28 | 273.85 |
| 58 | 104.13 | 121.46 | 147.18 | 221.19 | 124.64 | 145.70 | 177.30 | 282.63 |
| 59 | 111.34 | 128.43 | 155.67 | 231.72 | 129.90 | 152.73 | 184.32 | 291.41 |
| 60 | 116.23 | 135.15 | 164.16 | 244.01 | 136.93 | 159.75 | 193.10 | 303.70 |
| 61 | 123.23 | 143.91 | 174.53 | 255.21 | 143.34 | 166.06 | 201.02 | 314.65 |
| 62 | 132.23 | 153.01 | 184.82 | 269.79 | 151.43 | 175.80 | 212.35 | 325.49 |
| 63 | 140.39 | 162.92 | 195.30 | 282.51 | 157.72 | 183.72 | 223.58 | 341.43 |
| 64 | 150.14 | 172.57 | 208.81 | 298.55 | 169.12 | 195.01 | 236.42 | 355.50 |
| 65 | 158.08 | 183.86 | 221.66 | 316.17 | 178.70 | 206.19 | 249.15 | 372.87 |
| 66 | 169.37 | 195.04 | 236.10 | 333.62 | 191.62 | 220.70 | 266.89 | 393.50 |
| 67 | 180.56 | 207.82 | 250.40 | 352.61 | 204.41 | 235.07 | 282.77 | 413.93 |
| 68 | 195.04 | 223.87 | 269.66 | 378.20 | 218.78 | 251.01 | 305.28 | 444.35 |
| 69 | 212.76 | 244.84 | 297.18 | 413.69 | 241.46 | 275.23 | 334.33 | 482.92 |
| 70 | 237.04 | 270.66 | 327.82 | 455.58 | 265.62 | 302.60 | 369.84 | 531.23 |
| 71 | 264.44 | 299.59 | 364.86 | 505.45 | 294.57 | 334.73 | 406.70 | 584.11 |
| 72 | 289.93 | 329.92 | 404.90 | 559.86 | 321.58 | 366.57 | 449.88 | 639.84 |
| 73 | 320.15 | 364.94 | 446.22 | 615.42 | 351.67 | 401.43 | 491.01 | 696.70 |
| 74 | 353.39 | 402.93 | 492.11 | 678.71 | 384.77 | 437.61 | 536.69 | 757.98 |
| 75 | 386.32 | 442.22 | 540.85 | 743.06 | 417.56 | 476.74 | 583.60 | 820.32 |
| 76 | 422.22 | 482.77 | 592.41 | 810.06 | 451.67 | 515.50 | 633.32 | 885.34 |
| 77 | 461.02 | 526.19 | 645.11 | 879.69 | 487.09 | 555.51 | 684.20 | 951.37 |
| 78 | 500.83 | 572.38 | 702.47 | 956.14 | 525.23 | 600.02 | 738.24 | 1024.43 |
| 79 | 546.36 | 624.42 | 765.89 | 1039.07 | 567.50 | 650.43 | 800.03 | 1104.11 |
| 80 | 593.52 | | | | 616.29 | | | |
| 81 | 647.18 | | | | 665.07 | | | |
| 82 | 704.09 | | | | 718.73 | | | |
| 83 | 765.89 | | | | 778.89 | | | |
| 84 | 834.18 | | | | 845.56 | | | |
| 85+ | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

# Appendix C2

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96CL VA, LTC-96CL VA 9/96**

***Premiums to be used only with those that have***

***previously elected an inflation decrease option during the 2010 Rate Filing***

**Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period**

**Home Health Daily Benefit at 50% of Nursing Home Daily Benefit**

| Age | 1.3% Simple Inflation | | | | 1.3% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 40.65 | 45.53 | 55.29 | 88.55 | 66.71 | 75.49 | 91.28 | 159.75 |
| 30 | 40.77 | 45.65 | 55.29 | 89.20 | 66.71 | 75.49 | 91.28 | 159.75 |
| 31 | 41.04 | 45.90 | 55.55 | 89.86 | 66.71 | 75.49 | 91.28 | 159.75 |
| 32 | 41.04 | 46.16 | 55.82 | 90.19 | 66.71 | 75.49 | 91.28 | 159.75 |
| 33 | 41.30 | 46.41 | 56.09 | 90.84 | 66.71 | 75.49 | 91.28 | 159.75 |
| 34 | 41.57 | 46.66 | 56.36 | 91.50 | 66.71 | 75.49 | 91.28 | 159.75 |
| 35 | 41.84 | 46.66 | 56.64 | 91.82 | 66.71 | 75.49 | 91.28 | 159.75 |
| 36 | 42.11 | 46.92 | 57.18 | 92.48 | 66.71 | 75.49 | 91.28 | 159.75 |
| 37 | 42.38 | 47.43 | 57.45 | 93.13 | 66.71 | 75.49 | 91.28 | 159.75 |
| 38 | 42.65 | 47.68 | 57.72 | 93.79 | 66.71 | 75.49 | 91.28 | 159.75 |
| 39 | 42.92 | 47.93 | 58.27 | 94.77 | 66.71 | 75.49 | 91.28 | 159.75 |
| 40 | 43.19 | 48.19 | 58.54 | 94.80 | 66.71 | 75.49 | 91.28 | 159.75 |
| 41 | 43.49 | 48.47 | 58.85 | 94.80 | 66.71 | 75.49 | 91.28 | 159.75 |
| 42 | 43.79 | 48.76 | 59.44 | 94.80 | 66.71 | 75.49 | 91.28 | 159.75 |
| 43 | 43.89 | 49.15 | 59.69 | 94.80 | 66.71 | 75.49 | 91.28 | 159.75 |
| 44 | 43.89 | 49.15 | 59.69 | 94.80 | 66.71 | 75.49 | 91.28 | 159.75 |
| 45 | 55.00 | 61.62 | 75.12 | 122.63 | 77.24 | 87.77 | 107.08 | 186.08 |
| 46 | 55.59 | 62.18 | 75.44 | 122.88 | 77.24 | 87.77 | 107.08 | 186.08 |
| 47 | 55.91 | 62.48 | 76.04 | 122.88 | 77.24 | 87.77 | 107.08 | 186.08 |
| 48 | 56.18 | 63.05 | 76.65 | 122.88 | 77.24 | 87.77 | 107.08 | 186.08 |
| 49 | 56.18 | 63.20 | 76.98 | 122.88 | 77.24 | 87.77 | 107.08 | 186.08 |
| 50 | 61.42 | 70.02 | 83.65 | 133.42 | 82.51 | 93.04 | 112.35 | 194.86 |
| 51 | 64.76 | 73.66 | 88.59 | 142.19 | 84.26 | 96.55 | 117.62 | 203.63 |
| 52 | 69.89 | 78.30 | 93.75 | 149.22 | 89.53 | 100.06 | 122.88 | 210.66 |
| 53 | 71.53 | 81.72 | 100.21 | 157.99 | 93.04 | 105.33 | 128.15 | 217.68 |
| 54 | 76.62 | 87.10 | 105.67 | 165.01 | 96.55 | 108.84 | 133.42 | 224.70 |
| 55 | 81.77 | 92.03 | 110.63 | 173.79 | 100.06 | 114.11 | 138.68 | 231.72 |
| 56 | 85.16 | 95.45 | 117.61 | 182.57 | 105.33 | 117.62 | 143.95 | 240.50 |
| 57 | 90.31 | 100.67 | 122.87 | 189.59 | 108.84 | 122.88 | 149.22 | 247.52 |
| 58 | 93.72 | 105.84 | 129.87 | 198.37 | 114.11 | 128.15 | 156.24 | 256.30 |
| 59 | 99.16 | 111.07 | 136.64 | 207.15 | 117.62 | 133.42 | 163.26 | 265.08 |
| 60 | 105.82 | 117.83 | 143.43 | 217.68 | 124.64 | 140.44 | 170.28 | 275.61 |
| 61 | 112.81 | 124.84 | 152.07 | 228.99 | 131.10 | 146.83 | 180.05 | 286.68 |
| 62 | 118.31 | 133.88 | 162.36 | 240.20 | 137.51 | 153.17 | 187.98 | 295.90 |
| 63 | 126.52 | 142.12 | 171.10 | 254.77 | 145.59 | 162.92 | 199.31 | 310.24 |
| 64 | 134.61 | 151.86 | 184.65 | 269.21 | 153.59 | 170.85 | 210.54 | 324.44 |
| 65 | 144.34 | 159.80 | 195.89 | 285.24 | 163.24 | 182.14 | 223.38 | 340.22 |
| 66 | 153.98 | 171.09 | 208.72 | 301.11 | 172.80 | 193.33 | 237.81 | 359.28 |
| 67 | 163.53 | 182.27 | 223.15 | 318.54 | 185.67 | 206.11 | 253.81 | 378.16 |
| 68 | 178.08 | 196.73 | 240.83 | 342.59 | 201.82 | 223.87 | 274.75 | 407.04 |
| 69 | 195.87 | 216.13 | 263.41 | 374.86 | 221.20 | 244.84 | 300.56 | 444.09 |
| 70 | 215.18 | 238.72 | 292.51 | 415.23 | 245.44 | 270.66 | 334.54 | 489.20 |
| 71 | 241.01 | 266.11 | 326.37 | 461.93 | 271.14 | 299.59 | 368.21 | 538.92 |
| 72 | 268.26 | 294.92 | 363.24 | 511.54 | 298.26 | 329.92 | 406.56 | 591.51 |
| 73 | 295.27 | 325.13 | 401.43 | 565.65 | 326.78 | 359.96 | 446.22 | 645.27 |
| 74 | 325.32 | 358.35 | 444.22 | 622.57 | 356.70 | 394.68 | 488.80 | 703.48 |
| 75 | 358.38 | 394.54 | 488.25 | 682.23 | 387.97 | 429.07 | 532.63 | 762.78 |
| 76 | 391.12 | 432.03 | 535.13 | 746.24 | 420.58 | 464.76 | 576.05 | 824.79 |
| 77 | 426.81 | 470.80 | 583.20 | 811.27 | 454.51 | 503.38 | 622.30 | 886.21 |
| 78 | 463.43 | 512.22 | 635.80 | 881.34 | 491.08 | 543.11 | 673.20 | 954.51 |
| 79 | 505.71 | 559.37 | 694.34 | 959.39 | 531.73 | 588.64 | 728.49 | 1029.31 |
| 80 | 551.24 | | | | 575.63 | | | |
| 81 | 601.65 | | | | 622.79 | | | |
| 82 | 652.06 | | | | 673.20 | | | |
| 83 | 710.60 | | | | 728.49 | | | |
| 84 | 775.64 | | | | 791.90 | | | |
| 85+ | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

# Appendix C2

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96 VA**

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2010 Rate Filing***

**Standard rates per $10 of Nursing Home Daily Benefit - 100 Day EP**
**Home Health Daily Benefit at 100% of Nursing Home Daily Benefit**

| Age | 1.3% Simple Inflation or 3.4% Simple Inflation with Shared Cost | | | | 1.3% Compound Inflation or 3.4% Compound Inflation with Shared Cost | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 56.91 | 79.68 | 89.43 | 121.98 | 90.32 | 128.83 | 145.07 | 214.17 |
| 30 | 56.91 | 79.68 | 89.43 | 122.82 | 91.11 | 129.90 | 145.70 | 214.17 |
| 31 | 56.91 | 79.68 | 89.43 | 123.67 | 91.28 | 129.90 | 145.70 | 214.17 |
| 32 | 56.91 | 79.68 | 89.43 | 124.09 | 91.28 | 129.90 | 145.70 | 214.17 |
| 33 | 57.10 | 79.83 | 89.43 | 124.93 | 91.28 | 129.90 | 145.70 | 214.17 |
| 34 | 57.10 | 80.22 | 89.73 | 125.77 | 91.28 | 129.90 | 145.70 | 214.17 |
| 35 | 57.48 | 80.22 | 90.11 | 126.19 | 91.28 | 129.90 | 145.70 | 214.17 |
| 36 | 57.86 | 80.60 | 90.87 | 127.03 | 91.28 | 129.90 | 145.70 | 214.17 |
| 37 | 58.24 | 81.36 | 91.25 | 127.88 | 91.28 | 129.90 | 145.70 | 214.17 |
| 38 | 58.24 | 81.74 | 91.64 | 128.72 | 91.28 | 129.90 | 145.70 | 214.17 |
| 39 | 58.62 | 82.12 | 92.40 | 129.98 | 91.28 | 129.90 | 145.70 | 214.17 |
| 40 | 59.00 | 82.50 | 92.78 | 130.82 | 91.28 | 129.90 | 145.70 | 214.17 |
| 41 | 59.42 | 82.93 | 93.22 | 131.66 | 91.28 | 129.90 | 145.70 | 214.17 |
| 42 | 59.45 | 83.37 | 94.04 | 131.66 | 91.28 | 129.90 | 145.70 | 214.17 |
| 43 | 59.88 | 84.19 | 94.48 | 131.66 | 91.28 | 129.90 | 145.70 | 214.17 |
| 44 | 60.30 | 84.63 | 94.93 | 131.66 | 91.28 | 129.90 | 145.70 | 214.17 |
| 45 | 75.31 | 104.03 | 119.10 | 165.96 | 103.57 | 147.46 | 166.77 | 244.01 |
| 46 | 75.35 | 104.86 | 119.56 | 167.30 | 103.57 | 147.46 | 166.77 | 244.01 |
| 47 | 75.79 | 105.32 | 120.41 | 168.22 | 103.57 | 147.46 | 166.77 | 244.01 |
| 48 | 76.23 | 106.17 | 121.27 | 168.53 | 103.57 | 147.46 | 166.77 | 244.01 |
| 49 | 76.67 | 106.63 | 121.74 | 168.53 | 103.57 | 147.46 | 166.77 | 244.01 |
| 50 | 81.49 | 114.78 | 131.36 | 182.57 | 110.59 | 156.24 | 175.55 | 258.05 |
| 51 | 86.31 | 122.95 | 136.62 | 191.35 | 114.11 | 161.50 | 180.81 | 265.08 |
| 52 | 91.53 | 129.26 | 146.26 | 201.88 | 119.37 | 168.53 | 189.59 | 273.85 |
| 53 | 97.82 | 135.98 | 152.99 | 210.66 | 124.64 | 175.55 | 196.61 | 284.39 |
| 54 | 101.20 | 142.71 | 161.59 | 221.19 | 128.15 | 182.57 | 203.63 | 293.16 |
| 55 | 106.44 | 150.91 | 168.34 | 231.35 | 133.35 | 191.35 | 212.41 | 303.70 |
| 56 | 111.69 | 157.88 | 176.95 | 242.26 | 138.62 | 196.61 | 219.43 | 314.23 |
| 57 | 116.53 | 166.73 | 184.11 | 252.79 | 143.48 | 203.63 | 226.46 | 321.25 |
| 58 | 121.79 | 173.48 | 194.20 | 263.32 | 148.76 | 212.41 | 236.99 | 331.78 |
| 59 | 129.97 | 184.06 | 204.30 | 275.61 | 155.09 | 221.19 | 247.52 | 344.07 |
| 60 | 136.70 | 194.67 | 214.41 | 289.65 | 161.83 | 230.74 | 258.05 | 356.36 |
| 61 | 145.28 | 205.15 | 226.76 | 302.41 | 168.97 | 240.94 | 269.20 | 368.84 |
| 62 | 153.87 | 217.53 | 240.17 | 320.27 | 179.03 | 254.13 | 280.24 | 384.67 |
| 63 | 162.89 | 232.10 | 255.88 | 336.23 | 188.91 | 266.91 | 296.37 | 398.63 |
| 64 | 172.95 | 245.86 | 272.64 | 355.50 | 198.46 | 283.02 | 312.36 | 417.63 |
| 65 | 186.21 | 262.36 | 289.83 | 374.59 | 209.63 | 298.98 | 329.91 | 438.16 |
| 66 | 198.25 | 278.96 | 309.22 | 395.21 | 224.12 | 316.51 | 349.01 | 460.22 |
| 67 | 210.14 | 297.94 | 328.76 | 415.63 | 236.78 | 335.57 | 371.35 | 483.77 |
| 68 | 226.83 | 320.54 | 352.76 | 444.35 | 254.40 | 361.24 | 400.25 | 517.27 |
| 69 | 248.22 | 349.53 | 388.37 | 489.68 | 278.61 | 395.12 | 439.02 | 565.66 |
| 70 | 274.02 | 388.34 | 428.68 | 539.64 | 305.96 | 435.41 | 484.16 | 622.01 |
| 71 | 304.61 | 430.13 | 478.67 | 599.18 | 336.41 | 480.34 | 535.58 | 684.53 |
| 72 | 334.91 | 476.54 | 529.86 | 663.16 | 369.90 | 529.86 | 591.51 | 749.81 |
| 73 | 371.57 | 527.50 | 587.22 | 734.85 | 404.75 | 580.58 | 648.59 | 822.77 |
| 74 | 409.54 | 584.58 | 650.64 | 814.12 | 442.57 | 637.43 | 713.39 | 901.65 |
| 75 | 450.44 | 646.06 | 718.40 | 899.23 | 481.67 | 695.38 | 779.22 | 983.07 |
| 76 | 494.22 | 710.24 | 790.43 | 990.08 | 522.04 | 757.70 | 847.70 | 1070.27 |
| 77 | 539.22 | 777.06 | 865.03 | 1081.69 | 565.28 | 821.05 | 917.16 | 1159.89 |
| 78 | 587.02 | 848.82 | 944.75 | 1183.79 | 613.03 | 889.47 | 995.16 | 1256.96 |
| 79 | 642.30 | 930.12 | 1034.19 | 1300.87 | 665.07 | 965.89 | 1082.97 | 1367.54 |
| 80 | 702.47 | 1017.93 | 1133.38 | 1427.70 | 721.98 | 1052.08 | 1177.28 | 1489.49 |
| 81 | 767.51 | 1113.87 | 1239.08 | 1565.92 | 785.40 | 1143.14 | 1279.73 | 1622.83 |
| 82 | 837.43 | 1214.68 | 1352.90 | 1717.14 | 850.44 | 1240.70 | 1388.68 | 1769.18 |
| 83 | 915.49 | 1330.14 | 1481.36 | 1896.01 | 926.87 | 1351.28 | 1512.26 | 1938.29 |
| 84 | 1006.55 | 1461.85 | 1629.34 | 2112.28 | 1011.42 | 1478.11 | 1653.73 | 2144.80 |
| 85+ | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made at these ages.
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2010 Rate Filing***

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day EP
### Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

| Age | 1.3% Simple Inflation or 3.4% Simple Inflation with Shared Cost | | | | 1.3% Compound Inflation or 3.4% Compound Inflation with Shared Cost | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 55.29 | 74.80 | 84.56 | 112.22 | 86.85 | 120.13 | 136.33 | 198.37 |
| 30 | 55.29 | 74.80 | 84.56 | 113.00 | 87.60 | 121.13 | 136.93 | 198.37 |
| 31 | 55.29 | 74.80 | 84.56 | 113.77 | 87.77 | 121.13 | 136.93 | 198.37 |
| 32 | 55.29 | 74.80 | 84.56 | 114.16 | 87.77 | 121.13 | 136.93 | 198.37 |
| 33 | 55.47 | 74.95 | 84.56 | 114.93 | 87.77 | 121.13 | 136.93 | 198.37 |
| 34 | 55.47 | 75.30 | 84.83 | 115.71 | 87.77 | 121.13 | 136.93 | 198.37 |
| 35 | 55.84 | 75.30 | 85.20 | 116.10 | 87.77 | 121.13 | 136.93 | 198.37 |
| 36 | 56.21 | 75.66 | 85.92 | 116.87 | 87.77 | 121.13 | 136.93 | 198.37 |
| 37 | 56.58 | 76.38 | 86.28 | 117.65 | 87.77 | 121.13 | 136.93 | 198.37 |
| 38 | 56.58 | 76.74 | 86.64 | 118.42 | 87.77 | 121.13 | 136.93 | 198.37 |
| 39 | 56.95 | 77.09 | 87.36 | 119.58 | 87.77 | 121.13 | 136.93 | 198.37 |
| 40 | 57.32 | 77.45 | 87.72 | 120.36 | 87.77 | 121.13 | 136.93 | 198.37 |
| 41 | 57.72 | 77.86 | 88.13 | 121.13 | 87.77 | 121.13 | 136.93 | 198.37 |
| 42 | 57.76 | 78.26 | 88.91 | 121.13 | 87.77 | 121.13 | 136.93 | 198.37 |
| 43 | 58.17 | 79.03 | 89.33 | 121.13 | 87.77 | 121.13 | 136.93 | 198.37 |
| 44 | 58.58 | 79.45 | 89.75 | 121.13 | 87.77 | 121.13 | 136.93 | 198.37 |
| 45 | 71.96 | 97.31 | 109.04 | 150.40 | 100.06 | 140.44 | 156.24 | 226.46 |
| 46 | 72.00 | 98.10 | 109.45 | 151.61 | 100.06 | 140.44 | 156.24 | 226.46 |
| 47 | 72.42 | 98.52 | 110.24 | 152.45 | 100.06 | 140.44 | 156.24 | 226.46 |
| 48 | 72.84 | 99.32 | 111.02 | 152.73 | 100.06 | 140.44 | 156.24 | 226.46 |
| 49 | 73.26 | 99.75 | 111.45 | 152.73 | 100.06 | 140.44 | 156.24 | 226.46 |
| 50 | 78.09 | 109.64 | 121.13 | 166.77 | 105.33 | 145.70 | 163.26 | 238.74 |
| 51 | 82.92 | 114.41 | 128.08 | 177.30 | 110.59 | 152.73 | 168.53 | 245.77 |
| 52 | 88.14 | 120.76 | 134.35 | 184.32 | 114.11 | 157.99 | 175.55 | 256.30 |
| 53 | 92.76 | 127.48 | 141.09 | 194.86 | 119.37 | 165.01 | 182.57 | 263.32 |
| 54 | 97.82 | 134.22 | 147.98 | 205.39 | 124.64 | 172.04 | 189.59 | 273.85 |
| 55 | 103.06 | 140.74 | 156.43 | 213.82 | 129.84 | 179.06 | 198.37 | 282.63 |
| 56 | 108.30 | 149.39 | 165.04 | 222.94 | 135.11 | 184.32 | 207.15 | 291.41 |
| 57 | 113.15 | 154.83 | 172.18 | 233.48 | 138.23 | 191.35 | 214.17 | 300.19 |
| 58 | 118.40 | 163.28 | 180.57 | 242.26 | 143.51 | 200.12 | 221.19 | 310.72 |
| 59 | 123.22 | 170.43 | 188.97 | 256.30 | 149.86 | 208.90 | 229.97 | 321.25 |
| 60 | 131.64 | 181.01 | 199.09 | 268.59 | 156.61 | 216.75 | 240.50 | 333.54 |
| 61 | 138.52 | 193.19 | 211.42 | 279.69 | 163.74 | 228.72 | 249.97 | 344.36 |
| 62 | 147.11 | 203.83 | 223.14 | 295.90 | 173.81 | 240.20 | 262.83 | 358.56 |
| 63 | 157.80 | 216.74 | 237.11 | 311.97 | 181.98 | 253.04 | 277.31 | 374.36 |
| 64 | 167.86 | 230.49 | 252.19 | 327.89 | 191.56 | 265.76 | 291.65 | 390.01 |
| 65 | 177.75 | 247.03 | 269.37 | 347.09 | 202.76 | 281.80 | 307.57 | 408.95 |
| 66 | 188.08 | 261.95 | 287.01 | 366.12 | 215.57 | 297.69 | 328.48 | 431.14 |
| 67 | 201.67 | 279.21 | 304.91 | 388.38 | 228.26 | 316.84 | 347.50 | 454.81 |
| 68 | 218.36 | 300.19 | 329.02 | 415.52 | 245.92 | 340.89 | 376.51 | 485.05 |
| 69 | 238.09 | 329.27 | 361.35 | 455.91 | 268.48 | 374.86 | 413.69 | 530.20 |
| 70 | 263.93 | 364.80 | 400.10 | 504.33 | 295.88 | 411.87 | 457.26 | 583.35 |
| 71 | 291.22 | 405.03 | 446.87 | 560.68 | 326.37 | 455.24 | 505.45 | 644.36 |
| 72 | 323.25 | 449.88 | 496.54 | 618.17 | 358.24 | 501.54 | 558.19 | 706.49 |
| 73 | 356.64 | 497.64 | 550.72 | 683.43 | 391.48 | 549.06 | 613.76 | 773.00 |
| 74 | 394.68 | 549.91 | 609.35 | 756.33 | 427.70 | 604.40 | 672.11 | 845.50 |
| 75 | 434.00 | 606.61 | 672.37 | 835.12 | 466.88 | 657.57 | 733.19 | 922.25 |
| 76 | 474.58 | 667.69 | 738.06 | 918.07 | 505.68 | 715.15 | 796.97 | 999.90 |
| 77 | 518.04 | 728.19 | 806.38 | 1003.50 | 545.73 | 775.43 | 861.77 | 1080.07 |
| 78 | 564.25 | 795.16 | 881.34 | 1094.35 | 591.89 | 839.06 | 933.37 | 1169.15 |
| 79 | 616.29 | 869.95 | 962.64 | 1198.42 | 640.68 | 908.98 | 1013.05 | 1268.35 |
| 80 | 671.57 | | | | 694.34 | | | |
| 81 | 731.74 | | | | 751.25 | | | |
| 82 | 795.16 | | | | 814.67 | | | |
| 83 | 868.33 | | | | 882.96 | | | |
| 84 | 949.63 | | | | 959.39 | | | |
| 85+ | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made at these ages.
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2010 Rate Filing***

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day EP
### Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

| Age | 1.3% Simple Inflation or 3.4% Simple Inflation with Shared Cost | | | | 1.3% Compound Inflation or 3.4% Compound Inflation with Shared Cost | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 50.41 | 65.04 | 71.55 | 94.33 | 79.90 | 106.20 | 118.85 | 172.04 |
| 30 | 50.41 | 65.04 | 71.55 | 94.98 | 80.60 | 107.08 | 119.37 | 172.04 |
| 31 | 50.41 | 65.04 | 71.55 | 95.64 | 80.75 | 107.08 | 119.37 | 172.04 |
| 32 | 50.41 | 65.04 | 71.55 | 95.96 | 80.75 | 107.08 | 119.37 | 172.04 |
| 33 | 50.58 | 65.17 | 71.55 | 96.61 | 80.75 | 107.08 | 119.37 | 172.04 |
| 34 | 50.58 | 65.48 | 71.78 | 97.26 | 80.75 | 107.08 | 119.37 | 172.04 |
| 35 | 50.91 | 65.48 | 72.09 | 97.59 | 80.75 | 107.08 | 119.37 | 172.04 |
| 36 | 51.25 | 65.79 | 72.70 | 98.24 | 80.75 | 107.08 | 119.37 | 172.04 |
| 37 | 51.59 | 66.42 | 73.00 | 98.89 | 80.75 | 107.08 | 119.37 | 172.04 |
| 38 | 51.59 | 66.73 | 73.31 | 99.54 | 80.75 | 107.08 | 119.37 | 172.04 |
| 39 | 51.92 | 67.04 | 73.92 | 100.52 | 80.75 | 107.08 | 119.37 | 172.04 |
| 40 | 52.26 | 67.35 | 74.22 | 101.17 | 80.75 | 107.08 | 119.37 | 172.04 |
| 41 | 52.63 | 67.70 | 74.57 | 101.82 | 80.75 | 107.08 | 119.37 | 172.04 |
| 42 | 52.66 | 68.05 | 75.23 | 101.82 | 80.75 | 107.08 | 119.37 | 172.04 |
| 43 | 53.03 | 68.72 | 75.59 | 101.82 | 80.75 | 107.08 | 119.37 | 172.04 |
| 44 | 53.41 | 69.08 | 75.95 | 101.82 | 80.75 | 107.08 | 119.37 | 172.04 |
| 45 | 65.27 | 85.57 | 93.94 | 129.65 | 91.28 | 122.88 | 136.93 | 198.37 |
| 46 | 65.31 | 86.26 | 94.30 | 130.70 | 91.28 | 122.88 | 136.93 | 198.37 |
| 47 | 65.68 | 86.63 | 94.97 | 131.42 | 91.28 | 122.88 | 136.93 | 198.37 |
| 48 | 66.06 | 87.33 | 95.65 | 131.66 | 91.28 | 122.88 | 136.93 | 198.37 |
| 49 | 66.45 | 87.71 | 96.02 | 131.66 | 91.28 | 122.88 | 136.93 | 198.37 |
| 50 | 71.30 | 94.22 | 104.07 | 143.95 | 96.55 | 129.90 | 142.19 | 210.66 |
| 51 | 76.15 | 99.04 | 111.00 | 152.73 | 100.06 | 133.42 | 149.22 | 217.68 |
| 52 | 79.67 | 105.45 | 117.35 | 159.75 | 103.57 | 140.44 | 156.24 | 226.46 |
| 53 | 82.64 | 112.19 | 122.39 | 168.53 | 107.08 | 143.95 | 161.50 | 235.23 |
| 54 | 87.70 | 115.53 | 129.27 | 177.30 | 112.35 | 150.97 | 168.53 | 242.26 |
| 55 | 91.23 | 122.08 | 134.33 | 185.78 | 117.56 | 156.24 | 173.79 | 251.03 |
| 56 | 96.46 | 127.32 | 142.92 | 196.61 | 121.07 | 163.26 | 180.81 | 259.81 |
| 57 | 101.33 | 134.41 | 150.01 | 203.63 | 125.98 | 170.28 | 187.84 | 266.83 |
| 58 | 104.87 | 142.87 | 156.72 | 214.17 | 129.51 | 175.55 | 194.86 | 275.61 |
| 59 | 111.40 | 148.27 | 165.14 | 222.94 | 135.92 | 184.32 | 203.63 | 286.14 |
| 60 | 118.13 | 157.10 | 173.57 | 235.23 | 140.95 | 192.28 | 212.41 | 296.67 |
| 61 | 125.01 | 167.54 | 185.84 | 246.47 | 149.81 | 202.53 | 222.00 | 307.65 |
| 62 | 133.58 | 178.13 | 195.88 | 259.35 | 156.43 | 210.61 | 231.50 | 318.53 |
| 63 | 142.53 | 189.44 | 209.82 | 273.84 | 164.65 | 221.84 | 244.38 | 332.77 |
| 64 | 150.91 | 201.47 | 223.22 | 289.92 | 174.30 | 236.42 | 258.86 | 348.60 |
| 65 | 160.82 | 214.66 | 236.98 | 305.86 | 183.86 | 249.15 | 274.93 | 366.00 |
| 66 | 171.14 | 229.64 | 252.85 | 323.35 | 195.04 | 265.18 | 292.56 | 386.65 |
| 67 | 181.33 | 246.86 | 270.84 | 342.39 | 206.11 | 281.06 | 310.02 | 407.12 |
| 68 | 196.36 | 264.57 | 291.71 | 369.72 | 222.17 | 303.58 | 335.80 | 437.56 |
| 69 | 214.45 | 290.43 | 322.51 | 403.56 | 243.15 | 332.64 | 371.48 | 477.86 |
| 70 | 237.04 | 322.77 | 356.40 | 448.86 | 268.98 | 368.16 | 411.87 | 526.19 |
| 71 | 262.77 | 359.84 | 398.33 | 500.43 | 296.24 | 408.38 | 456.91 | 580.77 |
| 72 | 293.26 | 398.23 | 443.22 | 553.19 | 324.92 | 451.55 | 504.87 | 639.84 |
| 73 | 323.47 | 442.90 | 492.66 | 612.10 | 358.30 | 494.32 | 554.04 | 700.01 |
| 74 | 356.70 | 490.46 | 546.60 | 677.06 | 389.72 | 541.65 | 609.35 | 764.58 |
| 75 | 391.26 | 540.85 | 601.68 | 744.70 | 424.13 | 591.81 | 664.15 | 830.18 |
| 76 | 427.13 | 592.41 | 661.14 | 816.61 | 459.85 | 643.14 | 720.06 | 900.07 |
| 77 | 465.91 | 646.74 | 721.67 | 889.47 | 495.23 | 693.98 | 778.69 | 970.92 |
| 78 | 507.34 | 705.72 | 787.02 | 969.15 | 534.98 | 751.25 | 843.94 | 1045.57 |
| 79 | 552.87 | 770.76 | 858.57 | 1058.58 | 578.89 | 814.67 | 913.86 | 1133.38 |
| 80 | 600.02 | | | | 626.04 | | | |
| 81 | 652.06 | | | | 674.82 | | | |
| 82 | 707.35 | | | | 726.86 | | | |
| 83 | 767.51 | | | | 785.40 | | | |
| 84 | 834.18 | | | | 850.44 | | | |
| 85+ | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made at these ages.
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA 9/96

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2010 Rate Filing***

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
### Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

| Age | 1.3% Simple Inflation or 3.4% Simple Inflation with Shared Cost | | | | | | 1.3% Compound Inflation or 3.4% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 56.91 | 71.55 | 79.68 | 89.43 | 110.77 | 121.98 | 90.32 | 112.80 | 125.35 | 141.57 | 172.04 | 189.59 |
| 30 | 56.91 | 71.55 | 79.68 | 89.43 | 111.17 | 122.82 | 91.11 | 113.59 | 126.39 | 142.19 | 172.04 | 189.59 |
| 31 | 56.91 | 71.55 | 79.68 | 89.43 | 111.57 | 123.67 | 91.28 | 113.98 | 126.39 | 142.19 | 172.04 | 189.59 |
| 32 | 56.91 | 71.55 | 79.68 | 89.43 | 112.37 | 124.09 | 91.28 | 114.11 | 126.39 | 142.19 | 172.04 | 189.59 |
| 33 | 57.10 | 71.55 | 79.83 | 89.43 | 112.77 | 124.93 | 91.28 | 114.11 | 126.39 | 142.19 | 172.04 | 189.59 |
| 34 | 57.10 | 71.55 | 80.22 | 89.73 | 113.57 | 125.77 | 91.28 | 114.11 | 126.39 | 142.19 | 172.04 | 189.59 |
| 35 | 57.48 | 71.71 | 80.22 | 90.11 | 114.38 | 126.19 | 91.28 | 114.11 | 126.39 | 142.19 | 172.04 | 189.59 |
| 36 | 57.86 | 72.09 | 80.60 | 90.87 | 114.78 | 127.03 | 91.28 | 114.11 | 126.39 | 142.19 | 172.04 | 189.59 |
| 37 | 58.24 | 72.47 | 81.36 | 91.25 | 115.58 | 127.88 | 91.28 | 114.11 | 126.39 | 142.19 | 172.04 | 189.59 |
| 38 | 58.24 | 72.85 | 81.74 | 91.64 | 116.38 | 128.72 | 91.28 | 114.11 | 126.39 | 142.19 | 172.04 | 189.59 |
| 39 | 58.62 | 73.23 | 82.12 | 92.40 | 117.18 | 129.98 | 91.28 | 114.11 | 126.39 | 142.19 | 172.04 | 189.59 |
| 40 | 59.00 | 73.60 | 82.50 | 92.78 | 117.98 | 130.82 | 91.28 | 114.11 | 126.39 | 142.19 | 172.04 | 189.59 |
| 41 | 59.42 | 74.02 | 82.93 | 93.22 | 118.87 | 131.66 | 91.28 | 114.11 | 126.39 | 142.19 | 172.04 | 189.59 |
| 42 | 59.45 | 74.44 | 83.37 | 94.04 | 119.37 | 131.66 | 91.28 | 114.11 | 126.39 | 142.19 | 172.04 | 189.59 |
| 43 | 59.88 | 74.87 | 84.19 | 94.48 | 119.37 | 131.66 | 91.28 | 114.11 | 126.39 | 142.19 | 172.04 | 189.59 |
| 44 | 60.30 | 75.30 | 84.63 | 94.93 | 119.37 | 131.66 | 91.28 | 114.11 | 126.39 | 142.19 | 172.04 | 189.59 |
| 45 | 75.31 | 96.14 | 104.03 | 119.10 | 153.13 | 165.96 | 103.57 | 129.90 | 143.95 | 159.75 | 193.10 | 214.17 |
| 46 | 75.35 | 96.96 | 104.86 | 119.56 | 154.05 | 167.30 | 103.57 | 129.90 | 143.95 | 159.75 | 193.10 | 214.17 |
| 47 | 75.79 | 97.40 | 105.32 | 120.41 | 154.99 | 168.22 | 103.57 | 129.90 | 143.95 | 159.75 | 193.10 | 214.17 |
| 48 | 76.23 | 97.84 | 106.17 | 121.27 | 155.93 | 168.53 | 103.57 | 129.90 | 143.95 | 159.75 | 193.10 | 214.17 |
| 49 | 76.67 | 98.68 | 106.63 | 121.74 | 156.24 | 168.53 | 103.57 | 129.90 | 143.95 | 159.75 | 193.10 | 214.17 |
| 50 | 81.49 | 107.88 | 114.78 | 131.36 | 169.93 | 182.57 | 110.59 | 138.68 | 152.73 | 168.53 | 201.88 | 222.94 |
| 51 | 86.31 | 112.71 | 122.95 | 136.62 | 178.62 | 191.35 | 114.11 | 142.19 | 156.24 | 172.04 | 207.15 | 228.21 |
| 52 | 91.53 | 117.94 | 129.26 | 146.26 | 185.86 | 201.88 | 119.37 | 145.70 | 159.75 | 175.55 | 212.41 | 235.23 |
| 53 | 97.82 | 123.18 | 135.98 | 152.99 | 193.10 | 210.66 | 124.64 | 149.22 | 165.01 | 180.81 | 217.68 | 240.50 |
| 54 | 101.20 | 128.03 | 142.71 | 161.59 | 201.85 | 221.19 | 128.15 | 154.48 | 170.28 | 184.32 | 222.94 | 245.77 |
| 55 | 106.44 | 133.28 | 150.91 | 168.34 | 208.90 | 231.35 | 133.35 | 157.99 | 173.79 | 187.84 | 228.21 | 251.03 |
| 56 | 111.69 | 138.53 | 156.18 | 176.95 | 217.68 | 240.50 | 138.62 | 165.01 | 180.81 | 194.86 | 235.23 | 261.57 |
| 57 | 116.53 | 145.25 | 163.33 | 184.11 | 228.21 | 249.28 | 143.48 | 173.79 | 191.35 | 205.39 | 247.52 | 273.85 |
| 58 | 121.79 | 151.97 | 170.08 | 194.20 | 236.99 | 259.81 | 148.76 | 182.57 | 203.63 | 215.92 | 263.32 | 291.41 |
| 59 | 129.97 | 159.10 | 177.25 | 204.30 | 247.52 | 270.34 | 155.09 | 192.37 | 217.68 | 229.97 | 279.12 | 308.96 |
| 60 | 136.70 | 165.84 | 184.42 | 214.41 | 258.05 | 280.88 | 161.83 | 203.52 | 228.99 | 244.01 | 296.67 | 328.27 |
| 61 | 145.28 | 174.82 | 194.90 | 226.76 | 269.20 | 291.92 | 168.97 | 214.01 | 240.94 | 258.71 | 312.90 | 346.11 |
| 62 | 153.87 | 186.73 | 207.25 | 240.17 | 283.72 | 306.35 | 179.03 | 225.54 | 254.13 | 273.27 | 330.71 | 365.53 |
| 63 | 162.89 | 200.10 | 223.57 | 255.88 | 298.10 | 322.37 | 188.91 | 237.44 | 266.91 | 291.17 | 350.10 | 386.50 |
| 64 | 172.95 | 214.93 | 240.74 | 272.64 | 315.81 | 341.69 | 198.46 | 251.96 | 283.02 | 310.63 | 371.03 | 409.00 |
| 65 | 186.21 | 230.19 | 258.95 | 289.83 | 335.07 | 360.84 | 209.63 | 264.62 | 298.98 | 329.91 | 393.49 | 433.01 |
| 66 | 198.25 | 247.25 | 278.96 | 309.22 | 357.57 | 384.94 | 224.12 | 282.29 | 316.51 | 349.01 | 419.16 | 456.80 |
| 67 | 210.14 | 267.22 | 297.94 | 328.76 | 386.68 | 415.63 | 236.78 | 303.21 | 335.57 | 371.35 | 451.41 | 482.07 |
| 68 | 226.83 | 289.07 | 320.54 | 352.76 | 420.60 | 444.35 | 254.40 | 325.63 | 361.24 | 400.25 | 486.75 | 515.58 |
| 69 | 244.84 | 312.37 | 349.53 | 388.37 | 457.60 | 489.68 | 276.92 | 352.91 | 395.12 | 439.02 | 526.83 | 562.29 |
| 70 | 263.93 | 336.22 | 379.93 | 428.68 | 497.61 | 539.64 | 299.24 | 378.25 | 427.00 | 484.16 | 566.53 | 616.97 |
| 71 | 286.20 | 361.51 | 405.03 | 470.30 | 540.60 | 584.11 | 324.69 | 406.70 | 456.91 | 530.55 | 610.89 | 661.10 |
| 72 | 311.59 | 389.90 | 433.22 | 521.53 | 591.51 | 636.50 | 351.58 | 439.89 | 489.87 | 584.85 | 663.16 | 713.15 |
| 73 | 340.05 | 424.65 | 469.44 | 577.26 | 650.25 | 696.70 | 379.87 | 476.08 | 530.82 | 643.62 | 721.58 | 769.68 |
| 74 | 369.91 | 464.03 | 513.58 | 640.73 | 716.69 | 762.93 | 407.89 | 516.88 | 577.98 | 706.78 | 786.05 | 835.59 |
| 75 | 399.48 | 507.97 | 573.73 | 706.89 | 787.44 | 836.76 | 437.29 | 560.58 | 636.20 | 772.65 | 858.13 | 909.09 |
| 76 | 430.40 | 562.95 | 649.69 | 778.97 | 870.62 | 927.89 | 468.04 | 613.69 | 706.97 | 842.79 | 939.35 | 999.90 |
| 77 | 464.28 | 628.82 | 737.96 | 856.88 | 969.29 | 1039.34 | 500.12 | 674.43 | 786.84 | 915.53 | 1036.08 | 1109.39 |
| 78 | 502.46 | 704.09 | 832.56 | 943.13 | 1081.35 | 1165.90 | 536.61 | 744.75 | 874.83 | 995.16 | 1144.76 | 1234.20 |
| 79 | 544.74 | 783.77 | 930.12 | 1034.19 | 1200.05 | 1300.87 | 577.26 | 817.92 | 965.89 | 1082.97 | 1260.22 | 1367.54 |
| 80 | 595.15 | 865.08 | | | | | 626.04 | 894.35 | | | | |
| 81 | 658.56 | 949.63 | | | | | 684.58 | 975.65 | | | | |
| 82 | 731.74 | 1039.07 | | | | | 754.50 | 1060.21 | | | | |
| 83 | 813.04 | 1131.75 | | | | | 832.56 | 1148.02 | | | | |
| 84 | 902.48 | 1227.69 | | | | | 917.11 | 1239.08 | | | | |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA 9/96

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2010 Rate Filing***

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
### Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

| Age | 1.3% Simple Inflation or 3.4% Simple Inflation with Shared Cost | | | | | | 1.3% Compound Inflation or 3.4% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 55.29 | 66.67 | 74.80 | 84.56 | 100.99 | 112.22 | 86.85 | 105.86 | 120.13 | 134.58 | 163.26 | 180.81 |
| 30 | 55.29 | 66.67 | 74.80 | 84.56 | 101.36 | 113.00 | 87.60 | 106.60 | 121.13 | 135.17 | 163.26 | 180.81 |
| 31 | 55.29 | 66.67 | 74.80 | 84.56 | 101.73 | 113.77 | 87.77 | 106.96 | 121.13 | 135.17 | 163.26 | 180.81 |
| 32 | 55.29 | 66.67 | 74.80 | 84.56 | 102.46 | 114.16 | 87.77 | 107.08 | 121.13 | 135.17 | 163.26 | 180.81 |
| 33 | 55.47 | 66.67 | 74.95 | 84.56 | 102.82 | 114.93 | 87.77 | 107.08 | 121.13 | 135.17 | 163.26 | 180.81 |
| 34 | 55.47 | 66.67 | 75.30 | 84.83 | 103.55 | 115.71 | 87.77 | 107.08 | 121.13 | 135.17 | 163.26 | 180.81 |
| 35 | 55.84 | 66.82 | 75.30 | 85.20 | 104.28 | 116.10 | 87.77 | 107.08 | 121.13 | 135.17 | 163.26 | 180.81 |
| 36 | 56.21 | 67.18 | 75.66 | 85.92 | 104.65 | 116.87 | 87.77 | 107.08 | 121.13 | 135.17 | 163.26 | 180.81 |
| 37 | 56.58 | 67.53 | 76.38 | 86.28 | 105.38 | 117.65 | 87.77 | 107.08 | 121.13 | 135.17 | 163.26 | 180.81 |
| 38 | 56.58 | 67.88 | 76.74 | 86.64 | 106.11 | 118.42 | 87.77 | 107.08 | 121.13 | 135.17 | 163.26 | 180.81 |
| 39 | 56.95 | 68.23 | 77.09 | 87.36 | 106.84 | 119.58 | 87.77 | 107.08 | 121.13 | 135.17 | 163.26 | 180.81 |
| 40 | 57.32 | 68.59 | 77.45 | 87.72 | 107.57 | 120.36 | 87.77 | 107.08 | 121.13 | 135.17 | 163.26 | 180.81 |
| 41 | 57.72 | 68.98 | 77.86 | 88.13 | 108.38 | 121.13 | 87.77 | 107.08 | 121.13 | 135.17 | 163.26 | 180.81 |
| 42 | 57.76 | 69.37 | 78.26 | 88.91 | 108.84 | 121.13 | 87.77 | 107.08 | 121.13 | 135.17 | 163.26 | 180.81 |
| 43 | 58.17 | 69.76 | 79.03 | 89.33 | 108.84 | 121.13 | 87.77 | 107.08 | 121.13 | 135.17 | 163.26 | 180.81 |
| 44 | 58.58 | 70.16 | 79.45 | 89.75 | 108.84 | 121.13 | 87.77 | 107.08 | 121.13 | 135.17 | 163.26 | 180.81 |
| 45 | 71.96 | 89.51 | 97.31 | 109.04 | 139.36 | 150.40 | 100.06 | 124.64 | 140.44 | 152.73 | 184.32 | 201.88 |
| 46 | 72.00 | 90.27 | 98.10 | 109.45 | 140.21 | 151.61 | 100.06 | 124.64 | 140.44 | 152.73 | 184.32 | 201.88 |
| 47 | 72.42 | 90.68 | 98.52 | 110.24 | 141.06 | 152.45 | 100.06 | 124.64 | 140.44 | 152.73 | 184.32 | 201.88 |
| 48 | 72.84 | 91.09 | 99.32 | 111.02 | 141.92 | 152.73 | 100.06 | 124.64 | 140.44 | 152.73 | 184.32 | 201.88 |
| 49 | 73.26 | 91.87 | 99.75 | 111.45 | 142.19 | 152.73 | 100.06 | 124.64 | 140.44 | 152.73 | 184.32 | 201.88 |
| 50 | 78.09 | 101.14 | 109.64 | 121.13 | 155.92 | 166.77 | 105.33 | 133.42 | 145.70 | 161.50 | 193.10 | 212.41 |
| 51 | 82.92 | 105.98 | 114.41 | 128.08 | 162.86 | 177.30 | 110.59 | 136.93 | 149.22 | 165.01 | 198.37 | 217.68 |
| 52 | 88.14 | 111.20 | 120.76 | 134.35 | 171.84 | 184.32 | 114.11 | 140.44 | 154.48 | 168.53 | 201.88 | 222.94 |
| 53 | 92.76 | 116.43 | 127.48 | 141.09 | 179.06 | 194.86 | 119.37 | 145.70 | 157.99 | 172.04 | 207.15 | 229.97 |
| 54 | 97.82 | 121.29 | 134.22 | 147.98 | 186.05 | 205.39 | 124.64 | 149.22 | 163.26 | 177.30 | 212.41 | 235.23 |
| 55 | 103.06 | 126.53 | 140.74 | 156.43 | 194.86 | 213.82 | 129.84 | 152.73 | 168.53 | 180.81 | 219.43 | 242.26 |
| 56 | 108.30 | 131.77 | 146.00 | 165.04 | 201.88 | 222.94 | 135.11 | 159.75 | 173.79 | 187.84 | 226.46 | 251.03 |
| 57 | 113.15 | 136.80 | 153.12 | 172.18 | 212.41 | 233.48 | 138.23 | 166.77 | 184.32 | 196.61 | 238.74 | 265.08 |
| 58 | 118.40 | 143.52 | 159.87 | 180.57 | 222.94 | 242.26 | 143.51 | 175.55 | 194.86 | 208.90 | 252.79 | 280.88 |
| 59 | 123.22 | 150.64 | 168.73 | 188.97 | 233.48 | 256.30 | 149.86 | 185.38 | 205.39 | 221.19 | 270.34 | 298.43 |
| 60 | 131.64 | 159.07 | 175.89 | 199.09 | 244.01 | 268.59 | 156.61 | 193.08 | 216.75 | 233.48 | 286.14 | 315.98 |
| 61 | 138.52 | 168.03 | 186.35 | 211.42 | 255.21 | 279.69 | 163.74 | 203.57 | 228.72 | 246.47 | 300.66 | 332.13 |
| 62 | 147.11 | 178.24 | 200.40 | 223.14 | 269.79 | 294.16 | 173.81 | 213.40 | 240.20 | 259.35 | 316.79 | 349.86 |
| 63 | 157.80 | 191.62 | 213.33 | 237.11 | 284.24 | 310.24 | 181.98 | 225.31 | 253.04 | 275.57 | 332.77 | 369.16 |
| 64 | 167.86 | 204.78 | 230.49 | 252.19 | 300.28 | 326.16 | 191.56 | 238.15 | 265.76 | 291.65 | 352.05 | 388.29 |
| 65 | 177.75 | 220.03 | 247.03 | 269.37 | 316.17 | 343.66 | 202.76 | 252.59 | 281.80 | 307.57 | 371.15 | 408.95 |
| 66 | 188.08 | 237.09 | 261.95 | 287.01 | 337.04 | 366.12 | 215.57 | 268.60 | 297.69 | 328.48 | 393.50 | 431.14 |
| 67 | 201.67 | 255.38 | 279.21 | 304.91 | 362.83 | 388.38 | 228.26 | 289.58 | 316.84 | 347.50 | 422.45 | 454.81 |
| 68 | 218.36 | 278.93 | 300.19 | 329.02 | 393.47 | 415.52 | 245.92 | 313.76 | 340.89 | 376.51 | 456.22 | 485.05 |
| 69 | 238.09 | 302.24 | 329.27 | 361.35 | 427.20 | 455.91 | 268.48 | 339.40 | 374.86 | 413.69 | 494.74 | 530.20 |
| 70 | 262.25 | 326.14 | 364.80 | 400.10 | 463.99 | 504.33 | 295.88 | 368.16 | 411.87 | 457.26 | 536.27 | 583.35 |
| 71 | 284.52 | 351.47 | 391.64 | 446.87 | 508.80 | 548.97 | 321.35 | 398.33 | 443.52 | 505.45 | 580.77 | 629.30 |
| 72 | 309.92 | 381.57 | 423.22 | 496.54 | 559.86 | 601.51 | 349.91 | 431.56 | 479.88 | 558.19 | 633.17 | 683.16 |
| 73 | 338.40 | 414.70 | 459.49 | 550.72 | 618.73 | 661.86 | 378.21 | 467.78 | 520.86 | 613.76 | 693.38 | 743.14 |
| 74 | 368.25 | 452.47 | 502.02 | 609.35 | 683.67 | 728.25 | 406.24 | 508.62 | 568.07 | 672.11 | 756.33 | 807.52 |
| 75 | 396.19 | 494.82 | 555.65 | 672.37 | 751.28 | 800.59 | 435.64 | 550.72 | 619.76 | 733.19 | 823.61 | 877.86 |
| 76 | 427.13 | 544.95 | 620.23 | 738.06 | 826.43 | 882.07 | 466.40 | 597.32 | 680.78 | 796.97 | 896.80 | 958.99 |
| 77 | 459.39 | 604.38 | 697.24 | 806.38 | 912.27 | 977.44 | 498.49 | 653.25 | 751.00 | 861.77 | 979.06 | 1050.74 |
| 78 | 497.58 | 671.57 | 782.15 | 881.34 | 1006.55 | 1082.97 | 533.36 | 715.48 | 827.68 | 933.37 | 1071.59 | 1156.15 |
| 79 | 538.23 | 744.75 | 869.95 | 962.64 | 1108.99 | 1198.42 | 572.38 | 780.52 | 908.98 | 1013.05 | 1170.78 | 1268.35 |
| 80 | 587.02 | 819.55 | | | | | 617.91 | 852.07 | | | | |
| 81 | 645.56 | 897.60 | | | | | 674.82 | 926.87 | | | | |
| 82 | 715.48 | 982.15 | | | | | 739.87 | 1006.55 | | | | |
| 83 | 791.90 | 1068.34 | | | | | 813.04 | 1089.48 | | | | |
| 84 | 874.83 | 1159.40 | | | | | 892.72 | 1177.28 | | | | |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA 9/96

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2010 Rate Filing***

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
### Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

| Age | 1.3% Simple Inflation or 3.4% Simple Inflation with Shared Cost | | | | | | 1.3% Compound Inflation or 3.4% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 50.41 | 58.54 | 65.04 | 71.55 | 84.71 | 94.33 | 79.90 | 95.45 | 106.20 | 117.10 | 142.19 | 156.24 |
| 30 | 50.41 | 58.54 | 65.04 | 71.55 | 85.01 | 94.98 | 80.60 | 96.11 | 107.08 | 117.62 | 142.19 | 156.24 |
| 31 | 50.41 | 58.54 | 65.04 | 71.55 | 85.32 | 95.64 | 80.75 | 96.44 | 107.08 | 117.62 | 142.19 | 156.24 |
| 32 | 50.41 | 58.54 | 65.04 | 71.55 | 85.93 | 95.96 | 80.75 | 96.55 | 107.08 | 117.62 | 142.19 | 156.24 |
| 33 | 50.58 | 58.54 | 65.17 | 71.55 | 86.24 | 96.61 | 80.75 | 96.55 | 107.08 | 117.62 | 142.19 | 156.24 |
| 34 | 50.58 | 58.54 | 65.48 | 71.78 | 86.85 | 97.26 | 80.75 | 96.55 | 107.08 | 117.62 | 142.19 | 156.24 |
| 35 | 50.91 | 58.68 | 65.48 | 72.09 | 87.46 | 97.59 | 80.75 | 96.55 | 107.08 | 117.62 | 142.19 | 156.24 |
| 36 | 51.25 | 58.98 | 65.79 | 72.70 | 87.77 | 98.24 | 80.75 | 96.55 | 107.08 | 117.62 | 142.19 | 156.24 |
| 37 | 51.59 | 59.29 | 66.42 | 73.00 | 88.38 | 98.89 | 80.75 | 96.55 | 107.08 | 117.62 | 142.19 | 156.24 |
| 38 | 51.59 | 59.60 | 66.73 | 73.31 | 89.00 | 99.54 | 80.75 | 96.55 | 107.08 | 117.62 | 142.19 | 156.24 |
| 39 | 51.92 | 59.91 | 67.04 | 73.92 | 89.61 | 100.52 | 80.75 | 96.55 | 107.08 | 117.62 | 142.19 | 156.24 |
| 40 | 52.26 | 60.22 | 67.35 | 74.22 | 90.22 | 101.17 | 80.75 | 96.55 | 107.08 | 117.62 | 142.19 | 156.24 |
| 41 | 52.63 | 60.56 | 67.70 | 74.57 | 90.90 | 101.82 | 80.75 | 96.55 | 107.08 | 117.62 | 142.19 | 156.24 |
| 42 | 52.66 | 60.91 | 68.05 | 75.23 | 91.28 | 101.82 | 80.75 | 96.55 | 107.08 | 117.62 | 142.19 | 156.24 |
| 43 | 53.03 | 61.26 | 68.72 | 75.59 | 91.28 | 101.82 | 80.75 | 96.55 | 107.08 | 117.62 | 142.19 | 156.24 |
| 44 | 53.41 | 61.61 | 69.08 | 75.95 | 91.28 | 101.82 | 80.75 | 96.55 | 107.08 | 117.62 | 142.19 | 156.24 |
| 45 | 65.27 | 79.56 | 85.57 | 93.94 | 118.72 | 129.65 | 91.28 | 110.59 | 121.13 | 133.42 | 161.50 | 177.30 |
| 46 | 65.31 | 80.24 | 86.26 | 94.30 | 119.44 | 130.70 | 91.28 | 110.59 | 121.13 | 133.42 | 161.50 | 177.30 |
| 47 | 65.68 | 80.61 | 86.63 | 94.97 | 120.16 | 131.42 | 91.28 | 110.59 | 121.13 | 133.42 | 161.50 | 177.30 |
| 48 | 66.06 | 80.97 | 87.33 | 95.65 | 120.89 | 131.66 | 91.28 | 110.59 | 121.13 | 133.42 | 161.50 | 177.30 |
| 49 | 66.45 | 81.67 | 87.71 | 96.02 | 121.13 | 131.66 | 91.28 | 110.59 | 121.13 | 133.42 | 161.50 | 177.30 |
| 50 | 71.30 | 89.34 | 94.22 | 104.07 | 133.14 | 143.95 | 96.55 | 117.62 | 128.15 | 140.44 | 170.28 | 187.84 |
| 51 | 76.15 | 92.52 | 99.04 | 111.00 | 140.09 | 152.73 | 100.06 | 121.13 | 131.66 | 143.95 | 173.79 | 193.10 |
| 52 | 79.67 | 97.72 | 105.45 | 117.35 | 147.29 | 159.75 | 103.57 | 124.64 | 135.17 | 147.46 | 179.06 | 198.37 |
| 53 | 82.64 | 101.25 | 112.19 | 122.39 | 154.48 | 168.53 | 107.08 | 128.15 | 138.68 | 150.97 | 182.57 | 203.63 |
| 54 | 87.70 | 106.13 | 115.53 | 129.27 | 161.48 | 177.30 | 112.35 | 131.66 | 142.19 | 154.48 | 187.84 | 208.90 |
| 55 | 91.23 | 109.66 | 122.08 | 134.33 | 168.53 | 185.78 | 117.56 | 135.17 | 147.46 | 157.99 | 193.10 | 214.17 |
| 56 | 96.46 | 114.88 | 127.32 | 142.92 | 175.55 | 196.61 | 121.07 | 140.44 | 152.73 | 165.01 | 200.12 | 222.94 |
| 57 | 101.33 | 119.91 | 132.71 | 150.01 | 184.32 | 203.63 | 125.98 | 147.46 | 161.50 | 173.79 | 212.41 | 235.23 |
| 58 | 104.87 | 126.64 | 139.47 | 156.72 | 193.10 | 214.17 | 129.51 | 156.24 | 172.04 | 184.32 | 224.70 | 249.28 |
| 59 | 111.40 | 132.02 | 146.57 | 165.14 | 203.63 | 222.94 | 135.92 | 164.39 | 182.57 | 194.86 | 238.74 | 265.08 |
| 60 | 118.13 | 138.76 | 153.69 | 173.57 | 214.17 | 235.23 | 140.95 | 172.21 | 192.28 | 207.15 | 252.79 | 280.88 |
| 61 | 125.01 | 147.66 | 162.41 | 185.84 | 223.75 | 246.47 | 149.81 | 180.95 | 202.53 | 218.50 | 265.70 | 295.42 |
| 62 | 133.58 | 157.87 | 172.99 | 195.88 | 236.72 | 257.61 | 156.43 | 190.85 | 210.61 | 231.50 | 281.98 | 311.57 |
| 63 | 142.53 | 167.88 | 186.03 | 209.82 | 249.58 | 272.11 | 164.65 | 201.05 | 221.84 | 244.38 | 296.37 | 329.30 |
| 64 | 150.91 | 181.08 | 199.76 | 223.22 | 264.04 | 288.20 | 174.30 | 212.26 | 236.42 | 258.86 | 314.08 | 346.87 |
| 65 | 160.82 | 192.95 | 214.66 | 236.98 | 278.36 | 304.14 | 183.86 | 225.10 | 249.15 | 274.93 | 331.63 | 366.00 |
| 66 | 171.14 | 208.30 | 229.64 | 252.85 | 297.69 | 323.35 | 195.04 | 239.52 | 265.18 | 292.56 | 352.44 | 386.65 |
| 67 | 181.33 | 226.63 | 246.86 | 270.84 | 320.24 | 342.39 | 206.11 | 258.92 | 281.06 | 310.02 | 379.86 | 407.12 |
| 68 | 196.36 | 246.81 | 264.57 | 291.71 | 347.68 | 369.72 | 222.17 | 279.84 | 303.58 | 335.80 | 410.43 | 437.56 |
| 69 | 214.45 | 268.47 | 290.43 | 322.51 | 379.92 | 403.56 | 243.15 | 305.63 | 332.64 | 371.48 | 445.78 | 477.86 |
| 70 | 235.36 | 289.15 | 322.77 | 356.40 | 413.55 | 448.86 | 268.98 | 331.18 | 368.16 | 411.87 | 482.48 | 526.19 |
| 71 | 256.07 | 312.98 | 348.12 | 398.33 | 453.57 | 488.71 | 292.89 | 358.17 | 398.33 | 456.91 | 523.86 | 567.38 |
| 72 | 279.93 | 339.91 | 374.90 | 443.22 | 499.87 | 536.53 | 318.25 | 388.23 | 431.56 | 504.87 | 571.52 | 614.84 |
| 73 | 305.22 | 369.91 | 408.07 | 492.66 | 552.38 | 590.53 | 343.37 | 421.34 | 467.78 | 554.04 | 625.37 | 668.50 |
| 74 | 331.92 | 404.58 | 447.52 | 546.60 | 609.35 | 648.99 | 369.91 | 457.43 | 510.27 | 609.35 | 682.01 | 726.60 |
| 75 | 356.73 | 442.22 | 494.82 | 601.68 | 670.72 | 713.47 | 396.19 | 496.47 | 557.29 | 664.15 | 743.06 | 790.73 |
| 76 | 384.58 | 487.68 | 553.14 | 661.14 | 738.06 | 787.15 | 423.85 | 540.04 | 613.69 | 720.06 | 810.06 | 864.07 |
| 77 | 413.78 | 539.22 | 620.67 | 721.67 | 812.90 | 869.92 | 452.88 | 588.09 | 676.06 | 778.69 | 882.95 | 944.85 |
| 78 | 447.17 | 598.40 | 694.34 | 787.02 | 894.35 | 961.02 | 482.95 | 643.93 | 743.12 | 843.94 | 964.27 | 1035.82 |
| 79 | 482.95 | 661.82 | 770.76 | 858.57 | 982.15 | 1058.58 | 517.09 | 702.47 | 814.67 | 913.86 | 1050.45 | 1133.38 |
| 80 | 525.23 | 726.86 | | | | | 557.75 | 762.63 | | | | |
| 81 | 575.63 | 795.16 | | | | | 604.90 | 827.68 | | | | |
| 82 | 634.17 | 865.08 | | | | | 660.19 | 895.97 | | | | |
| 83 | 697.59 | 939.88 | | | | | 721.98 | 967.52 | | | | |
| 84 | 767.51 | 1017.93 | | | | | 788.65 | 1042.32 | | | | |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA 9/96

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2010 Rate Filing***

### Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
### Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

| Age | 1.3% Simple Inflation or 3.4% Simple Inflation with Shared Cost | | | | | | 1.3% Compound Inflation or 3.4% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 53.66 | 66.67 | 76.43 | 86.18 | 105.88 | 118.73 | 85.11 | 105.86 | 118.39 | 134.58 | 163.26 | 179.06 |
| 30 | 53.66 | 66.67 | 76.43 | 86.18 | 106.26 | 119.55 | 85.85 | 106.60 | 119.37 | 135.17 | 163.26 | 179.06 |
| 31 | 53.66 | 66.67 | 76.43 | 86.18 | 106.65 | 120.37 | 86.02 | 106.96 | 119.37 | 135.17 | 163.26 | 179.06 |
| 32 | 53.66 | 66.67 | 76.43 | 86.18 | 107.41 | 120.78 | 86.02 | 107.08 | 119.37 | 135.17 | 163.26 | 179.06 |
| 33 | 53.84 | 66.67 | 76.58 | 86.18 | 107.80 | 121.60 | 86.02 | 107.08 | 119.37 | 135.17 | 163.26 | 179.06 |
| 34 | 53.84 | 66.67 | 76.94 | 86.47 | 108.56 | 122.42 | 86.02 | 107.08 | 119.37 | 135.17 | 163.26 | 179.06 |
| 35 | 54.20 | 66.82 | 76.94 | 86.83 | 109.33 | 122.83 | 86.02 | 107.08 | 119.37 | 135.17 | 163.26 | 179.06 |
| 36 | 54.56 | 67.18 | 77.31 | 87.57 | 109.71 | 123.65 | 86.02 | 107.08 | 119.37 | 135.17 | 163.26 | 179.06 |
| 37 | 54.91 | 67.53 | 78.04 | 87.94 | 110.48 | 124.47 | 86.02 | 107.08 | 119.37 | 135.17 | 163.26 | 179.06 |
| 38 | 54.91 | 67.88 | 78.41 | 88.30 | 111.24 | 125.29 | 86.02 | 107.08 | 119.37 | 135.17 | 163.26 | 179.06 |
| 39 | 55.27 | 68.23 | 78.77 | 89.04 | 112.01 | 126.51 | 86.02 | 107.08 | 119.37 | 135.17 | 163.26 | 179.06 |
| 40 | 55.63 | 68.59 | 79.14 | 89.41 | 112.78 | 127.33 | 86.02 | 107.08 | 119.37 | 135.17 | 163.26 | 179.06 |
| 41 | 56.02 | 68.98 | 79.55 | 89.83 | 113.63 | 128.15 | 86.02 | 107.08 | 119.37 | 135.17 | 163.26 | 179.06 |
| 42 | 56.06 | 69.37 | 79.96 | 90.62 | 114.11 | 128.15 | 86.02 | 107.08 | 119.37 | 135.17 | 163.26 | 179.06 |
| 43 | 56.45 | 69.76 | 80.75 | 91.05 | 114.11 | 128.15 | 86.02 | 107.08 | 119.37 | 135.17 | 163.26 | 179.06 |
| 44 | 56.86 | 70.16 | 81.17 | 91.48 | 114.11 | 128.15 | 86.02 | 107.08 | 119.37 | 135.17 | 163.26 | 179.06 |
| 45 | 71.96 | 91.17 | 102.35 | 114.07 | 144.52 | 162.50 | 101.82 | 122.88 | 135.17 | 150.97 | 182.57 | 200.12 |
| 46 | 72.00 | 91.94 | 103.17 | 114.51 | 145.40 | 163.81 | 101.82 | 122.88 | 135.17 | 150.97 | 182.57 | 200.12 |
| 47 | 72.42 | 92.36 | 103.62 | 115.32 | 146.28 | 164.71 | 101.82 | 122.88 | 135.17 | 150.97 | 182.57 | 200.12 |
| 48 | 72.84 | 92.78 | 104.45 | 116.15 | 147.17 | 165.01 | 101.82 | 122.88 | 135.17 | 150.97 | 182.57 | 200.12 |
| 49 | 73.26 | 93.57 | 104.91 | 116.60 | 147.46 | 165.01 | 101.82 | 122.88 | 135.17 | 150.97 | 182.57 | 200.12 |
| 50 | 79.79 | 101.14 | 113.07 | 127.95 | 161.17 | 179.06 | 108.84 | 128.15 | 140.44 | 157.99 | 189.59 | 214.17 |
| 51 | 84.62 | 105.98 | 121.24 | 134.91 | 168.11 | 187.84 | 112.35 | 133.42 | 145.70 | 161.50 | 194.86 | 214.17 |
| 52 | 88.14 | 111.20 | 125.86 | 139.46 | 175.34 | 194.86 | 114.11 | 136.93 | 149.22 | 165.01 | 198.37 | 219.43 |
| 53 | 91.07 | 116.43 | 132.58 | 146.19 | 182.57 | 201.88 | 117.62 | 140.44 | 154.48 | 168.53 | 203.63 | 224.70 |
| 54 | 96.14 | 121.29 | 137.62 | 151.38 | 189.56 | 210.66 | 121.13 | 143.95 | 157.99 | 173.79 | 208.90 | 229.97 |
| 55 | 99.68 | 124.85 | 142.43 | 158.13 | 196.61 | 217.33 | 124.58 | 149.22 | 163.26 | 177.30 | 214.17 | 236.99 |
| 56 | 104.92 | 130.09 | 147.69 | 165.04 | 205.39 | 226.46 | 129.85 | 154.48 | 170.28 | 182.57 | 221.19 | 245.77 |
| 57 | 109.77 | 135.11 | 153.12 | 172.18 | 212.41 | 233.48 | 132.98 | 163.26 | 180.81 | 191.35 | 231.72 | 258.05 |
| 58 | 115.02 | 140.15 | 158.17 | 180.57 | 221.19 | 242.26 | 138.26 | 170.28 | 189.59 | 201.88 | 245.77 | 272.10 |
| 59 | 119.84 | 147.25 | 163.61 | 188.97 | 229.97 | 251.03 | 142.89 | 178.38 | 201.88 | 214.17 | 259.81 | 287.90 |
| 60 | 126.57 | 152.30 | 169.06 | 197.39 | 236.99 | 258.05 | 149.65 | 186.13 | 211.51 | 224.70 | 272.10 | 301.94 |
| 61 | 131.77 | 159.54 | 177.80 | 206.30 | 246.47 | 267.45 | 155.04 | 194.87 | 219.99 | 234.24 | 284.93 | 314.65 |
| 62 | 138.65 | 168.05 | 186.70 | 216.32 | 255.87 | 276.76 | 159.91 | 202.99 | 229.76 | 247.17 | 297.64 | 328.97 |
| 63 | 145.92 | 178.05 | 197.97 | 228.58 | 266.91 | 287.71 | 168.12 | 213.18 | 239.18 | 259.97 | 311.97 | 344.90 |
| 64 | 154.30 | 187.85 | 211.71 | 240.26 | 277.84 | 300.28 | 174.30 | 220.89 | 250.23 | 272.66 | 326.16 | 360.68 |
| 65 | 162.51 | 199.72 | 224.88 | 252.32 | 290.39 | 314.45 | 182.14 | 230.25 | 259.46 | 286.95 | 341.94 | 376.31 |
| 66 | 171.14 | 215.07 | 241.54 | 268.22 | 307.95 | 333.62 | 191.62 | 242.94 | 273.74 | 304.53 | 362.70 | 398.63 |
| 67 | 183.02 | 231.71 | 262.19 | 287.88 | 333.87 | 361.12 | 206.11 | 260.62 | 294.69 | 327.06 | 390.08 | 427.56 |
| 68 | 196.36 | 250.19 | 284.93 | 312.06 | 364.64 | 395.16 | 222.17 | 281.53 | 318.84 | 354.46 | 422.30 | 463.00 |
| 69 | 212.76 | 271.85 | 307.32 | 341.09 | 398.50 | 432.27 | 239.77 | 305.63 | 344.46 | 384.99 | 457.60 | 499.81 |
| 70 | 230.31 | 292.51 | 331.18 | 373.21 | 432.05 | 469.03 | 260.57 | 329.50 | 371.53 | 421.96 | 492.57 | 536.27 |
| 71 | 249.38 | 314.65 | 353.15 | 410.05 | 470.30 | 508.80 | 282.85 | 354.82 | 398.33 | 461.93 | 532.23 | 575.74 |
| 72 | 273.26 | 339.91 | 378.24 | 453.22 | 514.87 | 554.86 | 306.59 | 383.23 | 426.56 | 508.20 | 576.52 | 619.84 |
| 73 | 296.93 | 369.91 | 408.07 | 502.62 | 565.65 | 605.46 | 330.10 | 414.70 | 461.15 | 560.68 | 627.03 | 670.16 |
| 74 | 322.02 | 402.93 | 447.52 | 558.16 | 622.57 | 663.85 | 356.70 | 449.17 | 502.02 | 615.96 | 683.67 | 726.60 |
| 75 | 346.87 | 442.22 | 499.75 | 614.83 | 685.52 | 728.26 | 381.39 | 488.25 | 554.00 | 672.37 | 746.34 | 790.73 |
| 76 | 374.76 | 489.31 | 566.23 | 677.51 | 757.70 | 806.79 | 407.49 | 533.50 | 615.32 | 733.15 | 818.25 | 868.98 |
| 77 | 404.01 | 547.36 | 641.85 | 746.11 | 843.85 | 904.13 | 434.96 | 586.46 | 685.83 | 796.61 | 900.87 | 964.40 |
| 78 | 437.42 | 613.03 | 725.23 | 819.55 | 939.88 | 1014.68 | 466.69 | 647.18 | 761.01 | 866.70 | 995.16 | 1074.84 |
| 79 | 474.82 | 681.33 | 809.79 | 899.22 | 1043.95 | 1131.75 | 502.46 | 712.22 | 840.69 | 941.50 | 1095.98 | 1190.29 |
| 80 | 518.72 | 752.88 | | | | | 544.74 | 778.89 | | | | |
| 81 | 572.38 | 827.68 | | | | | 596.77 | 848.82 | | | | |
| 82 | 635.80 | 904.10 | | | | | 656.94 | 921.99 | | | | |
| 83 | 707.35 | 983.78 | | | | | 725.23 | 998.42 | | | | |
| 84 | 785.40 | 1066.71 | | | | | 798.41 | 1078.09 | | | | |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA 9/96

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2010 Rate Filing***

### Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
### Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

| Age | 1.3% Simple Inflation or 3.4% Simple Inflation with Shared Cost | | | | | | 1.3% Compound Inflation or 3.4% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 52.03 | 63.42 | 71.55 | 79.68 | 96.11 | 107.34 | 81.64 | 100.65 | 113.16 | 127.59 | 154.48 | 170.28 |
| 30 | 52.03 | 63.42 | 71.55 | 79.68 | 96.46 | 108.09 | 82.35 | 101.35 | 114.11 | 128.15 | 154.48 | 170.28 |
| 31 | 52.03 | 63.42 | 71.55 | 79.68 | 96.80 | 108.83 | 82.51 | 101.70 | 114.11 | 128.15 | 154.48 | 170.28 |
| 32 | 52.03 | 63.42 | 71.55 | 79.68 | 97.50 | 109.20 | 82.51 | 101.82 | 114.11 | 128.15 | 154.48 | 170.28 |
| 33 | 52.21 | 63.42 | 71.69 | 79.68 | 97.85 | 109.94 | 82.51 | 101.82 | 114.11 | 128.15 | 154.48 | 170.28 |
| 34 | 52.21 | 63.42 | 72.03 | 79.94 | 98.54 | 110.68 | 82.51 | 101.82 | 114.11 | 128.15 | 154.48 | 170.28 |
| 35 | 52.56 | 63.57 | 72.03 | 80.28 | 99.24 | 111.05 | 82.51 | 101.82 | 114.11 | 128.15 | 154.48 | 170.28 |
| 36 | 52.90 | 63.90 | 72.37 | 80.96 | 99.59 | 111.79 | 82.51 | 101.82 | 114.11 | 128.15 | 154.48 | 170.28 |
| 37 | 53.25 | 64.24 | 73.06 | 81.30 | 100.28 | 112.53 | 82.51 | 101.82 | 114.11 | 128.15 | 154.48 | 170.28 |
| 38 | 53.25 | 64.57 | 73.40 | 81.64 | 100.98 | 113.27 | 82.51 | 101.82 | 114.11 | 128.15 | 154.48 | 170.28 |
| 39 | 53.60 | 64.91 | 73.74 | 82.32 | 101.67 | 114.38 | 82.51 | 101.82 | 114.11 | 128.15 | 154.48 | 170.28 |
| 40 | 53.94 | 65.24 | 74.09 | 82.66 | 102.37 | 115.12 | 82.51 | 101.82 | 114.11 | 128.15 | 154.48 | 170.28 |
| 41 | 54.32 | 65.61 | 74.47 | 83.05 | 103.14 | 115.86 | 82.51 | 101.82 | 114.11 | 128.15 | 154.48 | 170.28 |
| 42 | 54.36 | 65.98 | 74.86 | 83.78 | 103.57 | 115.86 | 82.51 | 101.82 | 114.11 | 128.15 | 154.48 | 170.28 |
| 43 | 54.74 | 66.36 | 75.60 | 84.18 | 103.57 | 115.86 | 82.51 | 101.82 | 114.11 | 128.15 | 154.48 | 170.28 |
| 44 | 55.13 | 66.74 | 75.99 | 84.58 | 103.57 | 115.86 | 82.51 | 101.82 | 114.11 | 128.15 | 154.48 | 170.28 |
| 45 | 70.29 | 84.54 | 95.64 | 105.68 | 132.48 | 146.94 | 98.31 | 117.62 | 129.90 | 143.95 | 172.04 | 187.84 |
| 46 | 70.33 | 85.26 | 96.41 | 106.09 | 133.28 | 148.13 | 98.31 | 117.62 | 129.90 | 143.95 | 172.04 | 187.84 |
| 47 | 70.74 | 85.64 | 96.82 | 106.84 | 134.09 | 148.94 | 98.31 | 117.62 | 129.90 | 143.95 | 172.04 | 187.84 |
| 48 | 71.14 | 86.03 | 97.60 | 107.61 | 134.91 | 149.22 | 98.31 | 117.62 | 129.90 | 143.95 | 172.04 | 187.84 |
| 49 | 71.56 | 86.77 | 98.03 | 108.02 | 135.17 | 149.22 | 98.31 | 117.62 | 129.90 | 143.95 | 172.04 | 187.84 |
| 50 | 76.39 | 96.08 | 107.93 | 119.42 | 147.16 | 163.26 | 103.57 | 124.64 | 136.93 | 150.97 | 180.81 | 201.88 |
| 51 | 81.23 | 99.25 | 112.70 | 124.66 | 154.10 | 170.28 | 108.84 | 128.15 | 140.44 | 154.48 | 184.32 | 201.88 |
| 52 | 84.75 | 104.46 | 117.36 | 129.25 | 161.31 | 177.30 | 112.35 | 131.66 | 143.95 | 157.99 | 189.59 | 207.15 |
| 53 | 89.39 | 109.68 | 122.38 | 135.99 | 168.53 | 186.08 | 115.86 | 135.17 | 149.22 | 161.50 | 194.86 | 214.17 |
| 54 | 92.76 | 112.87 | 127.42 | 141.18 | 175.52 | 193.10 | 119.37 | 140.44 | 152.73 | 166.77 | 200.12 | 219.43 |
| 55 | 96.30 | 118.10 | 132.26 | 146.23 | 182.57 | 201.56 | 122.82 | 143.95 | 157.99 | 170.28 | 205.39 | 226.46 |
| 56 | 101.53 | 123.33 | 137.51 | 153.13 | 189.59 | 208.90 | 126.34 | 149.22 | 165.01 | 175.55 | 214.17 | 236.99 |
| 57 | 106.40 | 128.36 | 142.92 | 160.24 | 198.37 | 219.43 | 129.48 | 156.24 | 172.04 | 184.32 | 224.70 | 249.28 |
| 58 | 111.64 | 133.39 | 149.67 | 168.65 | 207.15 | 228.21 | 134.76 | 163.26 | 180.81 | 194.86 | 236.99 | 263.32 |
| 59 | 116.47 | 140.48 | 156.80 | 175.35 | 215.92 | 236.99 | 139.40 | 171.39 | 191.35 | 205.39 | 249.28 | 277.36 |
| 60 | 121.51 | 145.53 | 162.23 | 183.78 | 224.70 | 247.52 | 144.43 | 177.43 | 199.27 | 215.92 | 263.32 | 291.41 |
| 61 | 126.70 | 152.76 | 170.96 | 192.66 | 232.49 | 255.21 | 149.81 | 186.17 | 207.77 | 225.50 | 272.69 | 304.16 |
| 62 | 133.58 | 161.26 | 179.85 | 200.99 | 243.68 | 266.31 | 154.70 | 192.58 | 217.57 | 234.98 | 285.46 | 316.79 |
| 63 | 140.83 | 169.57 | 189.44 | 211.53 | 253.04 | 275.57 | 161.18 | 201.05 | 225.31 | 244.38 | 296.37 | 329.30 |
| 64 | 147.52 | 179.39 | 203.17 | 223.22 | 264.04 | 288.20 | 169.12 | 210.54 | 234.70 | 255.41 | 308.91 | 341.69 |
| 65 | 154.05 | 191.26 | 214.66 | 233.57 | 274.93 | 298.98 | 176.98 | 218.22 | 245.72 | 268.05 | 323.04 | 355.69 |
| 66 | 164.36 | 204.91 | 229.64 | 249.43 | 290.85 | 316.51 | 186.48 | 230.97 | 258.34 | 282.29 | 338.75 | 374.68 |
| 67 | 177.94 | 221.56 | 250.27 | 267.44 | 311.73 | 340.68 | 201.00 | 248.70 | 279.36 | 303.21 | 364.53 | 402.01 |
| 68 | 192.97 | 241.74 | 271.36 | 290.01 | 339.20 | 369.72 | 217.09 | 271.36 | 303.58 | 330.72 | 395.16 | 434.17 |
| 69 | 209.38 | 261.72 | 293.81 | 317.45 | 371.48 | 403.56 | 236.40 | 295.50 | 330.96 | 361.35 | 428.89 | 469.42 |
| 70 | 228.63 | 284.11 | 317.73 | 347.99 | 405.15 | 438.77 | 257.21 | 319.41 | 358.08 | 398.42 | 465.67 | 507.70 |
| 71 | 247.70 | 306.28 | 341.43 | 384.95 | 441.85 | 478.67 | 279.50 | 346.45 | 386.62 | 438.50 | 505.45 | 547.29 |
| 72 | 271.60 | 331.58 | 368.24 | 429.89 | 488.21 | 524.87 | 304.92 | 374.90 | 418.23 | 484.88 | 551.53 | 594.85 |
| 73 | 295.27 | 361.62 | 399.77 | 479.39 | 539.11 | 577.26 | 328.44 | 408.07 | 454.51 | 534.13 | 603.80 | 646.93 |
| 74 | 320.37 | 394.68 | 437.61 | 531.74 | 594.49 | 634.12 | 355.04 | 442.57 | 493.76 | 584.58 | 658.90 | 703.48 |
| 75 | 345.23 | 430.71 | 483.32 | 585.24 | 654.28 | 697.03 | 379.75 | 478.38 | 539.21 | 637.85 | 716.75 | 764.43 |
| 76 | 371.48 | 472.95 | 540.04 | 641.51 | 720.06 | 767.52 | 405.85 | 520.41 | 592.41 | 692.24 | 780.61 | 834.61 |
| 77 | 400.75 | 526.19 | 606.01 | 702.12 | 793.35 | 850.37 | 433.33 | 568.54 | 653.25 | 751.00 | 852.00 | 915.53 |
| 78 | 432.54 | 583.76 | 679.70 | 767.51 | 876.46 | 943.13 | 465.06 | 621.16 | 720.36 | 813.04 | 933.37 | 1006.55 |
| 79 | 468.31 | 647.18 | 756.13 | 837.43 | 964.27 | 1042.32 | 499.21 | 679.70 | 790.28 | 881.34 | 1019.55 | 1104.11 |
| 80 | 510.59 | 712.22 | | | | | 538.23 | 741.49 | | | | |
| 81 | 562.63 | 782.15 | | | | | 587.02 | 806.54 | | | | |
| 82 | 621.16 | 853.69 | | | | | 643.93 | 874.83 | | | | |
| 83 | 687.83 | 930.12 | | | | | 707.35 | 948.01 | | | | |
| 84 | 761.01 | 1008.17 | | | | | 777.27 | 1024.43 | | | | |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA 9/96

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2010 Rate Filing***

### Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
### Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

| Age | 1.3% Simple Inflation or 3.4% Simple Inflation with Shared Cost | | | | | | 1.3% Compound Inflation or 3.4% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 47.16 | 55.29 | 61.79 | 66.67 | 81.45 | 89.45 | 76.43 | 90.24 | 99.24 | 110.11 | 133.42 | 147.46 |
| 30 | 47.16 | 55.29 | 61.79 | 66.67 | 81.74 | 90.07 | 77.09 | 90.87 | 100.06 | 110.59 | 133.42 | 147.46 |
| 31 | 47.16 | 55.29 | 61.79 | 66.67 | 82.04 | 90.69 | 77.24 | 91.18 | 100.06 | 110.59 | 133.42 | 147.46 |
| 32 | 47.16 | 55.29 | 61.79 | 66.67 | 82.63 | 91.00 | 77.24 | 91.28 | 100.06 | 110.59 | 133.42 | 147.46 |
| 33 | 47.31 | 55.29 | 61.91 | 66.67 | 82.92 | 91.61 | 77.24 | 91.28 | 100.06 | 110.59 | 133.42 | 147.46 |
| 34 | 47.31 | 55.29 | 62.21 | 66.89 | 83.51 | 92.23 | 77.24 | 91.28 | 100.06 | 110.59 | 133.42 | 147.46 |
| 35 | 47.63 | 55.42 | 62.21 | 67.17 | 84.10 | 92.54 | 77.24 | 91.28 | 100.06 | 110.59 | 133.42 | 147.46 |
| 36 | 47.94 | 55.71 | 62.50 | 67.74 | 84.39 | 93.16 | 77.24 | 91.28 | 100.06 | 110.59 | 133.42 | 147.46 |
| 37 | 48.26 | 56.00 | 63.10 | 68.03 | 84.98 | 93.78 | 77.24 | 91.28 | 100.06 | 110.59 | 133.42 | 147.46 |
| 38 | 48.26 | 56.29 | 63.39 | 68.31 | 85.57 | 94.39 | 77.24 | 91.28 | 100.06 | 110.59 | 133.42 | 147.46 |
| 39 | 48.57 | 56.58 | 63.69 | 68.88 | 86.16 | 95.32 | 77.24 | 91.28 | 100.06 | 110.59 | 133.42 | 147.46 |
| 40 | 48.89 | 56.88 | 63.98 | 69.16 | 86.75 | 95.94 | 77.24 | 91.28 | 100.06 | 110.59 | 133.42 | 147.46 |
| 41 | 49.23 | 57.20 | 64.32 | 69.49 | 87.41 | 96.55 | 77.24 | 91.28 | 100.06 | 110.59 | 133.42 | 147.46 |
| 42 | 49.26 | 57.52 | 64.65 | 70.10 | 87.77 | 96.55 | 77.24 | 91.28 | 100.06 | 110.59 | 133.42 | 147.46 |
| 43 | 49.61 | 57.85 | 65.29 | 70.43 | 87.77 | 96.55 | 77.24 | 91.28 | 100.06 | 110.59 | 133.42 | 147.46 |
| 44 | 49.96 | 58.18 | 65.63 | 70.77 | 87.77 | 96.55 | 77.24 | 91.28 | 100.06 | 110.59 | 133.42 | 147.46 |
| 45 | 61.92 | 74.59 | 83.89 | 90.58 | 111.83 | 124.47 | 89.53 | 105.33 | 112.35 | 124.64 | 150.97 | 166.77 |
| 46 | 61.96 | 75.23 | 84.57 | 90.93 | 112.51 | 125.47 | 89.53 | 105.33 | 112.35 | 124.64 | 150.97 | 166.77 |
| 47 | 62.31 | 75.57 | 84.93 | 91.58 | 113.20 | 126.16 | 89.53 | 105.33 | 112.35 | 124.64 | 150.97 | 166.77 |
| 48 | 62.67 | 75.91 | 85.62 | 92.23 | 113.88 | 126.39 | 89.53 | 105.33 | 112.35 | 124.64 | 150.97 | 166.77 |
| 49 | 63.04 | 76.56 | 85.99 | 92.59 | 114.11 | 126.39 | 89.53 | 105.33 | 112.35 | 124.64 | 150.97 | 166.77 |
| 50 | 69.60 | 84.28 | 92.51 | 100.65 | 126.13 | 140.44 | 94.80 | 110.59 | 117.62 | 131.66 | 157.99 | 179.06 |
| 51 | 72.77 | 87.48 | 97.33 | 105.88 | 131.34 | 147.46 | 98.31 | 114.11 | 121.13 | 135.17 | 163.26 | 179.06 |
| 52 | 76.28 | 90.98 | 102.05 | 110.54 | 138.52 | 154.48 | 101.82 | 115.86 | 124.64 | 138.68 | 166.77 | 184.32 |
| 53 | 79.27 | 96.18 | 107.09 | 115.59 | 145.70 | 159.75 | 105.33 | 119.37 | 128.15 | 142.19 | 172.04 | 189.59 |
| 54 | 82.64 | 99.39 | 110.43 | 120.77 | 150.95 | 168.53 | 107.08 | 122.88 | 133.42 | 145.70 | 177.30 | 194.86 |
| 55 | 86.17 | 102.91 | 115.30 | 125.83 | 157.99 | 175.27 | 110.54 | 128.15 | 138.68 | 149.22 | 182.57 | 201.88 |
| 56 | 89.69 | 108.12 | 118.84 | 132.71 | 165.01 | 182.57 | 114.06 | 131.66 | 143.95 | 154.48 | 189.59 | 210.66 |
| 57 | 94.58 | 113.16 | 124.20 | 138.08 | 172.04 | 191.35 | 117.24 | 138.68 | 150.97 | 161.50 | 198.37 | 221.19 |
| 58 | 99.80 | 118.20 | 129.26 | 144.80 | 180.81 | 198.37 | 120.76 | 145.70 | 159.75 | 172.04 | 208.90 | 233.48 |
| 59 | 102.96 | 123.56 | 134.64 | 153.22 | 187.84 | 207.15 | 125.46 | 152.15 | 168.53 | 180.81 | 221.19 | 245.77 |
| 60 | 108.01 | 128.61 | 141.73 | 159.95 | 196.61 | 215.92 | 130.51 | 158.29 | 176.55 | 189.59 | 233.48 | 259.81 |
| 61 | 113.18 | 134.09 | 147.03 | 167.09 | 204.52 | 223.75 | 134.13 | 165.29 | 185.07 | 199.28 | 242.98 | 270.95 |
| 62 | 120.05 | 140.89 | 155.87 | 175.44 | 212.35 | 233.24 | 139.05 | 171.76 | 193.21 | 208.87 | 254.13 | 281.98 |
| 63 | 127.25 | 149.22 | 165.55 | 185.94 | 221.84 | 242.64 | 145.59 | 180.25 | 201.05 | 218.38 | 265.17 | 292.90 |
| 64 | 133.95 | 159.08 | 175.86 | 195.96 | 232.97 | 253.68 | 151.86 | 188.10 | 208.81 | 227.80 | 276.12 | 305.45 |
| 65 | 140.50 | 167.56 | 187.40 | 206.29 | 242.28 | 264.62 | 159.80 | 195.89 | 216.50 | 238.84 | 288.67 | 317.88 |
| 66 | 149.11 | 179.51 | 200.72 | 218.68 | 256.63 | 278.87 | 169.37 | 207.01 | 229.25 | 253.21 | 304.53 | 335.33 |
| 67 | 159.30 | 196.19 | 217.92 | 235.07 | 275.95 | 301.51 | 182.27 | 223.15 | 247.00 | 272.55 | 327.06 | 361.12 |
| 68 | 172.66 | 213.00 | 239.13 | 256.09 | 300.19 | 327.32 | 196.73 | 242.53 | 269.66 | 296.80 | 354.46 | 390.08 |
| 69 | 187.43 | 233.01 | 260.04 | 281.99 | 329.27 | 357.97 | 214.45 | 265.10 | 295.50 | 324.20 | 386.68 | 423.83 |
| 70 | 205.10 | 252.17 | 280.75 | 309.32 | 359.76 | 390.02 | 233.67 | 287.47 | 321.09 | 358.08 | 420.28 | 457.26 |
| 71 | 222.60 | 272.81 | 302.94 | 344.78 | 394.99 | 426.79 | 254.40 | 311.30 | 346.45 | 396.66 | 456.91 | 493.73 |
| 72 | 243.27 | 296.59 | 326.58 | 384.90 | 434.89 | 466.55 | 276.60 | 338.25 | 374.90 | 438.22 | 498.21 | 536.53 |
| 73 | 265.41 | 321.81 | 354.98 | 427.97 | 481.05 | 514.23 | 298.58 | 366.60 | 406.41 | 482.71 | 544.09 | 582.24 |
| 74 | 288.99 | 351.74 | 389.72 | 475.59 | 530.09 | 564.77 | 322.02 | 397.98 | 444.22 | 530.09 | 592.84 | 632.47 |
| 75 | 310.70 | 384.68 | 430.71 | 522.77 | 583.60 | 621.41 | 345.23 | 432.35 | 484.96 | 577.02 | 646.06 | 688.81 |
| 76 | 333.84 | 423.85 | 481.13 | 574.41 | 643.14 | 684.05 | 368.21 | 469.67 | 533.50 | 626.78 | 703.69 | 751.15 |
| 77 | 360.02 | 469.17 | 539.22 | 627.19 | 707.01 | 755.88 | 392.60 | 511.52 | 588.09 | 679.32 | 767.29 | 822.67 |
| 78 | 388.63 | 520.35 | 603.28 | 684.58 | 778.89 | 835.81 | 421.16 | 559.37 | 647.18 | 734.99 | 839.06 | 902.48 |
| 79 | 419.53 | 575.63 | 669.95 | 746.37 | 855.32 | 920.36 | 450.43 | 609.78 | 708.97 | 795.16 | 913.86 | 985.41 |
| 80 | 456.93 | 632.55 | | | | | 484.57 | 663.44 | | | | |
| 81 | 500.83 | 691.09 | | | | | 526.85 | 720.36 | | | | |
| 82 | 551.24 | 752.88 | | | | | 574.01 | 778.89 | | | | |
| 83 | 606.53 | 817.92 | | | | | 627.67 | 842.31 | | | | |
| 84 | 666.69 | 884.59 | | | | | 686.21 | 905.73 | | | | |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## John Hancock Life Insurance Company (U.S.A.)

## NH-99 VA 4/99

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2010 Rate Filing***

### Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

| Age | 1.3% Simple Inflation or 3.4% Simple Inflation with Shared Cost | | | | | | 1.3% Compound Inflation or 3.4% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 40.65 | 52.03 | 56.91 | 65.04 | 79.82 | 87.83 | 66.01 | 81.57 | 90.53 | 101.37 | 124.64 | 136.93 |
| 30 | 40.65 | 52.03 | 56.91 | 65.04 | 80.11 | 88.43 | 66.58 | 82.13 | 91.28 | 101.82 | 124.64 | 136.93 |
| 31 | 40.65 | 52.03 | 56.91 | 65.04 | 80.40 | 89.04 | 66.71 | 82.42 | 91.28 | 101.82 | 124.64 | 136.93 |
| 32 | 40.65 | 52.03 | 56.91 | 65.04 | 80.97 | 89.34 | 66.71 | 82.51 | 91.28 | 101.82 | 124.64 | 136.93 |
| 33 | 40.79 | 52.03 | 57.02 | 65.04 | 81.26 | 89.95 | 66.71 | 82.51 | 91.28 | 101.82 | 124.64 | 136.93 |
| 34 | 40.79 | 52.03 | 57.30 | 65.26 | 81.84 | 90.56 | 66.71 | 82.51 | 91.28 | 101.82 | 124.64 | 136.93 |
| 35 | 41.06 | 52.16 | 57.30 | 65.53 | 82.42 | 90.86 | 66.71 | 82.51 | 91.28 | 101.82 | 124.64 | 136.93 |
| 36 | 41.33 | 52.43 | 57.57 | 66.09 | 82.71 | 91.46 | 66.71 | 82.51 | 91.28 | 101.82 | 124.64 | 136.93 |
| 37 | 41.60 | 52.71 | 58.11 | 66.37 | 83.28 | 92.07 | 66.71 | 82.51 | 91.28 | 101.82 | 124.64 | 136.93 |
| 38 | 41.60 | 52.98 | 58.39 | 66.64 | 83.86 | 92.68 | 66.71 | 82.51 | 91.28 | 101.82 | 124.64 | 136.93 |
| 39 | 41.87 | 53.26 | 58.66 | 67.20 | 84.44 | 93.59 | 66.71 | 82.51 | 91.28 | 101.82 | 124.64 | 136.93 |
| 40 | 42.14 | 53.53 | 58.93 | 67.48 | 85.02 | 94.19 | 66.71 | 82.51 | 91.28 | 101.82 | 124.64 | 136.93 |
| 41 | 42.44 | 53.83 | 59.24 | 67.79 | 85.66 | 94.80 | 66.71 | 82.51 | 91.28 | 101.82 | 124.64 | 136.93 |
| 42 | 42.47 | 54.14 | 59.55 | 68.39 | 86.02 | 94.80 | 66.71 | 82.51 | 91.28 | 101.82 | 124.64 | 136.93 |
| 43 | 42.77 | 54.45 | 60.13 | 68.72 | 86.02 | 94.80 | 66.71 | 82.51 | 91.28 | 101.82 | 124.64 | 136.93 |
| 44 | 43.07 | 54.76 | 60.45 | 69.04 | 86.02 | 94.80 | 66.71 | 82.51 | 91.28 | 101.82 | 124.64 | 136.93 |
| 45 | 53.55 | 69.62 | 75.50 | 85.55 | 110.11 | 119.28 | 75.49 | 93.04 | 103.57 | 115.86 | 138.68 | 154.48 |
| 46 | 53.58 | 70.21 | 76.11 | 85.88 | 110.78 | 120.25 | 75.49 | 93.04 | 103.57 | 115.86 | 138.68 | 154.48 |
| 47 | 53.89 | 70.53 | 76.44 | 86.49 | 111.45 | 120.91 | 75.49 | 93.04 | 103.57 | 115.86 | 138.68 | 154.48 |
| 48 | 54.20 | 70.85 | 77.06 | 87.11 | 112.13 | 121.13 | 75.49 | 93.04 | 103.57 | 115.86 | 138.68 | 154.48 |
| 49 | 54.52 | 71.46 | 77.39 | 87.45 | 112.35 | 121.13 | 75.49 | 93.04 | 103.57 | 115.86 | 138.68 | 154.48 |
| 50 | 59.42 | 77.54 | 82.23 | 95.54 | 122.63 | 131.66 | 79.00 | 100.06 | 110.59 | 121.13 | 145.70 | 161.50 |
| 51 | 62.62 | 80.75 | 88.79 | 99.05 | 129.59 | 138.68 | 82.51 | 101.82 | 112.35 | 124.64 | 149.22 | 165.01 |
| 52 | 66.11 | 85.93 | 93.54 | 105.44 | 135.01 | 145.70 | 86.02 | 105.33 | 115.86 | 126.39 | 152.73 | 170.28 |
| 53 | 70.84 | 89.43 | 98.59 | 110.49 | 138.68 | 152.73 | 89.53 | 107.08 | 119.37 | 129.90 | 157.99 | 173.79 |
| 54 | 72.52 | 92.65 | 103.64 | 117.36 | 145.68 | 159.75 | 93.04 | 112.35 | 122.88 | 133.42 | 161.50 | 177.30 |
| 55 | 76.03 | 96.17 | 108.52 | 120.73 | 150.97 | 166.50 | 96.51 | 114.11 | 124.64 | 135.17 | 165.01 | 180.81 |
| 56 | 82.92 | 101.37 | 115.44 | 131.01 | 159.75 | 177.30 | 101.77 | 121.13 | 133.42 | 143.95 | 173.79 | 193.10 |
| 57 | 87.82 | 109.78 | 124.20 | 139.79 | 172.04 | 189.59 | 108.49 | 131.66 | 145.70 | 156.24 | 187.84 | 207.15 |
| 58 | 94.72 | 118.20 | 132.66 | 151.61 | 184.32 | 201.88 | 115.51 | 142.19 | 157.99 | 168.53 | 205.39 | 226.46 |
| 59 | 102.96 | 126.94 | 141.46 | 163.44 | 196.61 | 215.92 | 123.72 | 153.90 | 173.79 | 182.57 | 222.94 | 245.77 |
| 60 | 111.38 | 133.69 | 148.56 | 173.57 | 208.90 | 226.46 | 130.51 | 165.25 | 185.29 | 196.61 | 240.50 | 265.08 |
| 61 | 118.25 | 142.57 | 158.99 | 184.14 | 220.25 | 237.73 | 137.62 | 173.99 | 197.29 | 211.51 | 255.21 | 281.43 |
| 62 | 126.82 | 152.78 | 169.57 | 197.59 | 233.24 | 252.39 | 147.74 | 185.64 | 208.87 | 224.54 | 271.53 | 299.38 |
| 63 | 134.04 | 164.49 | 184.32 | 211.53 | 246.11 | 266.91 | 155.98 | 195.85 | 220.11 | 240.91 | 289.44 | 318.90 |
| 64 | 144.12 | 177.70 | 199.76 | 226.63 | 262.31 | 283.02 | 163.94 | 208.81 | 234.70 | 257.13 | 307.18 | 338.24 |
| 65 | 154.05 | 191.26 | 214.66 | 240.39 | 278.36 | 298.98 | 173.55 | 219.94 | 247.43 | 273.21 | 326.48 | 359.12 |
| 66 | 164.36 | 204.91 | 231.34 | 256.26 | 295.98 | 319.93 | 186.48 | 234.39 | 263.47 | 289.13 | 347.30 | 379.81 |
| 67 | 174.55 | 221.56 | 246.86 | 272.55 | 320.24 | 344.09 | 195.89 | 252.11 | 277.66 | 308.32 | 374.75 | 400.30 |
| 68 | 187.89 | 240.05 | 266.27 | 293.41 | 349.37 | 368.03 | 210.30 | 269.66 | 300.19 | 332.41 | 403.64 | 427.39 |
| 69 | 202.63 | 258.34 | 290.43 | 322.51 | 379.92 | 406.94 | 229.64 | 292.12 | 327.58 | 364.73 | 437.33 | 466.04 |
| 70 | 218.54 | 279.06 | 316.05 | 356.40 | 413.55 | 447.18 | 248.80 | 314.37 | 354.71 | 401.79 | 470.71 | 512.74 |
| 71 | 237.66 | 301.26 | 336.41 | 391.64 | 450.22 | 485.37 | 269.46 | 338.08 | 379.92 | 441.85 | 508.80 | 548.97 |
| 72 | 259.93 | 324.92 | 361.57 | 434.89 | 493.21 | 531.53 | 293.26 | 366.57 | 408.23 | 488.21 | 553.19 | 594.85 |
| 73 | 283.66 | 354.98 | 393.14 | 482.71 | 544.09 | 582.24 | 316.83 | 398.11 | 444.56 | 537.45 | 603.80 | 643.62 |
| 74 | 310.46 | 388.07 | 431.01 | 536.69 | 601.10 | 639.08 | 341.83 | 432.66 | 483.85 | 592.84 | 658.90 | 700.18 |
| 75 | 335.36 | 425.78 | 481.67 | 591.81 | 660.86 | 701.96 | 366.60 | 470.16 | 532.63 | 647.71 | 720.04 | 762.78 |
| 76 | 360.03 | 471.31 | 544.95 | 652.96 | 729.88 | 777.33 | 392.76 | 513.86 | 592.41 | 706.97 | 787.15 | 837.89 |
| 77 | 389.34 | 527.81 | 619.04 | 718.41 | 812.90 | 871.55 | 418.67 | 565.28 | 659.77 | 767.29 | 868.29 | 930.19 |
| 78 | 421.16 | 590.27 | 697.59 | 790.28 | 905.73 | 977.28 | 450.43 | 624.42 | 733.36 | 834.18 | 959.39 | 1034.19 |
| 79 | 456.93 | 656.94 | 780.52 | 866.70 | 1006.55 | 1091.10 | 484.57 | 686.21 | 809.79 | 907.35 | 1056.95 | 1146.39 |
| 80 | 499.21 | 725.23 | | | | | 525.23 | 749.62 | | | | |
| 81 | 552.87 | 796.78 | | | | | 574.01 | 817.92 | | | | |
| 82 | 613.03 | 871.58 | | | | | 632.55 | 889.47 | | | | |
| 83 | 681.33 | 948.01 | | | | | 697.59 | 962.64 | | | | |
| 84 | 756.13 | 1029.31 | | | | | 769.14 | 1039.07 | | | | |
| 85+ | | | | | | | | | | | | |

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## John Hancock Life Insurance Company (U.S.A.)

## NH-99 VA 4/99

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2010 Rate Filing***

### Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

| Age | 1.3% Simple Inflation or 3.4% Simple Inflation with Shared Cost | | | | | | 1.3% Compound Inflation or 3.4% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 39.03 | 48.78 | 55.29 | 61.79 | 76.56 | 86.20 | 60.80 | 76.36 | 85.31 | 97.88 | 117.62 | 129.90 |
| 30 | 39.03 | 48.78 | 55.29 | 61.79 | 76.84 | 86.80 | 61.32 | 76.89 | 86.02 | 98.31 | 117.62 | 129.90 |
| 31 | 39.03 | 48.78 | 55.29 | 61.79 | 77.11 | 87.39 | 61.44 | 77.15 | 86.02 | 98.31 | 117.62 | 129.90 |
| 32 | 39.03 | 48.78 | 55.29 | 61.79 | 77.67 | 87.69 | 61.44 | 77.24 | 86.02 | 98.31 | 117.62 | 129.90 |
| 33 | 39.16 | 48.78 | 55.40 | 61.79 | 77.95 | 88.28 | 61.44 | 77.24 | 86.02 | 98.31 | 117.62 | 129.90 |
| 34 | 39.16 | 48.78 | 55.66 | 61.99 | 78.50 | 88.88 | 61.44 | 77.24 | 86.02 | 98.31 | 117.62 | 129.90 |
| 35 | 39.42 | 48.90 | 55.66 | 62.26 | 79.05 | 89.18 | 61.44 | 77.24 | 86.02 | 98.31 | 117.62 | 129.90 |
| 36 | 39.68 | 49.15 | 55.92 | 62.79 | 79.33 | 89.77 | 61.44 | 77.24 | 86.02 | 98.31 | 117.62 | 129.90 |
| 37 | 39.94 | 49.41 | 56.45 | 63.05 | 79.88 | 90.37 | 61.44 | 77.24 | 86.02 | 98.31 | 117.62 | 129.90 |
| 38 | 39.94 | 49.67 | 56.72 | 63.31 | 80.44 | 90.96 | 61.44 | 77.24 | 86.02 | 98.31 | 117.62 | 129.90 |
| 39 | 40.20 | 49.93 | 56.98 | 63.84 | 80.99 | 91.85 | 61.44 | 77.24 | 86.02 | 98.31 | 117.62 | 129.90 |
| 40 | 40.46 | 50.18 | 57.25 | 64.10 | 81.55 | 92.45 | 61.44 | 77.24 | 86.02 | 98.31 | 117.62 | 129.90 |
| 41 | 40.74 | 50.47 | 57.55 | 64.40 | 82.16 | 93.04 | 61.44 | 77.24 | 86.02 | 98.31 | 117.62 | 129.90 |
| 42 | 40.77 | 50.76 | 57.85 | 64.97 | 82.51 | 93.04 | 61.44 | 77.24 | 86.02 | 98.31 | 117.62 | 129.90 |
| 43 | 41.06 | 51.05 | 58.42 | 65.28 | 82.51 | 93.04 | 61.44 | 77.24 | 86.02 | 98.31 | 117.62 | 129.90 |
| 44 | 41.35 | 51.34 | 58.72 | 65.59 | 82.51 | 93.04 | 61.44 | 77.24 | 86.02 | 98.31 | 117.62 | 129.90 |
| 45 | 51.88 | 66.30 | 73.82 | 82.20 | 104.95 | 117.55 | 73.73 | 89.53 | 98.31 | 108.84 | 131.66 | 143.95 |
| 46 | 51.91 | 66.87 | 74.42 | 82.51 | 105.59 | 118.50 | 73.73 | 89.53 | 98.31 | 108.84 | 131.66 | 143.95 |
| 47 | 52.21 | 67.17 | 74.74 | 83.10 | 106.23 | 119.16 | 73.73 | 89.53 | 98.31 | 108.84 | 131.66 | 143.95 |
| 48 | 52.51 | 67.48 | 75.34 | 83.69 | 106.88 | 119.37 | 73.73 | 89.53 | 98.31 | 108.84 | 131.66 | 143.95 |
| 49 | 52.82 | 68.05 | 75.67 | 84.02 | 107.08 | 119.37 | 73.73 | 89.53 | 98.31 | 108.84 | 131.66 | 143.95 |
| 50 | 57.72 | 72.48 | 82.23 | 92.12 | 115.62 | 129.90 | 79.00 | 93.04 | 101.82 | 114.11 | 136.93 | 150.97 |
| 51 | 60.92 | 75.70 | 87.09 | 97.34 | 120.83 | 135.17 | 80.75 | 96.55 | 105.33 | 115.86 | 140.44 | 154.48 |
| 52 | 64.41 | 80.87 | 90.14 | 100.34 | 126.25 | 140.44 | 82.51 | 98.31 | 107.08 | 119.37 | 143.95 | 157.99 |
| 53 | 65.78 | 84.37 | 95.19 | 105.39 | 131.66 | 145.70 | 84.26 | 101.82 | 112.35 | 121.13 | 147.46 | 161.50 |
| 54 | 69.15 | 87.60 | 98.54 | 108.86 | 136.90 | 152.73 | 87.77 | 103.57 | 114.11 | 124.64 | 150.97 | 166.77 |
| 55 | 72.65 | 89.42 | 103.43 | 113.92 | 142.19 | 157.74 | 89.49 | 107.08 | 117.62 | 128.15 | 154.48 | 170.28 |
| 56 | 77.84 | 96.30 | 108.65 | 120.80 | 150.97 | 166.77 | 96.51 | 114.11 | 124.64 | 135.17 | 163.26 | 180.81 |
| 57 | 82.75 | 103.02 | 115.69 | 131.26 | 161.50 | 177.30 | 101.49 | 122.88 | 136.93 | 145.70 | 175.55 | 194.86 |
| 58 | 89.65 | 109.75 | 122.46 | 141.39 | 172.04 | 189.59 | 108.51 | 133.42 | 147.46 | 157.99 | 191.35 | 212.41 |
| 59 | 96.21 | 116.79 | 131.23 | 151.52 | 182.57 | 200.12 | 113.27 | 141.66 | 161.50 | 170.28 | 207.15 | 229.97 |
| 60 | 102.95 | 123.53 | 136.61 | 159.95 | 191.35 | 208.90 | 121.81 | 151.34 | 171.30 | 182.57 | 219.43 | 244.01 |
| 61 | 108.12 | 130.69 | 145.32 | 168.79 | 201.02 | 218.50 | 127.16 | 158.33 | 179.83 | 190.54 | 232.49 | 256.96 |
| 62 | 113.29 | 137.50 | 154.15 | 177.15 | 210.61 | 228.02 | 132.10 | 166.56 | 187.98 | 203.65 | 243.68 | 269.79 |
| 63 | 120.47 | 147.53 | 163.84 | 189.35 | 220.11 | 237.44 | 138.65 | 176.78 | 197.58 | 214.91 | 258.24 | 284.24 |
| 64 | 127.17 | 155.70 | 175.86 | 199.37 | 229.52 | 248.50 | 144.96 | 182.93 | 207.09 | 226.07 | 270.94 | 298.55 |
| 65 | 135.42 | 165.87 | 187.40 | 209.70 | 240.56 | 261.18 | 151.21 | 190.73 | 214.79 | 238.84 | 283.52 | 312.73 |
| 66 | 142.33 | 177.82 | 200.72 | 222.09 | 254.92 | 277.16 | 159.11 | 201.88 | 227.54 | 253.21 | 301.11 | 330.20 |
| 67 | 152.52 | 192.81 | 217.92 | 238.48 | 277.66 | 299.80 | 170.34 | 216.33 | 245.29 | 270.84 | 323.65 | 354.31 |
| 68 | 162.50 | 207.93 | 235.74 | 259.49 | 301.88 | 327.32 | 184.86 | 234.05 | 264.57 | 293.41 | 351.07 | 383.29 |
| 69 | 175.61 | 226.26 | 254.97 | 283.68 | 330.96 | 357.97 | 199.25 | 253.28 | 285.36 | 319.14 | 379.92 | 413.69 |
| 70 | 191.65 | 242.08 | 275.70 | 309.32 | 358.08 | 390.02 | 216.86 | 274.02 | 307.64 | 349.67 | 408.51 | 445.49 |
| 71 | 207.54 | 261.09 | 292.89 | 341.43 | 391.64 | 423.44 | 235.99 | 294.57 | 331.39 | 384.95 | 441.85 | 478.67 |
| 72 | 228.27 | 283.26 | 314.92 | 378.24 | 429.89 | 463.21 | 254.93 | 319.92 | 354.91 | 423.22 | 479.88 | 516.53 |
| 73 | 248.82 | 308.54 | 341.71 | 419.68 | 472.76 | 505.93 | 275.36 | 346.69 | 384.84 | 469.44 | 524.18 | 560.68 |
| 74 | 269.17 | 336.88 | 374.86 | 467.34 | 521.83 | 556.51 | 298.90 | 376.51 | 421.10 | 515.23 | 573.02 | 609.35 |
| 75 | 290.98 | 371.53 | 419.20 | 516.19 | 575.38 | 609.90 | 318.92 | 409.34 | 465.23 | 563.87 | 626.34 | 662.50 |
| 76 | 314.21 | 410.76 | 474.58 | 567.86 | 634.96 | 675.87 | 342.03 | 446.76 | 515.50 | 615.32 | 685.69 | 728.24 |
| 77 | 338.84 | 459.39 | 537.59 | 625.56 | 707.01 | 757.51 | 364.91 | 491.98 | 575.06 | 667.91 | 755.88 | 808.01 |
| 78 | 367.49 | 513.84 | 608.16 | 687.83 | 788.65 | 850.44 | 391.89 | 543.11 | 637.42 | 726.86 | 834.18 | 900.85 |
| 79 | 398.39 | 570.76 | 678.08 | 754.50 | 874.83 | 948.01 | 421.16 | 596.77 | 704.09 | 788.65 | 918.74 | 998.42 |
| 80 | 434.16 | 630.92 | | | | | 456.93 | 653.69 | | | | |
| 81 | 479.69 | 694.34 | | | | | 500.83 | 712.22 | | | | |
| 82 | 533.36 | 757.76 | | | | | 551.24 | 772.39 | | | | |
| 83 | 593.52 | 824.42 | | | | | 608.16 | 837.43 | | | | |
| 84 | 658.56 | 894.35 | | | | | 669.95 | 904.10 | | | | |
| 85+ | | | | | | | | | | | | |

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C3

## John Hancock Life Insurance Company (U.S.A.)

## LTC2000 VA 4/00

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2013 Rate Filing***

**Rates per $10 of Nursing Home Daily Benefit - 100 Day EP**
**Home Health Daily Benefit at 150% of Nursing Home Daily Benefit**

**Standard Rates**

| Age | 1% Compound Inflation or 3.2% Compound Inflation with Shared Cost | | |
|---|---|---|---|
| | Benefit Period | | |
| | 4 Years | 6 Years | Life |
| 40 | 138.00 | 154.00 | 206.00 |
| 41 | 138.00 | 154.00 | 206.00 |
| 42 | 138.00 | 154.00 | 206.00 |
| 43 | 138.00 | 154.00 | 206.00 |
| 44 | 138.00 | 154.00 | 206.00 |
| 45 | 156.00 | 174.00 | 232.00 |
| 46 | 156.00 | 174.00 | 232.00 |
| 47 | 156.00 | 174.00 | 232.00 |
| 48 | 156.00 | 174.00 | 232.00 |
| 49 | 156.00 | 174.00 | 232.00 |
| 50 | 166.00 | 184.00 | 242.00 |
| 51 | 170.00 | 188.00 | 248.00 |
| 52 | 174.00 | 190.00 | 256.00 |
| 53 | 180.00 | 196.00 | 262.00 |
| 54 | 186.00 | 200.00 | 268.00 |
| 55 | 188.00 | 204.00 | 272.00 |
| 56 | 196.00 | 212.00 | 284.00 |
| 57 | 208.00 | 224.00 | 298.00 |
| 58 | 222.00 | 234.00 | 316.00 |
| 59 | 236.00 | 250.00 | 336.00 |
| 60 | 250.00 | 266.00 | 356.00 |
| 61 | 257.40 | 274.95 | 368.55 |
| 62 | 264.10 | 285.00 | 380.00 |
| 63 | 271.95 | 296.00 | 394.05 |
| 64 | 282.60 | 309.60 | 406.80 |
| 65 | 290.50 | 320.25 | 420.00 |
| 66 | 300.90 | 331.50 | 433.50 |
| 67 | 310.20 | 343.20 | 445.50 |
| 68 | 324.80 | 360.00 | 464.00 |
| 69 | 345.65 | 384.40 | 492.90 |
| 70 | 363.00 | 412.50 | 525.00 |
| 71 | 378.45 | 439.35 | 546.65 |
| 72 | 393.40 | 469.00 | 571.20 |
| 73 | 411.75 | 499.50 | 598.05 |
| 74 | 434.20 | 530.40 | 627.90 |
| 75 | 461.25 | 561.25 | 660.00 |
| 76 | 494.40 | 589.20 | 699.60 |
| 77 | 530.15 | 616.40 | 747.50 |
| 78 | 579.69 | 659.92 | 818.12 |
| 79 | 640.71 | 718.68 | 907.39 |
| 80 | | | |
| 81 | | | |
| 82 | | | |
| 83 | | | |
| 84 | | | |
| 85+ | | | |

**Preferred Rates**

| Age | 1% Compound Inflation or 3.2% Compound Inflation with Shared Cost | | |
|---|---|---|---|
| | Benefit Period | | |
| | 4 Years | 6 Years | Life |
| 40 | 130.00 | 146.00 | 194.00 |
| 41 | 130.00 | 146.00 | 194.00 |
| 42 | 130.00 | 146.00 | 194.00 |
| 43 | 130.00 | 146.00 | 194.00 |
| 44 | 130.00 | 146.00 | 194.00 |
| 45 | 146.00 | 164.00 | 218.00 |
| 46 | 146.00 | 164.00 | 218.00 |
| 47 | 146.00 | 164.00 | 218.00 |
| 48 | 146.00 | 164.00 | 218.00 |
| 49 | 146.00 | 164.00 | 218.00 |
| 50 | 152.00 | 172.00 | 228.00 |
| 51 | 158.00 | 176.00 | 232.00 |
| 52 | 162.00 | 180.00 | 238.00 |
| 53 | 168.00 | 184.00 | 244.00 |
| 54 | 172.00 | 188.00 | 250.00 |
| 55 | 178.00 | 192.00 | 258.00 |
| 56 | 186.00 | 198.00 | 268.00 |
| 57 | 196.00 | 208.00 | 280.00 |
| 58 | 206.00 | 220.00 | 296.00 |
| 59 | 220.00 | 232.00 | 314.00 |
| 60 | 230.00 | 244.00 | 328.00 |
| 61 | 234.00 | 249.60 | 335.40 |
| 62 | 239.40 | 258.40 | 342.00 |
| 63 | 244.20 | 264.55 | 351.50 |
| 64 | 248.40 | 271.80 | 358.20 |
| 65 | 252.00 | 278.25 | 365.75 |
| 66 | 260.10 | 289.00 | 377.40 |
| 67 | 272.25 | 301.95 | 396.00 |
| 68 | 286.40 | 318.40 | 417.60 |
| 69 | 302.25 | 337.90 | 437.10 |
| 70 | 316.50 | 360.00 | 456.00 |
| 71 | 329.15 | 381.35 | 475.60 |
| 72 | 341.60 | 407.40 | 497.00 |
| 73 | 357.75 | 436.05 | 521.10 |
| 74 | 377.00 | 462.80 | 546.00 |
| 75 | 402.50 | 487.50 | 573.75 |
| 76 | 430.80 | 513.60 | 608.40 |
| 77 | 462.30 | 537.05 | 649.75 |
| 78 | 505.11 | 575.17 | 713.03 |
| 79 | 557.09 | 624.89 | 789.87 |
| 80 | | | |
| 81 | | | |
| 82 | | | |
| 83 | | | |
| 84 | | | |
| 85+ | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C3

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96CL VA, LTC-96CL VA 9/96**

***Premiums to be used only with those that have***

***previously elected an inflation decrease option during the 2013 Rate Filing***

**Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period**

**Home Health Daily Benefit at 100% of Nursing Home Daily Benefit**

| Age | 1% Simple Inflation | | | | 1% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 33.90 | 40.68 | 47.46 | 80.68 | 88.00 | 106.00 | 128.00 | 216.00 |
| 30 | 34.81 | 41.71 | 47.46 | 86.06 | 88.00 | 106.00 | 128.00 | 216.00 |
| 31 | 36.99 | 43.90 | 49.64 | 91.43 | 88.00 | 106.00 | 128.00 | 216.00 |
| 32 | 36.99 | 46.10 | 51.90 | 94.12 | 88.00 | 106.00 | 128.00 | 216.00 |
| 33 | 39.17 | 48.29 | 54.16 | 99.50 | 88.00 | 106.00 | 128.00 | 216.00 |
| 34 | 41.34 | 50.49 | 56.41 | 104.88 | 88.00 | 106.00 | 128.00 | 216.00 |
| 35 | 43.52 | 50.49 | 58.67 | 107.57 | 88.00 | 106.00 | 128.00 | 216.00 |
| 36 | 45.69 | 52.68 | 63.18 | 112.95 | 88.00 | 106.00 | 128.00 | 216.00 |
| 37 | 47.87 | 57.07 | 65.44 | 118.33 | 88.00 | 106.00 | 128.00 | 216.00 |
| 38 | 50.04 | 59.27 | 67.70 | 123.71 | 88.00 | 106.00 | 128.00 | 216.00 |
| 39 | 52.22 | 61.46 | 72.21 | 131.77 | 88.00 | 106.00 | 128.00 | 216.00 |
| 40 | 54.40 | 63.66 | 74.47 | 132.00 | 88.00 | 106.00 | 128.00 | 216.00 |
| 41 | 56.80 | 66.13 | 77.04 | 132.00 | 88.00 | 106.00 | 128.00 | 216.00 |
| 42 | 59.22 | 68.61 | 81.92 | 132.00 | 88.00 | 106.00 | 128.00 | 216.00 |
| 43 | 60.00 | 72.00 | 84.00 | 132.00 | 88.00 | 106.00 | 128.00 | 216.00 |
| 44 | 60.00 | 72.00 | 84.00 | 132.00 | 88.00 | 106.00 | 128.00 | 216.00 |
| 45 | 66.60 | 78.43 | 92.17 | 165.99 | 102.00 | 122.00 | 146.00 | 246.00 |
| 46 | 71.33 | 83.26 | 94.87 | 168.00 | 102.00 | 122.00 | 146.00 | 246.00 |
| 47 | 73.86 | 85.86 | 99.91 | 168.00 | 102.00 | 122.00 | 146.00 | 246.00 |
| 48 | 76.00 | 90.75 | 105.00 | 168.00 | 102.00 | 122.00 | 146.00 | 246.00 |
| 49 | 76.00 | 92.00 | 107.78 | 168.00 | 102.00 | 122.00 | 146.00 | 246.00 |
| 50 | 83.82 | 98.37 | 112.94 | 182.00 | 108.00 | 130.00 | 154.00 | 258.00 |
| 51 | 86.46 | 103.41 | 118.16 | 192.00 | 112.00 | 134.00 | 162.00 | 268.00 |
| 52 | 91.40 | 106.19 | 123.43 | 202.00 | 118.00 | 140.00 | 168.00 | 278.00 |
| 53 | 96.38 | 111.32 | 128.75 | 212.00 | 122.00 | 146.00 | 174.00 | 288.00 |
| 54 | 99.10 | 116.48 | 136.50 | 224.00 | 128.00 | 152.00 | 184.00 | 296.00 |
| 55 | 104.16 | 121.69 | 141.91 | 234.00 | 134.00 | 158.00 | 190.00 | 306.00 |
| 56 | 109.20 | 126.88 | 149.72 | 244.00 | 138.00 | 164.00 | 198.00 | 318.00 |
| 57 | 114.28 | 134.45 | 157.59 | 254.00 | 144.00 | 170.00 | 204.00 | 326.00 |
| 58 | 119.39 | 139.72 | 165.52 | 266.00 | 150.00 | 178.00 | 214.00 | 338.00 |
| 59 | 126.90 | 147.41 | 173.51 | 278.00 | 156.00 | 184.00 | 222.00 | 350.00 |
| 60 | 132.09 | 155.15 | 181.56 | 292.00 | 164.00 | 194.00 | 232.00 | 362.00 |
| 61 | 141.83 | 165.07 | 194.28 | 300.30 | 167.70 | 198.90 | 237.90 | 366.60 |
| 62 | 151.61 | 177.44 | 204.58 | 309.70 | 172.90 | 203.30 | 245.10 | 372.40 |
| 63 | 157.25 | 185.00 | 219.88 | 318.20 | 177.60 | 210.90 | 251.60 | 377.40 |
| 64 | 163.80 | 190.80 | 232.20 | 327.60 | 183.60 | 216.00 | 259.20 | 388.80 |
| 65 | 171.50 | 199.50 | 239.75 | 336.00 | 189.00 | 222.25 | 269.50 | 395.50 |
| 66 | 176.80 | 205.70 | 248.20 | 348.50 | 198.90 | 232.90 | 277.10 | 406.30 |
| 67 | 183.15 | 212.85 | 257.40 | 358.05 | 204.60 | 239.25 | 288.75 | 419.10 |
| 68 | 193.60 | 224.00 | 268.80 | 374.40 | 216.00 | 251.20 | 302.40 | 435.20 |
| 69 | 204.60 | 238.70 | 286.75 | 396.80 | 229.40 | 266.60 | 322.40 | 461.90 |
| 70 | 222.00 | 256.50 | 309.00 | 426.00 | 246.00 | 285.00 | 346.50 | 492.00 |
| 71 | 237.80 | 274.05 | 333.50 | 458.20 | 263.90 | 305.95 | 371.20 | 524.90 |
| 72 | 254.80 | 294.00 | 357.00 | 490.00 | 281.40 | 324.80 | 393.40 | 555.80 |
| 73 | 271.35 | 313.20 | 382.05 | 522.45 | 297.00 | 342.90 | 418.50 | 585.90 |
| 74 | 289.90 | 334.10 | 406.90 | 555.10 | 313.30 | 362.70 | 440.70 | 616.20 |
| 75 | 306.25 | 355.00 | 431.25 | 587.50 | 327.50 | 380.00 | 462.50 | 643.75 |
| 76 | 322.80 | 374.40 | 456.00 | 618.00 | 342.00 | 396.00 | 483.60 | 670.80 |
| 77 | 338.10 | 391.00 | 477.25 | 646.30 | 355.35 | 411.70 | 502.55 | 693.45 |
| 78 | 361.60 | 419.23 | 510.76 | 689.30 | 377.42 | 437.31 | 534.49 | 734.50 |
| 79 | 393.24 | 456.52 | 558.22 | 749.19 | 407.93 | 472.34 | 577.43 | 792.13 |
| 80 | 429.40 | | | | 441.83 | | | |
| 81 | 466.69 | | | | 477.99 | | | |
| 82 | 507.37 | | | | 516.41 | | | |
| 83 | 551.44 | | | | 558.22 | | | |
| 84 | 601.16 | | | | 606.81 | | | |
| 85+ | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

# Appendix C3

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96CL VA, LTC-96CL VA 9/96**

***Premiums to be used only with those that have***

***previously elected an inflation decrease option during the 2013 Rate Filing***

**Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period**

**Home Health Daily Benefit at 80% of Nursing Home Daily Benefit**

| Age | 1% Simple Inflation | | | | 1% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 31.64 | 37.29 | 44.07 | 74.57 | 84.00 | 98.00 | 120.00 | 204.00 |
| 30 | 32.49 | 38.23 | 44.07 | 79.54 | 84.00 | 98.00 | 120.00 | 204.00 |
| 31 | 34.52 | 40.24 | 46.10 | 84.51 | 84.00 | 98.00 | 120.00 | 204.00 |
| 32 | 34.52 | 42.26 | 48.19 | 86.99 | 84.00 | 98.00 | 120.00 | 204.00 |
| 33 | 36.55 | 44.27 | 50.29 | 91.96 | 84.00 | 98.00 | 120.00 | 204.00 |
| 34 | 38.59 | 46.28 | 52.38 | 96.94 | 84.00 | 98.00 | 120.00 | 204.00 |
| 35 | 40.62 | 46.28 | 54.48 | 99.42 | 84.00 | 98.00 | 120.00 | 204.00 |
| 36 | 42.65 | 48.29 | 58.67 | 104.39 | 84.00 | 98.00 | 120.00 | 204.00 |
| 37 | 44.68 | 52.32 | 60.77 | 109.36 | 84.00 | 98.00 | 120.00 | 204.00 |
| 38 | 46.71 | 54.33 | 62.86 | 114.33 | 84.00 | 98.00 | 120.00 | 204.00 |
| 39 | 48.74 | 56.34 | 67.05 | 121.79 | 84.00 | 98.00 | 120.00 | 204.00 |
| 40 | 50.77 | 58.35 | 69.15 | 122.00 | 84.00 | 98.00 | 120.00 | 204.00 |
| 41 | 53.01 | 60.62 | 71.54 | 122.00 | 84.00 | 98.00 | 120.00 | 204.00 |
| 42 | 55.28 | 62.90 | 76.07 | 122.00 | 84.00 | 98.00 | 120.00 | 204.00 |
| 43 | 56.00 | 66.00 | 78.00 | 122.00 | 84.00 | 98.00 | 120.00 | 204.00 |
| 44 | 56.00 | 66.00 | 78.00 | 122.00 | 84.00 | 98.00 | 120.00 | 204.00 |
| 45 | 63.10 | 73.32 | 85.46 | 156.11 | 96.00 | 114.00 | 138.00 | 234.00 |
| 46 | 67.58 | 77.83 | 87.97 | 158.00 | 96.00 | 114.00 | 138.00 | 234.00 |
| 47 | 69.97 | 80.26 | 92.65 | 158.00 | 96.00 | 114.00 | 138.00 | 234.00 |
| 48 | 72.00 | 84.83 | 97.36 | 158.00 | 96.00 | 114.00 | 138.00 | 234.00 |
| 49 | 72.00 | 86.00 | 99.94 | 158.00 | 96.00 | 114.00 | 138.00 | 234.00 |
| 50 | 77.83 | 90.50 | 107.19 | 172.00 | 102.00 | 120.00 | 146.00 | 246.00 |
| 51 | 82.53 | 97.45 | 110.66 | 182.00 | 108.00 | 126.00 | 152.00 | 256.00 |
| 52 | 85.57 | 98.61 | 117.82 | 190.00 | 112.00 | 130.00 | 158.00 | 266.00 |
| 53 | 90.60 | 103.77 | 119.68 | 202.00 | 116.00 | 138.00 | 166.00 | 274.00 |
| 54 | 95.29 | 110.75 | 127.28 | 210.00 | 122.00 | 144.00 | 172.00 | 284.00 |
| 55 | 98.48 | 114.21 | 134.64 | 222.00 | 126.00 | 148.00 | 180.00 | 294.00 |
| 56 | 101.67 | 117.55 | 140.59 | 230.00 | 132.00 | 154.00 | 188.00 | 302.00 |
| 57 | 106.79 | 125.12 | 148.43 | 242.00 | 138.00 | 160.00 | 194.00 | 312.00 |
| 58 | 111.93 | 130.41 | 156.32 | 252.00 | 142.00 | 166.00 | 202.00 | 322.00 |
| 59 | 121.21 | 138.08 | 164.38 | 264.00 | 148.00 | 174.00 | 210.00 | 332.00 |
| 60 | 124.65 | 144.07 | 172.48 | 278.00 | 156.00 | 182.00 | 220.00 | 346.00 |
| 61 | 132.50 | 153.94 | 183.38 | 284.70 | 159.90 | 185.25 | 224.25 | 351.00 |
| 62 | 144.03 | 166.11 | 193.72 | 294.50 | 165.30 | 191.90 | 231.80 | 355.30 |
| 63 | 149.85 | 173.90 | 205.34 | 301.55 | 168.35 | 196.10 | 238.65 | 364.45 |
| 64 | 156.60 | 180.00 | 217.80 | 311.40 | 176.40 | 203.40 | 246.60 | 370.80 |
| 65 | 161.00 | 187.25 | 225.75 | 322.00 | 182.00 | 210.00 | 253.75 | 379.75 |
| 66 | 168.30 | 193.80 | 234.60 | 331.50 | 190.40 | 219.30 | 265.20 | 391.00 |
| 67 | 174.90 | 201.30 | 242.55 | 341.55 | 198.00 | 227.70 | 273.90 | 400.95 |
| 68 | 184.00 | 211.20 | 254.40 | 356.80 | 206.40 | 236.80 | 288.00 | 419.20 |
| 69 | 195.30 | 224.75 | 272.80 | 379.75 | 221.65 | 252.65 | 306.90 | 443.30 |
| 70 | 211.50 | 241.50 | 292.50 | 406.50 | 237.00 | 270.00 | 330.00 | 474.00 |
| 71 | 229.10 | 259.55 | 316.10 | 437.90 | 255.20 | 290.00 | 352.35 | 506.05 |
| 72 | 243.60 | 277.20 | 340.20 | 470.40 | 270.20 | 308.00 | 378.00 | 537.60 |
| 73 | 260.55 | 297.00 | 363.15 | 500.85 | 286.20 | 326.70 | 399.60 | 567.00 |
| 74 | 278.20 | 317.20 | 387.40 | 534.30 | 302.90 | 344.50 | 422.50 | 596.70 |
| 75 | 293.75 | 336.25 | 411.25 | 565.00 | 317.50 | 362.50 | 443.75 | 623.75 |
| 76 | 309.60 | 354.00 | 434.40 | 594.00 | 331.20 | 378.00 | 464.40 | 649.20 |
| 77 | 325.45 | 371.45 | 455.40 | 621.00 | 343.85 | 392.15 | 483.00 | 671.60 |
| 78 | 348.04 | 397.76 | 488.16 | 664.44 | 364.99 | 416.97 | 513.02 | 711.90 |
| 79 | 379.68 | 433.92 | 532.23 | 722.07 | 394.37 | 452.00 | 555.96 | 767.27 |
| 80 | 412.45 | | | | 428.27 | | | |
| 81 | 449.74 | | | | 462.17 | | | |
| 82 | 489.29 | | | | 499.46 | | | |
| 83 | 532.23 | | | | 541.27 | | | |
| 84 | 579.69 | | | | 587.60 | | | |
| 85+ | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

# Appendix C3

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96CL VA, LTC-96CL VA 9/96**

***Premiums to be used only with those that have***

***previously elected an inflation decrease option during the 2013 Rate Filing***

**Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period**

**Home Health Daily Benefit at 50% of Nursing Home Daily Benefit**

| Age | 1% Simple Inflation | | | | 1% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 28.25 | 31.64 | 38.42 | 66.01 | 76.00 | 86.00 | 104.00 | 182.00 |
| 30 | 29.01 | 32.44 | 38.42 | 70.41 | 76.00 | 86.00 | 104.00 | 182.00 |
| 31 | 30.82 | 34.15 | 40.19 | 74.81 | 76.00 | 86.00 | 104.00 | 182.00 |
| 32 | 30.82 | 35.85 | 42.02 | 77.01 | 76.00 | 86.00 | 104.00 | 182.00 |
| 33 | 32.64 | 37.56 | 43.84 | 81.41 | 76.00 | 86.00 | 104.00 | 182.00 |
| 34 | 34.45 | 39.27 | 45.67 | 85.81 | 76.00 | 86.00 | 104.00 | 182.00 |
| 35 | 36.26 | 39.27 | 47.50 | 88.01 | 76.00 | 86.00 | 104.00 | 182.00 |
| 36 | 38.08 | 40.98 | 51.15 | 92.41 | 76.00 | 86.00 | 104.00 | 182.00 |
| 37 | 39.89 | 44.39 | 52.98 | 96.81 | 76.00 | 86.00 | 104.00 | 182.00 |
| 38 | 41.70 | 46.10 | 54.80 | 101.21 | 76.00 | 86.00 | 104.00 | 182.00 |
| 39 | 43.52 | 47.81 | 58.46 | 107.81 | 76.00 | 86.00 | 104.00 | 182.00 |
| 40 | 45.33 | 49.51 | 60.28 | 108.00 | 76.00 | 86.00 | 104.00 | 182.00 |
| 41 | 47.33 | 51.43 | 62.37 | 108.00 | 76.00 | 86.00 | 104.00 | 182.00 |
| 42 | 49.35 | 53.37 | 66.31 | 108.00 | 76.00 | 86.00 | 104.00 | 182.00 |
| 43 | 50.00 | 56.00 | 68.00 | 108.00 | 76.00 | 86.00 | 104.00 | 182.00 |
| 44 | 50.00 | 56.00 | 68.00 | 108.00 | 76.00 | 86.00 | 104.00 | 182.00 |
| 45 | 56.09 | 61.38 | 73.73 | 138.32 | 88.00 | 100.00 | 122.00 | 212.00 |
| 46 | 60.07 | 65.16 | 75.89 | 140.00 | 88.00 | 100.00 | 122.00 | 212.00 |
| 47 | 62.20 | 67.19 | 79.93 | 140.00 | 88.00 | 100.00 | 122.00 | 212.00 |
| 48 | 64.00 | 71.02 | 84.00 | 140.00 | 88.00 | 100.00 | 122.00 | 212.00 |
| 49 | 64.00 | 72.00 | 86.22 | 140.00 | 88.00 | 100.00 | 122.00 | 212.00 |
| 50 | 69.85 | 78.69 | 91.88 | 152.00 | 94.00 | 106.00 | 128.00 | 222.00 |
| 51 | 72.70 | 83.53 | 95.65 | 162.00 | 96.00 | 110.00 | 134.00 | 232.00 |
| 52 | 77.79 | 85.33 | 100.99 | 170.00 | 102.00 | 114.00 | 140.00 | 240.00 |
| 53 | 79.03 | 88.67 | 105.17 | 180.00 | 106.00 | 120.00 | 146.00 | 248.00 |
| 54 | 83.86 | 95.48 | 112.52 | 188.00 | 110.00 | 124.00 | 152.00 | 256.00 |
| 55 | 89.01 | 99.23 | 116.44 | 198.00 | 114.00 | 130.00 | 158.00 | 264.00 |
| 56 | 92.26 | 102.62 | 124.16 | 208.00 | 120.00 | 134.00 | 164.00 | 274.00 |
| 57 | 97.42 | 108.31 | 130.10 | 216.00 | 124.00 | 140.00 | 170.00 | 282.00 |
| 58 | 100.74 | 113.64 | 137.93 | 226.00 | 130.00 | 146.00 | 178.00 | 292.00 |
| 59 | 107.96 | 119.42 | 144.29 | 236.00 | 134.00 | 152.00 | 186.00 | 302.00 |
| 60 | 113.49 | 125.60 | 150.69 | 248.00 | 142.00 | 160.00 | 194.00 | 314.00 |
| 61 | 121.30 | 133.54 | 159.78 | 255.45 | 146.25 | 163.80 | 200.85 | 319.80 |
| 62 | 128.87 | 145.35 | 170.19 | 262.20 | 150.10 | 167.20 | 205.20 | 323.00 |
| 63 | 135.05 | 151.70 | 179.90 | 271.95 | 155.40 | 173.90 | 212.75 | 331.15 |
| 64 | 140.40 | 158.40 | 192.60 | 280.80 | 160.20 | 178.20 | 219.60 | 338.40 |
| 65 | 147.00 | 162.75 | 199.50 | 290.50 | 166.25 | 185.50 | 227.50 | 346.50 |
| 66 | 153.00 | 170.00 | 207.40 | 299.20 | 171.70 | 192.10 | 236.30 | 357.00 |
| 67 | 158.40 | 176.55 | 216.15 | 308.55 | 179.85 | 199.65 | 245.85 | 366.30 |
| 68 | 168.00 | 185.60 | 227.20 | 323.20 | 190.40 | 211.20 | 259.20 | 384.00 |
| 69 | 179.80 | 198.40 | 241.80 | 344.10 | 203.05 | 224.75 | 275.90 | 407.65 |
| 70 | 192.00 | 213.00 | 261.00 | 370.50 | 219.00 | 241.50 | 298.50 | 436.50 |
| 71 | 208.80 | 230.55 | 282.75 | 400.20 | 234.90 | 259.55 | 319.00 | 466.90 |
| 72 | 225.40 | 247.80 | 305.20 | 429.80 | 250.60 | 277.20 | 341.60 | 497.00 |
| 73 | 240.30 | 264.60 | 326.70 | 460.35 | 265.95 | 292.95 | 363.15 | 525.15 |
| 74 | 256.10 | 282.10 | 349.70 | 490.10 | 280.80 | 310.70 | 384.80 | 553.80 |
| 75 | 272.50 | 300.00 | 371.25 | 518.75 | 295.00 | 326.25 | 405.00 | 580.00 |
| 76 | 286.80 | 316.80 | 392.40 | 547.20 | 308.40 | 340.80 | 422.40 | 604.80 |
| 77 | 301.30 | 332.35 | 411.70 | 572.70 | 320.85 | 355.35 | 439.30 | 625.60 |
| 78 | 322.05 | 355.95 | 441.83 | 612.46 | 341.26 | 377.42 | 467.82 | 663.31 |
| 79 | 351.43 | 388.72 | 482.51 | 666.70 | 369.51 | 409.06 | 506.24 | 715.29 |
| 80 | 383.07 | | | | 400.02 | | | |
| 81 | 418.10 | | | | 432.79 | | | |
| 82 | 453.13 | | | | 467.82 | | | |
| 83 | 493.81 | | | | 506.24 | | | |
| 84 | 539.01 | | | | 550.31 | | | |
| 85+ | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

# Appendix C3

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2013 Rate Filing***

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day EP
### Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

| Age | 1% Simple Inflation or 3.2% Simple Inflation with Shared Cost | | | | 1% Compound Inflation or 3.2% Compound Inflation with Shared Cost | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 39.55 | 55.37 | 62.15 | 84.92 | 97.55 | 140.79 | 161.72 | 244.00 |
| 30 | 39.55 | 55.37 | 62.15 | 90.59 | 102.82 | 148.00 | 166.00 | 244.00 |
| 31 | 39.55 | 55.37 | 62.15 | 96.25 | 104.00 | 148.00 | 166.00 | 244.00 |
| 32 | 39.55 | 55.37 | 62.15 | 99.08 | 104.00 | 148.00 | 166.00 | 244.00 |
| 33 | 40.83 | 56.42 | 62.15 | 104.74 | 104.00 | 148.00 | 166.00 | 244.00 |
| 34 | 40.83 | 58.99 | 64.13 | 110.40 | 104.00 | 148.00 | 166.00 | 244.00 |
| 35 | 43.38 | 58.99 | 66.69 | 113.23 | 104.00 | 148.00 | 166.00 | 244.00 |
| 36 | 45.93 | 61.55 | 71.82 | 118.89 | 104.00 | 148.00 | 166.00 | 244.00 |
| 37 | 48.49 | 66.68 | 74.39 | 124.55 | 104.00 | 148.00 | 166.00 | 244.00 |
| 38 | 48.49 | 69.24 | 76.95 | 130.22 | 104.00 | 148.00 | 166.00 | 244.00 |
| 39 | 51.04 | 71.81 | 82.08 | 138.71 | 104.00 | 148.00 | 166.00 | 244.00 |
| 40 | 53.59 | 74.37 | 84.65 | 144.37 | 104.00 | 148.00 | 166.00 | 244.00 |
| 41 | 56.39 | 77.26 | 87.58 | 150.00 | 104.00 | 148.00 | 166.00 | 244.00 |
| 42 | 56.64 | 80.16 | 93.12 | 150.00 | 104.00 | 148.00 | 166.00 | 244.00 |
| 43 | 59.47 | 85.69 | 96.11 | 150.00 | 104.00 | 148.00 | 166.00 | 244.00 |
| 44 | 62.33 | 88.65 | 99.12 | 150.00 | 104.00 | 148.00 | 166.00 | 244.00 |
| 45 | 65.22 | 91.63 | 104.77 | 174.73 | 118.00 | 168.00 | 190.00 | 278.00 |
| 46 | 65.51 | 97.27 | 107.84 | 183.75 | 118.00 | 168.00 | 190.00 | 278.00 |
| 47 | 68.43 | 100.31 | 113.57 | 189.94 | 118.00 | 168.00 | 190.00 | 278.00 |
| 48 | 71.37 | 106.03 | 119.35 | 192.00 | 118.00 | 168.00 | 190.00 | 278.00 |
| 49 | 74.34 | 109.13 | 122.52 | 192.00 | 118.00 | 168.00 | 190.00 | 278.00 |
| 50 | 77.34 | 114.92 | 128.38 | 208.00 | 126.00 | 178.00 | 200.00 | 294.00 |
| 51 | 80.34 | 120.82 | 134.32 | 218.00 | 130.00 | 184.00 | 206.00 | 302.00 |
| 52 | 86.06 | 124.06 | 140.31 | 230.00 | 136.00 | 192.00 | 216.00 | 312.00 |
| 53 | 89.13 | 130.05 | 146.35 | 240.00 | 142.00 | 200.00 | 224.00 | 324.00 |
| 54 | 92.22 | 136.09 | 155.17 | 252.00 | 146.00 | 208.00 | 232.00 | 334.00 |
| 55 | 98.06 | 142.18 | 161.32 | 261.51 | 151.57 | 218.00 | 242.00 | 346.00 |
| 56 | 103.92 | 149.84 | 170.20 | 276.00 | 157.59 | 224.00 | 250.00 | 358.00 |
| 57 | 107.09 | 160.35 | 179.14 | 288.00 | 160.87 | 232.00 | 258.00 | 366.00 |
| 58 | 113.03 | 166.50 | 188.15 | 300.00 | 166.95 | 242.00 | 270.00 | 378.00 |
| 59 | 119.02 | 178.84 | 197.24 | 314.00 | 170.27 | 252.00 | 282.00 | 392.00 |
| 60 | 125.05 | 191.33 | 206.39 | 330.00 | 176.42 | 257.36 | 294.00 | 406.00 |
| 61 | 133.75 | 203.00 | 220.84 | 337.35 | 185.19 | 267.18 | 300.30 | 411.45 |
| 62 | 142.49 | 217.58 | 232.56 | 349.60 | 194.00 | 277.40 | 305.90 | 419.90 |
| 63 | 154.08 | 227.36 | 249.95 | 358.90 | 201.65 | 284.90 | 316.35 | 425.50 |
| 64 | 162.93 | 241.41 | 264.61 | 370.80 | 207.00 | 295.20 | 325.80 | 435.60 |
| 65 | 174.63 | 254.32 | 282.15 | 381.50 | 213.50 | 304.50 | 336.00 | 446.25 |
| 66 | 185.97 | 267.94 | 304.73 | 392.70 | 222.70 | 314.50 | 346.80 | 457.30 |
| 67 | 197.31 | 287.67 | 318.45 | 402.60 | 229.35 | 325.05 | 359.70 | 468.60 |
| 68 | 211.48 | 302.40 | 332.80 | 419.20 | 240.00 | 340.80 | 377.60 | 488.00 |
| 69 | 227.85 | 320.85 | 356.50 | 449.50 | 255.75 | 362.70 | 403.00 | 519.25 |
| 70 | 244.50 | 346.50 | 382.50 | 481.50 | 273.00 | 388.50 | 432.00 | 555.00 |
| 71 | 263.90 | 372.65 | 414.70 | 519.10 | 291.45 | 416.15 | 464.00 | 593.05 |
| 72 | 281.40 | 400.40 | 445.20 | 557.20 | 310.80 | 445.20 | 497.00 | 630.00 |
| 73 | 302.40 | 429.30 | 477.90 | 598.05 | 329.40 | 472.50 | 527.85 | 669.60 |
| 74 | 322.40 | 460.20 | 512.20 | 640.90 | 348.40 | 501.80 | 561.60 | 709.80 |
| 75 | 342.50 | 491.25 | 546.25 | 683.75 | 366.25 | 528.75 | 592.50 | 747.50 |
| 76 | 362.40 | 520.80 | 579.60 | 726.00 | 382.80 | 555.60 | 621.60 | 784.80 |
| 77 | 380.65 | 548.55 | 610.65 | 763.60 | 399.05 | 579.60 | 647.45 | 818.80 |
| 78 | 407.93 | 589.86 | 656.53 | 822.64 | 426.01 | 618.11 | 691.56 | 873.49 |
| 79 | 446.35 | 646.36 | 718.68 | 904.00 | 462.17 | 671.22 | 752.58 | 950.33 |
| 80 | 488.16 | 707.38 | 787.61 | 992.14 | 501.72 | 731.11 | 818.12 | 1035.08 |
| 81 | 533.36 | 774.05 | 861.06 | 1088.19 | 545.79 | 794.39 | 889.31 | 1127.74 |
| 82 | 581.95 | 844.11 | 940.16 | 1193.28 | 590.99 | 862.19 | 965.02 | 1229.44 |
| 83 | 636.19 | 924.34 | 1029.43 | 1317.58 | 644.10 | 939.03 | 1050.90 | 1346.96 |
| 84 | 699.47 | 1015.87 | 1132.26 | 1467.87 | 702.86 | 1027.17 | 1149.21 | 1490.47 |
| 85+ | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made at these ages.
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C3

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96 VA**

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2013 Rate Filing***

**Standard rates per $10 of Nursing Home Daily Benefit - 100 Day EP**
**Home Health Daily Benefit at 80% of Nursing Home Daily Benefit**

| Age | 1% Simple Inflation or 3.2% Simple Inflation with Shared Cost | | | | 1% Compound Inflation or 3.2% Compound Inflation with Shared Cost | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 38.42 | 51.98 | 58.76 | 78.13 | 93.79 | 131.28 | 151.98 | 226.00 |
| 30 | 38.42 | 51.98 | 58.76 | 83.34 | 98.86 | 138.00 | 156.00 | 226.00 |
| 31 | 38.42 | 51.98 | 58.76 | 88.55 | 100.00 | 138.00 | 156.00 | 226.00 |
| 32 | 38.42 | 51.98 | 58.76 | 91.15 | 100.00 | 138.00 | 156.00 | 226.00 |
| 33 | 39.66 | 52.97 | 58.76 | 96.36 | 100.00 | 138.00 | 156.00 | 226.00 |
| 34 | 39.66 | 55.37 | 60.63 | 101.57 | 100.00 | 138.00 | 156.00 | 226.00 |
| 35 | 42.14 | 55.37 | 63.06 | 104.17 | 100.00 | 138.00 | 156.00 | 226.00 |
| 36 | 44.62 | 57.78 | 67.91 | 109.38 | 100.00 | 138.00 | 156.00 | 226.00 |
| 37 | 47.10 | 62.60 | 70.33 | 114.59 | 100.00 | 138.00 | 156.00 | 226.00 |
| 38 | 47.10 | 65.00 | 72.76 | 119.80 | 100.00 | 138.00 | 156.00 | 226.00 |
| 39 | 49.58 | 67.41 | 77.61 | 127.61 | 100.00 | 138.00 | 156.00 | 226.00 |
| 40 | 52.06 | 69.82 | 80.03 | 132.82 | 100.00 | 138.00 | 156.00 | 226.00 |
| 41 | 54.78 | 72.53 | 82.80 | 138.00 | 100.00 | 138.00 | 156.00 | 226.00 |
| 42 | 55.02 | 75.25 | 88.04 | 138.00 | 100.00 | 138.00 | 156.00 | 226.00 |
| 43 | 57.78 | 80.44 | 90.87 | 138.00 | 100.00 | 138.00 | 156.00 | 226.00 |
| 44 | 60.55 | 83.22 | 93.71 | 138.00 | 100.00 | 138.00 | 156.00 | 226.00 |
| 45 | 62.32 | 85.72 | 95.92 | 158.34 | 114.00 | 160.00 | 178.00 | 258.00 |
| 46 | 62.59 | 90.99 | 98.73 | 166.52 | 114.00 | 160.00 | 178.00 | 258.00 |
| 47 | 65.39 | 93.84 | 103.98 | 172.13 | 114.00 | 160.00 | 178.00 | 258.00 |
| 48 | 68.20 | 99.19 | 109.27 | 174.00 | 114.00 | 160.00 | 178.00 | 258.00 |
| 49 | 71.04 | 102.08 | 112.16 | 174.00 | 114.00 | 160.00 | 178.00 | 258.00 |
| 50 | 74.11 | 109.78 | 118.38 | 190.00 | 120.00 | 166.00 | 186.00 | 272.00 |
| 51 | 77.19 | 112.43 | 125.93 | 202.00 | 126.00 | 174.00 | 192.00 | 280.00 |
| 52 | 82.88 | 115.90 | 128.89 | 210.00 | 130.00 | 180.00 | 200.00 | 292.00 |
| 53 | 84.52 | 121.92 | 134.97 | 222.00 | 136.00 | 188.00 | 208.00 | 300.00 |
| 54 | 89.15 | 127.99 | 142.10 | 234.00 | 142.00 | 196.00 | 216.00 | 312.00 |
| 55 | 94.95 | 132.59 | 149.91 | 241.70 | 147.59 | 204.00 | 226.00 | 322.00 |
| 56 | 100.77 | 141.78 | 158.74 | 254.00 | 153.60 | 210.00 | 236.00 | 332.00 |
| 57 | 103.98 | 148.90 | 167.53 | 266.00 | 154.98 | 218.00 | 244.00 | 342.00 |
| 58 | 109.89 | 156.71 | 174.95 | 276.00 | 161.05 | 228.00 | 252.00 | 354.00 |
| 59 | 112.84 | 165.59 | 182.44 | 292.00 | 164.53 | 238.00 | 262.00 | 366.00 |
| 60 | 120.42 | 177.91 | 191.65 | 306.00 | 170.73 | 241.77 | 274.00 | 380.00 |
| 61 | 127.53 | 191.16 | 205.90 | 312.00 | 179.46 | 253.62 | 278.85 | 384.15 |
| 62 | 136.23 | 203.87 | 216.07 | 323.00 | 188.35 | 262.20 | 286.90 | 391.40 |
| 63 | 149.27 | 212.31 | 231.62 | 333.00 | 194.25 | 270.10 | 296.00 | 399.60 |
| 64 | 158.13 | 226.32 | 244.76 | 342.00 | 199.80 | 277.20 | 304.20 | 406.80 |
| 65 | 166.69 | 239.46 | 262.23 | 353.50 | 206.50 | 287.00 | 313.25 | 416.50 |
| 66 | 176.43 | 251.60 | 282.84 | 363.80 | 214.20 | 295.80 | 326.40 | 428.40 |
| 67 | 189.35 | 269.59 | 295.35 | 376.20 | 221.10 | 306.90 | 336.60 | 440.55 |
| 68 | 203.59 | 283.20 | 310.40 | 392.00 | 232.00 | 321.60 | 355.20 | 457.60 |
| 69 | 218.55 | 302.25 | 331.70 | 418.50 | 246.45 | 344.10 | 379.75 | 486.70 |
| 70 | 235.50 | 325.50 | 357.00 | 450.00 | 264.00 | 367.50 | 408.00 | 520.50 |
| 71 | 252.30 | 350.90 | 387.15 | 485.75 | 282.75 | 394.40 | 437.90 | 558.25 |
| 72 | 271.60 | 378.00 | 417.20 | 519.40 | 301.00 | 421.40 | 469.00 | 593.60 |
| 73 | 290.25 | 405.00 | 448.20 | 556.20 | 318.60 | 446.85 | 499.50 | 629.10 |
| 74 | 310.70 | 432.90 | 479.70 | 595.40 | 336.70 | 475.80 | 529.10 | 665.60 |
| 75 | 330.00 | 461.25 | 511.25 | 635.00 | 355.00 | 500.00 | 557.50 | 701.25 |
| 76 | 348.00 | 489.60 | 541.20 | 673.20 | 370.80 | 524.40 | 584.40 | 733.20 |
| 77 | 365.70 | 514.05 | 569.25 | 708.40 | 385.25 | 547.40 | 608.35 | 762.45 |
| 78 | 392.11 | 552.57 | 612.46 | 760.49 | 411.32 | 583.08 | 648.62 | 812.47 |
| 79 | 428.27 | 604.55 | 668.96 | 832.81 | 445.22 | 631.67 | 703.99 | 881.40 |
| 80 | 466.69 | | | | 482.51 | | | |
| 81 | 508.50 | | | | 522.06 | | | |
| 82 | 552.57 | | | | 566.13 | | | |
| 83 | 603.42 | | | | 613.59 | | | |
| 84 | 659.92 | | | | 666.70 | | | |
| 85+ | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made at these ages.
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C3

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2013 Rate Filing***

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day EP
### Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

| Age | 1% Simple Inflation or 3.2% Simple Inflation with Shared Cost | | | | 1% Compound Inflation or 3.2% Compound Inflation with Shared Cost | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 35.03 | 45.20 | 49.72 | 65.67 | 86.29 | 116.06 | 132.50 | 196.00 |
| 30 | 35.03 | 45.20 | 49.72 | 70.05 | 90.95 | 122.00 | 136.00 | 196.00 |
| 31 | 35.03 | 45.20 | 49.72 | 74.43 | 92.00 | 122.00 | 136.00 | 196.00 |
| 32 | 35.03 | 45.20 | 49.72 | 76.62 | 92.00 | 122.00 | 136.00 | 196.00 |
| 33 | 36.16 | 46.06 | 49.72 | 81.00 | 92.00 | 122.00 | 136.00 | 196.00 |
| 34 | 36.16 | 48.15 | 51.30 | 85.38 | 92.00 | 122.00 | 136.00 | 196.00 |
| 35 | 38.42 | 48.15 | 53.36 | 87.57 | 92.00 | 122.00 | 136.00 | 196.00 |
| 36 | 40.69 | 50.25 | 57.46 | 91.94 | 92.00 | 122.00 | 136.00 | 196.00 |
| 37 | 42.95 | 54.43 | 59.51 | 96.32 | 92.00 | 122.00 | 136.00 | 196.00 |
| 38 | 42.95 | 56.53 | 61.56 | 100.70 | 92.00 | 122.00 | 136.00 | 196.00 |
| 39 | 45.21 | 58.62 | 65.67 | 107.27 | 92.00 | 122.00 | 136.00 | 196.00 |
| 40 | 47.47 | 60.71 | 67.72 | 111.65 | 92.00 | 122.00 | 136.00 | 196.00 |
| 41 | 49.95 | 63.07 | 70.06 | 116.00 | 92.00 | 122.00 | 136.00 | 196.00 |
| 42 | 50.17 | 65.44 | 74.50 | 116.00 | 92.00 | 122.00 | 136.00 | 196.00 |
| 43 | 52.68 | 69.95 | 76.89 | 116.00 | 92.00 | 122.00 | 136.00 | 196.00 |
| 44 | 55.21 | 72.36 | 79.29 | 116.00 | 92.00 | 122.00 | 136.00 | 196.00 |
| 45 | 56.52 | 75.37 | 82.64 | 136.50 | 104.00 | 140.00 | 156.00 | 226.00 |
| 46 | 56.77 | 80.01 | 85.06 | 143.56 | 104.00 | 140.00 | 156.00 | 226.00 |
| 47 | 59.30 | 82.51 | 89.58 | 148.39 | 104.00 | 140.00 | 156.00 | 226.00 |
| 48 | 61.86 | 87.21 | 94.14 | 150.00 | 104.00 | 140.00 | 156.00 | 226.00 |
| 49 | 64.43 | 89.76 | 96.63 | 150.00 | 104.00 | 140.00 | 156.00 | 226.00 |
| 50 | 67.67 | 94.34 | 101.70 | 164.00 | 110.00 | 148.00 | 162.00 | 240.00 |
| 51 | 70.89 | 97.32 | 109.14 | 174.00 | 114.00 | 152.00 | 170.00 | 248.00 |
| 52 | 74.91 | 101.21 | 112.58 | 182.00 | 118.00 | 160.00 | 178.00 | 258.00 |
| 53 | 75.30 | 107.29 | 117.08 | 192.00 | 122.00 | 164.00 | 184.00 | 268.00 |
| 54 | 79.92 | 110.16 | 124.13 | 202.00 | 128.00 | 172.00 | 192.00 | 276.00 |
| 55 | 84.05 | 115.02 | 128.73 | 210.00 | 133.62 | 178.00 | 198.00 | 286.00 |
| 56 | 89.75 | 120.84 | 137.47 | 224.00 | 137.64 | 186.00 | 206.00 | 296.00 |
| 57 | 93.12 | 129.26 | 145.97 | 232.00 | 141.25 | 194.00 | 214.00 | 304.00 |
| 58 | 97.33 | 137.12 | 151.84 | 244.00 | 145.34 | 200.00 | 222.00 | 314.00 |
| 59 | 102.02 | 144.06 | 159.43 | 254.00 | 149.23 | 210.00 | 232.00 | 326.00 |
| 60 | 108.07 | 154.41 | 167.08 | 268.00 | 153.65 | 214.47 | 242.00 | 338.00 |
| 61 | 115.09 | 165.79 | 180.99 | 274.95 | 164.19 | 224.58 | 247.65 | 343.20 |
| 62 | 123.70 | 178.17 | 189.68 | 283.10 | 169.52 | 229.90 | 252.70 | 347.70 |
| 63 | 134.82 | 185.56 | 204.96 | 292.30 | 175.75 | 236.80 | 260.85 | 355.20 |
| 64 | 142.16 | 197.82 | 216.65 | 302.40 | 181.80 | 246.60 | 270.00 | 363.60 |
| 65 | 150.82 | 208.08 | 230.70 | 311.50 | 187.25 | 253.75 | 280.00 | 372.75 |
| 66 | 160.53 | 220.56 | 249.17 | 321.30 | 193.80 | 263.50 | 290.70 | 384.20 |
| 67 | 170.26 | 238.36 | 262.35 | 331.65 | 199.65 | 272.25 | 300.30 | 394.35 |
| 68 | 183.07 | 249.60 | 275.20 | 348.80 | 209.60 | 286.40 | 316.80 | 412.80 |
| 69 | 196.85 | 266.60 | 296.05 | 370.45 | 223.20 | 305.35 | 341.00 | 438.65 |
| 70 | 211.50 | 288.00 | 318.00 | 400.50 | 240.00 | 328.50 | 367.50 | 469.50 |
| 71 | 227.65 | 311.75 | 345.10 | 433.55 | 256.65 | 353.80 | 395.85 | 503.15 |
| 72 | 246.40 | 334.60 | 372.40 | 464.80 | 273.00 | 379.40 | 424.20 | 537.60 |
| 73 | 263.25 | 360.45 | 400.95 | 498.15 | 291.60 | 402.30 | 450.90 | 569.70 |
| 74 | 280.80 | 386.10 | 430.30 | 533.00 | 306.80 | 426.40 | 479.70 | 601.90 |
| 75 | 297.50 | 411.25 | 457.50 | 566.25 | 322.50 | 450.00 | 505.00 | 631.25 |
| 76 | 313.20 | 434.40 | 484.80 | 598.80 | 337.20 | 471.60 | 528.00 | 660.00 |
| 77 | 328.90 | 456.55 | 509.45 | 627.90 | 349.60 | 489.90 | 549.70 | 685.40 |
| 78 | 352.56 | 490.42 | 546.92 | 673.48 | 371.77 | 522.06 | 586.47 | 726.59 |
| 79 | 384.20 | 535.62 | 596.64 | 735.63 | 402.28 | 566.13 | 635.06 | 787.61 |
| 80 | 416.97 | | | | 435.05 | | | |
| 81 | 453.13 | | | | 468.95 | | | |
| 82 | 491.55 | | | | 505.11 | | | |
| 83 | 533.36 | | | | 545.79 | | | |
| 84 | 579.69 | | | | 590.99 | | | |
| 85+ | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made at these ages.
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C3

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA 9/96

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2013 Rate Filing***

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
### Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

| Age | 1% Simple Inflation or 3.2% Simple Inflation with Shared Cost | | | | | | 1% Compound Inflation or 3.2% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 39.55 | 49.72 | 55.37 | 62.15 | 78.15 | 84.92 | 97.55 | 121.24 | 136.99 | 157.83 | 196.00 | 216.00 |
| 30 | 39.55 | 49.72 | 55.37 | 62.15 | 80.84 | 90.59 | 102.82 | 126.51 | 144.00 | 162.00 | 196.00 | 216.00 |
| 31 | 39.55 | 49.72 | 55.37 | 62.15 | 83.54 | 96.25 | 104.00 | 129.15 | 144.00 | 162.00 | 196.00 | 216.00 |
| 32 | 39.55 | 49.72 | 55.37 | 62.15 | 88.93 | 99.08 | 104.00 | 130.00 | 144.00 | 162.00 | 196.00 | 216.00 |
| 33 | 40.83 | 49.72 | 56.42 | 62.15 | 91.62 | 104.74 | 104.00 | 130.00 | 144.00 | 162.00 | 196.00 | 216.00 |
| 34 | 40.83 | 49.72 | 58.99 | 64.13 | 97.01 | 110.40 | 104.00 | 130.00 | 144.00 | 162.00 | 196.00 | 216.00 |
| 35 | 43.38 | 50.84 | 58.99 | 66.69 | 102.40 | 113.23 | 104.00 | 130.00 | 144.00 | 162.00 | 196.00 | 216.00 |
| 36 | 45.93 | 53.38 | 61.55 | 71.82 | 105.10 | 118.89 | 104.00 | 130.00 | 144.00 | 162.00 | 196.00 | 216.00 |
| 37 | 48.49 | 55.92 | 66.68 | 74.39 | 110.49 | 124.55 | 104.00 | 130.00 | 144.00 | 162.00 | 196.00 | 216.00 |
| 38 | 48.49 | 58.47 | 69.24 | 76.95 | 115.88 | 130.22 | 104.00 | 130.00 | 144.00 | 162.00 | 196.00 | 216.00 |
| 39 | 51.04 | 61.01 | 71.81 | 82.08 | 121.26 | 138.71 | 104.00 | 130.00 | 144.00 | 162.00 | 196.00 | 216.00 |
| 40 | 53.59 | 63.55 | 74.37 | 84.65 | 126.65 | 144.37 | 104.00 | 130.00 | 144.00 | 162.00 | 196.00 | 216.00 |
| 41 | 56.39 | 66.36 | 77.26 | 87.58 | 132.64 | 150.00 | 104.00 | 130.00 | 144.00 | 162.00 | 196.00 | 216.00 |
| 42 | 56.64 | 69.19 | 80.16 | 93.12 | 136.00 | 150.00 | 104.00 | 130.00 | 144.00 | 162.00 | 196.00 | 216.00 |
| 43 | 59.47 | 72.04 | 85.69 | 96.11 | 136.00 | 150.00 | 104.00 | 130.00 | 144.00 | 162.00 | 196.00 | 216.00 |
| 44 | 62.33 | 74.92 | 88.65 | 99.12 | 136.00 | 150.00 | 104.00 | 130.00 | 144.00 | 162.00 | 196.00 | 216.00 |
| 45 | 65.22 | 77.81 | 91.63 | 104.77 | 157.08 | 174.73 | 118.00 | 148.00 | 164.00 | 182.00 | 220.00 | 244.00 |
| 46 | 65.51 | 83.34 | 97.27 | 107.84 | 163.33 | 183.75 | 118.00 | 148.00 | 164.00 | 182.00 | 220.00 | 244.00 |
| 47 | 68.43 | 86.29 | 100.31 | 113.57 | 169.62 | 189.94 | 118.00 | 148.00 | 164.00 | 182.00 | 220.00 | 244.00 |
| 48 | 71.37 | 89.26 | 106.03 | 119.35 | 175.97 | 192.00 | 118.00 | 148.00 | 164.00 | 182.00 | 220.00 | 244.00 |
| 49 | 74.34 | 94.89 | 109.13 | 122.52 | 178.00 | 192.00 | 118.00 | 148.00 | 164.00 | 182.00 | 220.00 | 244.00 |
| 50 | 77.34 | 97.92 | 114.92 | 128.38 | 191.64 | 208.00 | 126.00 | 158.00 | 174.00 | 192.00 | 230.00 | 254.00 |
| 51 | 80.34 | 101.01 | 120.82 | 134.32 | 201.05 | 218.00 | 130.00 | 162.00 | 178.00 | 196.00 | 236.00 | 260.00 |
| 52 | 86.06 | 106.78 | 124.06 | 140.31 | 210.54 | 230.00 | 136.00 | 166.00 | 182.00 | 200.00 | 242.00 | 268.00 |
| 53 | 89.13 | 112.60 | 130.05 | 146.35 | 220.00 | 240.00 | 142.00 | 170.00 | 188.00 | 206.00 | 248.00 | 274.00 |
| 54 | 92.22 | 115.78 | 136.09 | 155.17 | 229.78 | 252.00 | 146.00 | 176.00 | 194.00 | 210.00 | 254.00 | 280.00 |
| 55 | 98.06 | 121.69 | 142.18 | 161.32 | 238.00 | 261.51 | 151.57 | 180.00 | 198.00 | 214.00 | 260.00 | 286.00 |
| 56 | 103.92 | 127.58 | 148.23 | 170.20 | 248.00 | 274.00 | 157.59 | 188.00 | 206.00 | 222.00 | 268.00 | 298.00 |
| 57 | 107.09 | 133.51 | 157.08 | 179.14 | 260.00 | 284.00 | 160.87 | 198.00 | 218.00 | 234.00 | 282.00 | 312.00 |
| 58 | 113.03 | 139.49 | 163.24 | 188.15 | 270.00 | 296.00 | 166.95 | 208.00 | 232.00 | 246.00 | 300.00 | 332.00 |
| 59 | 119.02 | 148.25 | 172.21 | 197.24 | 282.00 | 308.00 | 170.27 | 215.11 | 248.00 | 262.00 | 318.00 | 352.00 |
| 60 | 125.05 | 154.32 | 181.26 | 206.39 | 294.00 | 320.00 | 176.42 | 221.44 | 255.41 | 278.00 | 338.00 | 374.00 |
| 61 | 133.75 | 165.70 | 192.85 | 220.84 | 300.30 | 325.65 | 185.19 | 233.14 | 267.18 | 288.60 | 349.05 | 386.10 |
| 62 | 142.49 | 177.13 | 207.30 | 232.56 | 309.70 | 334.40 | 194.00 | 242.07 | 277.40 | 298.30 | 361.00 | 399.00 |
| 63 | 154.08 | 188.60 | 219.00 | 249.95 | 318.20 | 344.10 | 201.65 | 253.45 | 284.90 | 310.80 | 373.70 | 412.55 |
| 64 | 162.93 | 200.12 | 236.38 | 264.61 | 329.40 | 356.40 | 207.00 | 262.80 | 295.20 | 324.00 | 387.00 | 426.60 |
| 65 | 174.63 | 214.48 | 251.02 | 282.15 | 341.25 | 367.50 | 213.50 | 269.50 | 304.50 | 336.00 | 400.75 | 441.00 |
| 66 | 185.97 | 231.15 | 267.94 | 304.73 | 355.30 | 382.50 | 222.70 | 280.50 | 314.50 | 346.80 | 416.50 | 453.90 |
| 67 | 197.31 | 247.81 | 287.67 | 318.45 | 374.55 | 402.60 | 229.35 | 293.70 | 325.05 | 359.70 | 437.25 | 466.95 |
| 68 | 211.48 | 267.26 | 302.40 | 332.80 | 396.80 | 419.20 | 240.00 | 307.20 | 340.80 | 377.60 | 459.20 | 486.40 |
| 69 | 224.75 | 286.69 | 320.85 | 356.50 | 420.05 | 449.50 | 254.20 | 323.95 | 362.70 | 403.00 | 483.60 | 516.15 |
| 70 | 235.50 | 300.00 | 339.00 | 382.50 | 444.00 | 481.50 | 267.00 | 337.50 | 381.00 | 432.00 | 505.50 | 550.50 |
| 71 | 247.95 | 313.20 | 350.90 | 407.45 | 468.35 | 506.05 | 281.30 | 352.35 | 395.85 | 459.65 | 529.25 | 572.75 |
| 72 | 261.80 | 327.60 | 364.00 | 438.20 | 497.00 | 534.80 | 295.40 | 369.60 | 411.60 | 491.40 | 557.20 | 599.20 |
| 73 | 276.75 | 345.60 | 382.05 | 469.80 | 529.20 | 567.00 | 309.15 | 387.45 | 432.00 | 523.80 | 587.25 | 626.40 |
| 74 | 291.20 | 365.30 | 404.30 | 504.40 | 564.20 | 600.60 | 321.10 | 406.90 | 455.00 | 556.40 | 618.80 | 657.80 |
| 75 | 303.75 | 386.25 | 436.25 | 537.50 | 598.75 | 636.25 | 332.50 | 426.25 | 483.75 | 587.50 | 652.50 | 691.25 |
| 76 | 315.60 | 412.80 | 476.40 | 571.20 | 638.40 | 680.40 | 343.20 | 450.00 | 518.40 | 618.00 | 688.80 | 733.20 |
| 77 | 327.75 | 443.90 | 520.95 | 604.90 | 684.25 | 733.70 | 353.05 | 476.10 | 555.45 | 646.30 | 731.40 | 783.15 |
| 78 | 349.17 | 489.29 | 578.56 | 655.40 | 751.45 | 810.21 | 372.90 | 517.54 | 607.94 | 691.56 | 795.52 | 857.67 |
| 79 | 378.55 | 544.66 | 646.36 | 718.68 | 833.94 | 904.00 | 401.15 | 568.39 | 671.22 | 752.58 | 875.75 | 950.33 |
| 80 | 413.58 | 601.16 | | | | | 435.05 | 621.50 | | | | |
| 81 | 457.65 | 659.92 | | | | | 475.73 | 678.00 | | | | |
| 82 | 508.50 | 722.07 | | | | | 524.32 | 736.76 | | | | |
| 83 | 565.00 | 786.48 | | | | | 578.56 | 797.78 | | | | |
| 84 | 627.15 | 853.15 | | | | | 637.32 | 861.06 | | | | |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C3

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA 9/96

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2013 Rate Filing***

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
### Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

| Age | 1% Simple Inflation or 3.2% Simple Inflation with Shared Cost | | | | | | 1% Compound Inflation or 3.2% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 38.42 | 46.33 | 51.98 | 58.76 | 71.25 | 78.13 | 93.79 | 113.78 | 131.28 | 150.03 | 186.00 | 206.00 |
| 30 | 38.42 | 46.33 | 51.98 | 58.76 | 73.71 | 83.34 | 98.86 | 118.73 | 138.00 | 154.00 | 186.00 | 206.00 |
| 31 | 38.42 | 46.33 | 51.98 | 58.76 | 76.17 | 88.55 | 100.00 | 121.20 | 138.00 | 154.00 | 186.00 | 206.00 |
| 32 | 38.42 | 46.33 | 51.98 | 58.76 | 81.08 | 91.15 | 100.00 | 122.00 | 138.00 | 154.00 | 186.00 | 206.00 |
| 33 | 39.66 | 46.33 | 52.97 | 58.76 | 83.54 | 96.36 | 100.00 | 122.00 | 138.00 | 154.00 | 186.00 | 206.00 |
| 34 | 39.66 | 46.33 | 55.37 | 60.63 | 88.45 | 101.57 | 100.00 | 122.00 | 138.00 | 154.00 | 186.00 | 206.00 |
| 35 | 42.14 | 47.37 | 55.37 | 63.06 | 93.37 | 104.17 | 100.00 | 122.00 | 138.00 | 154.00 | 186.00 | 206.00 |
| 36 | 44.62 | 49.74 | 57.78 | 67.91 | 95.82 | 109.38 | 100.00 | 122.00 | 138.00 | 154.00 | 186.00 | 206.00 |
| 37 | 47.10 | 52.11 | 62.60 | 70.33 | 100.74 | 114.59 | 100.00 | 122.00 | 138.00 | 154.00 | 186.00 | 206.00 |
| 38 | 47.10 | 54.48 | 65.00 | 72.76 | 105.65 | 119.80 | 100.00 | 122.00 | 138.00 | 154.00 | 186.00 | 206.00 |
| 39 | 49.58 | 56.85 | 67.41 | 77.61 | 110.57 | 127.61 | 100.00 | 122.00 | 138.00 | 154.00 | 186.00 | 206.00 |
| 40 | 52.06 | 59.22 | 69.82 | 80.03 | 115.48 | 132.82 | 100.00 | 122.00 | 138.00 | 154.00 | 186.00 | 206.00 |
| 41 | 54.78 | 61.84 | 72.53 | 82.80 | 120.93 | 138.00 | 100.00 | 122.00 | 138.00 | 154.00 | 186.00 | 206.00 |
| 42 | 55.02 | 64.47 | 75.25 | 88.04 | 124.00 | 138.00 | 100.00 | 122.00 | 138.00 | 154.00 | 186.00 | 206.00 |
| 43 | 57.78 | 67.13 | 80.44 | 90.87 | 124.00 | 138.00 | 100.00 | 122.00 | 138.00 | 154.00 | 186.00 | 206.00 |
| 44 | 60.55 | 69.81 | 83.22 | 93.71 | 124.00 | 138.00 | 100.00 | 122.00 | 138.00 | 154.00 | 186.00 | 206.00 |
| 45 | 62.32 | 72.45 | 85.72 | 95.92 | 142.96 | 158.34 | 114.00 | 142.00 | 160.00 | 174.00 | 210.00 | 230.00 |
| 46 | 62.59 | 77.59 | 90.99 | 98.73 | 148.64 | 166.52 | 114.00 | 142.00 | 160.00 | 174.00 | 210.00 | 230.00 |
| 47 | 65.39 | 80.34 | 93.84 | 103.98 | 154.37 | 172.13 | 114.00 | 142.00 | 160.00 | 174.00 | 210.00 | 230.00 |
| 48 | 68.20 | 83.11 | 99.19 | 109.27 | 160.15 | 174.00 | 114.00 | 142.00 | 160.00 | 174.00 | 210.00 | 230.00 |
| 49 | 71.04 | 88.35 | 102.08 | 112.16 | 162.00 | 174.00 | 114.00 | 142.00 | 160.00 | 174.00 | 210.00 | 230.00 |
| 50 | 74.11 | 91.80 | 109.78 | 118.38 | 175.84 | 190.00 | 120.00 | 152.00 | 166.00 | 184.00 | 220.00 | 242.00 |
| 51 | 77.19 | 94.98 | 112.43 | 125.93 | 183.31 | 202.00 | 126.00 | 156.00 | 170.00 | 188.00 | 226.00 | 248.00 |
| 52 | 82.88 | 100.68 | 115.90 | 128.89 | 194.65 | 210.00 | 130.00 | 160.00 | 176.00 | 192.00 | 230.00 | 254.00 |
| 53 | 84.52 | 106.43 | 121.92 | 134.97 | 204.00 | 222.00 | 136.00 | 166.00 | 180.00 | 196.00 | 236.00 | 262.00 |
| 54 | 89.15 | 109.69 | 127.99 | 142.10 | 211.79 | 234.00 | 142.00 | 170.00 | 186.00 | 202.00 | 242.00 | 268.00 |
| 55 | 94.95 | 115.53 | 132.59 | 149.91 | 222.00 | 241.70 | 147.59 | 174.00 | 192.00 | 206.00 | 250.00 | 276.00 |
| 56 | 100.77 | 121.36 | 138.56 | 158.74 | 230.00 | 254.00 | 153.60 | 182.00 | 198.00 | 214.00 | 258.00 | 286.00 |
| 57 | 103.98 | 125.75 | 147.26 | 167.53 | 242.00 | 266.00 | 154.98 | 190.00 | 210.00 | 224.00 | 272.00 | 302.00 |
| 58 | 109.89 | 131.74 | 153.44 | 174.95 | 254.00 | 276.00 | 161.05 | 200.00 | 222.00 | 238.00 | 288.00 | 320.00 |
| 59 | 112.84 | 140.36 | 163.94 | 182.44 | 266.00 | 292.00 | 164.53 | 207.29 | 234.00 | 252.00 | 308.00 | 340.00 |
| 60 | 120.42 | 148.02 | 172.87 | 191.65 | 278.00 | 306.00 | 170.73 | 210.08 | 241.77 | 266.00 | 326.00 | 360.00 |
| 61 | 127.53 | 159.26 | 184.39 | 205.90 | 284.70 | 312.00 | 179.46 | 221.76 | 253.62 | 274.95 | 335.40 | 370.50 |
| 62 | 136.23 | 169.07 | 200.44 | 216.07 | 294.50 | 321.10 | 188.35 | 229.03 | 262.20 | 283.10 | 345.80 | 381.90 |
| 63 | 149.27 | 180.61 | 208.97 | 231.62 | 303.40 | 331.15 | 194.25 | 240.50 | 270.10 | 294.15 | 355.20 | 394.05 |
| 64 | 158.13 | 190.67 | 226.32 | 244.76 | 313.20 | 340.20 | 199.80 | 248.40 | 277.20 | 304.20 | 367.20 | 405.00 |
| 65 | 166.69 | 205.01 | 239.46 | 262.23 | 322.00 | 350.00 | 206.50 | 257.25 | 287.00 | 313.25 | 378.00 | 416.50 |
| 66 | 176.43 | 221.65 | 251.60 | 282.84 | 334.90 | 363.80 | 214.20 | 266.90 | 295.80 | 326.40 | 391.00 | 428.40 |
| 67 | 189.35 | 236.83 | 269.59 | 295.35 | 351.45 | 376.20 | 221.10 | 280.50 | 306.90 | 336.60 | 409.20 | 440.55 |
| 68 | 203.59 | 257.88 | 283.20 | 310.40 | 371.20 | 392.00 | 232.00 | 296.00 | 321.60 | 355.20 | 430.40 | 457.60 |
| 69 | 218.55 | 277.39 | 302.25 | 331.70 | 392.15 | 418.50 | 246.45 | 311.55 | 344.10 | 379.75 | 454.15 | 486.70 |
| 70 | 234.00 | 291.00 | 325.50 | 357.00 | 414.00 | 450.00 | 264.00 | 328.50 | 367.50 | 408.00 | 478.50 | 520.50 |
| 71 | 246.50 | 304.50 | 339.30 | 387.15 | 440.80 | 475.60 | 278.40 | 345.10 | 384.25 | 437.90 | 503.15 | 545.20 |
| 72 | 260.40 | 320.60 | 355.60 | 417.20 | 470.40 | 505.40 | 294.00 | 362.60 | 403.20 | 469.00 | 532.00 | 574.00 |
| 73 | 275.40 | 337.50 | 373.95 | 448.20 | 503.55 | 538.65 | 307.80 | 380.70 | 423.90 | 499.50 | 564.30 | 604.80 |
| 74 | 289.90 | 356.20 | 395.20 | 479.70 | 538.20 | 573.30 | 319.80 | 400.40 | 447.20 | 529.10 | 595.40 | 635.70 |
| 75 | 301.25 | 376.25 | 422.50 | 511.25 | 571.25 | 608.75 | 331.25 | 418.75 | 471.25 | 557.50 | 626.25 | 667.50 |
| 76 | 313.20 | 399.60 | 454.80 | 541.20 | 606.00 | 646.80 | 342.00 | 438.00 | 499.20 | 584.40 | 657.60 | 703.20 |
| 77 | 324.30 | 426.65 | 492.20 | 569.25 | 644.00 | 690.00 | 351.90 | 461.15 | 530.15 | 608.35 | 691.15 | 741.75 |
| 78 | 345.78 | 466.69 | 543.53 | 612.46 | 699.47 | 752.58 | 370.64 | 497.20 | 575.17 | 648.62 | 744.67 | 803.43 |
| 79 | 374.03 | 517.54 | 604.55 | 668.96 | 770.66 | 832.81 | 397.76 | 542.40 | 631.67 | 703.99 | 813.60 | 881.40 |
| 80 | 407.93 | 569.52 | | | | | 429.40 | 592.12 | | | | |
| 81 | 448.61 | 623.76 | | | | | 468.95 | 644.10 | | | | |
| 82 | 497.20 | 682.52 | | | | | 514.15 | 699.47 | | | | |
| 83 | 550.31 | 742.41 | | | | | 565.00 | 757.10 | | | | |
| 84 | 607.94 | 805.69 | | | | | 620.37 | 818.12 | | | | |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C3

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA 9/96

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2013 Rate Filing***

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
### Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

| Age | 1% Simple Inflation or 3.2% Simple Inflation with Shared Cost | | | | | | 1% Compound Inflation or 3.2% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 35.03 | 40.68 | 45.20 | 49.72 | 59.76 | 65.67 | 86.29 | 102.59 | 116.06 | 130.55 | 162.00 | 178.00 |
| 30 | 35.03 | 40.68 | 45.20 | 49.72 | 61.82 | 70.05 | 90.95 | 107.05 | 122.00 | 134.00 | 162.00 | 178.00 |
| 31 | 35.03 | 40.68 | 45.20 | 49.72 | 63.88 | 74.43 | 92.00 | 109.28 | 122.00 | 134.00 | 162.00 | 178.00 |
| 32 | 35.03 | 40.68 | 45.20 | 49.72 | 68.00 | 76.62 | 92.00 | 110.00 | 122.00 | 134.00 | 162.00 | 178.00 |
| 33 | 36.16 | 40.68 | 46.06 | 49.72 | 70.06 | 81.00 | 92.00 | 110.00 | 122.00 | 134.00 | 162.00 | 178.00 |
| 34 | 36.16 | 40.68 | 48.15 | 51.30 | 74.19 | 85.38 | 92.00 | 110.00 | 122.00 | 134.00 | 162.00 | 178.00 |
| 35 | 38.42 | 41.60 | 48.15 | 53.36 | 78.31 | 87.57 | 92.00 | 110.00 | 122.00 | 134.00 | 162.00 | 178.00 |
| 36 | 40.69 | 43.68 | 50.25 | 57.46 | 80.37 | 91.94 | 92.00 | 110.00 | 122.00 | 134.00 | 162.00 | 178.00 |
| 37 | 42.95 | 45.76 | 54.43 | 59.51 | 84.49 | 96.32 | 92.00 | 110.00 | 122.00 | 134.00 | 162.00 | 178.00 |
| 38 | 42.95 | 47.84 | 56.53 | 61.56 | 88.61 | 100.70 | 92.00 | 110.00 | 122.00 | 134.00 | 162.00 | 178.00 |
| 39 | 45.21 | 49.92 | 58.62 | 65.67 | 92.73 | 107.27 | 92.00 | 110.00 | 122.00 | 134.00 | 162.00 | 178.00 |
| 40 | 47.47 | 52.00 | 60.71 | 67.72 | 96.85 | 111.65 | 92.00 | 110.00 | 122.00 | 134.00 | 162.00 | 178.00 |
| 41 | 49.95 | 54.29 | 63.07 | 70.06 | 101.43 | 116.00 | 92.00 | 110.00 | 122.00 | 134.00 | 162.00 | 178.00 |
| 42 | 50.17 | 56.61 | 65.44 | 74.50 | 104.00 | 116.00 | 92.00 | 110.00 | 122.00 | 134.00 | 162.00 | 178.00 |
| 43 | 52.68 | 58.94 | 69.95 | 76.89 | 104.00 | 116.00 | 92.00 | 110.00 | 122.00 | 134.00 | 162.00 | 178.00 |
| 44 | 55.21 | 61.30 | 72.36 | 79.29 | 104.00 | 116.00 | 92.00 | 110.00 | 122.00 | 134.00 | 162.00 | 178.00 |
| 45 | 56.52 | 64.40 | 75.37 | 82.64 | 121.78 | 136.50 | 104.00 | 126.00 | 138.00 | 152.00 | 184.00 | 202.00 |
| 46 | 56.77 | 68.97 | 80.01 | 85.06 | 126.62 | 143.56 | 104.00 | 126.00 | 138.00 | 152.00 | 184.00 | 202.00 |
| 47 | 59.30 | 71.41 | 82.51 | 89.58 | 131.50 | 148.39 | 104.00 | 126.00 | 138.00 | 152.00 | 184.00 | 202.00 |
| 48 | 61.86 | 73.87 | 87.21 | 94.14 | 136.43 | 150.00 | 104.00 | 126.00 | 138.00 | 152.00 | 184.00 | 202.00 |
| 49 | 64.43 | 78.53 | 89.76 | 96.63 | 138.00 | 150.00 | 104.00 | 126.00 | 138.00 | 152.00 | 184.00 | 202.00 |
| 50 | 67.67 | 81.09 | 94.34 | 101.70 | 150.15 | 164.00 | 110.00 | 134.00 | 146.00 | 160.00 | 194.00 | 214.00 |
| 51 | 70.89 | 82.92 | 97.32 | 109.14 | 157.69 | 174.00 | 114.00 | 138.00 | 150.00 | 164.00 | 198.00 | 220.00 |
| 52 | 74.91 | 88.48 | 101.21 | 112.58 | 166.84 | 182.00 | 118.00 | 142.00 | 154.00 | 168.00 | 204.00 | 226.00 |
| 53 | 75.30 | 92.55 | 107.29 | 117.08 | 176.00 | 192.00 | 122.00 | 146.00 | 158.00 | 172.00 | 208.00 | 232.00 |
| 54 | 79.92 | 95.98 | 110.16 | 124.13 | 183.82 | 202.00 | 128.00 | 150.00 | 162.00 | 176.00 | 214.00 | 238.00 |
| 55 | 84.05 | 100.13 | 115.02 | 128.73 | 192.00 | 210.00 | 133.62 | 154.00 | 168.00 | 180.00 | 220.00 | 244.00 |
| 56 | 89.75 | 105.80 | 120.84 | 137.47 | 200.00 | 224.00 | 137.64 | 160.00 | 174.00 | 188.00 | 228.00 | 254.00 |
| 57 | 93.12 | 110.23 | 127.63 | 145.97 | 210.00 | 232.00 | 141.25 | 168.00 | 184.00 | 198.00 | 242.00 | 268.00 |
| 58 | 97.33 | 116.24 | 133.85 | 151.84 | 220.00 | 244.00 | 145.34 | 178.00 | 196.00 | 210.00 | 256.00 | 284.00 |
| 59 | 102.02 | 123.02 | 142.41 | 159.43 | 232.00 | 254.00 | 149.23 | 183.82 | 208.00 | 222.00 | 272.00 | 302.00 |
| 60 | 108.07 | 129.13 | 151.05 | 167.08 | 244.00 | 268.00 | 153.65 | 187.37 | 214.47 | 236.00 | 288.00 | 320.00 |
| 61 | 115.09 | 139.96 | 160.71 | 180.99 | 249.60 | 274.95 | 164.19 | 197.12 | 224.58 | 243.75 | 296.40 | 329.55 |
| 62 | 123.70 | 149.75 | 173.03 | 189.68 | 258.40 | 281.20 | 169.52 | 204.83 | 229.90 | 252.70 | 307.80 | 340.10 |
| 63 | 134.82 | 158.23 | 182.22 | 204.96 | 266.40 | 290.45 | 175.75 | 214.60 | 236.80 | 260.85 | 316.35 | 351.50 |
| 64 | 142.16 | 168.61 | 196.14 | 216.65 | 275.40 | 300.60 | 181.80 | 221.40 | 246.60 | 270.00 | 327.60 | 361.80 |
| 65 | 150.82 | 179.78 | 208.08 | 230.70 | 283.50 | 309.75 | 187.25 | 229.25 | 253.75 | 280.00 | 337.75 | 372.75 |
| 66 | 160.53 | 194.73 | 220.56 | 249.17 | 295.80 | 321.30 | 193.80 | 238.00 | 263.50 | 290.70 | 350.20 | 384.20 |
| 67 | 170.26 | 210.17 | 238.36 | 262.35 | 310.20 | 331.65 | 199.65 | 250.80 | 272.25 | 300.30 | 367.95 | 394.35 |
| 68 | 183.07 | 228.18 | 249.60 | 275.20 | 328.00 | 348.80 | 209.60 | 264.00 | 286.40 | 316.80 | 387.20 | 412.80 |
| 69 | 196.85 | 246.40 | 266.60 | 296.05 | 348.75 | 370.45 | 223.20 | 280.55 | 305.35 | 341.00 | 409.20 | 438.65 |
| 70 | 210.00 | 258.00 | 288.00 | 318.00 | 369.00 | 400.50 | 240.00 | 295.50 | 328.50 | 367.50 | 430.50 | 469.50 |
| 71 | 221.85 | 271.15 | 301.60 | 345.10 | 392.95 | 423.40 | 253.75 | 310.30 | 345.10 | 395.85 | 453.85 | 491.55 |
| 72 | 235.20 | 285.60 | 315.00 | 372.40 | 420.00 | 450.80 | 267.40 | 326.20 | 362.60 | 424.20 | 480.20 | 516.60 |
| 73 | 248.40 | 301.05 | 332.10 | 400.95 | 449.55 | 480.60 | 279.45 | 342.90 | 380.70 | 450.90 | 508.95 | 544.05 |
| 74 | 261.30 | 318.50 | 352.30 | 430.30 | 479.70 | 510.90 | 291.20 | 360.10 | 401.70 | 479.70 | 536.90 | 572.00 |
| 75 | 271.25 | 336.25 | 376.25 | 457.50 | 510.00 | 542.50 | 301.25 | 377.50 | 423.75 | 505.00 | 565.00 | 601.25 |
| 76 | 282.00 | 357.60 | 405.60 | 484.80 | 541.20 | 577.20 | 310.80 | 396.00 | 450.00 | 528.00 | 594.00 | 633.60 |
| 77 | 292.10 | 380.65 | 438.15 | 509.45 | 573.85 | 614.10 | 319.70 | 415.15 | 477.25 | 549.70 | 623.30 | 667.00 |
| 78 | 310.75 | 415.84 | 482.51 | 546.92 | 621.50 | 667.83 | 335.61 | 447.48 | 516.41 | 586.47 | 670.09 | 719.81 |
| 79 | 335.61 | 459.91 | 535.62 | 596.64 | 682.52 | 735.63 | 359.34 | 488.16 | 566.13 | 635.06 | 729.98 | 787.61 |
| 80 | 364.99 | 505.11 | | | | | 387.59 | 529.97 | | | | |
| 81 | 400.02 | 552.57 | | | | | 420.36 | 575.17 | | | | |
| 82 | 440.70 | 601.16 | | | | | 458.78 | 622.63 | | | | |
| 83 | 484.77 | 653.14 | | | | | 501.72 | 672.35 | | | | |
| 84 | 533.36 | 707.38 | | | | | 548.05 | 724.33 | | | | |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C3

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA 9/96

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2013 Rate Filing***

### Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
### Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

| Age | 1% Simple Inflation or 3.2% Simple Inflation with Shared Cost | | | | | | 1% Compound Inflation or 3.2% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 37.29 | 46.33 | 53.11 | 59.89 | 74.70 | 82.66 | 91.92 | 113.78 | 129.38 | 150.03 | 186.00 | 204.00 |
| 30 | 37.29 | 46.33 | 53.11 | 59.89 | 77.28 | 88.17 | 96.89 | 118.73 | 136.00 | 154.00 | 186.00 | 204.00 |
| 31 | 37.29 | 46.33 | 53.11 | 59.89 | 79.85 | 93.68 | 98.00 | 121.20 | 136.00 | 154.00 | 186.00 | 204.00 |
| 32 | 37.29 | 46.33 | 53.11 | 59.89 | 85.00 | 96.44 | 98.00 | 122.00 | 136.00 | 154.00 | 186.00 | 204.00 |
| 33 | 38.50 | 46.33 | 54.12 | 59.89 | 87.58 | 101.95 | 98.00 | 122.00 | 136.00 | 154.00 | 186.00 | 204.00 |
| 34 | 38.50 | 46.33 | 56.58 | 61.80 | 92.73 | 107.46 | 98.00 | 122.00 | 136.00 | 154.00 | 186.00 | 204.00 |
| 35 | 40.90 | 47.37 | 56.58 | 64.27 | 97.88 | 110.21 | 98.00 | 122.00 | 136.00 | 154.00 | 186.00 | 204.00 |
| 36 | 43.31 | 49.74 | 59.04 | 69.21 | 100.46 | 115.72 | 98.00 | 122.00 | 136.00 | 154.00 | 186.00 | 204.00 |
| 37 | 45.72 | 52.11 | 63.96 | 71.68 | 105.61 | 121.23 | 98.00 | 122.00 | 136.00 | 154.00 | 186.00 | 204.00 |
| 38 | 45.72 | 54.48 | 66.42 | 74.16 | 110.76 | 126.74 | 98.00 | 122.00 | 136.00 | 154.00 | 186.00 | 204.00 |
| 39 | 48.12 | 56.85 | 68.88 | 79.10 | 115.91 | 135.01 | 98.00 | 122.00 | 136.00 | 154.00 | 186.00 | 204.00 |
| 40 | 50.53 | 59.22 | 71.34 | 81.57 | 121.07 | 140.52 | 98.00 | 122.00 | 136.00 | 154.00 | 186.00 | 204.00 |
| 41 | 53.17 | 61.84 | 74.10 | 84.40 | 126.79 | 146.00 | 98.00 | 122.00 | 136.00 | 154.00 | 186.00 | 204.00 |
| 42 | 53.40 | 64.47 | 76.89 | 89.73 | 130.00 | 146.00 | 98.00 | 122.00 | 136.00 | 154.00 | 186.00 | 204.00 |
| 43 | 56.08 | 67.13 | 82.19 | 92.61 | 130.00 | 146.00 | 98.00 | 122.00 | 136.00 | 154.00 | 186.00 | 204.00 |
| 44 | 58.77 | 69.81 | 85.03 | 95.51 | 130.00 | 146.00 | 98.00 | 122.00 | 136.00 | 154.00 | 186.00 | 204.00 |
| 45 | 62.32 | 73.79 | 90.15 | 100.34 | 148.26 | 171.09 | 116.00 | 140.00 | 154.00 | 172.00 | 208.00 | 228.00 |
| 46 | 62.59 | 79.03 | 95.70 | 103.28 | 154.15 | 179.92 | 116.00 | 140.00 | 154.00 | 172.00 | 208.00 | 228.00 |
| 47 | 65.39 | 81.83 | 98.69 | 108.78 | 160.09 | 185.98 | 116.00 | 140.00 | 154.00 | 172.00 | 208.00 | 228.00 |
| 48 | 68.20 | 84.65 | 104.32 | 114.31 | 166.08 | 188.00 | 116.00 | 140.00 | 154.00 | 172.00 | 208.00 | 228.00 |
| 49 | 71.04 | 89.99 | 107.37 | 117.34 | 168.00 | 188.00 | 116.00 | 140.00 | 154.00 | 172.00 | 208.00 | 228.00 |
| 50 | 75.73 | 91.80 | 113.21 | 125.05 | 181.77 | 204.00 | 124.00 | 146.00 | 160.00 | 180.00 | 216.00 | 244.00 |
| 51 | 78.77 | 94.98 | 119.14 | 132.64 | 189.22 | 214.00 | 128.00 | 152.00 | 166.00 | 184.00 | 222.00 | 244.00 |
| 52 | 82.88 | 100.68 | 120.80 | 133.78 | 198.62 | 222.00 | 130.00 | 156.00 | 170.00 | 188.00 | 226.00 | 250.00 |
| 53 | 82.98 | 106.43 | 126.80 | 139.85 | 208.00 | 230.00 | 134.00 | 160.00 | 176.00 | 192.00 | 232.00 | 256.00 |
| 54 | 87.61 | 109.69 | 131.23 | 145.37 | 215.79 | 240.00 | 138.00 | 164.00 | 180.00 | 198.00 | 238.00 | 262.00 |
| 55 | 91.83 | 113.99 | 134.19 | 151.54 | 224.00 | 245.66 | 141.60 | 170.00 | 186.00 | 202.00 | 244.00 | 270.00 |
| 56 | 97.62 | 119.80 | 140.17 | 158.74 | 234.00 | 258.00 | 147.61 | 176.00 | 194.00 | 208.00 | 252.00 | 280.00 |
| 57 | 100.88 | 124.20 | 147.26 | 167.53 | 242.00 | 266.00 | 149.10 | 186.00 | 206.00 | 218.00 | 264.00 | 294.00 |
| 58 | 106.75 | 128.64 | 151.81 | 174.95 | 252.00 | 276.00 | 155.16 | 194.00 | 216.00 | 230.00 | 280.00 | 310.00 |
| 59 | 109.74 | 137.21 | 158.97 | 182.44 | 262.00 | 286.00 | 156.88 | 199.47 | 230.00 | 244.00 | 296.00 | 328.00 |
| 60 | 115.79 | 141.72 | 166.16 | 190.01 | 270.00 | 294.00 | 163.14 | 202.51 | 235.92 | 256.00 | 310.00 | 344.00 |
| 61 | 121.31 | 151.22 | 175.94 | 200.92 | 274.95 | 298.35 | 169.92 | 212.29 | 243.94 | 261.30 | 317.85 | 351.00 |
| 62 | 128.40 | 159.41 | 186.74 | 209.47 | 279.30 | 302.10 | 173.28 | 217.86 | 250.80 | 269.80 | 324.90 | 359.10 |
| 63 | 138.03 | 167.82 | 193.92 | 223.29 | 284.90 | 307.10 | 179.45 | 227.55 | 255.30 | 277.50 | 333.00 | 368.15 |
| 64 | 145.35 | 174.91 | 207.88 | 233.18 | 289.80 | 313.20 | 181.80 | 230.40 | 261.00 | 284.40 | 340.20 | 376.20 |
| 65 | 152.40 | 186.09 | 217.99 | 245.63 | 295.75 | 320.25 | 185.50 | 234.50 | 264.25 | 292.25 | 348.25 | 383.25 |
| 66 | 160.53 | 201.07 | 231.99 | 264.32 | 306.00 | 331.50 | 190.40 | 241.40 | 272.00 | 302.60 | 360.40 | 396.10 |
| 67 | 171.85 | 214.88 | 253.15 | 278.85 | 323.40 | 349.80 | 199.65 | 252.45 | 285.45 | 316.80 | 377.85 | 414.15 |
| 68 | 183.07 | 231.31 | 268.80 | 294.40 | 344.00 | 372.80 | 209.60 | 265.60 | 300.80 | 334.40 | 398.40 | 436.80 |
| 69 | 195.30 | 249.50 | 282.10 | 313.10 | 365.80 | 396.80 | 220.10 | 280.55 | 316.20 | 353.40 | 420.05 | 458.80 |
| 70 | 205.50 | 261.00 | 295.50 | 333.00 | 385.50 | 418.50 | 232.50 | 294.00 | 331.50 | 376.50 | 439.50 | 478.50 |
| 71 | 216.05 | 272.60 | 305.95 | 355.25 | 407.45 | 440.80 | 245.05 | 307.40 | 345.10 | 400.20 | 461.10 | 498.80 |
| 72 | 229.60 | 285.60 | 317.80 | 380.80 | 432.60 | 466.20 | 257.60 | 322.00 | 358.40 | 427.00 | 484.40 | 520.80 |
| 73 | 241.65 | 301.05 | 332.10 | 409.05 | 460.35 | 492.75 | 268.65 | 337.50 | 375.30 | 456.30 | 510.30 | 545.40 |
| 74 | 253.50 | 317.20 | 352.30 | 439.40 | 490.10 | 522.60 | 280.80 | 353.60 | 395.20 | 484.90 | 538.20 | 572.00 |
| 75 | 263.75 | 336.25 | 380.00 | 467.50 | 521.25 | 553.75 | 290.00 | 371.25 | 421.25 | 511.25 | 567.50 | 601.25 |
| 76 | 274.80 | 358.80 | 415.20 | 496.80 | 555.60 | 591.60 | 298.80 | 391.20 | 451.20 | 537.60 | 600.00 | 637.20 |
| 77 | 285.20 | 386.40 | 453.10 | 526.70 | 595.70 | 638.25 | 307.05 | 414.00 | 484.15 | 562.35 | 635.95 | 680.80 |
| 78 | 303.97 | 426.01 | 503.98 | 569.52 | 653.14 | 705.12 | 324.31 | 449.74 | 528.84 | 602.29 | 691.56 | 746.93 |
| 79 | 329.96 | 473.47 | 562.74 | 624.89 | 725.46 | 786.48 | 349.17 | 494.94 | 584.21 | 654.27 | 761.62 | 827.16 |
| 80 | 360.47 | 523.19 | | | | | 378.55 | 541.27 | | | | |
| 81 | 397.76 | 575.17 | | | | | 414.71 | 589.86 | | | | |
| 82 | 441.83 | 628.28 | | | | | 456.52 | 640.71 | | | | |
| 83 | 491.55 | 683.65 | | | | | 503.98 | 693.82 | | | | |
| 84 | 545.79 | 741.28 | | | | | 554.83 | 749.19 | | | | |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C3

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA 9/96

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2013 Rate Filing***

### Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
### Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

| Age | 1% Simple Inflation or 3.2% Simple Inflation with Shared Cost | | | | | | 1% Compound Inflation or 3.2% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 36.16 | 44.07 | 49.72 | 55.37 | 67.81 | 74.73 | 88.17 | 108.18 | 123.67 | 142.24 | 176.00 | 194.00 |
| 30 | 36.16 | 44.07 | 49.72 | 55.37 | 70.14 | 79.72 | 92.93 | 112.89 | 130.00 | 146.00 | 176.00 | 194.00 |
| 31 | 36.16 | 44.07 | 49.72 | 55.37 | 72.48 | 84.70 | 94.00 | 115.24 | 130.00 | 146.00 | 176.00 | 194.00 |
| 32 | 36.16 | 44.07 | 49.72 | 55.37 | 77.16 | 87.19 | 94.00 | 116.00 | 130.00 | 146.00 | 176.00 | 194.00 |
| 33 | 37.33 | 44.07 | 50.66 | 55.37 | 79.50 | 92.17 | 94.00 | 116.00 | 130.00 | 146.00 | 176.00 | 194.00 |
| 34 | 37.33 | 44.07 | 52.97 | 57.13 | 84.17 | 97.15 | 94.00 | 116.00 | 130.00 | 146.00 | 176.00 | 194.00 |
| 35 | 39.66 | 45.06 | 52.97 | 59.42 | 88.85 | 99.64 | 94.00 | 116.00 | 130.00 | 146.00 | 176.00 | 194.00 |
| 36 | 42.00 | 47.32 | 55.27 | 63.99 | 91.19 | 104.63 | 94.00 | 116.00 | 130.00 | 146.00 | 176.00 | 194.00 |
| 37 | 44.33 | 49.57 | 59.88 | 66.27 | 95.86 | 109.61 | 94.00 | 116.00 | 130.00 | 146.00 | 176.00 | 194.00 |
| 38 | 44.33 | 51.82 | 62.18 | 68.56 | 100.54 | 114.59 | 94.00 | 116.00 | 130.00 | 146.00 | 176.00 | 194.00 |
| 39 | 46.66 | 54.08 | 64.48 | 73.13 | 105.22 | 122.06 | 94.00 | 116.00 | 130.00 | 146.00 | 176.00 | 194.00 |
| 40 | 49.00 | 56.33 | 66.78 | 75.42 | 109.89 | 127.05 | 94.00 | 116.00 | 130.00 | 146.00 | 176.00 | 194.00 |
| 41 | 51.56 | 58.82 | 69.37 | 78.03 | 115.08 | 132.00 | 94.00 | 116.00 | 130.00 | 146.00 | 176.00 | 194.00 |
| 42 | 51.78 | 61.33 | 71.98 | 82.96 | 118.00 | 132.00 | 94.00 | 116.00 | 130.00 | 146.00 | 176.00 | 194.00 |
| 43 | 54.38 | 63.86 | 76.94 | 85.62 | 118.00 | 132.00 | 94.00 | 116.00 | 130.00 | 146.00 | 176.00 | 194.00 |
| 44 | 56.99 | 66.40 | 79.60 | 88.31 | 118.00 | 132.00 | 94.00 | 116.00 | 130.00 | 146.00 | 176.00 | 194.00 |
| 45 | 60.87 | 68.42 | 84.24 | 92.97 | 135.90 | 154.70 | 112.00 | 134.00 | 148.00 | 164.00 | 196.00 | 214.00 |
| 46 | 61.14 | 73.28 | 89.42 | 95.69 | 141.30 | 162.70 | 112.00 | 134.00 | 148.00 | 164.00 | 196.00 | 214.00 |
| 47 | 63.86 | 75.87 | 92.22 | 100.78 | 146.75 | 168.18 | 112.00 | 134.00 | 148.00 | 164.00 | 196.00 | 214.00 |
| 48 | 66.61 | 78.49 | 97.47 | 105.91 | 152.24 | 170.00 | 112.00 | 134.00 | 148.00 | 164.00 | 196.00 | 214.00 |
| 49 | 69.39 | 83.44 | 100.32 | 108.71 | 154.00 | 170.00 | 112.00 | 134.00 | 148.00 | 164.00 | 196.00 | 214.00 |
| 50 | 72.50 | 87.21 | 108.06 | 116.71 | 165.96 | 186.00 | 118.00 | 142.00 | 156.00 | 172.00 | 206.00 | 230.00 |
| 51 | 75.62 | 88.95 | 110.75 | 122.57 | 173.45 | 194.00 | 124.00 | 146.00 | 160.00 | 176.00 | 210.00 | 230.00 |
| 52 | 79.69 | 94.58 | 112.64 | 124.00 | 182.73 | 202.00 | 128.00 | 150.00 | 164.00 | 180.00 | 216.00 | 236.00 |
| 53 | 81.45 | 100.26 | 117.04 | 130.09 | 192.00 | 212.00 | 132.00 | 154.00 | 170.00 | 184.00 | 222.00 | 244.00 |
| 54 | 84.54 | 102.07 | 121.51 | 135.57 | 199.80 | 220.00 | 136.00 | 160.00 | 174.00 | 190.00 | 228.00 | 250.00 |
| 55 | 88.72 | 107.83 | 124.60 | 140.14 | 208.00 | 227.83 | 139.61 | 164.00 | 180.00 | 194.00 | 234.00 | 258.00 |
| 56 | 94.48 | 113.58 | 130.50 | 147.29 | 216.00 | 238.00 | 143.62 | 170.00 | 188.00 | 200.00 | 244.00 | 270.00 |
| 57 | 97.77 | 117.99 | 137.45 | 155.92 | 226.00 | 250.00 | 145.17 | 178.00 | 196.00 | 210.00 | 256.00 | 284.00 |
| 58 | 103.61 | 122.44 | 143.65 | 163.40 | 236.00 | 260.00 | 151.23 | 186.00 | 206.00 | 222.00 | 270.00 | 300.00 |
| 59 | 106.65 | 130.90 | 152.34 | 169.29 | 246.00 | 270.00 | 153.05 | 191.64 | 218.00 | 234.00 | 284.00 | 316.00 |
| 60 | 111.16 | 135.43 | 159.44 | 176.90 | 256.00 | 282.00 | 157.45 | 193.05 | 222.27 | 246.00 | 300.00 | 332.00 |
| 61 | 116.64 | 144.79 | 169.17 | 187.63 | 259.35 | 284.70 | 164.19 | 202.81 | 230.39 | 251.55 | 304.20 | 339.30 |
| 62 | 123.70 | 152.97 | 179.89 | 194.63 | 266.00 | 290.70 | 167.63 | 206.69 | 237.50 | 256.50 | 311.60 | 345.80 |
| 63 | 133.22 | 159.83 | 185.56 | 206.63 | 270.10 | 294.15 | 172.05 | 214.60 | 240.50 | 260.85 | 316.35 | 351.50 |
| 64 | 138.97 | 167.03 | 199.50 | 216.65 | 275.40 | 300.60 | 176.40 | 219.60 | 244.80 | 266.40 | 322.20 | 356.40 |
| 65 | 144.47 | 178.20 | 208.08 | 227.38 | 280.00 | 304.50 | 180.25 | 222.25 | 250.25 | 273.00 | 329.00 | 362.25 |
| 66 | 154.18 | 191.57 | 220.56 | 245.80 | 289.00 | 314.50 | 185.30 | 229.50 | 256.70 | 280.50 | 336.60 | 372.30 |
| 67 | 167.08 | 205.47 | 241.65 | 259.05 | 301.95 | 330.00 | 194.70 | 240.90 | 270.60 | 293.70 | 353.10 | 389.40 |
| 68 | 179.92 | 223.50 | 256.00 | 273.60 | 320.00 | 348.80 | 204.80 | 256.00 | 286.40 | 312.00 | 372.80 | 409.60 |
| 69 | 192.20 | 240.20 | 269.70 | 291.40 | 341.00 | 370.45 | 217.00 | 271.25 | 303.80 | 331.70 | 393.70 | 430.90 |
| 70 | 204.00 | 253.50 | 283.50 | 310.50 | 361.50 | 391.50 | 229.50 | 285.00 | 319.50 | 355.50 | 415.50 | 453.00 |
| 71 | 214.60 | 265.35 | 295.80 | 333.50 | 382.80 | 414.70 | 242.15 | 300.15 | 334.95 | 379.90 | 437.90 | 474.15 |
| 72 | 228.20 | 278.60 | 309.40 | 361.20 | 410.20 | 441.00 | 256.20 | 315.00 | 351.40 | 407.40 | 463.40 | 499.80 |
| 73 | 240.30 | 294.30 | 325.35 | 390.15 | 438.75 | 469.80 | 267.30 | 332.10 | 369.90 | 434.70 | 491.40 | 526.50 |
| 74 | 252.20 | 310.70 | 344.50 | 418.60 | 468.00 | 499.20 | 279.50 | 348.40 | 388.70 | 460.20 | 518.70 | 553.80 |
| 75 | 262.50 | 327.50 | 367.50 | 445.00 | 497.50 | 530.00 | 288.75 | 363.75 | 410.00 | 485.00 | 545.00 | 581.25 |
| 76 | 272.40 | 346.80 | 396.00 | 470.40 | 528.00 | 562.80 | 297.60 | 381.60 | 434.40 | 507.60 | 572.40 | 612.00 |
| 77 | 282.90 | 371.45 | 427.80 | 495.65 | 560.05 | 600.30 | 305.90 | 401.35 | 461.15 | 530.15 | 601.45 | 646.30 |
| 78 | 300.58 | 405.67 | 472.34 | 533.36 | 609.07 | 655.40 | 323.18 | 431.66 | 500.59 | 565.00 | 648.62 | 699.47 |
| 79 | 325.44 | 449.74 | 525.45 | 581.95 | 670.09 | 724.33 | 346.91 | 472.34 | 549.18 | 612.46 | 708.51 | 767.27 |
| 80 | 354.82 | 494.94 | | | | | 374.03 | 515.28 | | | | |
| 81 | 390.98 | 543.53 | | | | | 407.93 | 560.48 | | | | |
| 82 | 431.66 | 593.25 | | | | | 447.48 | 607.94 | | | | |
| 83 | 477.99 | 646.36 | | | | | 491.55 | 658.79 | | | | |
| 84 | 528.84 | 700.60 | | | | | 540.14 | 711.90 | | | | |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C3

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA 9/96

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2013 Rate Filing***

### Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
### Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

| Age | 1% Simple Inflation or 3.2% Simple Inflation with Shared Cost | | | | | | 1% Compound Inflation or 3.2% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 32.77 | 38.42 | 42.94 | 46.33 | 57.46 | 62.28 | 82.54 | 96.99 | 108.45 | 122.76 | 152.00 | 168.00 |
| 30 | 32.77 | 38.42 | 42.94 | 46.33 | 59.44 | 66.43 | 87.00 | 101.21 | 114.00 | 126.00 | 152.00 | 168.00 |
| 31 | 32.77 | 38.42 | 42.94 | 46.33 | 61.43 | 70.58 | 88.00 | 103.32 | 114.00 | 126.00 | 152.00 | 168.00 |
| 32 | 32.77 | 38.42 | 42.94 | 46.33 | 65.39 | 72.66 | 88.00 | 104.00 | 114.00 | 126.00 | 152.00 | 168.00 |
| 33 | 33.83 | 38.42 | 43.76 | 46.33 | 67.37 | 76.81 | 88.00 | 104.00 | 114.00 | 126.00 | 152.00 | 168.00 |
| 34 | 33.83 | 38.42 | 45.74 | 47.81 | 71.33 | 80.96 | 88.00 | 104.00 | 114.00 | 126.00 | 152.00 | 168.00 |
| 35 | 35.95 | 39.29 | 45.74 | 49.72 | 75.30 | 83.04 | 88.00 | 104.00 | 114.00 | 126.00 | 152.00 | 168.00 |
| 36 | 38.06 | 41.25 | 47.73 | 53.54 | 77.28 | 87.19 | 88.00 | 104.00 | 114.00 | 126.00 | 152.00 | 168.00 |
| 37 | 40.17 | 43.21 | 51.71 | 55.45 | 81.24 | 91.34 | 88.00 | 104.00 | 114.00 | 126.00 | 152.00 | 168.00 |
| 38 | 40.17 | 45.18 | 53.70 | 57.37 | 85.20 | 95.49 | 88.00 | 104.00 | 114.00 | 126.00 | 152.00 | 168.00 |
| 39 | 42.29 | 47.14 | 55.69 | 61.19 | 89.17 | 101.72 | 88.00 | 104.00 | 114.00 | 126.00 | 152.00 | 168.00 |
| 40 | 44.40 | 49.11 | 57.68 | 63.10 | 93.13 | 105.87 | 88.00 | 104.00 | 114.00 | 126.00 | 152.00 | 168.00 |
| 41 | 46.72 | 51.28 | 59.91 | 65.29 | 97.53 | 110.00 | 88.00 | 104.00 | 114.00 | 126.00 | 152.00 | 168.00 |
| 42 | 46.93 | 53.47 | 62.17 | 69.42 | 100.00 | 110.00 | 88.00 | 104.00 | 114.00 | 126.00 | 152.00 | 168.00 |
| 43 | 49.28 | 55.67 | 66.45 | 71.64 | 100.00 | 110.00 | 88.00 | 104.00 | 114.00 | 126.00 | 152.00 | 168.00 |
| 44 | 51.65 | 57.89 | 68.75 | 73.89 | 100.00 | 110.00 | 88.00 | 104.00 | 114.00 | 126.00 | 152.00 | 168.00 |
| 45 | 53.62 | 60.37 | 73.90 | 79.69 | 114.72 | 131.04 | 102.00 | 120.00 | 128.00 | 142.00 | 172.00 | 190.00 |
| 46 | 53.86 | 64.66 | 78.44 | 82.02 | 119.28 | 137.81 | 102.00 | 120.00 | 128.00 | 142.00 | 172.00 | 190.00 |
| 47 | 56.26 | 66.95 | 80.89 | 86.38 | 123.88 | 142.46 | 102.00 | 120.00 | 128.00 | 142.00 | 172.00 | 190.00 |
| 48 | 58.68 | 69.26 | 85.50 | 90.78 | 128.52 | 144.00 | 102.00 | 120.00 | 128.00 | 142.00 | 172.00 | 190.00 |
| 49 | 61.13 | 73.63 | 88.00 | 93.18 | 130.00 | 144.00 | 102.00 | 120.00 | 128.00 | 142.00 | 172.00 | 190.00 |
| 50 | 66.06 | 76.50 | 92.62 | 98.37 | 142.25 | 160.00 | 108.00 | 126.00 | 134.00 | 150.00 | 180.00 | 204.00 |
| 51 | 67.74 | 78.39 | 95.65 | 104.10 | 147.83 | 168.00 | 112.00 | 130.00 | 138.00 | 154.00 | 186.00 | 204.00 |
| 52 | 71.72 | 82.37 | 97.95 | 106.05 | 156.91 | 176.00 | 116.00 | 132.00 | 142.00 | 158.00 | 190.00 | 210.00 |
| 53 | 72.23 | 87.92 | 102.41 | 110.58 | 166.00 | 182.00 | 120.00 | 136.00 | 146.00 | 162.00 | 196.00 | 216.00 |
| 54 | 75.31 | 89.88 | 105.30 | 115.97 | 171.83 | 192.00 | 122.00 | 140.00 | 152.00 | 166.00 | 202.00 | 222.00 |
| 55 | 79.38 | 93.96 | 108.63 | 120.58 | 180.00 | 198.11 | 125.65 | 146.00 | 158.00 | 170.00 | 208.00 | 230.00 |
| 56 | 83.45 | 99.58 | 112.78 | 127.65 | 188.00 | 208.00 | 129.66 | 150.00 | 164.00 | 176.00 | 216.00 | 240.00 |
| 57 | 86.91 | 104.02 | 119.45 | 134.36 | 196.00 | 218.00 | 131.44 | 158.00 | 172.00 | 184.00 | 226.00 | 252.00 |
| 58 | 92.62 | 108.49 | 124.06 | 140.29 | 206.00 | 226.00 | 135.52 | 166.00 | 182.00 | 196.00 | 238.00 | 266.00 |
| 59 | 94.29 | 115.13 | 130.82 | 147.93 | 214.00 | 236.00 | 137.75 | 170.13 | 192.00 | 206.00 | 252.00 | 280.00 |
| 60 | 98.81 | 119.68 | 139.30 | 153.97 | 224.00 | 246.00 | 142.27 | 172.23 | 196.92 | 216.00 | 266.00 | 296.00 |
| 61 | 104.20 | 127.09 | 145.49 | 162.73 | 228.15 | 249.60 | 147.01 | 180.06 | 205.22 | 222.30 | 271.05 | 302.25 |
| 62 | 111.18 | 133.65 | 155.90 | 169.89 | 231.80 | 254.60 | 150.68 | 184.34 | 210.90 | 228.00 | 277.40 | 307.80 |
| 63 | 120.38 | 140.65 | 162.16 | 181.63 | 236.80 | 259.00 | 155.40 | 192.40 | 214.60 | 233.10 | 283.05 | 312.65 |
| 64 | 126.19 | 148.12 | 172.67 | 190.18 | 243.00 | 264.60 | 158.40 | 196.20 | 217.80 | 237.60 | 288.00 | 318.60 |
| 65 | 131.77 | 156.13 | 181.66 | 200.82 | 246.75 | 269.50 | 162.75 | 199.50 | 220.50 | 243.25 | 294.00 | 323.75 |
| 66 | 139.87 | 167.82 | 192.78 | 215.50 | 255.00 | 277.10 | 168.30 | 205.70 | 227.80 | 251.60 | 302.60 | 333.20 |
| 67 | 149.57 | 181.94 | 210.41 | 227.70 | 267.30 | 292.05 | 176.55 | 216.15 | 239.25 | 264.00 | 316.80 | 349.80 |
| 68 | 160.98 | 196.93 | 225.60 | 241.60 | 283.20 | 308.80 | 185.60 | 228.80 | 254.40 | 280.00 | 334.40 | 368.00 |
| 69 | 172.05 | 213.86 | 238.70 | 258.85 | 302.25 | 328.60 | 196.85 | 243.35 | 271.25 | 297.60 | 354.95 | 389.05 |
| 70 | 183.00 | 225.00 | 250.50 | 276.00 | 321.00 | 348.00 | 208.50 | 256.50 | 286.50 | 319.50 | 375.00 | 408.00 |
| 71 | 192.85 | 236.35 | 262.45 | 298.70 | 342.20 | 369.75 | 220.40 | 269.70 | 300.15 | 343.65 | 395.85 | 427.75 |
| 72 | 204.40 | 249.20 | 274.40 | 323.40 | 365.40 | 392.00 | 232.40 | 284.20 | 315.00 | 368.20 | 418.60 | 450.80 |
| 73 | 216.00 | 261.90 | 288.90 | 348.30 | 391.50 | 418.50 | 243.00 | 298.35 | 330.75 | 392.85 | 442.80 | 473.85 |
| 74 | 227.50 | 276.90 | 306.80 | 374.40 | 417.30 | 444.60 | 253.50 | 313.30 | 349.70 | 417.30 | 466.70 | 497.90 |
| 75 | 236.25 | 292.50 | 327.50 | 397.50 | 443.75 | 472.50 | 262.50 | 328.75 | 368.75 | 438.75 | 491.25 | 523.75 |
| 76 | 244.80 | 310.80 | 352.80 | 421.20 | 471.60 | 501.60 | 270.00 | 344.40 | 391.20 | 459.60 | 516.00 | 550.80 |
| 77 | 254.15 | 331.20 | 380.65 | 442.75 | 499.10 | 533.60 | 277.15 | 361.10 | 415.15 | 479.55 | 541.65 | 580.75 |
| 78 | 270.07 | 361.60 | 419.23 | 475.73 | 541.27 | 580.82 | 292.67 | 388.72 | 449.74 | 510.76 | 583.08 | 627.15 |
| 79 | 291.54 | 400.02 | 465.56 | 518.67 | 594.38 | 639.58 | 313.01 | 423.75 | 492.68 | 552.57 | 635.06 | 684.78 |
| 80 | 317.53 | 439.57 | | | | | 336.74 | 461.04 | | | | |
| 81 | 348.04 | 480.25 | | | | | 366.12 | 500.59 | | | | |
| 82 | 383.07 | 523.19 | | | | | 398.89 | 541.27 | | | | |
| 83 | 421.49 | 568.39 | | | | | 436.18 | 585.34 | | | | |
| 84 | 463.30 | 614.72 | | | | | 476.86 | 629.41 | | | | |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C3

## John Hancock Life Insurance Company (U.S.A.)

## NH-99 VA 4/99

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2013 Rate Filing***

### Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

| Age | 1% Simple Inflation or 3.2% Simple Inflation with Shared Cost | | | | | | 1% Compound Inflation or 3.2% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 28.25 | 36.16 | 39.55 | 45.20 | 56.31 | 61.15 | 71.28 | 87.67 | 98.94 | 113.01 | 142.00 | 156.00 |
| 30 | 28.25 | 36.16 | 39.55 | 45.20 | 58.25 | 65.22 | 75.14 | 91.48 | 104.00 | 116.00 | 142.00 | 156.00 |
| 31 | 28.25 | 36.16 | 39.55 | 45.20 | 60.20 | 69.30 | 76.00 | 93.38 | 104.00 | 116.00 | 142.00 | 156.00 |
| 32 | 28.25 | 36.16 | 39.55 | 45.20 | 64.08 | 71.34 | 76.00 | 94.00 | 104.00 | 116.00 | 142.00 | 156.00 |
| 33 | 29.16 | 36.16 | 40.30 | 45.20 | 66.02 | 75.41 | 76.00 | 94.00 | 104.00 | 116.00 | 142.00 | 156.00 |
| 34 | 29.16 | 36.16 | 42.13 | 46.64 | 69.91 | 79.49 | 76.00 | 94.00 | 104.00 | 116.00 | 142.00 | 156.00 |
| 35 | 30.99 | 36.98 | 42.13 | 48.50 | 73.79 | 81.53 | 76.00 | 94.00 | 104.00 | 116.00 | 142.00 | 156.00 |
| 36 | 32.81 | 38.82 | 43.96 | 52.24 | 75.73 | 85.60 | 76.00 | 94.00 | 104.00 | 116.00 | 142.00 | 156.00 |
| 37 | 34.63 | 40.67 | 47.63 | 54.10 | 79.61 | 89.68 | 76.00 | 94.00 | 104.00 | 116.00 | 142.00 | 156.00 |
| 38 | 34.63 | 42.52 | 49.46 | 55.97 | 83.50 | 93.76 | 76.00 | 94.00 | 104.00 | 116.00 | 142.00 | 156.00 |
| 39 | 36.46 | 44.37 | 51.29 | 59.70 | 87.38 | 99.87 | 76.00 | 94.00 | 104.00 | 116.00 | 142.00 | 156.00 |
| 40 | 38.28 | 46.22 | 53.12 | 61.56 | 91.27 | 103.95 | 76.00 | 94.00 | 104.00 | 116.00 | 142.00 | 156.00 |
| 41 | 40.28 | 48.26 | 55.18 | 63.69 | 95.58 | 108.00 | 76.00 | 94.00 | 104.00 | 116.00 | 142.00 | 156.00 |
| 42 | 40.46 | 50.32 | 57.26 | 67.72 | 98.00 | 108.00 | 76.00 | 94.00 | 104.00 | 116.00 | 142.00 | 156.00 |
| 43 | 42.48 | 52.40 | 61.20 | 69.90 | 98.00 | 108.00 | 76.00 | 94.00 | 104.00 | 116.00 | 142.00 | 156.00 |
| 44 | 44.52 | 54.49 | 63.32 | 72.09 | 98.00 | 108.00 | 76.00 | 94.00 | 104.00 | 116.00 | 142.00 | 156.00 |
| 45 | 46.38 | 56.35 | 66.51 | 75.26 | 112.96 | 125.58 | 86.00 | 106.00 | 118.00 | 132.00 | 158.00 | 176.00 |
| 46 | 46.58 | 60.35 | 70.60 | 77.46 | 117.45 | 132.07 | 86.00 | 106.00 | 118.00 | 132.00 | 158.00 | 176.00 |
| 47 | 48.66 | 62.48 | 72.81 | 81.58 | 121.97 | 136.52 | 86.00 | 106.00 | 118.00 | 132.00 | 158.00 | 176.00 |
| 48 | 50.75 | 64.64 | 76.95 | 85.73 | 126.54 | 138.00 | 86.00 | 106.00 | 118.00 | 132.00 | 158.00 | 176.00 |
| 49 | 52.87 | 68.72 | 79.20 | 88.01 | 128.00 | 138.00 | 86.00 | 106.00 | 118.00 | 132.00 | 158.00 | 176.00 |
| 50 | 56.39 | 70.38 | 82.33 | 93.37 | 138.30 | 150.00 | 90.00 | 114.00 | 126.00 | 138.00 | 166.00 | 184.00 |
| 51 | 58.29 | 72.36 | 87.26 | 97.38 | 145.86 | 158.00 | 94.00 | 116.00 | 128.00 | 142.00 | 170.00 | 188.00 |
| 52 | 62.16 | 77.80 | 89.78 | 101.15 | 152.94 | 166.00 | 98.00 | 120.00 | 132.00 | 144.00 | 174.00 | 194.00 |
| 53 | 64.54 | 81.75 | 94.29 | 105.70 | 158.00 | 174.00 | 102.00 | 122.00 | 136.00 | 148.00 | 180.00 | 198.00 |
| 54 | 66.09 | 83.79 | 98.82 | 112.70 | 165.84 | 182.00 | 106.00 | 128.00 | 140.00 | 152.00 | 184.00 | 202.00 |
| 55 | 70.04 | 87.80 | 102.24 | 115.69 | 172.00 | 188.21 | 109.69 | 130.00 | 142.00 | 154.00 | 188.00 | 206.00 |
| 56 | 77.15 | 93.35 | 109.56 | 126.01 | 182.00 | 202.00 | 115.70 | 138.00 | 152.00 | 164.00 | 198.00 | 220.00 |
| 57 | 80.70 | 100.91 | 119.45 | 136.01 | 196.00 | 216.00 | 121.63 | 150.00 | 166.00 | 178.00 | 214.00 | 236.00 |
| 58 | 87.91 | 108.49 | 127.32 | 146.89 | 210.00 | 230.00 | 129.63 | 162.00 | 180.00 | 192.00 | 234.00 | 258.00 |
| 59 | 94.29 | 118.29 | 137.44 | 157.79 | 224.00 | 246.00 | 135.83 | 172.09 | 198.00 | 208.00 | 254.00 | 280.00 |
| 60 | 101.90 | 124.40 | 146.02 | 167.08 | 238.00 | 258.00 | 142.27 | 179.80 | 206.67 | 224.00 | 274.00 | 302.00 |
| 61 | 108.87 | 135.13 | 157.33 | 179.33 | 245.70 | 265.20 | 150.83 | 189.54 | 218.77 | 235.95 | 284.70 | 313.95 |
| 62 | 117.44 | 144.92 | 169.61 | 191.33 | 254.60 | 275.50 | 160.10 | 199.24 | 228.00 | 245.10 | 296.40 | 326.80 |
| 63 | 126.80 | 155.03 | 180.55 | 206.63 | 262.70 | 284.90 | 166.50 | 209.05 | 234.95 | 257.15 | 308.95 | 340.40 |
| 64 | 135.77 | 165.45 | 196.14 | 219.95 | 273.60 | 295.20 | 171.00 | 217.80 | 244.80 | 268.20 | 320.40 | 352.80 |
| 65 | 144.47 | 178.20 | 208.08 | 234.02 | 283.50 | 304.50 | 176.75 | 224.00 | 252.00 | 278.25 | 332.50 | 365.75 |
| 66 | 154.18 | 191.57 | 222.19 | 252.54 | 294.10 | 317.90 | 185.30 | 232.90 | 261.80 | 287.30 | 345.10 | 377.40 |
| 67 | 163.89 | 205.47 | 238.36 | 264.00 | 310.20 | 333.30 | 189.75 | 244.20 | 268.95 | 298.65 | 363.00 | 387.75 |
| 68 | 175.18 | 221.93 | 251.20 | 276.80 | 329.60 | 347.20 | 198.40 | 254.40 | 283.20 | 313.60 | 380.80 | 403.20 |
| 69 | 186.00 | 237.10 | 266.60 | 296.05 | 348.75 | 373.55 | 210.80 | 268.15 | 300.70 | 334.80 | 401.45 | 427.80 |
| 70 | 195.00 | 249.00 | 282.00 | 318.00 | 369.00 | 399.00 | 222.00 | 280.50 | 316.50 | 358.50 | 420.00 | 457.50 |
| 71 | 205.90 | 261.00 | 291.45 | 339.30 | 390.05 | 420.50 | 233.45 | 292.90 | 329.15 | 382.80 | 440.80 | 475.60 |
| 72 | 218.40 | 273.00 | 303.80 | 365.40 | 414.40 | 446.60 | 246.40 | 308.00 | 343.00 | 410.20 | 464.80 | 499.80 |
| 73 | 230.85 | 288.90 | 319.95 | 392.85 | 442.80 | 473.85 | 257.85 | 324.00 | 361.80 | 437.40 | 491.40 | 523.80 |
| 74 | 244.40 | 305.50 | 339.30 | 422.50 | 473.20 | 503.10 | 269.10 | 340.60 | 380.90 | 466.70 | 518.70 | 551.20 |
| 75 | 255.00 | 323.75 | 366.25 | 450.00 | 502.50 | 533.75 | 278.75 | 357.50 | 405.00 | 492.50 | 547.50 | 580.00 |
| 76 | 264.00 | 345.60 | 399.60 | 478.80 | 535.20 | 570.00 | 288.00 | 376.80 | 434.40 | 518.40 | 577.20 | 614.40 |
| 77 | 274.85 | 372.60 | 437.00 | 507.15 | 573.85 | 615.25 | 295.55 | 399.05 | 465.75 | 541.65 | 612.95 | 656.65 |
| 78 | 292.67 | 410.19 | 484.77 | 549.18 | 629.41 | 679.13 | 313.01 | 433.92 | 509.63 | 579.69 | 666.70 | 718.68 |
| 79 | 317.53 | 456.52 | 542.40 | 602.29 | 699.47 | 758.23 | 336.74 | 476.86 | 562.74 | 630.54 | 734.50 | 796.65 |
| 80 | 346.91 | 503.98 | | | | | 364.99 | 520.93 | | | | |
| 81 | 384.20 | 553.70 | | | | | 398.89 | 568.39 | | | | |
| 82 | 426.01 | 605.68 | | | | | 439.57 | 618.11 | | | | |
| 83 | 473.47 | 658.79 | | | | | 484.77 | 668.96 | | | | |
| 84 | 525.45 | 715.29 | | | | | 534.49 | 722.07 | | | | |
| 85+ | | | | | | | | | | | | |

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C3

## John Hancock Life Insurance Company (U.S.A.)

## NH-99 VA 4/99

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2013 Rate Filing***

### Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

| Age | 1% Simple Inflation or 3.2% Simple Inflation with Shared Cost | | | | | | 1% Compound Inflation or 3.2% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 27.12 | 33.90 | 38.42 | 42.94 | 54.01 | 60.01 | 65.66 | 82.07 | 93.23 | 109.12 | 134.00 | 148.00 |
| 30 | 27.12 | 33.90 | 38.42 | 42.94 | 55.88 | 64.01 | 69.20 | 85.64 | 98.00 | 112.00 | 134.00 | 148.00 |
| 31 | 27.12 | 33.90 | 38.42 | 42.94 | 57.74 | 68.01 | 70.00 | 87.42 | 98.00 | 112.00 | 134.00 | 148.00 |
| 32 | 27.12 | 33.90 | 38.42 | 42.94 | 61.46 | 70.01 | 70.00 | 88.00 | 98.00 | 112.00 | 134.00 | 148.00 |
| 33 | 28.00 | 33.90 | 39.15 | 42.94 | 63.33 | 74.02 | 70.00 | 88.00 | 98.00 | 112.00 | 134.00 | 148.00 |
| 34 | 28.00 | 33.90 | 40.93 | 44.31 | 67.05 | 78.02 | 70.00 | 88.00 | 98.00 | 112.00 | 134.00 | 148.00 |
| 35 | 29.75 | 34.66 | 40.93 | 46.08 | 70.78 | 80.02 | 70.00 | 88.00 | 98.00 | 112.00 | 134.00 | 148.00 |
| 36 | 31.50 | 36.40 | 42.71 | 49.62 | 72.64 | 84.02 | 70.00 | 88.00 | 98.00 | 112.00 | 134.00 | 148.00 |
| 37 | 33.25 | 38.13 | 46.27 | 51.40 | 76.37 | 88.02 | 70.00 | 88.00 | 98.00 | 112.00 | 134.00 | 148.00 |
| 38 | 33.25 | 39.86 | 48.05 | 53.17 | 80.09 | 92.02 | 70.00 | 88.00 | 98.00 | 112.00 | 134.00 | 148.00 |
| 39 | 35.00 | 41.60 | 49.83 | 56.71 | 83.82 | 98.02 | 70.00 | 88.00 | 98.00 | 112.00 | 134.00 | 148.00 |
| 40 | 36.75 | 43.33 | 51.61 | 58.49 | 87.54 | 102.02 | 70.00 | 88.00 | 98.00 | 112.00 | 134.00 | 148.00 |
| 41 | 38.67 | 45.25 | 53.61 | 60.51 | 91.68 | 106.00 | 70.00 | 88.00 | 98.00 | 112.00 | 134.00 | 148.00 |
| 42 | 38.84 | 47.18 | 55.62 | 64.34 | 94.00 | 106.00 | 70.00 | 88.00 | 98.00 | 112.00 | 134.00 | 148.00 |
| 43 | 40.78 | 49.12 | 59.46 | 66.40 | 94.00 | 106.00 | 70.00 | 88.00 | 98.00 | 112.00 | 134.00 | 148.00 |
| 44 | 42.74 | 51.08 | 61.51 | 68.48 | 94.00 | 106.00 | 70.00 | 88.00 | 98.00 | 112.00 | 134.00 | 148.00 |
| 45 | 44.93 | 53.66 | 65.03 | 72.31 | 107.66 | 123.76 | 84.00 | 102.00 | 112.00 | 124.00 | 150.00 | 164.00 |
| 46 | 45.13 | 57.47 | 69.03 | 74.43 | 111.94 | 130.16 | 84.00 | 102.00 | 112.00 | 124.00 | 150.00 | 164.00 |
| 47 | 47.14 | 59.51 | 71.19 | 78.38 | 116.26 | 134.54 | 84.00 | 102.00 | 112.00 | 124.00 | 150.00 | 164.00 |
| 48 | 49.17 | 61.56 | 75.24 | 82.37 | 120.61 | 136.00 | 84.00 | 102.00 | 112.00 | 124.00 | 150.00 | 164.00 |
| 49 | 51.21 | 65.44 | 77.44 | 84.55 | 122.00 | 136.00 | 84.00 | 102.00 | 112.00 | 124.00 | 150.00 | 164.00 |
| 50 | 54.78 | 65.79 | 82.33 | 90.03 | 130.40 | 148.00 | 90.00 | 106.00 | 116.00 | 130.00 | 156.00 | 172.00 |
| 51 | 56.71 | 67.84 | 85.58 | 95.70 | 136.00 | 154.00 | 92.00 | 110.00 | 120.00 | 132.00 | 160.00 | 176.00 |
| 52 | 60.56 | 73.22 | 86.52 | 96.26 | 143.01 | 160.00 | 94.00 | 112.00 | 122.00 | 136.00 | 164.00 | 180.00 |
| 53 | 59.93 | 77.13 | 91.03 | 100.82 | 150.00 | 166.00 | 96.00 | 116.00 | 128.00 | 138.00 | 168.00 | 184.00 |
| 54 | 63.02 | 79.22 | 93.96 | 104.53 | 155.85 | 174.00 | 100.00 | 118.00 | 130.00 | 142.00 | 172.00 | 190.00 |
| 55 | 66.93 | 81.64 | 97.45 | 109.18 | 162.00 | 178.30 | 101.71 | 122.00 | 134.00 | 146.00 | 176.00 | 194.00 |
| 56 | 72.43 | 88.68 | 103.11 | 116.19 | 172.00 | 190.00 | 109.71 | 130.00 | 142.00 | 154.00 | 186.00 | 206.00 |
| 57 | 76.05 | 94.70 | 111.27 | 127.72 | 184.00 | 202.00 | 113.78 | 140.00 | 156.00 | 166.00 | 200.00 | 222.00 |
| 58 | 83.20 | 100.74 | 117.53 | 136.99 | 196.00 | 216.00 | 121.77 | 152.00 | 168.00 | 180.00 | 218.00 | 242.00 |
| 59 | 88.10 | 108.82 | 127.51 | 146.28 | 208.00 | 228.00 | 124.36 | 158.40 | 184.00 | 194.00 | 236.00 | 262.00 |
| 60 | 94.18 | 114.95 | 134.27 | 153.97 | 218.00 | 238.00 | 132.79 | 164.66 | 191.07 | 208.00 | 250.00 | 278.00 |
| 61 | 99.54 | 123.87 | 143.79 | 164.39 | 224.25 | 243.75 | 139.37 | 172.48 | 199.41 | 212.55 | 259.35 | 286.65 |
| 62 | 104.91 | 130.43 | 154.19 | 171.54 | 229.90 | 248.90 | 143.15 | 178.76 | 205.20 | 222.30 | 266.00 | 294.50 |
| 63 | 113.96 | 139.05 | 160.49 | 184.96 | 234.95 | 253.45 | 148.00 | 188.70 | 210.90 | 229.40 | 275.65 | 303.40 |
| 64 | 119.80 | 144.97 | 172.67 | 193.49 | 239.40 | 259.20 | 151.20 | 190.80 | 216.00 | 235.80 | 282.60 | 311.40 |
| 65 | 127.00 | 154.55 | 181.66 | 204.14 | 245.00 | 266.00 | 154.00 | 194.25 | 218.75 | 243.25 | 288.75 | 318.50 |
| 66 | 133.51 | 166.24 | 192.78 | 218.87 | 253.30 | 275.40 | 158.10 | 200.60 | 226.10 | 251.60 | 299.20 | 328.10 |
| 67 | 143.21 | 178.80 | 210.41 | 231.00 | 268.95 | 290.40 | 165.00 | 209.55 | 237.60 | 262.35 | 313.50 | 343.20 |
| 68 | 151.51 | 192.24 | 222.40 | 244.80 | 284.80 | 308.80 | 174.40 | 220.80 | 249.60 | 276.80 | 331.20 | 361.60 |
| 69 | 161.20 | 207.66 | 234.05 | 260.40 | 303.80 | 328.60 | 182.90 | 232.50 | 261.95 | 292.95 | 348.75 | 379.75 |
| 70 | 171.00 | 216.00 | 246.00 | 276.00 | 319.50 | 348.00 | 193.50 | 244.50 | 274.50 | 312.00 | 364.50 | 397.50 |
| 71 | 179.80 | 226.20 | 253.75 | 295.80 | 339.30 | 366.85 | 204.45 | 255.20 | 287.10 | 333.50 | 382.80 | 414.70 |
| 72 | 191.80 | 238.00 | 264.60 | 317.80 | 361.20 | 389.20 | 214.20 | 268.80 | 298.20 | 355.60 | 403.20 | 434.00 |
| 73 | 202.50 | 251.10 | 278.10 | 341.55 | 384.75 | 411.75 | 224.10 | 282.15 | 313.20 | 382.05 | 426.60 | 456.30 |
| 74 | 211.90 | 265.20 | 295.10 | 367.90 | 410.80 | 438.10 | 235.30 | 296.40 | 331.50 | 405.60 | 451.10 | 479.70 |
| 75 | 221.25 | 282.50 | 318.75 | 392.50 | 437.50 | 463.75 | 242.50 | 311.25 | 353.75 | 428.75 | 476.25 | 503.75 |
| 76 | 230.40 | 301.20 | 348.00 | 416.40 | 465.60 | 495.60 | 250.80 | 327.60 | 378.00 | 451.20 | 502.80 | 534.00 |
| 77 | 239.20 | 324.30 | 379.50 | 441.60 | 499.10 | 534.75 | 257.60 | 347.30 | 405.95 | 471.50 | 533.60 | 570.40 |
| 78 | 255.38 | 357.08 | 422.62 | 477.99 | 548.05 | 590.99 | 272.33 | 377.42 | 442.96 | 505.11 | 579.69 | 626.02 |
| 79 | 276.85 | 396.63 | 471.21 | 524.32 | 607.94 | 658.79 | 292.67 | 414.71 | 489.29 | 548.05 | 638.45 | 693.82 |
| 80 | 301.71 | 438.44 | | | | | 317.53 | 454.26 | | | | |
| 81 | 333.35 | 482.51 | | | | | 348.04 | 494.94 | | | | |
| 82 | 370.64 | 526.58 | | | | | 383.07 | 536.75 | | | | |
| 83 | 412.45 | 572.91 | | | | | 422.62 | 581.95 | | | | |
| 84 | 457.65 | 621.50 | | | | | 465.56 | 628.28 | | | | |
| 85+ | | | | | | | | | | | | |

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C4

## John Hancock Life Insurance Company (U.S.A.)

## LTC2000 VA 4/00

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2010 and 2013 Rate Filing***

**Rates per $10 of Nursing Home Daily Benefit - 100 Day EP**
**Home Health Daily Benefit at 150% of Nursing Home Daily Benefit**

**Standard Rates**

| Age | 0.3% Compound Inflation or 1.8% Compound Inflation with Shared Cost | | |
|---|---|---|---|
| | Benefit Period | | |
| | 4 Years | 6 Years | Life |
| 40 | 77.97 | 87.01 | 116.39 |
| 41 | 77.97 | 87.01 | 116.39 |
| 42 | 77.97 | 87.01 | 116.39 |
| 43 | 77.97 | 87.01 | 116.39 |
| 44 | 77.97 | 87.01 | 116.39 |
| 45 | 88.14 | 98.31 | 131.08 |
| 46 | 88.14 | 98.31 | 131.08 |
| 47 | 88.14 | 98.31 | 131.08 |
| 48 | 88.14 | 98.31 | 131.08 |
| 49 | 88.14 | 98.31 | 131.08 |
| 50 | 93.79 | 103.96 | 136.73 |
| 51 | 96.05 | 106.22 | 140.12 |
| 52 | 98.31 | 107.35 | 144.64 |
| 53 | 101.70 | 110.74 | 148.03 |
| 54 | 105.09 | 113.00 | 151.42 |
| 55 | 106.22 | 115.26 | 153.68 |
| 56 | 110.74 | 119.78 | 160.46 |
| 57 | 117.52 | 126.56 | 168.37 |
| 58 | 125.43 | 132.21 | 178.54 |
| 59 | 133.34 | 141.25 | 189.84 |
| 60 | 141.25 | 150.29 | 201.14 |
| 61 | 149.16 | 159.33 | 213.57 |
| 62 | 157.07 | 169.50 | 226.00 |
| 63 | 166.11 | 180.80 | 240.69 |
| 64 | 177.41 | 194.36 | 255.38 |
| 65 | 187.58 | 206.79 | 271.20 |
| 66 | 200.01 | 220.35 | 288.15 |
| 67 | 212.44 | 235.04 | 305.10 |
| 68 | 229.39 | 254.25 | 327.70 |
| 69 | 251.99 | 280.24 | 359.34 |
| 70 | 273.46 | 310.75 | 395.50 |
| 71 | 294.93 | 342.39 | 426.01 |
| 72 | 317.53 | 378.55 | 461.04 |
| 73 | 344.65 | 418.10 | 500.59 |
| 74 | 377.42 | 461.04 | 545.79 |
| 75 | 416.97 | 507.37 | 596.64 |
| 76 | 465.56 | 554.83 | 658.79 |
| 77 | 520.93 | 605.68 | 734.50 |
| 78 | 579.69 | 659.92 | 818.12 |
| 79 | 640.71 | 718.68 | 907.39 |
| 80 | | | |
| 81 | | | |
| 82 | | | |
| 83 | | | |
| 84 | | | |
| 85+ | | | |

**Preferred Rates**

| Age | 0.3% Compound Inflation or 1.8% Compound Inflation with Shared Cost | | |
|---|---|---|---|
| | Benefit Period | | |
| | 4 Years | 6 Years | Life |
| 40 | 73.45 | 82.49 | 109.61 |
| 41 | 73.45 | 82.49 | 109.61 |
| 42 | 73.45 | 82.49 | 109.61 |
| 43 | 73.45 | 82.49 | 109.61 |
| 44 | 73.45 | 82.49 | 109.61 |
| 45 | 82.49 | 92.66 | 123.17 |
| 46 | 82.49 | 92.66 | 123.17 |
| 47 | 82.49 | 92.66 | 123.17 |
| 48 | 82.49 | 92.66 | 123.17 |
| 49 | 82.49 | 92.66 | 123.17 |
| 50 | 85.88 | 97.18 | 128.82 |
| 51 | 89.27 | 99.44 | 131.08 |
| 52 | 91.53 | 101.70 | 134.47 |
| 53 | 94.92 | 103.96 | 137.86 |
| 54 | 97.18 | 106.22 | 141.25 |
| 55 | 100.57 | 108.48 | 145.77 |
| 56 | 105.09 | 111.87 | 151.42 |
| 57 | 110.74 | 117.52 | 158.20 |
| 58 | 116.39 | 124.30 | 167.24 |
| 59 | 124.30 | 131.08 | 177.41 |
| 60 | 129.95 | 137.86 | 185.32 |
| 61 | 135.60 | 144.64 | 194.36 |
| 62 | 142.38 | 153.68 | 203.40 |
| 63 | 149.16 | 161.59 | 214.70 |
| 64 | 155.94 | 170.63 | 224.87 |
| 65 | 162.72 | 179.67 | 236.17 |
| 66 | 172.89 | 192.10 | 250.86 |
| 67 | 186.45 | 206.79 | 271.20 |
| 68 | 202.27 | 224.87 | 294.93 |
| 69 | 220.35 | 246.34 | 318.66 |
| 70 | 238.43 | 271.20 | 343.52 |
| 71 | 256.51 | 297.19 | 370.64 |
| 72 | 275.72 | 328.83 | 401.15 |
| 73 | 299.45 | 364.99 | 436.18 |
| 74 | 327.70 | 402.28 | 474.60 |
| 75 | 363.86 | 440.70 | 518.67 |
| 76 | 405.67 | 483.64 | 572.91 |
| 77 | 454.26 | 527.71 | 638.45 |
| 78 | 505.11 | 575.17 | 713.03 |
| 79 | 557.09 | 624.89 | 789.87 |
| 80 | | | |
| 81 | | | |
| 82 | | | |
| 83 | | | |
| 84 | | | |
| 85+ | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C4

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96CL VA, LTC-96CL VA 9/96**

***Premiums to be used only with those that have***

***previously elected an inflation decrease option during the 2010 and 2013 Rate Filing***

**Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period**

**Home Health Daily Benefit at 100% of Nursing Home Daily Benefit**

| Age | 0.3% Simple Inflation | | | | 0.3% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 33.90 | 40.68 | 47.46 | 74.58 | 49.72 | 59.89 | 72.32 | 122.04 |
| 30 | 33.90 | 40.68 | 47.46 | 74.58 | 49.72 | 59.89 | 72.32 | 122.04 |
| 31 | 33.90 | 40.68 | 47.46 | 74.58 | 49.72 | 59.89 | 72.32 | 122.04 |
| 32 | 33.90 | 40.68 | 47.46 | 74.58 | 49.72 | 59.89 | 72.32 | 122.04 |
| 33 | 33.90 | 40.68 | 47.46 | 74.58 | 49.72 | 59.89 | 72.32 | 122.04 |
| 34 | 33.90 | 40.68 | 47.46 | 74.58 | 49.72 | 59.89 | 72.32 | 122.04 |
| 35 | 33.90 | 40.68 | 47.46 | 74.58 | 49.72 | 59.89 | 72.32 | 122.04 |
| 36 | 33.90 | 40.68 | 47.46 | 74.58 | 49.72 | 59.89 | 72.32 | 122.04 |
| 37 | 33.90 | 40.68 | 47.46 | 74.58 | 49.72 | 59.89 | 72.32 | 122.04 |
| 38 | 33.90 | 40.68 | 47.46 | 74.58 | 49.72 | 59.89 | 72.32 | 122.04 |
| 39 | 33.90 | 40.68 | 47.46 | 74.58 | 49.72 | 59.89 | 72.32 | 122.04 |
| 40 | 33.90 | 40.68 | 47.46 | 74.58 | 49.72 | 59.89 | 72.32 | 122.04 |
| 41 | 33.90 | 40.68 | 47.46 | 74.58 | 49.72 | 59.89 | 72.32 | 122.04 |
| 42 | 33.90 | 40.68 | 47.46 | 74.58 | 49.72 | 59.89 | 72.32 | 122.04 |
| 43 | 33.90 | 40.68 | 47.46 | 74.58 | 49.72 | 59.89 | 72.32 | 122.04 |
| 44 | 33.90 | 40.68 | 47.46 | 74.58 | 49.72 | 59.89 | 72.32 | 122.04 |
| 45 | 42.94 | 51.98 | 62.15 | 94.92 | 57.63 | 68.93 | 82.49 | 138.99 |
| 46 | 42.94 | 51.98 | 62.15 | 94.92 | 57.63 | 68.93 | 82.49 | 138.99 |
| 47 | 42.94 | 51.98 | 62.15 | 94.92 | 57.63 | 68.93 | 82.49 | 138.99 |
| 48 | 42.94 | 51.98 | 62.15 | 94.92 | 57.63 | 68.93 | 82.49 | 138.99 |
| 49 | 42.94 | 51.98 | 62.15 | 94.92 | 57.63 | 68.93 | 82.49 | 138.99 |
| 50 | 47.46 | 56.50 | 66.67 | 102.83 | 61.02 | 73.45 | 87.01 | 145.77 |
| 51 | 49.72 | 58.76 | 71.19 | 108.48 | 63.28 | 75.71 | 91.53 | 151.42 |
| 52 | 53.11 | 63.28 | 74.58 | 114.13 | 66.67 | 79.10 | 94.92 | 157.07 |
| 53 | 56.50 | 66.67 | 80.23 | 119.78 | 68.93 | 82.49 | 98.31 | 162.72 |
| 54 | 58.76 | 68.93 | 83.62 | 126.56 | 72.32 | 85.88 | 103.96 | 167.24 |
| 55 | 62.15 | 73.45 | 88.14 | 132.21 | 75.71 | 89.27 | 107.35 | 172.89 |
| 56 | 65.54 | 76.84 | 92.66 | 137.86 | 77.97 | 92.66 | 111.87 | 179.67 |
| 57 | 68.93 | 81.36 | 97.18 | 143.51 | 81.36 | 96.05 | 115.26 | 184.19 |
| 58 | 72.32 | 84.75 | 101.70 | 150.29 | 84.75 | 100.57 | 120.91 | 190.97 |
| 59 | 75.71 | 89.27 | 107.35 | 157.07 | 88.14 | 103.96 | 125.43 | 197.75 |
| 60 | 80.23 | 94.92 | 113.00 | 164.98 | 92.66 | 109.61 | 131.08 | 204.53 |
| 61 | 85.88 | 100.57 | 120.91 | 174.02 | 97.18 | 115.26 | 137.86 | 212.44 |
| 62 | 90.40 | 106.22 | 127.69 | 184.19 | 102.83 | 120.91 | 145.77 | 221.48 |
| 63 | 96.05 | 113.00 | 136.73 | 194.36 | 108.48 | 128.82 | 153.68 | 230.52 |
| 64 | 102.83 | 119.78 | 145.77 | 205.66 | 115.26 | 135.60 | 162.72 | 244.08 |
| 65 | 110.74 | 128.82 | 154.81 | 216.96 | 122.04 | 143.51 | 174.02 | 255.38 |
| 66 | 117.52 | 136.73 | 164.98 | 231.65 | 132.21 | 154.81 | 184.19 | 270.07 |
| 67 | 125.43 | 145.77 | 176.28 | 245.21 | 140.12 | 163.85 | 197.75 | 287.02 |
| 68 | 136.73 | 158.20 | 189.84 | 264.42 | 152.55 | 177.41 | 213.57 | 307.36 |
| 69 | 149.16 | 174.02 | 209.05 | 289.28 | 167.24 | 194.36 | 235.04 | 336.74 |
| 70 | 167.24 | 193.23 | 232.78 | 320.92 | 185.32 | 214.70 | 261.03 | 370.64 |
| 71 | 185.32 | 213.57 | 259.90 | 357.08 | 205.66 | 238.43 | 289.28 | 409.06 |
| 72 | 205.66 | 237.30 | 288.15 | 395.50 | 227.13 | 262.16 | 317.53 | 448.61 |
| 73 | 227.13 | 262.16 | 319.79 | 437.31 | 248.60 | 287.02 | 350.30 | 490.42 |
| 74 | 251.99 | 290.41 | 353.69 | 482.51 | 272.33 | 315.27 | 383.07 | 535.62 |
| 75 | 276.85 | 320.92 | 389.85 | 531.10 | 296.06 | 343.52 | 418.10 | 581.95 |
| 76 | 303.97 | 352.56 | 429.40 | 581.95 | 322.05 | 372.90 | 455.39 | 631.67 |
| 77 | 332.22 | 384.20 | 468.95 | 635.06 | 349.17 | 404.54 | 493.81 | 681.39 |
| 78 | 361.60 | 419.23 | 510.76 | 689.30 | 377.42 | 437.31 | 534.49 | 734.50 |
| 79 | 393.24 | 456.52 | 558.22 | 749.19 | 407.93 | 472.34 | 577.43 | 792.13 |
| 80 | 429.40 | | | | 441.83 | | | |
| 81 | 466.69 | | | | 477.99 | | | |
| 82 | 507.37 | | | | 516.41 | | | |
| 83 | 551.44 | | | | 558.22 | | | |
| 84 | 601.16 | | | | 606.81 | | | |
| 85+ | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

# Appendix C4

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96CL VA, LTC-96CL VA 9/96**

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2010 and 2013 Rate Filing***

**Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period**

**Home Health Daily Benefit at 80% of Nursing Home Daily Benefit**

| Age | 0.3% Simple Inflation | | | | 0.3% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 31.64 | 37.29 | 44.07 | 68.93 | 47.46 | 55.37 | 67.80 | 115.26 |
| 30 | 31.64 | 37.29 | 44.07 | 68.93 | 47.46 | 55.37 | 67.80 | 115.26 |
| 31 | 31.64 | 37.29 | 44.07 | 68.93 | 47.46 | 55.37 | 67.80 | 115.26 |
| 32 | 31.64 | 37.29 | 44.07 | 68.93 | 47.46 | 55.37 | 67.80 | 115.26 |
| 33 | 31.64 | 37.29 | 44.07 | 68.93 | 47.46 | 55.37 | 67.80 | 115.26 |
| 34 | 31.64 | 37.29 | 44.07 | 68.93 | 47.46 | 55.37 | 67.80 | 115.26 |
| 35 | 31.64 | 37.29 | 44.07 | 68.93 | 47.46 | 55.37 | 67.80 | 115.26 |
| 36 | 31.64 | 37.29 | 44.07 | 68.93 | 47.46 | 55.37 | 67.80 | 115.26 |
| 37 | 31.64 | 37.29 | 44.07 | 68.93 | 47.46 | 55.37 | 67.80 | 115.26 |
| 38 | 31.64 | 37.29 | 44.07 | 68.93 | 47.46 | 55.37 | 67.80 | 115.26 |
| 39 | 31.64 | 37.29 | 44.07 | 68.93 | 47.46 | 55.37 | 67.80 | 115.26 |
| 40 | 31.64 | 37.29 | 44.07 | 68.93 | 47.46 | 55.37 | 67.80 | 115.26 |
| 41 | 31.64 | 37.29 | 44.07 | 68.93 | 47.46 | 55.37 | 67.80 | 115.26 |
| 42 | 31.64 | 37.29 | 44.07 | 68.93 | 47.46 | 55.37 | 67.80 | 115.26 |
| 43 | 31.64 | 37.29 | 44.07 | 68.93 | 47.46 | 55.37 | 67.80 | 115.26 |
| 44 | 31.64 | 37.29 | 44.07 | 68.93 | 47.46 | 55.37 | 67.80 | 115.26 |
| 45 | 40.68 | 48.59 | 57.63 | 89.27 | 54.24 | 64.41 | 77.97 | 132.21 |
| 46 | 40.68 | 48.59 | 57.63 | 89.27 | 54.24 | 64.41 | 77.97 | 132.21 |
| 47 | 40.68 | 48.59 | 57.63 | 89.27 | 54.24 | 64.41 | 77.97 | 132.21 |
| 48 | 40.68 | 48.59 | 57.63 | 89.27 | 54.24 | 64.41 | 77.97 | 132.21 |
| 49 | 40.68 | 48.59 | 57.63 | 89.27 | 54.24 | 64.41 | 77.97 | 132.21 |
| 50 | 44.07 | 51.98 | 63.28 | 97.18 | 57.63 | 67.80 | 82.49 | 138.99 |
| 51 | 47.46 | 55.37 | 66.67 | 102.83 | 61.02 | 71.19 | 85.88 | 144.64 |
| 52 | 49.72 | 58.76 | 71.19 | 107.35 | 63.28 | 73.45 | 89.27 | 150.29 |
| 53 | 53.11 | 62.15 | 74.58 | 114.13 | 65.54 | 77.97 | 93.79 | 154.81 |
| 54 | 56.50 | 65.54 | 77.97 | 118.65 | 68.93 | 81.36 | 97.18 | 160.46 |
| 55 | 58.76 | 68.93 | 83.62 | 125.43 | 71.19 | 83.62 | 101.70 | 166.11 |
| 56 | 61.02 | 71.19 | 87.01 | 129.95 | 74.58 | 87.01 | 106.22 | 170.63 |
| 57 | 64.41 | 75.71 | 91.53 | 136.73 | 77.97 | 90.40 | 109.61 | 176.28 |
| 58 | 67.80 | 79.10 | 96.05 | 142.38 | 80.23 | 93.79 | 114.13 | 181.93 |
| 59 | 72.32 | 83.62 | 101.70 | 149.16 | 83.62 | 98.31 | 118.65 | 187.58 |
| 60 | 75.71 | 88.14 | 107.35 | 157.07 | 88.14 | 102.83 | 124.30 | 195.49 |
| 61 | 80.23 | 93.79 | 114.13 | 164.98 | 92.66 | 107.35 | 129.95 | 203.40 |
| 62 | 85.88 | 99.44 | 120.91 | 175.15 | 98.31 | 114.13 | 137.86 | 211.31 |
| 63 | 91.53 | 106.22 | 127.69 | 184.19 | 102.83 | 119.78 | 145.77 | 222.61 |
| 64 | 98.31 | 113.00 | 136.73 | 195.49 | 110.74 | 127.69 | 154.81 | 232.78 |
| 65 | 103.96 | 120.91 | 145.77 | 207.92 | 117.52 | 135.60 | 163.85 | 245.21 |
| 66 | 111.87 | 128.82 | 155.94 | 220.35 | 126.56 | 145.77 | 176.28 | 259.90 |
| 67 | 119.78 | 137.86 | 166.11 | 233.91 | 135.60 | 155.94 | 187.58 | 274.59 |
| 68 | 129.95 | 149.16 | 179.67 | 251.99 | 145.77 | 167.24 | 203.40 | 296.06 |
| 69 | 142.38 | 163.85 | 198.88 | 276.85 | 161.59 | 184.19 | 223.74 | 323.18 |
| 70 | 159.33 | 181.93 | 220.35 | 306.23 | 178.54 | 203.40 | 248.60 | 357.08 |
| 71 | 178.54 | 202.27 | 246.34 | 341.26 | 198.88 | 226.00 | 274.59 | 394.37 |
| 72 | 196.62 | 223.74 | 274.59 | 379.68 | 218.09 | 248.60 | 305.10 | 433.92 |
| 73 | 218.09 | 248.60 | 303.97 | 419.23 | 239.56 | 273.46 | 334.48 | 474.60 |
| 74 | 241.82 | 275.72 | 336.74 | 464.43 | 263.29 | 299.45 | 367.25 | 518.67 |
| 75 | 265.55 | 303.97 | 371.77 | 510.76 | 287.02 | 327.70 | 401.15 | 563.87 |
| 76 | 291.54 | 333.35 | 409.06 | 559.35 | 311.88 | 355.95 | 437.31 | 611.33 |
| 77 | 319.79 | 364.99 | 447.48 | 610.20 | 337.87 | 385.33 | 474.60 | 659.92 |
| 78 | 348.04 | 397.76 | 488.16 | 664.44 | 364.99 | 416.97 | 513.02 | 711.90 |
| 79 | 379.68 | 433.92 | 532.23 | 722.07 | 394.37 | 452.00 | 555.96 | 767.27 |
| 80 | 412.45 | | | | 428.27 | | | |
| 81 | 449.74 | | | | 462.17 | | | |
| 82 | 489.29 | | | | 499.46 | | | |
| 83 | 532.23 | | | | 541.27 | | | |
| 84 | 579.69 | | | | 587.60 | | | |
| 85+ | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

# Appendix C4

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-96CL VA, LTC-96CL VA 9/96**

***Premiums to be used only with those that have***

***previously elected an inflation decrease option during the 2010 and 2013 Rate Filing***

**Rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period**

**Home Health Daily Benefit at 50% of Nursing Home Daily Benefit**

| Age | 0.3% Simple Inflation | | | | 0.3% Compound Inflation | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2/1 Years | 2/2 Years | 3/3 Years | Life | 2/1 Years | 2/2 Years | 3/3 Years | Life |
| 18-29 | 28.25 | 31.64 | 38.42 | 61.02 | 42.94 | 48.59 | 58.76 | 102.83 |
| 30 | 28.25 | 31.64 | 38.42 | 61.02 | 42.94 | 48.59 | 58.76 | 102.83 |
| 31 | 28.25 | 31.64 | 38.42 | 61.02 | 42.94 | 48.59 | 58.76 | 102.83 |
| 32 | 28.25 | 31.64 | 38.42 | 61.02 | 42.94 | 48.59 | 58.76 | 102.83 |
| 33 | 28.25 | 31.64 | 38.42 | 61.02 | 42.94 | 48.59 | 58.76 | 102.83 |
| 34 | 28.25 | 31.64 | 38.42 | 61.02 | 42.94 | 48.59 | 58.76 | 102.83 |
| 35 | 28.25 | 31.64 | 38.42 | 61.02 | 42.94 | 48.59 | 58.76 | 102.83 |
| 36 | 28.25 | 31.64 | 38.42 | 61.02 | 42.94 | 48.59 | 58.76 | 102.83 |
| 37 | 28.25 | 31.64 | 38.42 | 61.02 | 42.94 | 48.59 | 58.76 | 102.83 |
| 38 | 28.25 | 31.64 | 38.42 | 61.02 | 42.94 | 48.59 | 58.76 | 102.83 |
| 39 | 28.25 | 31.64 | 38.42 | 61.02 | 42.94 | 48.59 | 58.76 | 102.83 |
| 40 | 28.25 | 31.64 | 38.42 | 61.02 | 42.94 | 48.59 | 58.76 | 102.83 |
| 41 | 28.25 | 31.64 | 38.42 | 61.02 | 42.94 | 48.59 | 58.76 | 102.83 |
| 42 | 28.25 | 31.64 | 38.42 | 61.02 | 42.94 | 48.59 | 58.76 | 102.83 |
| 43 | 28.25 | 31.64 | 38.42 | 61.02 | 42.94 | 48.59 | 58.76 | 102.83 |
| 44 | 28.25 | 31.64 | 38.42 | 61.02 | 42.94 | 48.59 | 58.76 | 102.83 |
| 45 | 36.16 | 40.68 | 49.72 | 79.10 | 49.72 | 56.50 | 68.93 | 119.78 |
| 46 | 36.16 | 40.68 | 49.72 | 79.10 | 49.72 | 56.50 | 68.93 | 119.78 |
| 47 | 36.16 | 40.68 | 49.72 | 79.10 | 49.72 | 56.50 | 68.93 | 119.78 |
| 48 | 36.16 | 40.68 | 49.72 | 79.10 | 49.72 | 56.50 | 68.93 | 119.78 |
| 49 | 36.16 | 40.68 | 49.72 | 79.10 | 49.72 | 56.50 | 68.93 | 119.78 |
| 50 | 39.55 | 45.20 | 54.24 | 85.88 | 53.11 | 59.89 | 72.32 | 125.43 |
| 51 | 41.81 | 47.46 | 57.63 | 91.53 | 54.24 | 62.15 | 75.71 | 131.08 |
| 52 | 45.20 | 50.85 | 61.02 | 96.05 | 57.63 | 64.41 | 79.10 | 135.60 |
| 53 | 46.33 | 53.11 | 65.54 | 101.70 | 59.89 | 67.80 | 82.49 | 140.12 |
| 54 | 49.72 | 56.50 | 68.93 | 106.22 | 62.15 | 70.06 | 85.88 | 144.64 |
| 55 | 53.11 | 59.89 | 72.32 | 111.87 | 64.41 | 73.45 | 89.27 | 149.16 |
| 56 | 55.37 | 62.15 | 76.84 | 117.52 | 67.80 | 75.71 | 92.66 | 154.81 |
| 57 | 58.76 | 65.54 | 80.23 | 122.04 | 70.06 | 79.10 | 96.05 | 159.33 |
| 58 | 61.02 | 68.93 | 84.75 | 127.69 | 73.45 | 82.49 | 100.57 | 164.98 |
| 59 | 64.41 | 72.32 | 89.27 | 133.34 | 75.71 | 85.88 | 105.09 | 170.63 |
| 60 | 68.93 | 76.84 | 93.79 | 140.12 | 80.23 | 90.40 | 109.61 | 177.41 |
| 61 | 73.45 | 81.36 | 99.44 | 148.03 | 84.75 | 94.92 | 116.39 | 185.32 |
| 62 | 76.84 | 87.01 | 106.22 | 155.94 | 89.27 | 99.44 | 122.04 | 192.10 |
| 63 | 82.49 | 92.66 | 111.87 | 166.11 | 94.92 | 106.22 | 129.95 | 202.27 |
| 64 | 88.14 | 99.44 | 120.91 | 176.28 | 100.57 | 111.87 | 137.86 | 212.44 |
| 65 | 94.92 | 105.09 | 128.82 | 187.58 | 107.35 | 119.78 | 146.90 | 223.74 |
| 66 | 101.70 | 113.00 | 137.86 | 198.88 | 114.13 | 127.69 | 157.07 | 237.30 |
| 67 | 108.48 | 120.91 | 148.03 | 211.31 | 123.17 | 136.73 | 168.37 | 250.86 |
| 68 | 118.65 | 131.08 | 160.46 | 228.26 | 134.47 | 149.16 | 183.06 | 271.20 |
| 69 | 131.08 | 144.64 | 176.28 | 250.86 | 148.03 | 163.85 | 201.14 | 297.19 |
| 70 | 144.64 | 160.46 | 196.62 | 279.11 | 164.98 | 181.93 | 224.87 | 328.83 |
| 71 | 162.72 | 179.67 | 220.35 | 311.88 | 183.06 | 202.27 | 248.60 | 363.86 |
| 72 | 181.93 | 200.01 | 246.34 | 346.91 | 202.27 | 223.74 | 275.72 | 401.15 |
| 73 | 201.14 | 221.48 | 273.46 | 385.33 | 222.61 | 245.21 | 303.97 | 439.57 |
| 74 | 222.61 | 245.21 | 303.97 | 426.01 | 244.08 | 270.07 | 334.48 | 481.38 |
| 75 | 246.34 | 271.20 | 335.61 | 468.95 | 266.68 | 294.93 | 366.12 | 524.32 |
| 76 | 270.07 | 298.32 | 369.51 | 515.28 | 290.41 | 320.92 | 397.76 | 569.52 |
| 77 | 296.06 | 326.57 | 404.54 | 562.74 | 315.27 | 349.17 | 431.66 | 614.72 |
| 78 | 322.05 | 355.95 | 441.83 | 612.46 | 341.26 | 377.42 | 467.82 | 663.31 |
| 79 | 351.43 | 388.72 | 482.51 | 666.70 | 369.51 | 409.06 | 506.24 | 715.29 |
| 80 | 383.07 | | | | 400.02 | | | |
| 81 | 418.10 | | | | 432.79 | | | |
| 82 | 453.13 | | | | 467.82 | | | |
| 83 | 493.81 | | | | 506.24 | | | |
| 84 | 539.01 | | | | 550.31 | | | |
| 85+ | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages

# Appendix C4

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2010 and 2013 Rate Filing***

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day EP
### Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

| Age | 0.3% Simple Inflation or 1.8% Simple Inflation with Shared Cost | | | | 0.3% Compound Inflation or 1.8% Compound Inflation with Shared Cost | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 39.55 | 55.37 | 62.15 | 84.75 | 58.76 | 83.62 | 93.79 | 137.86 |
| 30 | 39.55 | 55.37 | 62.15 | 84.75 | 58.76 | 83.62 | 93.79 | 137.86 |
| 31 | 39.55 | 55.37 | 62.15 | 84.75 | 58.76 | 83.62 | 93.79 | 137.86 |
| 32 | 39.55 | 55.37 | 62.15 | 84.75 | 58.76 | 83.62 | 93.79 | 137.86 |
| 33 | 39.55 | 55.37 | 62.15 | 84.75 | 58.76 | 83.62 | 93.79 | 137.86 |
| 34 | 39.55 | 55.37 | 62.15 | 84.75 | 58.76 | 83.62 | 93.79 | 137.86 |
| 35 | 39.55 | 55.37 | 62.15 | 84.75 | 58.76 | 83.62 | 93.79 | 137.86 |
| 36 | 39.55 | 55.37 | 62.15 | 84.75 | 58.76 | 83.62 | 93.79 | 137.86 |
| 37 | 39.55 | 55.37 | 62.15 | 84.75 | 58.76 | 83.62 | 93.79 | 137.86 |
| 38 | 39.55 | 55.37 | 62.15 | 84.75 | 58.76 | 83.62 | 93.79 | 137.86 |
| 39 | 39.55 | 55.37 | 62.15 | 84.75 | 58.76 | 83.62 | 93.79 | 137.86 |
| 40 | 39.55 | 55.37 | 62.15 | 84.75 | 58.76 | 83.62 | 93.79 | 137.86 |
| 41 | 39.55 | 55.37 | 62.15 | 84.75 | 58.76 | 83.62 | 93.79 | 137.86 |
| 42 | 39.55 | 55.37 | 62.15 | 84.75 | 58.76 | 83.62 | 93.79 | 137.86 |
| 43 | 39.55 | 55.37 | 62.15 | 84.75 | 58.76 | 83.62 | 93.79 | 137.86 |
| 44 | 39.55 | 55.37 | 62.15 | 84.75 | 58.76 | 83.62 | 93.79 | 137.86 |
| 45 | 50.85 | 70.06 | 80.23 | 108.48 | 66.67 | 94.92 | 107.35 | 157.07 |
| 46 | 50.85 | 70.06 | 80.23 | 108.48 | 66.67 | 94.92 | 107.35 | 157.07 |
| 47 | 50.85 | 70.06 | 80.23 | 108.48 | 66.67 | 94.92 | 107.35 | 157.07 |
| 48 | 50.85 | 70.06 | 80.23 | 108.48 | 66.67 | 94.92 | 107.35 | 157.07 |
| 49 | 50.85 | 70.06 | 80.23 | 108.48 | 66.67 | 94.92 | 107.35 | 157.07 |
| 50 | 54.24 | 75.71 | 87.01 | 117.52 | 71.19 | 100.57 | 113.00 | 166.11 |
| 51 | 57.63 | 81.36 | 90.40 | 123.17 | 73.45 | 103.96 | 116.39 | 170.63 |
| 52 | 61.02 | 85.88 | 97.18 | 129.95 | 76.84 | 108.48 | 122.04 | 176.28 |
| 53 | 65.54 | 90.40 | 101.70 | 135.60 | 80.23 | 113.00 | 126.56 | 183.06 |
| 54 | 67.80 | 94.92 | 107.35 | 142.38 | 82.49 | 117.52 | 131.08 | 188.71 |
| 55 | 71.19 | 100.57 | 111.87 | 149.16 | 85.88 | 123.17 | 136.73 | 195.49 |
| 56 | 74.58 | 105.09 | 117.52 | 155.94 | 89.27 | 126.56 | 141.25 | 202.27 |
| 57 | 77.97 | 110.74 | 122.04 | 162.72 | 92.66 | 131.08 | 145.77 | 206.79 |
| 58 | 81.36 | 115.26 | 128.82 | 169.50 | 96.05 | 136.73 | 152.55 | 213.57 |
| 59 | 87.01 | 122.04 | 135.60 | 177.41 | 100.57 | 142.38 | 159.33 | 221.48 |
| 60 | 91.53 | 128.82 | 142.38 | 186.45 | 105.09 | 149.16 | 166.11 | 229.39 |
| 61 | 97.18 | 135.60 | 150.29 | 195.49 | 109.61 | 155.94 | 174.02 | 238.43 |
| 62 | 102.83 | 143.51 | 159.33 | 207.92 | 116.39 | 164.98 | 181.93 | 249.73 |
| 63 | 108.48 | 153.68 | 169.50 | 219.22 | 123.17 | 174.02 | 193.23 | 259.90 |
| 64 | 115.26 | 162.72 | 180.80 | 232.78 | 129.95 | 185.32 | 204.53 | 273.46 |
| 65 | 124.30 | 174.02 | 192.10 | 246.34 | 137.86 | 196.62 | 216.96 | 288.15 |
| 66 | 132.21 | 185.32 | 204.53 | 261.03 | 148.03 | 209.05 | 230.52 | 303.97 |
| 67 | 140.12 | 197.75 | 218.09 | 275.72 | 157.07 | 222.61 | 246.34 | 320.92 |
| 68 | 151.42 | 213.57 | 235.04 | 296.06 | 169.50 | 240.69 | 266.68 | 344.65 |
| 69 | 166.11 | 233.91 | 259.90 | 327.70 | 186.45 | 264.42 | 293.80 | 378.55 |
| 70 | 184.19 | 261.03 | 288.15 | 362.73 | 205.66 | 292.67 | 325.44 | 418.10 |
| 71 | 205.66 | 290.41 | 323.18 | 404.54 | 227.13 | 324.31 | 361.60 | 462.17 |
| 72 | 227.13 | 323.18 | 359.34 | 449.74 | 250.86 | 359.34 | 401.15 | 508.50 |
| 73 | 253.12 | 359.34 | 400.02 | 500.59 | 275.72 | 395.50 | 441.83 | 560.48 |
| 74 | 280.24 | 400.02 | 445.22 | 557.09 | 302.84 | 436.18 | 488.16 | 616.98 |
| 75 | 309.62 | 444.09 | 493.81 | 618.11 | 331.09 | 477.99 | 535.62 | 675.74 |
| 76 | 341.26 | 490.42 | 545.79 | 683.65 | 360.47 | 523.19 | 585.34 | 739.02 |
| 77 | 374.03 | 539.01 | 600.03 | 750.32 | 392.11 | 569.52 | 636.19 | 804.56 |
| 78 | 407.93 | 589.86 | 656.53 | 822.64 | 426.01 | 618.11 | 691.56 | 873.49 |
| 79 | 446.35 | 646.36 | 718.68 | 904.00 | 462.17 | 671.22 | 752.58 | 950.33 |
| 80 | 488.16 | 707.38 | 787.61 | 992.14 | 501.72 | 731.11 | 818.12 | 1035.08 |
| 81 | 533.36 | 774.05 | 861.06 | 1088.19 | 545.79 | 794.39 | 889.31 | 1127.74 |
| 82 | 581.95 | 844.11 | 940.16 | 1193.28 | 590.99 | 862.19 | 965.02 | 1229.44 |
| 83 | 636.19 | 924.34 | 1029.43 | 1317.58 | 644.10 | 939.03 | 1050.90 | 1346.96 |
| 84 | 699.47 | 1015.87 | 1132.26 | 1467.87 | 702.86 | 1027.17 | 1149.21 | 1490.47 |
| 85+ | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made at these ages.
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C4

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2010 and 2013 Rate Filing***

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day EP
### Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

| Age | 0.3% Simple Inflation or 1.8% Simple Inflation with Shared Cost | | | | 0.3% Compound Inflation or 1.8% Compound Inflation with Shared Cost | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 38.42 | 51.98 | 58.76 | 77.97 | 56.50 | 77.97 | 88.14 | 127.69 |
| 30 | 38.42 | 51.98 | 58.76 | 77.97 | 56.50 | 77.97 | 88.14 | 127.69 |
| 31 | 38.42 | 51.98 | 58.76 | 77.97 | 56.50 | 77.97 | 88.14 | 127.69 |
| 32 | 38.42 | 51.98 | 58.76 | 77.97 | 56.50 | 77.97 | 88.14 | 127.69 |
| 33 | 38.42 | 51.98 | 58.76 | 77.97 | 56.50 | 77.97 | 88.14 | 127.69 |
| 34 | 38.42 | 51.98 | 58.76 | 77.97 | 56.50 | 77.97 | 88.14 | 127.69 |
| 35 | 38.42 | 51.98 | 58.76 | 77.97 | 56.50 | 77.97 | 88.14 | 127.69 |
| 36 | 38.42 | 51.98 | 58.76 | 77.97 | 56.50 | 77.97 | 88.14 | 127.69 |
| 37 | 38.42 | 51.98 | 58.76 | 77.97 | 56.50 | 77.97 | 88.14 | 127.69 |
| 38 | 38.42 | 51.98 | 58.76 | 77.97 | 56.50 | 77.97 | 88.14 | 127.69 |
| 39 | 38.42 | 51.98 | 58.76 | 77.97 | 56.50 | 77.97 | 88.14 | 127.69 |
| 40 | 38.42 | 51.98 | 58.76 | 77.97 | 56.50 | 77.97 | 88.14 | 127.69 |
| 41 | 38.42 | 51.98 | 58.76 | 77.97 | 56.50 | 77.97 | 88.14 | 127.69 |
| 42 | 38.42 | 51.98 | 58.76 | 77.97 | 56.50 | 77.97 | 88.14 | 127.69 |
| 43 | 38.42 | 51.98 | 58.76 | 77.97 | 56.50 | 77.97 | 88.14 | 127.69 |
| 44 | 38.42 | 51.98 | 58.76 | 77.97 | 56.50 | 77.97 | 88.14 | 127.69 |
| 45 | 48.59 | 65.54 | 73.45 | 98.31 | 64.41 | 90.40 | 100.57 | 145.77 |
| 46 | 48.59 | 65.54 | 73.45 | 98.31 | 64.41 | 90.40 | 100.57 | 145.77 |
| 47 | 48.59 | 65.54 | 73.45 | 98.31 | 64.41 | 90.40 | 100.57 | 145.77 |
| 48 | 48.59 | 65.54 | 73.45 | 98.31 | 64.41 | 90.40 | 100.57 | 145.77 |
| 49 | 48.59 | 65.54 | 73.45 | 98.31 | 64.41 | 90.40 | 100.57 | 145.77 |
| 50 | 51.98 | 72.32 | 80.23 | 107.35 | 67.80 | 93.79 | 105.09 | 153.68 |
| 51 | 55.37 | 75.71 | 84.75 | 114.13 | 71.19 | 98.31 | 108.48 | 158.20 |
| 52 | 58.76 | 80.23 | 89.27 | 118.65 | 73.45 | 101.70 | 113.00 | 164.98 |
| 53 | 62.15 | 84.75 | 93.79 | 125.43 | 76.84 | 106.22 | 117.52 | 169.50 |
| 54 | 65.54 | 89.27 | 98.31 | 132.21 | 80.23 | 110.74 | 122.04 | 176.28 |
| 55 | 68.93 | 93.79 | 103.96 | 137.86 | 83.62 | 115.26 | 127.69 | 181.93 |
| 56 | 72.32 | 99.44 | 109.61 | 143.51 | 87.01 | 118.65 | 133.34 | 187.58 |
| 57 | 75.71 | 102.83 | 114.13 | 150.29 | 89.27 | 123.17 | 137.86 | 193.23 |
| 58 | 79.10 | 108.48 | 119.78 | 155.94 | 92.66 | 128.82 | 142.38 | 200.01 |
| 59 | 82.49 | 113.00 | 125.43 | 164.98 | 97.18 | 134.47 | 148.03 | 206.79 |
| 60 | 88.14 | 119.78 | 132.21 | 172.89 | 101.70 | 140.12 | 154.81 | 214.70 |
| 61 | 92.66 | 127.69 | 140.12 | 180.80 | 106.22 | 148.03 | 161.59 | 222.61 |
| 62 | 98.31 | 134.47 | 148.03 | 192.10 | 113.00 | 155.94 | 170.63 | 232.78 |
| 63 | 105.09 | 143.51 | 157.07 | 203.40 | 118.65 | 164.98 | 180.80 | 244.08 |
| 64 | 111.87 | 152.55 | 167.24 | 214.70 | 125.43 | 174.02 | 190.97 | 255.38 |
| 65 | 118.65 | 163.85 | 178.54 | 228.26 | 133.34 | 185.32 | 202.27 | 268.94 |
| 66 | 125.43 | 174.02 | 189.84 | 241.82 | 142.38 | 196.62 | 216.96 | 284.76 |
| 67 | 134.47 | 185.32 | 202.27 | 257.64 | 151.42 | 210.18 | 230.52 | 301.71 |
| 68 | 145.77 | 200.01 | 219.22 | 276.85 | 163.85 | 227.13 | 250.86 | 323.18 |
| 69 | 159.33 | 220.35 | 241.82 | 305.10 | 179.67 | 250.86 | 276.85 | 354.82 |
| 70 | 177.41 | 245.21 | 268.94 | 339.00 | 198.88 | 276.85 | 307.36 | 392.11 |
| 71 | 196.62 | 273.46 | 301.71 | 378.55 | 220.35 | 307.36 | 341.26 | 435.05 |
| 72 | 219.22 | 305.10 | 336.74 | 419.23 | 242.95 | 340.13 | 378.55 | 479.12 |
| 73 | 242.95 | 339.00 | 375.16 | 465.56 | 266.68 | 374.03 | 418.10 | 526.58 |
| 74 | 270.07 | 376.29 | 416.97 | 517.54 | 292.67 | 413.58 | 459.91 | 578.56 |
| 75 | 298.32 | 416.97 | 462.17 | 574.04 | 320.92 | 452.00 | 503.98 | 633.93 |
| 76 | 327.70 | 461.04 | 509.63 | 633.93 | 349.17 | 493.81 | 550.31 | 690.43 |
| 77 | 359.34 | 505.11 | 559.35 | 696.08 | 378.55 | 537.88 | 597.77 | 749.19 |
| 78 | 392.11 | 552.57 | 612.46 | 760.49 | 411.32 | 583.08 | 648.62 | 812.47 |
| 79 | 428.27 | 604.55 | 668.96 | 832.81 | 445.22 | 631.67 | 703.99 | 881.40 |
| 80 | 466.69 | | | | 482.51 | | | |
| 81 | 508.50 | | | | 522.06 | | | |
| 82 | 552.57 | | | | 566.13 | | | |
| 83 | 603.42 | | | | 613.59 | | | |
| 84 | 659.92 | | | | 666.70 | | | |
| 85+ | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made at these ages.
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C4

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2010 and 2013 Rate Filing***

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day EP
### Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

| Age | 0.3% Simple Inflation or 1.8% Simple Inflation with Shared Cost | | | | 0.3% Compound Inflation or 1.8% Compound Inflation with Shared Cost | | | |
|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | Benefit Period | | | |
| | 2 Years | 4 Years | 6 Years | Life | 2 Years | 4 Years | 6 Years | Life |
| 18-29 | 35.03 | 45.20 | 49.72 | 65.54 | 51.98 | 68.93 | 76.84 | 110.74 |
| 30 | 35.03 | 45.20 | 49.72 | 65.54 | 51.98 | 68.93 | 76.84 | 110.74 |
| 31 | 35.03 | 45.20 | 49.72 | 65.54 | 51.98 | 68.93 | 76.84 | 110.74 |
| 32 | 35.03 | 45.20 | 49.72 | 65.54 | 51.98 | 68.93 | 76.84 | 110.74 |
| 33 | 35.03 | 45.20 | 49.72 | 65.54 | 51.98 | 68.93 | 76.84 | 110.74 |
| 34 | 35.03 | 45.20 | 49.72 | 65.54 | 51.98 | 68.93 | 76.84 | 110.74 |
| 35 | 35.03 | 45.20 | 49.72 | 65.54 | 51.98 | 68.93 | 76.84 | 110.74 |
| 36 | 35.03 | 45.20 | 49.72 | 65.54 | 51.98 | 68.93 | 76.84 | 110.74 |
| 37 | 35.03 | 45.20 | 49.72 | 65.54 | 51.98 | 68.93 | 76.84 | 110.74 |
| 38 | 35.03 | 45.20 | 49.72 | 65.54 | 51.98 | 68.93 | 76.84 | 110.74 |
| 39 | 35.03 | 45.20 | 49.72 | 65.54 | 51.98 | 68.93 | 76.84 | 110.74 |
| 40 | 35.03 | 45.20 | 49.72 | 65.54 | 51.98 | 68.93 | 76.84 | 110.74 |
| 41 | 35.03 | 45.20 | 49.72 | 65.54 | 51.98 | 68.93 | 76.84 | 110.74 |
| 42 | 35.03 | 45.20 | 49.72 | 65.54 | 51.98 | 68.93 | 76.84 | 110.74 |
| 43 | 35.03 | 45.20 | 49.72 | 65.54 | 51.98 | 68.93 | 76.84 | 110.74 |
| 44 | 35.03 | 45.20 | 49.72 | 65.54 | 51.98 | 68.93 | 76.84 | 110.74 |
| 45 | 44.07 | 57.63 | 63.28 | 84.75 | 58.76 | 79.10 | 88.14 | 127.69 |
| 46 | 44.07 | 57.63 | 63.28 | 84.75 | 58.76 | 79.10 | 88.14 | 127.69 |
| 47 | 44.07 | 57.63 | 63.28 | 84.75 | 58.76 | 79.10 | 88.14 | 127.69 |
| 48 | 44.07 | 57.63 | 63.28 | 84.75 | 58.76 | 79.10 | 88.14 | 127.69 |
| 49 | 44.07 | 57.63 | 63.28 | 84.75 | 58.76 | 79.10 | 88.14 | 127.69 |
| 50 | 47.46 | 62.15 | 68.93 | 92.66 | 62.15 | 83.62 | 91.53 | 135.60 |
| 51 | 50.85 | 65.54 | 73.45 | 98.31 | 64.41 | 85.88 | 96.05 | 140.12 |
| 52 | 53.11 | 70.06 | 77.97 | 102.83 | 66.67 | 90.40 | 100.57 | 145.77 |
| 53 | 55.37 | 74.58 | 81.36 | 108.48 | 68.93 | 92.66 | 103.96 | 151.42 |
| 54 | 58.76 | 76.84 | 85.88 | 114.13 | 72.32 | 97.18 | 108.48 | 155.94 |
| 55 | 61.02 | 81.36 | 89.27 | 119.78 | 75.71 | 100.57 | 111.87 | 161.59 |
| 56 | 64.41 | 84.75 | 94.92 | 126.56 | 77.97 | 105.09 | 116.39 | 167.24 |
| 57 | 67.80 | 89.27 | 99.44 | 131.08 | 81.36 | 109.61 | 120.91 | 171.76 |
| 58 | 70.06 | 94.92 | 103.96 | 137.86 | 83.62 | 113.00 | 125.43 | 177.41 |
| 59 | 74.58 | 98.31 | 109.61 | 143.51 | 88.14 | 118.65 | 131.08 | 184.19 |
| 60 | 79.10 | 103.96 | 115.26 | 151.42 | 91.53 | 124.30 | 136.73 | 190.97 |
| 61 | 83.62 | 110.74 | 123.17 | 159.33 | 97.18 | 131.08 | 143.51 | 198.88 |
| 62 | 89.27 | 117.52 | 129.95 | 168.37 | 101.70 | 136.73 | 150.29 | 206.79 |
| 63 | 94.92 | 125.43 | 138.99 | 178.54 | 107.35 | 144.64 | 159.33 | 216.96 |
| 64 | 100.57 | 133.34 | 148.03 | 189.84 | 114.13 | 154.81 | 169.50 | 228.26 |
| 65 | 107.35 | 142.38 | 157.07 | 201.14 | 120.91 | 163.85 | 180.80 | 240.69 |
| 66 | 114.13 | 152.55 | 167.24 | 213.57 | 128.82 | 175.15 | 193.23 | 255.38 |
| 67 | 120.91 | 163.85 | 179.67 | 227.13 | 136.73 | 186.45 | 205.66 | 270.07 |
| 68 | 131.08 | 176.28 | 194.36 | 246.34 | 148.03 | 202.27 | 223.74 | 291.54 |
| 69 | 143.51 | 194.36 | 215.83 | 270.07 | 162.72 | 222.61 | 248.60 | 319.79 |
| 70 | 159.33 | 216.96 | 239.56 | 301.71 | 180.80 | 247.47 | 276.85 | 353.69 |
| 71 | 177.41 | 242.95 | 268.94 | 337.87 | 200.01 | 275.72 | 308.49 | 392.11 |
| 72 | 198.88 | 270.07 | 300.58 | 375.16 | 220.35 | 306.23 | 342.39 | 433.92 |
| 73 | 220.35 | 301.71 | 335.61 | 416.97 | 244.08 | 336.74 | 377.42 | 476.86 |
| 74 | 244.08 | 335.61 | 374.03 | 463.30 | 266.68 | 370.64 | 416.97 | 523.19 |
| 75 | 268.94 | 371.77 | 413.58 | 511.89 | 291.54 | 406.80 | 456.52 | 570.65 |
| 76 | 294.93 | 409.06 | 456.52 | 563.87 | 317.53 | 444.09 | 497.20 | 621.50 |
| 77 | 323.18 | 448.61 | 500.59 | 616.98 | 343.52 | 481.38 | 540.14 | 673.48 |
| 78 | 352.56 | 490.42 | 546.92 | 673.48 | 371.77 | 522.06 | 586.47 | 726.59 |
| 79 | 384.20 | 535.62 | 596.64 | 735.63 | 402.28 | 566.13 | 635.06 | 787.61 |
| 80 | 416.97 | | | | 435.05 | | | |
| 81 | 453.13 | | | | 468.95 | | | |
| 82 | 491.55 | | | | 505.11 | | | |
| 83 | 533.36 | | | | 545.79 | | | |
| 84 | 579.69 | | | | 590.99 | | | |
| 85+ | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made at these ages.
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C4

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA 9/96

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2010 and 2013 Rate Filing***

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
### Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

| Age | 0.3% Simple Inflation or 1.8% Simple Inflation with Shared Cost | | | | | | 0.3% Compound Inflation or 1.8% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 39.55 | 49.72 | 55.37 | 62.15 | 76.84 | 84.75 | 58.76 | 73.45 | 81.36 | 91.53 | 110.74 | 122.04 |
| 30 | 39.55 | 49.72 | 55.37 | 62.15 | 76.84 | 84.75 | 58.76 | 73.45 | 81.36 | 91.53 | 110.74 | 122.04 |
| 31 | 39.55 | 49.72 | 55.37 | 62.15 | 76.84 | 84.75 | 58.76 | 73.45 | 81.36 | 91.53 | 110.74 | 122.04 |
| 32 | 39.55 | 49.72 | 55.37 | 62.15 | 76.84 | 84.75 | 58.76 | 73.45 | 81.36 | 91.53 | 110.74 | 122.04 |
| 33 | 39.55 | 49.72 | 55.37 | 62.15 | 76.84 | 84.75 | 58.76 | 73.45 | 81.36 | 91.53 | 110.74 | 122.04 |
| 34 | 39.55 | 49.72 | 55.37 | 62.15 | 76.84 | 84.75 | 58.76 | 73.45 | 81.36 | 91.53 | 110.74 | 122.04 |
| 35 | 39.55 | 49.72 | 55.37 | 62.15 | 76.84 | 84.75 | 58.76 | 73.45 | 81.36 | 91.53 | 110.74 | 122.04 |
| 36 | 39.55 | 49.72 | 55.37 | 62.15 | 76.84 | 84.75 | 58.76 | 73.45 | 81.36 | 91.53 | 110.74 | 122.04 |
| 37 | 39.55 | 49.72 | 55.37 | 62.15 | 76.84 | 84.75 | 58.76 | 73.45 | 81.36 | 91.53 | 110.74 | 122.04 |
| 38 | 39.55 | 49.72 | 55.37 | 62.15 | 76.84 | 84.75 | 58.76 | 73.45 | 81.36 | 91.53 | 110.74 | 122.04 |
| 39 | 39.55 | 49.72 | 55.37 | 62.15 | 76.84 | 84.75 | 58.76 | 73.45 | 81.36 | 91.53 | 110.74 | 122.04 |
| 40 | 39.55 | 49.72 | 55.37 | 62.15 | 76.84 | 84.75 | 58.76 | 73.45 | 81.36 | 91.53 | 110.74 | 122.04 |
| 41 | 39.55 | 49.72 | 55.37 | 62.15 | 76.84 | 84.75 | 58.76 | 73.45 | 81.36 | 91.53 | 110.74 | 122.04 |
| 42 | 39.55 | 49.72 | 55.37 | 62.15 | 76.84 | 84.75 | 58.76 | 73.45 | 81.36 | 91.53 | 110.74 | 122.04 |
| 43 | 39.55 | 49.72 | 55.37 | 62.15 | 76.84 | 84.75 | 58.76 | 73.45 | 81.36 | 91.53 | 110.74 | 122.04 |
| 44 | 39.55 | 49.72 | 55.37 | 62.15 | 76.84 | 84.75 | 58.76 | 73.45 | 81.36 | 91.53 | 110.74 | 122.04 |
| 45 | 50.85 | 65.54 | 70.06 | 80.23 | 100.57 | 108.48 | 66.67 | 83.62 | 92.66 | 102.83 | 124.30 | 137.86 |
| 46 | 50.85 | 65.54 | 70.06 | 80.23 | 100.57 | 108.48 | 66.67 | 83.62 | 92.66 | 102.83 | 124.30 | 137.86 |
| 47 | 50.85 | 65.54 | 70.06 | 80.23 | 100.57 | 108.48 | 66.67 | 83.62 | 92.66 | 102.83 | 124.30 | 137.86 |
| 48 | 50.85 | 65.54 | 70.06 | 80.23 | 100.57 | 108.48 | 66.67 | 83.62 | 92.66 | 102.83 | 124.30 | 137.86 |
| 49 | 50.85 | 65.54 | 70.06 | 80.23 | 100.57 | 108.48 | 66.67 | 83.62 | 92.66 | 102.83 | 124.30 | 137.86 |
| 50 | 54.24 | 72.32 | 75.71 | 87.01 | 109.61 | 117.52 | 71.19 | 89.27 | 98.31 | 108.48 | 129.95 | 143.51 |
| 51 | 57.63 | 75.71 | 81.36 | 90.40 | 115.26 | 123.17 | 73.45 | 91.53 | 100.57 | 110.74 | 133.34 | 146.90 |
| 52 | 61.02 | 79.10 | 85.88 | 97.18 | 119.78 | 129.95 | 76.84 | 93.79 | 102.83 | 113.00 | 136.73 | 151.42 |
| 53 | 65.54 | 82.49 | 90.40 | 101.70 | 124.30 | 135.60 | 80.23 | 96.05 | 106.22 | 116.39 | 140.12 | 154.81 |
| 54 | 67.80 | 85.88 | 94.92 | 107.35 | 129.95 | 142.38 | 82.49 | 99.44 | 109.61 | 118.65 | 143.51 | 158.20 |
| 55 | 71.19 | 89.27 | 100.57 | 111.87 | 134.47 | 149.16 | 85.88 | 101.70 | 111.87 | 120.91 | 146.90 | 161.59 |
| 56 | 74.58 | 92.66 | 103.96 | 117.52 | 140.12 | 154.81 | 89.27 | 106.22 | 116.39 | 125.43 | 151.42 | 168.37 |
| 57 | 77.97 | 97.18 | 108.48 | 122.04 | 146.90 | 160.46 | 92.66 | 111.87 | 123.17 | 132.21 | 159.33 | 176.28 |
| 58 | 81.36 | 101.70 | 113.00 | 128.82 | 152.55 | 167.24 | 96.05 | 117.52 | 131.08 | 138.99 | 169.50 | 187.58 |
| 59 | 87.01 | 106.22 | 117.52 | 135.60 | 159.33 | 174.02 | 100.57 | 124.30 | 140.12 | 148.03 | 179.67 | 198.88 |
| 60 | 91.53 | 110.74 | 122.04 | 142.38 | 166.11 | 180.80 | 105.09 | 132.21 | 148.03 | 157.07 | 190.97 | 211.31 |
| 61 | 97.18 | 116.39 | 128.82 | 150.29 | 174.02 | 188.71 | 109.61 | 138.99 | 155.94 | 167.24 | 202.27 | 223.74 |
| 62 | 102.83 | 124.30 | 136.73 | 159.33 | 184.19 | 198.88 | 116.39 | 146.90 | 164.98 | 177.41 | 214.70 | 237.30 |
| 63 | 108.48 | 133.34 | 148.03 | 169.50 | 194.36 | 210.18 | 123.17 | 154.81 | 174.02 | 189.84 | 228.26 | 251.99 |
| 64 | 115.26 | 143.51 | 159.33 | 180.80 | 206.79 | 223.74 | 129.95 | 164.98 | 185.32 | 203.40 | 242.95 | 267.81 |
| 65 | 124.30 | 153.68 | 171.76 | 192.10 | 220.35 | 237.30 | 137.86 | 174.02 | 196.62 | 216.96 | 258.77 | 284.76 |
| 66 | 132.21 | 164.98 | 185.32 | 204.53 | 236.17 | 254.25 | 148.03 | 186.45 | 209.05 | 230.52 | 276.85 | 301.71 |
| 67 | 140.12 | 178.54 | 197.75 | 218.09 | 256.51 | 275.72 | 157.07 | 201.14 | 222.61 | 246.34 | 299.45 | 319.79 |
| 68 | 151.42 | 193.23 | 213.57 | 235.04 | 280.24 | 296.06 | 169.50 | 216.96 | 240.69 | 266.68 | 324.31 | 343.52 |
| 69 | 163.85 | 209.05 | 233.91 | 259.90 | 306.23 | 327.70 | 185.32 | 236.17 | 264.42 | 293.80 | 352.56 | 376.29 |
| 70 | 177.41 | 226.00 | 255.38 | 288.15 | 334.48 | 362.73 | 201.14 | 254.25 | 287.02 | 325.44 | 380.81 | 414.71 |
| 71 | 193.23 | 244.08 | 273.46 | 317.53 | 364.99 | 394.37 | 219.22 | 274.59 | 308.49 | 358.21 | 412.45 | 446.35 |
| 72 | 211.31 | 264.42 | 293.80 | 353.69 | 401.15 | 431.66 | 238.43 | 298.32 | 332.22 | 396.63 | 449.74 | 483.64 |
| 73 | 231.65 | 289.28 | 319.79 | 393.24 | 442.96 | 474.60 | 258.77 | 324.31 | 361.60 | 438.44 | 491.55 | 524.32 |
| 74 | 253.12 | 317.53 | 351.43 | 438.44 | 490.42 | 522.06 | 279.11 | 353.69 | 395.50 | 483.64 | 537.88 | 571.78 |
| 75 | 274.59 | 349.17 | 394.37 | 485.90 | 541.27 | 575.17 | 300.58 | 385.33 | 437.31 | 531.10 | 589.86 | 624.89 |
| 76 | 297.19 | 388.72 | 448.61 | 537.88 | 601.16 | 640.71 | 323.18 | 423.75 | 488.16 | 581.95 | 648.62 | 690.43 |
| 77 | 322.05 | 436.18 | 511.89 | 594.38 | 672.35 | 720.94 | 346.91 | 467.82 | 545.79 | 635.06 | 718.68 | 769.53 |
| 78 | 349.17 | 489.29 | 578.56 | 655.40 | 751.45 | 810.21 | 372.90 | 517.54 | 607.94 | 691.56 | 795.52 | 857.67 |
| 79 | 378.55 | 544.66 | 646.36 | 718.68 | 833.94 | 904.00 | 401.15 | 568.39 | 671.22 | 752.58 | 875.75 | 950.33 |
| 80 | 413.58 | 601.16 | | | | | 435.05 | 621.50 | | | | |
| 81 | 457.65 | 659.92 | | | | | 475.73 | 678.00 | | | | |
| 82 | 508.50 | 722.07 | | | | | 524.32 | 736.76 | | | | |
| 83 | 565.00 | 786.48 | | | | | 578.56 | 797.78 | | | | |
| 84 | 627.15 | 853.15 | | | | | 637.32 | 861.06 | | | | |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C4

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA 9/96

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2010 and 2013 Rate Filing***

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
### Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

| Age | 0.3% Simple Inflation or 1.8% Simple Inflation with Shared Cost | | | | | | 0.3% Compound Inflation or 1.8% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 38.42 | 46.33 | 51.98 | 58.76 | 70.06 | 77.97 | 56.50 | 68.93 | 77.97 | 87.01 | 105.09 | 116.39 |
| 30 | 38.42 | 46.33 | 51.98 | 58.76 | 70.06 | 77.97 | 56.50 | 68.93 | 77.97 | 87.01 | 105.09 | 116.39 |
| 31 | 38.42 | 46.33 | 51.98 | 58.76 | 70.06 | 77.97 | 56.50 | 68.93 | 77.97 | 87.01 | 105.09 | 116.39 |
| 32 | 38.42 | 46.33 | 51.98 | 58.76 | 70.06 | 77.97 | 56.50 | 68.93 | 77.97 | 87.01 | 105.09 | 116.39 |
| 33 | 38.42 | 46.33 | 51.98 | 58.76 | 70.06 | 77.97 | 56.50 | 68.93 | 77.97 | 87.01 | 105.09 | 116.39 |
| 34 | 38.42 | 46.33 | 51.98 | 58.76 | 70.06 | 77.97 | 56.50 | 68.93 | 77.97 | 87.01 | 105.09 | 116.39 |
| 35 | 38.42 | 46.33 | 51.98 | 58.76 | 70.06 | 77.97 | 56.50 | 68.93 | 77.97 | 87.01 | 105.09 | 116.39 |
| 36 | 38.42 | 46.33 | 51.98 | 58.76 | 70.06 | 77.97 | 56.50 | 68.93 | 77.97 | 87.01 | 105.09 | 116.39 |
| 37 | 38.42 | 46.33 | 51.98 | 58.76 | 70.06 | 77.97 | 56.50 | 68.93 | 77.97 | 87.01 | 105.09 | 116.39 |
| 38 | 38.42 | 46.33 | 51.98 | 58.76 | 70.06 | 77.97 | 56.50 | 68.93 | 77.97 | 87.01 | 105.09 | 116.39 |
| 39 | 38.42 | 46.33 | 51.98 | 58.76 | 70.06 | 77.97 | 56.50 | 68.93 | 77.97 | 87.01 | 105.09 | 116.39 |
| 40 | 38.42 | 46.33 | 51.98 | 58.76 | 70.06 | 77.97 | 56.50 | 68.93 | 77.97 | 87.01 | 105.09 | 116.39 |
| 41 | 38.42 | 46.33 | 51.98 | 58.76 | 70.06 | 77.97 | 56.50 | 68.93 | 77.97 | 87.01 | 105.09 | 116.39 |
| 42 | 38.42 | 46.33 | 51.98 | 58.76 | 70.06 | 77.97 | 56.50 | 68.93 | 77.97 | 87.01 | 105.09 | 116.39 |
| 43 | 38.42 | 46.33 | 51.98 | 58.76 | 70.06 | 77.97 | 56.50 | 68.93 | 77.97 | 87.01 | 105.09 | 116.39 |
| 44 | 38.42 | 46.33 | 51.98 | 58.76 | 70.06 | 77.97 | 56.50 | 68.93 | 77.97 | 87.01 | 105.09 | 116.39 |
| 45 | 48.59 | 61.02 | 65.54 | 73.45 | 91.53 | 98.31 | 64.41 | 80.23 | 90.40 | 98.31 | 118.65 | 129.95 |
| 46 | 48.59 | 61.02 | 65.54 | 73.45 | 91.53 | 98.31 | 64.41 | 80.23 | 90.40 | 98.31 | 118.65 | 129.95 |
| 47 | 48.59 | 61.02 | 65.54 | 73.45 | 91.53 | 98.31 | 64.41 | 80.23 | 90.40 | 98.31 | 118.65 | 129.95 |
| 48 | 48.59 | 61.02 | 65.54 | 73.45 | 91.53 | 98.31 | 64.41 | 80.23 | 90.40 | 98.31 | 118.65 | 129.95 |
| 49 | 48.59 | 61.02 | 65.54 | 73.45 | 91.53 | 98.31 | 64.41 | 80.23 | 90.40 | 98.31 | 118.65 | 129.95 |
| 50 | 51.98 | 67.80 | 72.32 | 80.23 | 100.57 | 107.35 | 67.80 | 85.88 | 93.79 | 103.96 | 124.30 | 136.73 |
| 51 | 55.37 | 71.19 | 75.71 | 84.75 | 105.09 | 114.13 | 71.19 | 88.14 | 96.05 | 106.22 | 127.69 | 140.12 |
| 52 | 58.76 | 74.58 | 80.23 | 89.27 | 110.74 | 118.65 | 73.45 | 90.40 | 99.44 | 108.48 | 129.95 | 143.51 |
| 53 | 62.15 | 77.97 | 84.75 | 93.79 | 115.26 | 125.43 | 76.84 | 93.79 | 101.70 | 110.74 | 133.34 | 148.03 |
| 54 | 65.54 | 81.36 | 89.27 | 98.31 | 119.78 | 132.21 | 80.23 | 96.05 | 105.09 | 114.13 | 136.73 | 151.42 |
| 55 | 68.93 | 84.75 | 93.79 | 103.96 | 125.43 | 137.86 | 83.62 | 98.31 | 108.48 | 116.39 | 141.25 | 155.94 |
| 56 | 72.32 | 88.14 | 97.18 | 109.61 | 129.95 | 143.51 | 87.01 | 102.83 | 111.87 | 120.91 | 145.77 | 161.59 |
| 57 | 75.71 | 91.53 | 101.70 | 114.13 | 136.73 | 150.29 | 89.27 | 107.35 | 118.65 | 126.56 | 153.68 | 170.63 |
| 58 | 79.10 | 96.05 | 106.22 | 119.78 | 143.51 | 155.94 | 92.66 | 113.00 | 125.43 | 134.47 | 162.72 | 180.80 |
| 59 | 82.49 | 100.57 | 111.87 | 125.43 | 150.29 | 164.98 | 97.18 | 119.78 | 132.21 | 142.38 | 174.02 | 192.10 |
| 60 | 88.14 | 106.22 | 116.39 | 132.21 | 157.07 | 172.89 | 101.70 | 125.43 | 140.12 | 150.29 | 184.19 | 203.40 |
| 61 | 92.66 | 111.87 | 123.17 | 140.12 | 164.98 | 180.80 | 106.22 | 132.21 | 148.03 | 159.33 | 194.36 | 214.70 |
| 62 | 98.31 | 118.65 | 132.21 | 148.03 | 175.15 | 190.97 | 113.00 | 138.99 | 155.94 | 168.37 | 205.66 | 227.13 |
| 63 | 105.09 | 127.69 | 141.25 | 157.07 | 185.32 | 202.27 | 118.65 | 146.90 | 164.98 | 179.67 | 216.96 | 240.69 |
| 64 | 111.87 | 136.73 | 152.55 | 167.24 | 196.62 | 213.57 | 125.43 | 155.94 | 174.02 | 190.97 | 230.52 | 254.25 |
| 65 | 118.65 | 146.90 | 163.85 | 178.54 | 207.92 | 226.00 | 133.34 | 166.11 | 185.32 | 202.27 | 244.08 | 268.94 |
| 66 | 125.43 | 158.20 | 174.02 | 189.84 | 222.61 | 241.82 | 142.38 | 177.41 | 196.62 | 216.96 | 259.90 | 284.76 |
| 67 | 134.47 | 170.63 | 185.32 | 202.27 | 240.69 | 257.64 | 151.42 | 192.10 | 210.18 | 230.52 | 280.24 | 301.71 |
| 68 | 145.77 | 186.45 | 200.01 | 219.22 | 262.16 | 276.85 | 163.85 | 209.05 | 227.13 | 250.86 | 303.97 | 323.18 |
| 69 | 159.33 | 202.27 | 220.35 | 241.82 | 285.89 | 305.10 | 179.67 | 227.13 | 250.86 | 276.85 | 331.09 | 354.82 |
| 70 | 176.28 | 219.22 | 245.21 | 268.94 | 311.88 | 339.00 | 198.88 | 247.47 | 276.85 | 307.36 | 360.47 | 392.11 |
| 71 | 192.10 | 237.30 | 264.42 | 301.71 | 343.52 | 370.64 | 216.96 | 268.94 | 299.45 | 341.26 | 392.11 | 424.88 |
| 72 | 210.18 | 258.77 | 287.02 | 336.74 | 379.68 | 407.93 | 237.30 | 292.67 | 325.44 | 378.55 | 429.40 | 463.30 |
| 73 | 230.52 | 282.50 | 313.01 | 375.16 | 421.49 | 450.87 | 257.64 | 318.66 | 354.82 | 418.10 | 472.34 | 506.24 |
| 74 | 251.99 | 309.62 | 343.52 | 416.97 | 467.82 | 498.33 | 277.98 | 348.04 | 388.72 | 459.91 | 517.54 | 552.57 |
| 75 | 272.33 | 340.13 | 381.94 | 462.17 | 516.41 | 550.31 | 299.45 | 378.55 | 426.01 | 503.98 | 566.13 | 603.42 |
| 76 | 294.93 | 376.29 | 428.27 | 509.63 | 570.65 | 609.07 | 322.05 | 412.45 | 470.08 | 550.31 | 619.24 | 662.18 |
| 77 | 318.66 | 419.23 | 483.64 | 559.35 | 632.80 | 678.00 | 345.78 | 453.13 | 520.93 | 597.77 | 679.13 | 728.85 |
| 78 | 345.78 | 466.69 | 543.53 | 612.46 | 699.47 | 752.58 | 370.64 | 497.20 | 575.17 | 648.62 | 744.67 | 803.43 |
| 79 | 374.03 | 517.54 | 604.55 | 668.96 | 770.66 | 832.81 | 397.76 | 542.40 | 631.67 | 703.99 | 813.60 | 881.40 |
| 80 | 407.93 | 569.52 | | | | | 429.40 | 592.12 | | | | |
| 81 | 448.61 | 623.76 | | | | | 468.95 | 644.10 | | | | |
| 82 | 497.20 | 682.52 | | | | | 514.15 | 699.47 | | | | |
| 83 | 550.31 | 742.41 | | | | | 565.00 | 757.10 | | | | |
| 84 | 607.94 | 805.69 | | | | | 620.37 | 818.12 | | | | |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C4

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA 9/96

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2010 and 2013 Rate Filing***

### Standard rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
### Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

| Age | 0.3% Simple Inflation or 1.8% Simple Inflation with Shared Cost | | | | | | 0.3% Compound Inflation or 1.8% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 35.03 | 40.68 | 45.20 | 49.72 | 58.76 | 65.54 | 51.98 | 62.15 | 68.93 | 75.71 | 91.53 | 100.57 |
| 30 | 35.03 | 40.68 | 45.20 | 49.72 | 58.76 | 65.54 | 51.98 | 62.15 | 68.93 | 75.71 | 91.53 | 100.57 |
| 31 | 35.03 | 40.68 | 45.20 | 49.72 | 58.76 | 65.54 | 51.98 | 62.15 | 68.93 | 75.71 | 91.53 | 100.57 |
| 32 | 35.03 | 40.68 | 45.20 | 49.72 | 58.76 | 65.54 | 51.98 | 62.15 | 68.93 | 75.71 | 91.53 | 100.57 |
| 33 | 35.03 | 40.68 | 45.20 | 49.72 | 58.76 | 65.54 | 51.98 | 62.15 | 68.93 | 75.71 | 91.53 | 100.57 |
| 34 | 35.03 | 40.68 | 45.20 | 49.72 | 58.76 | 65.54 | 51.98 | 62.15 | 68.93 | 75.71 | 91.53 | 100.57 |
| 35 | 35.03 | 40.68 | 45.20 | 49.72 | 58.76 | 65.54 | 51.98 | 62.15 | 68.93 | 75.71 | 91.53 | 100.57 |
| 36 | 35.03 | 40.68 | 45.20 | 49.72 | 58.76 | 65.54 | 51.98 | 62.15 | 68.93 | 75.71 | 91.53 | 100.57 |
| 37 | 35.03 | 40.68 | 45.20 | 49.72 | 58.76 | 65.54 | 51.98 | 62.15 | 68.93 | 75.71 | 91.53 | 100.57 |
| 38 | 35.03 | 40.68 | 45.20 | 49.72 | 58.76 | 65.54 | 51.98 | 62.15 | 68.93 | 75.71 | 91.53 | 100.57 |
| 39 | 35.03 | 40.68 | 45.20 | 49.72 | 58.76 | 65.54 | 51.98 | 62.15 | 68.93 | 75.71 | 91.53 | 100.57 |
| 40 | 35.03 | 40.68 | 45.20 | 49.72 | 58.76 | 65.54 | 51.98 | 62.15 | 68.93 | 75.71 | 91.53 | 100.57 |
| 41 | 35.03 | 40.68 | 45.20 | 49.72 | 58.76 | 65.54 | 51.98 | 62.15 | 68.93 | 75.71 | 91.53 | 100.57 |
| 42 | 35.03 | 40.68 | 45.20 | 49.72 | 58.76 | 65.54 | 51.98 | 62.15 | 68.93 | 75.71 | 91.53 | 100.57 |
| 43 | 35.03 | 40.68 | 45.20 | 49.72 | 58.76 | 65.54 | 51.98 | 62.15 | 68.93 | 75.71 | 91.53 | 100.57 |
| 44 | 35.03 | 40.68 | 45.20 | 49.72 | 58.76 | 65.54 | 51.98 | 62.15 | 68.93 | 75.71 | 91.53 | 100.57 |
| 45 | 44.07 | 54.24 | 57.63 | 63.28 | 77.97 | 84.75 | 58.76 | 71.19 | 77.97 | 85.88 | 103.96 | 114.13 |
| 46 | 44.07 | 54.24 | 57.63 | 63.28 | 77.97 | 84.75 | 58.76 | 71.19 | 77.97 | 85.88 | 103.96 | 114.13 |
| 47 | 44.07 | 54.24 | 57.63 | 63.28 | 77.97 | 84.75 | 58.76 | 71.19 | 77.97 | 85.88 | 103.96 | 114.13 |
| 48 | 44.07 | 54.24 | 57.63 | 63.28 | 77.97 | 84.75 | 58.76 | 71.19 | 77.97 | 85.88 | 103.96 | 114.13 |
| 49 | 44.07 | 54.24 | 57.63 | 63.28 | 77.97 | 84.75 | 58.76 | 71.19 | 77.97 | 85.88 | 103.96 | 114.13 |
| 50 | 47.46 | 59.89 | 62.15 | 68.93 | 85.88 | 92.66 | 62.15 | 75.71 | 82.49 | 90.40 | 109.61 | 120.91 |
| 51 | 50.85 | 62.15 | 65.54 | 73.45 | 90.40 | 98.31 | 64.41 | 77.97 | 84.75 | 92.66 | 111.87 | 124.30 |
| 52 | 53.11 | 65.54 | 70.06 | 77.97 | 94.92 | 102.83 | 66.67 | 80.23 | 87.01 | 94.92 | 115.26 | 127.69 |
| 53 | 55.37 | 67.80 | 74.58 | 81.36 | 99.44 | 108.48 | 68.93 | 82.49 | 89.27 | 97.18 | 117.52 | 131.08 |
| 54 | 58.76 | 71.19 | 76.84 | 85.88 | 103.96 | 114.13 | 72.32 | 84.75 | 91.53 | 99.44 | 120.91 | 134.47 |
| 55 | 61.02 | 73.45 | 81.36 | 89.27 | 108.48 | 119.78 | 75.71 | 87.01 | 94.92 | 101.70 | 124.30 | 137.86 |
| 56 | 64.41 | 76.84 | 84.75 | 94.92 | 113.00 | 126.56 | 77.97 | 90.40 | 98.31 | 106.22 | 128.82 | 143.51 |
| 57 | 67.80 | 80.23 | 88.14 | 99.44 | 118.65 | 131.08 | 81.36 | 94.92 | 103.96 | 111.87 | 136.73 | 151.42 |
| 58 | 70.06 | 84.75 | 92.66 | 103.96 | 124.30 | 137.86 | 83.62 | 100.57 | 110.74 | 118.65 | 144.64 | 160.46 |
| 59 | 74.58 | 88.14 | 97.18 | 109.61 | 131.08 | 143.51 | 88.14 | 106.22 | 117.52 | 125.43 | 153.68 | 170.63 |
| 60 | 79.10 | 92.66 | 101.70 | 115.26 | 137.86 | 151.42 | 91.53 | 111.87 | 124.30 | 133.34 | 162.72 | 180.80 |
| 61 | 83.62 | 98.31 | 107.35 | 123.17 | 144.64 | 159.33 | 97.18 | 117.52 | 131.08 | 141.25 | 171.76 | 190.97 |
| 62 | 89.27 | 105.09 | 114.13 | 129.95 | 153.68 | 167.24 | 101.70 | 124.30 | 136.73 | 150.29 | 183.06 | 202.27 |
| 63 | 94.92 | 111.87 | 123.17 | 138.99 | 162.72 | 177.41 | 107.35 | 131.08 | 144.64 | 159.33 | 193.23 | 214.70 |
| 64 | 100.57 | 120.91 | 132.21 | 148.03 | 172.89 | 188.71 | 114.13 | 138.99 | 154.81 | 169.50 | 205.66 | 227.13 |
| 65 | 107.35 | 128.82 | 142.38 | 157.07 | 183.06 | 200.01 | 120.91 | 148.03 | 163.85 | 180.80 | 218.09 | 240.69 |
| 66 | 114.13 | 138.99 | 152.55 | 167.24 | 196.62 | 213.57 | 128.82 | 158.20 | 175.15 | 193.23 | 232.78 | 255.38 |
| 67 | 120.91 | 151.42 | 163.85 | 179.67 | 212.44 | 227.13 | 136.73 | 171.76 | 186.45 | 205.66 | 251.99 | 270.07 |
| 68 | 131.08 | 164.98 | 176.28 | 194.36 | 231.65 | 246.34 | 148.03 | 186.45 | 202.27 | 223.74 | 273.46 | 291.54 |
| 69 | 143.51 | 179.67 | 194.36 | 215.83 | 254.25 | 270.07 | 162.72 | 204.53 | 222.61 | 248.60 | 298.32 | 319.79 |
| 70 | 158.20 | 194.36 | 216.96 | 239.56 | 277.98 | 301.71 | 180.80 | 222.61 | 247.47 | 276.85 | 324.31 | 353.69 |
| 71 | 172.89 | 211.31 | 235.04 | 268.94 | 306.23 | 329.96 | 197.75 | 241.82 | 268.94 | 308.49 | 353.69 | 383.07 |
| 72 | 189.84 | 230.52 | 254.25 | 300.58 | 339.00 | 363.86 | 215.83 | 263.29 | 292.67 | 342.39 | 387.59 | 416.97 |
| 73 | 207.92 | 251.99 | 277.98 | 335.61 | 376.29 | 402.28 | 233.91 | 287.02 | 318.66 | 377.42 | 426.01 | 455.39 |
| 74 | 227.13 | 276.85 | 306.23 | 374.03 | 416.97 | 444.09 | 253.12 | 313.01 | 349.17 | 416.97 | 466.69 | 497.20 |
| 75 | 245.21 | 303.97 | 340.13 | 413.58 | 461.04 | 490.42 | 272.33 | 341.26 | 383.07 | 456.52 | 510.76 | 543.53 |
| 76 | 265.55 | 336.74 | 381.94 | 456.52 | 509.63 | 543.53 | 292.67 | 372.90 | 423.75 | 497.20 | 559.35 | 596.64 |
| 77 | 287.02 | 374.03 | 430.53 | 500.59 | 563.87 | 603.42 | 314.14 | 407.93 | 468.95 | 540.14 | 612.46 | 655.40 |
| 78 | 310.75 | 415.84 | 482.51 | 546.92 | 621.50 | 667.83 | 335.61 | 447.48 | 516.41 | 586.47 | 670.09 | 719.81 |
| 79 | 335.61 | 459.91 | 535.62 | 596.64 | 682.52 | 735.63 | 359.34 | 488.16 | 566.13 | 635.06 | 729.98 | 787.61 |
| 80 | 364.99 | 505.11 | | | | | 387.59 | 529.97 | | | | |
| 81 | 400.02 | 552.57 | | | | | 420.36 | 575.17 | | | | |
| 82 | 440.70 | 601.16 | | | | | 458.78 | 622.63 | | | | |
| 83 | 484.77 | 653.14 | | | | | 501.72 | 672.35 | | | | |
| 84 | 533.36 | 707.38 | | | | | 548.05 | 724.33 | | | | |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C4

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA 9/96

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2010 and 2013 Rate Filing***

### Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
### Home Health Daily Benefit at 100% of Nursing Home Daily Benefit

| Age | 0.3% Simple Inflation or 1.8% Simple Inflation with Shared Cost | | | | | | 0.3% Compound Inflation or 1.8% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 37.29 | 46.33 | 53.11 | 59.89 | 73.45 | 82.49 | 55.37 | 68.93 | 76.84 | 87.01 | 105.09 | 115.26 |
| 30 | 37.29 | 46.33 | 53.11 | 59.89 | 73.45 | 82.49 | 55.37 | 68.93 | 76.84 | 87.01 | 105.09 | 115.26 |
| 31 | 37.29 | 46.33 | 53.11 | 59.89 | 73.45 | 82.49 | 55.37 | 68.93 | 76.84 | 87.01 | 105.09 | 115.26 |
| 32 | 37.29 | 46.33 | 53.11 | 59.89 | 73.45 | 82.49 | 55.37 | 68.93 | 76.84 | 87.01 | 105.09 | 115.26 |
| 33 | 37.29 | 46.33 | 53.11 | 59.89 | 73.45 | 82.49 | 55.37 | 68.93 | 76.84 | 87.01 | 105.09 | 115.26 |
| 34 | 37.29 | 46.33 | 53.11 | 59.89 | 73.45 | 82.49 | 55.37 | 68.93 | 76.84 | 87.01 | 105.09 | 115.26 |
| 35 | 37.29 | 46.33 | 53.11 | 59.89 | 73.45 | 82.49 | 55.37 | 68.93 | 76.84 | 87.01 | 105.09 | 115.26 |
| 36 | 37.29 | 46.33 | 53.11 | 59.89 | 73.45 | 82.49 | 55.37 | 68.93 | 76.84 | 87.01 | 105.09 | 115.26 |
| 37 | 37.29 | 46.33 | 53.11 | 59.89 | 73.45 | 82.49 | 55.37 | 68.93 | 76.84 | 87.01 | 105.09 | 115.26 |
| 38 | 37.29 | 46.33 | 53.11 | 59.89 | 73.45 | 82.49 | 55.37 | 68.93 | 76.84 | 87.01 | 105.09 | 115.26 |
| 39 | 37.29 | 46.33 | 53.11 | 59.89 | 73.45 | 82.49 | 55.37 | 68.93 | 76.84 | 87.01 | 105.09 | 115.26 |
| 40 | 37.29 | 46.33 | 53.11 | 59.89 | 73.45 | 82.49 | 55.37 | 68.93 | 76.84 | 87.01 | 105.09 | 115.26 |
| 41 | 37.29 | 46.33 | 53.11 | 59.89 | 73.45 | 82.49 | 55.37 | 68.93 | 76.84 | 87.01 | 105.09 | 115.26 |
| 42 | 37.29 | 46.33 | 53.11 | 59.89 | 73.45 | 82.49 | 55.37 | 68.93 | 76.84 | 87.01 | 105.09 | 115.26 |
| 43 | 37.29 | 46.33 | 53.11 | 59.89 | 73.45 | 82.49 | 55.37 | 68.93 | 76.84 | 87.01 | 105.09 | 115.26 |
| 44 | 37.29 | 46.33 | 53.11 | 59.89 | 73.45 | 82.49 | 55.37 | 68.93 | 76.84 | 87.01 | 105.09 | 115.26 |
| 45 | 48.59 | 62.15 | 68.93 | 76.84 | 94.92 | 106.22 | 65.54 | 79.10 | 87.01 | 97.18 | 117.52 | 128.82 |
| 46 | 48.59 | 62.15 | 68.93 | 76.84 | 94.92 | 106.22 | 65.54 | 79.10 | 87.01 | 97.18 | 117.52 | 128.82 |
| 47 | 48.59 | 62.15 | 68.93 | 76.84 | 94.92 | 106.22 | 65.54 | 79.10 | 87.01 | 97.18 | 117.52 | 128.82 |
| 48 | 48.59 | 62.15 | 68.93 | 76.84 | 94.92 | 106.22 | 65.54 | 79.10 | 87.01 | 97.18 | 117.52 | 128.82 |
| 49 | 48.59 | 62.15 | 68.93 | 76.84 | 94.92 | 106.22 | 65.54 | 79.10 | 87.01 | 97.18 | 117.52 | 128.82 |
| 50 | 53.11 | 67.80 | 74.58 | 84.75 | 103.96 | 115.26 | 70.06 | 82.49 | 90.40 | 101.70 | 122.04 | 137.86 |
| 51 | 56.50 | 71.19 | 80.23 | 89.27 | 108.48 | 120.91 | 72.32 | 85.88 | 93.79 | 103.96 | 125.43 | 137.86 |
| 52 | 58.76 | 74.58 | 83.62 | 92.66 | 113.00 | 125.43 | 73.45 | 88.14 | 96.05 | 106.22 | 127.69 | 141.25 |
| 53 | 61.02 | 77.97 | 88.14 | 97.18 | 117.52 | 129.95 | 75.71 | 90.40 | 99.44 | 108.48 | 131.08 | 144.64 |
| 54 | 64.41 | 81.36 | 91.53 | 100.57 | 122.04 | 135.60 | 77.97 | 92.66 | 101.70 | 111.87 | 134.47 | 148.03 |
| 55 | 66.67 | 83.62 | 94.92 | 105.09 | 126.56 | 140.12 | 80.23 | 96.05 | 105.09 | 114.13 | 137.86 | 152.55 |
| 56 | 70.06 | 87.01 | 98.31 | 109.61 | 132.21 | 145.77 | 83.62 | 99.44 | 109.61 | 117.52 | 142.38 | 158.20 |
| 57 | 73.45 | 90.40 | 101.70 | 114.13 | 136.73 | 150.29 | 85.88 | 105.09 | 116.39 | 123.17 | 149.16 | 166.11 |
| 58 | 76.84 | 93.79 | 105.09 | 119.78 | 142.38 | 155.94 | 89.27 | 109.61 | 122.04 | 129.95 | 158.20 | 175.15 |
| 59 | 80.23 | 98.31 | 108.48 | 125.43 | 148.03 | 161.59 | 92.66 | 115.26 | 129.95 | 137.86 | 167.24 | 185.32 |
| 60 | 84.75 | 101.70 | 111.87 | 131.08 | 152.55 | 166.11 | 97.18 | 120.91 | 136.73 | 144.64 | 175.15 | 194.36 |
| 61 | 88.14 | 106.22 | 117.52 | 136.73 | 159.33 | 172.89 | 100.57 | 126.56 | 142.38 | 151.42 | 184.19 | 203.40 |
| 62 | 92.66 | 111.87 | 123.17 | 143.51 | 166.11 | 179.67 | 103.96 | 132.21 | 149.16 | 160.46 | 193.23 | 213.57 |
| 63 | 97.18 | 118.65 | 131.08 | 151.42 | 174.02 | 187.58 | 109.61 | 138.99 | 155.94 | 169.50 | 203.40 | 224.87 |
| 64 | 102.83 | 125.43 | 140.12 | 159.33 | 181.93 | 196.62 | 114.13 | 144.64 | 163.85 | 178.54 | 213.57 | 236.17 |
| 65 | 108.48 | 133.34 | 149.16 | 167.24 | 190.97 | 206.79 | 119.78 | 151.42 | 170.63 | 188.71 | 224.87 | 247.47 |
| 66 | 114.13 | 143.51 | 160.46 | 177.41 | 203.40 | 220.35 | 126.56 | 160.46 | 180.80 | 201.14 | 239.56 | 263.29 |
| 67 | 122.04 | 154.81 | 174.02 | 190.97 | 221.48 | 239.56 | 136.73 | 172.89 | 195.49 | 216.96 | 258.77 | 283.63 |
| 68 | 131.08 | 167.24 | 189.84 | 207.92 | 242.95 | 263.29 | 148.03 | 187.58 | 212.44 | 236.17 | 281.37 | 308.49 |
| 69 | 142.38 | 181.93 | 205.66 | 228.26 | 266.68 | 289.28 | 160.46 | 204.53 | 230.52 | 257.64 | 306.23 | 334.48 |
| 70 | 154.81 | 196.62 | 222.61 | 250.86 | 290.41 | 315.27 | 175.15 | 221.48 | 249.73 | 283.63 | 331.09 | 360.47 |
| 71 | 168.37 | 212.44 | 238.43 | 276.85 | 317.53 | 343.52 | 190.97 | 239.56 | 268.94 | 311.88 | 359.34 | 388.72 |
| 72 | 185.32 | 230.52 | 256.51 | 307.36 | 349.17 | 376.29 | 207.92 | 259.90 | 289.28 | 344.65 | 390.98 | 420.36 |
| 73 | 202.27 | 251.99 | 277.98 | 342.39 | 385.33 | 412.45 | 224.87 | 282.50 | 314.14 | 381.94 | 427.14 | 456.52 |
| 74 | 220.35 | 275.72 | 306.23 | 381.94 | 426.01 | 454.26 | 244.08 | 307.36 | 343.52 | 421.49 | 467.82 | 497.20 |
| 75 | 238.43 | 303.97 | 343.52 | 422.62 | 471.21 | 500.59 | 262.16 | 335.61 | 380.81 | 462.17 | 513.02 | 543.53 |
| 76 | 258.77 | 337.87 | 390.98 | 467.82 | 523.19 | 557.09 | 281.37 | 368.38 | 424.88 | 506.24 | 565.00 | 600.03 |
| 77 | 280.24 | 379.68 | 445.22 | 517.54 | 585.34 | 627.15 | 301.71 | 406.80 | 475.73 | 552.57 | 624.89 | 668.96 |
| 78 | 303.97 | 426.01 | 503.98 | 569.52 | 653.14 | 705.12 | 324.31 | 449.74 | 528.84 | 602.29 | 691.56 | 746.93 |
| 79 | 329.96 | 473.47 | 562.74 | 624.89 | 725.46 | 786.48 | 349.17 | 494.94 | 584.21 | 654.27 | 761.62 | 827.16 |
| 80 | 360.47 | 523.19 | | | | | 378.55 | 541.27 | | | | |
| 81 | 397.76 | 575.17 | | | | | 414.71 | 589.86 | | | | |
| 82 | 441.83 | 628.28 | | | | | 456.52 | 640.71 | | | | |
| 83 | 491.55 | 683.65 | | | | | 503.98 | 693.82 | | | | |
| 84 | 545.79 | 741.28 | | | | | 554.83 | 749.19 | | | | |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C4

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA 9/96

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2010 and 2013 Rate Filing***

### Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
### Home Health Daily Benefit at 80% of Nursing Home Daily Benefit

| Age | 0.3% Simple Inflation or 1.8% Simple Inflation with Shared Cost | | | | | | 0.3% Compound Inflation or 1.8% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 36.16 | 44.07 | 49.72 | 55.37 | 66.67 | 74.58 | 53.11 | 65.54 | 73.45 | 82.49 | 99.44 | 109.61 |
| 30 | 36.16 | 44.07 | 49.72 | 55.37 | 66.67 | 74.58 | 53.11 | 65.54 | 73.45 | 82.49 | 99.44 | 109.61 |
| 31 | 36.16 | 44.07 | 49.72 | 55.37 | 66.67 | 74.58 | 53.11 | 65.54 | 73.45 | 82.49 | 99.44 | 109.61 |
| 32 | 36.16 | 44.07 | 49.72 | 55.37 | 66.67 | 74.58 | 53.11 | 65.54 | 73.45 | 82.49 | 99.44 | 109.61 |
| 33 | 36.16 | 44.07 | 49.72 | 55.37 | 66.67 | 74.58 | 53.11 | 65.54 | 73.45 | 82.49 | 99.44 | 109.61 |
| 34 | 36.16 | 44.07 | 49.72 | 55.37 | 66.67 | 74.58 | 53.11 | 65.54 | 73.45 | 82.49 | 99.44 | 109.61 |
| 35 | 36.16 | 44.07 | 49.72 | 55.37 | 66.67 | 74.58 | 53.11 | 65.54 | 73.45 | 82.49 | 99.44 | 109.61 |
| 36 | 36.16 | 44.07 | 49.72 | 55.37 | 66.67 | 74.58 | 53.11 | 65.54 | 73.45 | 82.49 | 99.44 | 109.61 |
| 37 | 36.16 | 44.07 | 49.72 | 55.37 | 66.67 | 74.58 | 53.11 | 65.54 | 73.45 | 82.49 | 99.44 | 109.61 |
| 38 | 36.16 | 44.07 | 49.72 | 55.37 | 66.67 | 74.58 | 53.11 | 65.54 | 73.45 | 82.49 | 99.44 | 109.61 |
| 39 | 36.16 | 44.07 | 49.72 | 55.37 | 66.67 | 74.58 | 53.11 | 65.54 | 73.45 | 82.49 | 99.44 | 109.61 |
| 40 | 36.16 | 44.07 | 49.72 | 55.37 | 66.67 | 74.58 | 53.11 | 65.54 | 73.45 | 82.49 | 99.44 | 109.61 |
| 41 | 36.16 | 44.07 | 49.72 | 55.37 | 66.67 | 74.58 | 53.11 | 65.54 | 73.45 | 82.49 | 99.44 | 109.61 |
| 42 | 36.16 | 44.07 | 49.72 | 55.37 | 66.67 | 74.58 | 53.11 | 65.54 | 73.45 | 82.49 | 99.44 | 109.61 |
| 43 | 36.16 | 44.07 | 49.72 | 55.37 | 66.67 | 74.58 | 53.11 | 65.54 | 73.45 | 82.49 | 99.44 | 109.61 |
| 44 | 36.16 | 44.07 | 49.72 | 55.37 | 66.67 | 74.58 | 53.11 | 65.54 | 73.45 | 82.49 | 99.44 | 109.61 |
| 45 | 47.46 | 57.63 | 64.41 | 71.19 | 87.01 | 96.05 | 63.28 | 75.71 | 83.62 | 92.66 | 110.74 | 120.91 |
| 46 | 47.46 | 57.63 | 64.41 | 71.19 | 87.01 | 96.05 | 63.28 | 75.71 | 83.62 | 92.66 | 110.74 | 120.91 |
| 47 | 47.46 | 57.63 | 64.41 | 71.19 | 87.01 | 96.05 | 63.28 | 75.71 | 83.62 | 92.66 | 110.74 | 120.91 |
| 48 | 47.46 | 57.63 | 64.41 | 71.19 | 87.01 | 96.05 | 63.28 | 75.71 | 83.62 | 92.66 | 110.74 | 120.91 |
| 49 | 47.46 | 57.63 | 64.41 | 71.19 | 87.01 | 96.05 | 63.28 | 75.71 | 83.62 | 92.66 | 110.74 | 120.91 |
| 50 | 50.85 | 64.41 | 71.19 | 79.10 | 94.92 | 105.09 | 66.67 | 80.23 | 88.14 | 97.18 | 116.39 | 129.95 |
| 51 | 54.24 | 66.67 | 74.58 | 82.49 | 99.44 | 109.61 | 70.06 | 82.49 | 90.40 | 99.44 | 118.65 | 129.95 |
| 52 | 56.50 | 70.06 | 77.97 | 85.88 | 103.96 | 114.13 | 72.32 | 84.75 | 92.66 | 101.70 | 122.04 | 133.34 |
| 53 | 59.89 | 73.45 | 81.36 | 90.40 | 108.48 | 119.78 | 74.58 | 87.01 | 96.05 | 103.96 | 125.43 | 137.86 |
| 54 | 62.15 | 75.71 | 84.75 | 93.79 | 113.00 | 124.30 | 76.84 | 90.40 | 98.31 | 107.35 | 128.82 | 141.25 |
| 55 | 64.41 | 79.10 | 88.14 | 97.18 | 117.52 | 129.95 | 79.10 | 92.66 | 101.70 | 109.61 | 132.21 | 145.77 |
| 56 | 67.80 | 82.49 | 91.53 | 101.70 | 122.04 | 134.47 | 81.36 | 96.05 | 106.22 | 113.00 | 137.86 | 152.55 |
| 57 | 71.19 | 85.88 | 94.92 | 106.22 | 127.69 | 141.25 | 83.62 | 100.57 | 110.74 | 118.65 | 144.64 | 160.46 |
| 58 | 74.58 | 89.27 | 99.44 | 111.87 | 133.34 | 146.90 | 87.01 | 105.09 | 116.39 | 125.43 | 152.55 | 169.50 |
| 59 | 77.97 | 93.79 | 103.96 | 116.39 | 138.99 | 152.55 | 90.40 | 110.74 | 123.17 | 132.21 | 160.46 | 178.54 |
| 60 | 81.36 | 97.18 | 107.35 | 122.04 | 144.64 | 159.33 | 93.79 | 115.26 | 128.82 | 138.99 | 169.50 | 187.58 |
| 61 | 84.75 | 101.70 | 113.00 | 127.69 | 150.29 | 164.98 | 97.18 | 120.91 | 134.47 | 145.77 | 176.28 | 196.62 |
| 62 | 89.27 | 107.35 | 118.65 | 133.34 | 158.20 | 172.89 | 100.57 | 125.43 | 141.25 | 152.55 | 185.32 | 205.66 |
| 63 | 93.79 | 113.00 | 125.43 | 140.12 | 164.98 | 179.67 | 105.09 | 131.08 | 146.90 | 159.33 | 193.23 | 214.70 |
| 64 | 98.31 | 119.78 | 134.47 | 148.03 | 172.89 | 188.71 | 110.74 | 137.86 | 153.68 | 167.24 | 202.27 | 223.74 |
| 65 | 102.83 | 127.69 | 142.38 | 154.81 | 180.80 | 196.62 | 116.39 | 143.51 | 161.59 | 176.28 | 212.44 | 233.91 |
| 66 | 109.61 | 136.73 | 152.55 | 164.98 | 192.10 | 209.05 | 123.17 | 152.55 | 170.63 | 186.45 | 223.74 | 247.47 |
| 67 | 118.65 | 148.03 | 166.11 | 177.41 | 206.79 | 226.00 | 133.34 | 164.98 | 185.32 | 201.14 | 241.82 | 266.68 |
| 68 | 128.82 | 161.59 | 180.80 | 193.23 | 226.00 | 246.34 | 144.64 | 180.80 | 202.27 | 220.35 | 263.29 | 289.28 |
| 69 | 140.12 | 175.15 | 196.62 | 212.44 | 248.60 | 270.07 | 158.20 | 197.75 | 221.48 | 241.82 | 287.02 | 314.14 |
| 70 | 153.68 | 190.97 | 213.57 | 233.91 | 272.33 | 294.93 | 172.89 | 214.70 | 240.69 | 267.81 | 313.01 | 341.26 |
| 71 | 167.24 | 206.79 | 230.52 | 259.90 | 298.32 | 323.18 | 188.71 | 233.91 | 261.03 | 296.06 | 341.26 | 369.51 |
| 72 | 184.19 | 224.87 | 249.73 | 291.54 | 331.09 | 355.95 | 206.79 | 254.25 | 283.63 | 328.83 | 374.03 | 403.41 |
| 73 | 201.14 | 246.34 | 272.33 | 326.57 | 367.25 | 393.24 | 223.74 | 277.98 | 309.62 | 363.86 | 411.32 | 440.70 |
| 74 | 219.22 | 270.07 | 299.45 | 363.86 | 406.80 | 433.92 | 242.95 | 302.84 | 337.87 | 400.02 | 450.87 | 481.38 |
| 75 | 237.30 | 296.06 | 332.22 | 402.28 | 449.74 | 479.12 | 261.03 | 328.83 | 370.64 | 438.44 | 492.68 | 525.45 |
| 76 | 256.51 | 326.57 | 372.90 | 442.96 | 497.20 | 529.97 | 280.24 | 359.34 | 409.06 | 477.99 | 539.01 | 576.30 |
| 77 | 277.98 | 364.99 | 420.36 | 487.03 | 550.31 | 589.86 | 300.58 | 394.37 | 453.13 | 520.93 | 590.99 | 635.06 |
| 78 | 300.58 | 405.67 | 472.34 | 533.36 | 609.07 | 655.40 | 323.18 | 431.66 | 500.59 | 565.00 | 648.62 | 699.47 |
| 79 | 325.44 | 449.74 | 525.45 | 581.95 | 670.09 | 724.33 | 346.91 | 472.34 | 549.18 | 612.46 | 708.51 | 767.27 |
| 80 | 354.82 | 494.94 | | | | | 374.03 | 515.28 | | | | |
| 81 | 390.98 | 543.53 | | | | | 407.93 | 560.48 | | | | |
| 82 | 431.66 | 593.25 | | | | | 447.48 | 607.94 | | | | |
| 83 | 477.99 | 646.36 | | | | | 491.55 | 658.79 | | | | |
| 84 | 528.84 | 700.60 | | | | | 540.14 | 711.90 | | | | |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C4

## John Hancock Life Insurance Company (U.S.A.)

## LTC-96 VA 9/96

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2010 and 2013 Rate Filing***

### Preferred rates per $10 of Nursing Home Daily Benefit - 100 Day Elimination Period
### Home Health Daily Benefit at 50% of Nursing Home Daily Benefit

| Age | 0.3% Simple Inflation or 1.8% Simple Inflation with Shared Cost | | | | | | 0.3% Compound Inflation or 1.8% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 32.77 | 38.42 | 42.94 | 46.33 | 56.50 | 62.15 | 49.72 | 58.76 | 64.41 | 71.19 | 85.88 | 94.92 |
| 30 | 32.77 | 38.42 | 42.94 | 46.33 | 56.50 | 62.15 | 49.72 | 58.76 | 64.41 | 71.19 | 85.88 | 94.92 |
| 31 | 32.77 | 38.42 | 42.94 | 46.33 | 56.50 | 62.15 | 49.72 | 58.76 | 64.41 | 71.19 | 85.88 | 94.92 |
| 32 | 32.77 | 38.42 | 42.94 | 46.33 | 56.50 | 62.15 | 49.72 | 58.76 | 64.41 | 71.19 | 85.88 | 94.92 |
| 33 | 32.77 | 38.42 | 42.94 | 46.33 | 56.50 | 62.15 | 49.72 | 58.76 | 64.41 | 71.19 | 85.88 | 94.92 |
| 34 | 32.77 | 38.42 | 42.94 | 46.33 | 56.50 | 62.15 | 49.72 | 58.76 | 64.41 | 71.19 | 85.88 | 94.92 |
| 35 | 32.77 | 38.42 | 42.94 | 46.33 | 56.50 | 62.15 | 49.72 | 58.76 | 64.41 | 71.19 | 85.88 | 94.92 |
| 36 | 32.77 | 38.42 | 42.94 | 46.33 | 56.50 | 62.15 | 49.72 | 58.76 | 64.41 | 71.19 | 85.88 | 94.92 |
| 37 | 32.77 | 38.42 | 42.94 | 46.33 | 56.50 | 62.15 | 49.72 | 58.76 | 64.41 | 71.19 | 85.88 | 94.92 |
| 38 | 32.77 | 38.42 | 42.94 | 46.33 | 56.50 | 62.15 | 49.72 | 58.76 | 64.41 | 71.19 | 85.88 | 94.92 |
| 39 | 32.77 | 38.42 | 42.94 | 46.33 | 56.50 | 62.15 | 49.72 | 58.76 | 64.41 | 71.19 | 85.88 | 94.92 |
| 40 | 32.77 | 38.42 | 42.94 | 46.33 | 56.50 | 62.15 | 49.72 | 58.76 | 64.41 | 71.19 | 85.88 | 94.92 |
| 41 | 32.77 | 38.42 | 42.94 | 46.33 | 56.50 | 62.15 | 49.72 | 58.76 | 64.41 | 71.19 | 85.88 | 94.92 |
| 42 | 32.77 | 38.42 | 42.94 | 46.33 | 56.50 | 62.15 | 49.72 | 58.76 | 64.41 | 71.19 | 85.88 | 94.92 |
| 43 | 32.77 | 38.42 | 42.94 | 46.33 | 56.50 | 62.15 | 49.72 | 58.76 | 64.41 | 71.19 | 85.88 | 94.92 |
| 44 | 32.77 | 38.42 | 42.94 | 46.33 | 56.50 | 62.15 | 49.72 | 58.76 | 64.41 | 71.19 | 85.88 | 94.92 |
| 45 | 41.81 | 50.85 | 56.50 | 61.02 | 73.45 | 81.36 | 57.63 | 67.80 | 72.32 | 80.23 | 97.18 | 107.35 |
| 46 | 41.81 | 50.85 | 56.50 | 61.02 | 73.45 | 81.36 | 57.63 | 67.80 | 72.32 | 80.23 | 97.18 | 107.35 |
| 47 | 41.81 | 50.85 | 56.50 | 61.02 | 73.45 | 81.36 | 57.63 | 67.80 | 72.32 | 80.23 | 97.18 | 107.35 |
| 48 | 41.81 | 50.85 | 56.50 | 61.02 | 73.45 | 81.36 | 57.63 | 67.80 | 72.32 | 80.23 | 97.18 | 107.35 |
| 49 | 41.81 | 50.85 | 56.50 | 61.02 | 73.45 | 81.36 | 57.63 | 67.80 | 72.32 | 80.23 | 97.18 | 107.35 |
| 50 | 46.33 | 56.50 | 61.02 | 66.67 | 81.36 | 90.40 | 61.02 | 71.19 | 75.71 | 84.75 | 101.70 | 115.26 |
| 51 | 48.59 | 58.76 | 64.41 | 70.06 | 84.75 | 94.92 | 63.28 | 73.45 | 77.97 | 87.01 | 105.09 | 115.26 |
| 52 | 50.85 | 61.02 | 67.80 | 73.45 | 89.27 | 99.44 | 65.54 | 74.58 | 80.23 | 89.27 | 107.35 | 118.65 |
| 53 | 53.11 | 64.41 | 71.19 | 76.84 | 93.79 | 102.83 | 67.80 | 76.84 | 82.49 | 91.53 | 110.74 | 122.04 |
| 54 | 55.37 | 66.67 | 73.45 | 80.23 | 97.18 | 108.48 | 68.93 | 79.10 | 85.88 | 93.79 | 114.13 | 125.43 |
| 55 | 57.63 | 68.93 | 76.84 | 83.62 | 101.70 | 113.00 | 71.19 | 82.49 | 89.27 | 96.05 | 117.52 | 129.95 |
| 56 | 59.89 | 72.32 | 79.10 | 88.14 | 106.22 | 117.52 | 73.45 | 84.75 | 92.66 | 99.44 | 122.04 | 135.60 |
| 57 | 63.28 | 75.71 | 82.49 | 91.53 | 110.74 | 123.17 | 75.71 | 89.27 | 97.18 | 103.96 | 127.69 | 142.38 |
| 58 | 66.67 | 79.10 | 85.88 | 96.05 | 116.39 | 127.69 | 77.97 | 93.79 | 102.83 | 110.74 | 134.47 | 150.29 |
| 59 | 68.93 | 82.49 | 89.27 | 101.70 | 120.91 | 133.34 | 81.36 | 98.31 | 108.48 | 116.39 | 142.38 | 158.20 |
| 60 | 72.32 | 85.88 | 93.79 | 106.22 | 126.56 | 138.99 | 84.75 | 102.83 | 114.13 | 122.04 | 150.29 | 167.24 |
| 61 | 75.71 | 89.27 | 97.18 | 110.74 | 132.21 | 144.64 | 87.01 | 107.35 | 119.78 | 128.82 | 157.07 | 175.15 |
| 62 | 80.23 | 93.79 | 102.83 | 116.39 | 137.86 | 151.42 | 90.40 | 111.87 | 125.43 | 135.60 | 164.98 | 183.06 |
| 63 | 84.75 | 99.44 | 109.61 | 123.17 | 144.64 | 158.20 | 94.92 | 117.52 | 131.08 | 142.38 | 172.89 | 190.97 |
| 64 | 89.27 | 106.22 | 116.39 | 129.95 | 152.55 | 166.11 | 99.44 | 123.17 | 136.73 | 149.16 | 180.80 | 200.01 |
| 65 | 93.79 | 111.87 | 124.30 | 136.73 | 159.33 | 174.02 | 105.09 | 128.82 | 142.38 | 157.07 | 189.84 | 209.05 |
| 66 | 99.44 | 119.78 | 133.34 | 144.64 | 169.50 | 184.19 | 111.87 | 136.73 | 151.42 | 167.24 | 201.14 | 221.48 |
| 67 | 106.22 | 131.08 | 144.64 | 155.94 | 183.06 | 200.01 | 120.91 | 148.03 | 163.85 | 180.80 | 216.96 | 239.56 |
| 68 | 115.26 | 142.38 | 159.33 | 170.63 | 200.01 | 218.09 | 131.08 | 161.59 | 179.67 | 197.75 | 236.17 | 259.90 |
| 69 | 125.43 | 155.94 | 174.02 | 188.71 | 220.35 | 239.56 | 143.51 | 177.41 | 197.75 | 216.96 | 258.77 | 283.63 |
| 70 | 137.86 | 169.50 | 188.71 | 207.92 | 241.82 | 262.16 | 157.07 | 193.23 | 215.83 | 240.69 | 282.50 | 307.36 |
| 71 | 150.29 | 184.19 | 204.53 | 232.78 | 266.68 | 288.15 | 171.76 | 210.18 | 233.91 | 267.81 | 308.49 | 333.35 |
| 72 | 164.98 | 201.14 | 221.48 | 261.03 | 294.93 | 316.40 | 187.58 | 229.39 | 254.25 | 297.19 | 337.87 | 363.86 |
| 73 | 180.80 | 219.22 | 241.82 | 291.54 | 327.70 | 350.30 | 203.40 | 249.73 | 276.85 | 328.83 | 370.64 | 396.63 |
| 74 | 197.75 | 240.69 | 266.68 | 325.44 | 362.73 | 386.46 | 220.35 | 272.33 | 303.97 | 362.73 | 405.67 | 432.79 |
| 75 | 213.57 | 264.42 | 296.06 | 359.34 | 401.15 | 427.14 | 237.30 | 297.19 | 333.35 | 396.63 | 444.09 | 473.47 |
| 76 | 230.52 | 292.67 | 332.22 | 396.63 | 444.09 | 472.34 | 254.25 | 324.31 | 368.38 | 432.79 | 485.90 | 518.67 |
| 77 | 249.73 | 325.44 | 374.03 | 435.05 | 490.42 | 524.32 | 272.33 | 354.82 | 407.93 | 471.21 | 532.23 | 570.65 |
| 78 | 270.07 | 361.60 | 419.23 | 475.73 | 541.27 | 580.82 | 292.67 | 388.72 | 449.74 | 510.76 | 583.08 | 627.15 |
| 79 | 291.54 | 400.02 | 465.56 | 518.67 | 594.38 | 639.58 | 313.01 | 423.75 | 492.68 | 552.57 | 635.06 | 684.78 |
| 80 | 317.53 | 439.57 | | | | | 336.74 | 461.04 | | | | |
| 81 | 348.04 | 480.25 | | | | | 366.12 | 500.59 | | | | |
| 82 | 383.07 | 523.19 | | | | | 398.89 | 541.27 | | | | |
| 83 | 421.49 | 568.39 | | | | | 436.18 | 585.34 | | | | |
| 84 | 463.30 | 614.72 | | | | | 476.86 | 629.41 | | | | |
| 85+ | | | | | | | | | | | | |

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C4

## John Hancock Life Insurance Company (U.S.A.)

## NH-99 VA 4/99

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2010 and 2013 Rate Filing***

### Standard Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

| Age | 0.3% Simple Inflation or 1.8% Simple Inflation with Shared Cost | | | | | | 0.3% Compound Inflation or 1.8% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 28.25 | 36.16 | 39.55 | 45.20 | 55.37 | 61.02 | 42.94 | 53.11 | 58.76 | 65.54 | 80.23 | 88.14 |
| 30 | 28.25 | 36.16 | 39.55 | 45.20 | 55.37 | 61.02 | 42.94 | 53.11 | 58.76 | 65.54 | 80.23 | 88.14 |
| 31 | 28.25 | 36.16 | 39.55 | 45.20 | 55.37 | 61.02 | 42.94 | 53.11 | 58.76 | 65.54 | 80.23 | 88.14 |
| 32 | 28.25 | 36.16 | 39.55 | 45.20 | 55.37 | 61.02 | 42.94 | 53.11 | 58.76 | 65.54 | 80.23 | 88.14 |
| 33 | 28.25 | 36.16 | 39.55 | 45.20 | 55.37 | 61.02 | 42.94 | 53.11 | 58.76 | 65.54 | 80.23 | 88.14 |
| 34 | 28.25 | 36.16 | 39.55 | 45.20 | 55.37 | 61.02 | 42.94 | 53.11 | 58.76 | 65.54 | 80.23 | 88.14 |
| 35 | 28.25 | 36.16 | 39.55 | 45.20 | 55.37 | 61.02 | 42.94 | 53.11 | 58.76 | 65.54 | 80.23 | 88.14 |
| 36 | 28.25 | 36.16 | 39.55 | 45.20 | 55.37 | 61.02 | 42.94 | 53.11 | 58.76 | 65.54 | 80.23 | 88.14 |
| 37 | 28.25 | 36.16 | 39.55 | 45.20 | 55.37 | 61.02 | 42.94 | 53.11 | 58.76 | 65.54 | 80.23 | 88.14 |
| 38 | 28.25 | 36.16 | 39.55 | 45.20 | 55.37 | 61.02 | 42.94 | 53.11 | 58.76 | 65.54 | 80.23 | 88.14 |
| 39 | 28.25 | 36.16 | 39.55 | 45.20 | 55.37 | 61.02 | 42.94 | 53.11 | 58.76 | 65.54 | 80.23 | 88.14 |
| 40 | 28.25 | 36.16 | 39.55 | 45.20 | 55.37 | 61.02 | 42.94 | 53.11 | 58.76 | 65.54 | 80.23 | 88.14 |
| 41 | 28.25 | 36.16 | 39.55 | 45.20 | 55.37 | 61.02 | 42.94 | 53.11 | 58.76 | 65.54 | 80.23 | 88.14 |
| 42 | 28.25 | 36.16 | 39.55 | 45.20 | 55.37 | 61.02 | 42.94 | 53.11 | 58.76 | 65.54 | 80.23 | 88.14 |
| 43 | 28.25 | 36.16 | 39.55 | 45.20 | 55.37 | 61.02 | 42.94 | 53.11 | 58.76 | 65.54 | 80.23 | 88.14 |
| 44 | 28.25 | 36.16 | 39.55 | 45.20 | 55.37 | 61.02 | 42.94 | 53.11 | 58.76 | 65.54 | 80.23 | 88.14 |
| 45 | 36.16 | 47.46 | 50.85 | 57.63 | 72.32 | 77.97 | 48.59 | 59.89 | 66.67 | 74.58 | 89.27 | 99.44 |
| 46 | 36.16 | 47.46 | 50.85 | 57.63 | 72.32 | 77.97 | 48.59 | 59.89 | 66.67 | 74.58 | 89.27 | 99.44 |
| 47 | 36.16 | 47.46 | 50.85 | 57.63 | 72.32 | 77.97 | 48.59 | 59.89 | 66.67 | 74.58 | 89.27 | 99.44 |
| 48 | 36.16 | 47.46 | 50.85 | 57.63 | 72.32 | 77.97 | 48.59 | 59.89 | 66.67 | 74.58 | 89.27 | 99.44 |
| 49 | 36.16 | 47.46 | 50.85 | 57.63 | 72.32 | 77.97 | 48.59 | 59.89 | 66.67 | 74.58 | 89.27 | 99.44 |
| 50 | 39.55 | 51.98 | 54.24 | 63.28 | 79.10 | 84.75 | 50.85 | 64.41 | 71.19 | 77.97 | 93.79 | 103.96 |
| 51 | 41.81 | 54.24 | 58.76 | 65.54 | 83.62 | 89.27 | 53.11 | 65.54 | 72.32 | 80.23 | 96.05 | 106.22 |
| 52 | 44.07 | 57.63 | 62.15 | 70.06 | 87.01 | 93.79 | 55.37 | 67.80 | 74.58 | 81.36 | 98.31 | 109.61 |
| 53 | 47.46 | 59.89 | 65.54 | 73.45 | 89.27 | 98.31 | 57.63 | 68.93 | 76.84 | 83.62 | 101.70 | 111.87 |
| 54 | 48.59 | 62.15 | 68.93 | 77.97 | 93.79 | 102.83 | 59.89 | 72.32 | 79.10 | 85.88 | 103.96 | 114.13 |
| 55 | 50.85 | 64.41 | 72.32 | 80.23 | 97.18 | 107.35 | 62.15 | 73.45 | 80.23 | 87.01 | 106.22 | 116.39 |
| 56 | 55.37 | 67.80 | 76.84 | 87.01 | 102.83 | 114.13 | 65.54 | 77.97 | 85.88 | 92.66 | 111.87 | 124.30 |
| 57 | 58.76 | 73.45 | 82.49 | 92.66 | 110.74 | 122.04 | 70.06 | 84.75 | 93.79 | 100.57 | 120.91 | 133.34 |
| 58 | 63.28 | 79.10 | 88.14 | 100.57 | 118.65 | 129.95 | 74.58 | 91.53 | 101.70 | 108.48 | 132.21 | 145.77 |
| 59 | 68.93 | 84.75 | 93.79 | 108.48 | 126.56 | 138.99 | 80.23 | 99.44 | 111.87 | 117.52 | 143.51 | 158.20 |
| 60 | 74.58 | 89.27 | 98.31 | 115.26 | 134.47 | 145.77 | 84.75 | 107.35 | 119.78 | 126.56 | 154.81 | 170.63 |
| 61 | 79.10 | 94.92 | 105.09 | 122.04 | 142.38 | 153.68 | 89.27 | 113.00 | 127.69 | 136.73 | 164.98 | 181.93 |
| 62 | 84.75 | 101.70 | 111.87 | 131.08 | 151.42 | 163.85 | 96.05 | 120.91 | 135.60 | 145.77 | 176.28 | 194.36 |
| 63 | 89.27 | 109.61 | 122.04 | 140.12 | 160.46 | 174.02 | 101.70 | 127.69 | 143.51 | 157.07 | 188.71 | 207.92 |
| 64 | 96.05 | 118.65 | 132.21 | 150.29 | 171.76 | 185.32 | 107.35 | 136.73 | 153.68 | 168.37 | 201.14 | 221.48 |
| 65 | 102.83 | 127.69 | 142.38 | 159.33 | 183.06 | 196.62 | 114.13 | 144.64 | 162.72 | 179.67 | 214.70 | 236.17 |
| 66 | 109.61 | 136.73 | 153.68 | 169.50 | 195.49 | 211.31 | 123.17 | 154.81 | 174.02 | 190.97 | 229.39 | 250.86 |
| 67 | 116.39 | 148.03 | 163.85 | 180.80 | 212.44 | 228.26 | 129.95 | 167.24 | 184.19 | 204.53 | 248.60 | 265.55 |
| 68 | 125.43 | 160.46 | 177.41 | 195.49 | 232.78 | 245.21 | 140.12 | 179.67 | 200.01 | 221.48 | 268.94 | 284.76 |
| 69 | 135.60 | 172.89 | 194.36 | 215.83 | 254.25 | 272.33 | 153.68 | 195.49 | 219.22 | 244.08 | 292.67 | 311.88 |
| 70 | 146.90 | 187.58 | 212.44 | 239.56 | 277.98 | 300.58 | 167.24 | 211.31 | 238.43 | 270.07 | 316.40 | 344.65 |
| 71 | 160.46 | 203.40 | 227.13 | 264.42 | 303.97 | 327.70 | 181.93 | 228.26 | 256.51 | 298.32 | 343.52 | 370.64 |
| 72 | 176.28 | 220.35 | 245.21 | 294.93 | 334.48 | 360.47 | 198.88 | 248.60 | 276.85 | 331.09 | 375.16 | 403.41 |
| 73 | 193.23 | 241.82 | 267.81 | 328.83 | 370.64 | 396.63 | 215.83 | 271.20 | 302.84 | 366.12 | 411.32 | 438.44 |
| 74 | 212.44 | 265.55 | 294.93 | 367.25 | 411.32 | 437.31 | 233.91 | 296.06 | 331.09 | 405.67 | 450.87 | 479.12 |
| 75 | 230.52 | 292.67 | 331.09 | 406.80 | 454.26 | 482.51 | 251.99 | 323.18 | 366.12 | 445.22 | 494.94 | 524.32 |
| 76 | 248.60 | 325.44 | 376.29 | 450.87 | 503.98 | 536.75 | 271.20 | 354.82 | 409.06 | 488.16 | 543.53 | 578.56 |
| 77 | 270.07 | 366.12 | 429.40 | 498.33 | 563.87 | 604.55 | 290.41 | 392.11 | 457.65 | 532.23 | 602.29 | 645.23 |
| 78 | 292.67 | 410.19 | 484.77 | 549.18 | 629.41 | 679.13 | 313.01 | 433.92 | 509.63 | 579.69 | 666.70 | 718.68 |
| 79 | 317.53 | 456.52 | 542.40 | 602.29 | 699.47 | 758.23 | 336.74 | 476.86 | 562.74 | 630.54 | 734.50 | 796.65 |
| 80 | 346.91 | 503.98 | | | | | 364.99 | 520.93 | | | | |
| 81 | 384.20 | 553.70 | | | | | 398.89 | 568.39 | | | | |
| 82 | 426.01 | 605.68 | | | | | 439.57 | 618.11 | | | | |
| 83 | 473.47 | 658.79 | | | | | 484.77 | 668.96 | | | | |
| 84 | 525.45 | 715.29 | | | | | 534.49 | 722.07 | | | | |
| 85+ | | | | | | | | | | | | |

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C4

## John Hancock Life Insurance Company (U.S.A.)

## NH-99 VA 4/99

***Premiums to be used only with those that have previously elected an inflation decrease option during the 2010 and 2013 Rate Filing***

### Preferred Rates per $10 of Facility Daily Benefit - 100 Day Elimination Period

| Age | 0.3% Simple Inflation or 1.8% Simple Inflation with Shared Cost | | | | | | 0.3% Compound Inflation or 1.8% Compound Inflation with Shared Cost | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | 27.12 | 33.90 | 38.42 | 42.94 | 53.11 | 59.89 | 39.55 | 49.72 | 55.37 | 63.28 | 75.71 | 83.62 |
| 30 | 27.12 | 33.90 | 38.42 | 42.94 | 53.11 | 59.89 | 39.55 | 49.72 | 55.37 | 63.28 | 75.71 | 83.62 |
| 31 | 27.12 | 33.90 | 38.42 | 42.94 | 53.11 | 59.89 | 39.55 | 49.72 | 55.37 | 63.28 | 75.71 | 83.62 |
| 32 | 27.12 | 33.90 | 38.42 | 42.94 | 53.11 | 59.89 | 39.55 | 49.72 | 55.37 | 63.28 | 75.71 | 83.62 |
| 33 | 27.12 | 33.90 | 38.42 | 42.94 | 53.11 | 59.89 | 39.55 | 49.72 | 55.37 | 63.28 | 75.71 | 83.62 |
| 34 | 27.12 | 33.90 | 38.42 | 42.94 | 53.11 | 59.89 | 39.55 | 49.72 | 55.37 | 63.28 | 75.71 | 83.62 |
| 35 | 27.12 | 33.90 | 38.42 | 42.94 | 53.11 | 59.89 | 39.55 | 49.72 | 55.37 | 63.28 | 75.71 | 83.62 |
| 36 | 27.12 | 33.90 | 38.42 | 42.94 | 53.11 | 59.89 | 39.55 | 49.72 | 55.37 | 63.28 | 75.71 | 83.62 |
| 37 | 27.12 | 33.90 | 38.42 | 42.94 | 53.11 | 59.89 | 39.55 | 49.72 | 55.37 | 63.28 | 75.71 | 83.62 |
| 38 | 27.12 | 33.90 | 38.42 | 42.94 | 53.11 | 59.89 | 39.55 | 49.72 | 55.37 | 63.28 | 75.71 | 83.62 |
| 39 | 27.12 | 33.90 | 38.42 | 42.94 | 53.11 | 59.89 | 39.55 | 49.72 | 55.37 | 63.28 | 75.71 | 83.62 |
| 40 | 27.12 | 33.90 | 38.42 | 42.94 | 53.11 | 59.89 | 39.55 | 49.72 | 55.37 | 63.28 | 75.71 | 83.62 |
| 41 | 27.12 | 33.90 | 38.42 | 42.94 | 53.11 | 59.89 | 39.55 | 49.72 | 55.37 | 63.28 | 75.71 | 83.62 |
| 42 | 27.12 | 33.90 | 38.42 | 42.94 | 53.11 | 59.89 | 39.55 | 49.72 | 55.37 | 63.28 | 75.71 | 83.62 |
| 43 | 27.12 | 33.90 | 38.42 | 42.94 | 53.11 | 59.89 | 39.55 | 49.72 | 55.37 | 63.28 | 75.71 | 83.62 |
| 44 | 27.12 | 33.90 | 38.42 | 42.94 | 53.11 | 59.89 | 39.55 | 49.72 | 55.37 | 63.28 | 75.71 | 83.62 |
| 45 | 35.03 | 45.20 | 49.72 | 55.37 | 68.93 | 76.84 | 47.46 | 57.63 | 63.28 | 70.06 | 84.75 | 92.66 |
| 46 | 35.03 | 45.20 | 49.72 | 55.37 | 68.93 | 76.84 | 47.46 | 57.63 | 63.28 | 70.06 | 84.75 | 92.66 |
| 47 | 35.03 | 45.20 | 49.72 | 55.37 | 68.93 | 76.84 | 47.46 | 57.63 | 63.28 | 70.06 | 84.75 | 92.66 |
| 48 | 35.03 | 45.20 | 49.72 | 55.37 | 68.93 | 76.84 | 47.46 | 57.63 | 63.28 | 70.06 | 84.75 | 92.66 |
| 49 | 35.03 | 45.20 | 49.72 | 55.37 | 68.93 | 76.84 | 47.46 | 57.63 | 63.28 | 70.06 | 84.75 | 92.66 |
| 50 | 38.42 | 48.59 | 54.24 | 61.02 | 74.58 | 83.62 | 50.85 | 59.89 | 65.54 | 73.45 | 88.14 | 97.18 |
| 51 | 40.68 | 50.85 | 57.63 | 64.41 | 77.97 | 87.01 | 51.98 | 62.15 | 67.80 | 74.58 | 90.40 | 99.44 |
| 52 | 42.94 | 54.24 | 59.89 | 66.67 | 81.36 | 90.40 | 53.11 | 63.28 | 68.93 | 76.84 | 92.66 | 101.70 |
| 53 | 44.07 | 56.50 | 63.28 | 70.06 | 84.75 | 93.79 | 54.24 | 65.54 | 72.32 | 77.97 | 94.92 | 103.96 |
| 54 | 46.33 | 58.76 | 65.54 | 72.32 | 88.14 | 98.31 | 56.50 | 66.67 | 73.45 | 80.23 | 97.18 | 107.35 |
| 55 | 48.59 | 59.89 | 68.93 | 75.71 | 91.53 | 101.70 | 57.63 | 68.93 | 75.71 | 82.49 | 99.44 | 109.61 |
| 56 | 51.98 | 64.41 | 72.32 | 80.23 | 97.18 | 107.35 | 62.15 | 73.45 | 80.23 | 87.01 | 105.09 | 116.39 |
| 57 | 55.37 | 68.93 | 76.84 | 87.01 | 103.96 | 114.13 | 65.54 | 79.10 | 88.14 | 93.79 | 113.00 | 125.43 |
| 58 | 59.89 | 73.45 | 81.36 | 93.79 | 110.74 | 122.04 | 70.06 | 85.88 | 94.92 | 101.70 | 123.17 | 136.73 |
| 59 | 64.41 | 77.97 | 87.01 | 100.57 | 117.52 | 128.82 | 73.45 | 91.53 | 103.96 | 109.61 | 133.34 | 148.03 |
| 60 | 68.93 | 82.49 | 90.40 | 106.22 | 123.17 | 134.47 | 79.10 | 98.31 | 110.74 | 117.52 | 141.25 | 157.07 |
| 61 | 72.32 | 87.01 | 96.05 | 111.87 | 129.95 | 141.25 | 82.49 | 102.83 | 116.39 | 123.17 | 150.29 | 166.11 |
| 62 | 75.71 | 91.53 | 101.70 | 117.52 | 136.73 | 148.03 | 85.88 | 108.48 | 122.04 | 132.21 | 158.20 | 175.15 |
| 63 | 80.23 | 98.31 | 108.48 | 125.43 | 143.51 | 154.81 | 90.40 | 115.26 | 128.82 | 140.12 | 168.37 | 185.32 |
| 64 | 84.75 | 103.96 | 116.39 | 132.21 | 150.29 | 162.72 | 94.92 | 119.78 | 135.60 | 148.03 | 177.41 | 195.49 |
| 65 | 90.40 | 110.74 | 124.30 | 138.99 | 158.20 | 171.76 | 99.44 | 125.43 | 141.25 | 157.07 | 186.45 | 205.66 |
| 66 | 94.92 | 118.65 | 133.34 | 146.90 | 168.37 | 183.06 | 105.09 | 133.34 | 150.29 | 167.24 | 198.88 | 218.09 |
| 67 | 101.70 | 128.82 | 144.64 | 158.20 | 184.19 | 198.88 | 113.00 | 143.51 | 162.72 | 179.67 | 214.70 | 235.04 |
| 68 | 108.48 | 138.99 | 157.07 | 172.89 | 201.14 | 218.09 | 123.17 | 155.94 | 176.28 | 195.49 | 233.91 | 255.38 |
| 69 | 117.52 | 151.42 | 170.63 | 189.84 | 221.48 | 239.56 | 133.34 | 169.50 | 190.97 | 213.57 | 254.25 | 276.85 |
| 70 | 128.82 | 162.72 | 185.32 | 207.92 | 240.69 | 262.16 | 145.77 | 184.19 | 206.79 | 235.04 | 274.59 | 299.45 |
| 71 | 140.12 | 176.28 | 197.75 | 230.52 | 264.42 | 285.89 | 159.33 | 198.88 | 223.74 | 259.90 | 298.32 | 323.18 |
| 72 | 154.81 | 192.10 | 213.57 | 256.51 | 291.54 | 314.14 | 172.89 | 216.96 | 240.69 | 287.02 | 325.44 | 350.30 |
| 73 | 169.50 | 210.18 | 232.78 | 285.89 | 322.05 | 344.65 | 187.58 | 236.17 | 262.16 | 319.79 | 357.08 | 381.94 |
| 74 | 184.19 | 230.52 | 256.51 | 319.79 | 357.08 | 380.81 | 204.53 | 257.64 | 288.15 | 352.56 | 392.11 | 416.97 |
| 75 | 200.01 | 255.38 | 288.15 | 354.82 | 395.50 | 419.23 | 219.22 | 281.37 | 319.79 | 387.59 | 430.53 | 455.39 |
| 76 | 216.96 | 283.63 | 327.70 | 392.11 | 438.44 | 466.69 | 236.17 | 308.49 | 355.95 | 424.88 | 473.47 | 502.85 |
| 77 | 235.04 | 318.66 | 372.90 | 433.92 | 490.42 | 525.45 | 253.12 | 341.26 | 398.89 | 463.30 | 524.32 | 560.48 |
| 78 | 255.38 | 357.08 | 422.62 | 477.99 | 548.05 | 590.99 | 272.33 | 377.42 | 442.96 | 505.11 | 579.69 | 626.02 |
| 79 | 276.85 | 396.63 | 471.21 | 524.32 | 607.94 | 658.79 | 292.67 | 414.71 | 489.29 | 548.05 | 638.45 | 693.82 |
| 80 | 301.71 | 438.44 | | | | | 317.53 | 454.26 | | | | |
| 81 | 333.35 | 482.51 | | | | | 348.04 | 494.94 | | | | |
| 82 | 370.64 | 526.58 | | | | | 383.07 | 536.75 | | | | |
| 83 | 412.45 | 572.91 | | | | | 422.62 | 581.95 | | | | |
| 84 | 457.65 | 621.50 | | | | | 465.56 | 628.28 | | | | |
| 85+ | | | | | | | | | | | | |

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix D
## Gold (LTC-96)
## Shared Cost Percentages

| Age | GPO | | | | | | Simple Inflation | | | | | | Compound Inflation | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | Benefit Period | | | | | | Benefit Period | | | | | |
| | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 6 Years | 10 Years | Life |
| 18-29 | | | | | | 16.8% | | | 10.3% | | 11.6% | 9.0% | | | 18.4% | | | 20.9% |
| 30 | | | | | | 18.5% | | | | | | | | 24.7% | | | | |
| 31 | | | | | | | | | | 11.3% | | | | | 24.8% | | | |
| 32 | | | | 11.3% | | | | | | 23.6% | | 21.2% | | | | | | 23.5% |
| 33 | | | | | | | | | | | | | 24.1% | | | | | 14.5% |
| 34 | | 12.6% | | | | 23.6% | | | | | | | | 24.8% | 24.8% | | | 21.0% |
| 35 | | | | | | 19.4% | | 12.6% | | | | | | 12.1% | | 16.8% | | 19.0% |
| 36 | | 16.4% | | | | | | 23.7% | | | | | | | 21.2% | 24.8% | | 18.0% |
| 37 | | | | | | 23.6% | | 16.9% | 23.9% | | 24.3% | 15.6% | 15.2% | 19.5% | 24.8% | 24.8% | | 18.1% |
| 38 | | | | 23.6% | | 18.6% | | | 18.7% | 14.5% | | 24.4% | | 17.4% | 24.8% | 23.5% | | 21.4% |
| 39 | 23.6% | | 23.0% | 23.6% | 23.6% | 23.7% | | 22.0% | 22.5% | 20.3% | | 21.7% | 24.8% | 24.8% | 20.9% | 22.5% | 18.2% | 21.9% |
| 40 | | | | 23.7% | | 22.7% | 17.6% | 24.0% | 17.0% | 18.2% | | 19.7% | 16.9% | 23.5% | 20.0% | 20.7% | 24.8% | 18.6% |
| 41 | 23.7% | 23.6% | 21.9% | 23.8% | 21.0% | 23.9% | | 24.1% | 19.4% | 18.7% | | 20.6% | 24.8% | 23.3% | 21.6% | 21.7% | 16.7% | 18.0% |
| 42 | 21.7% | 22.1% | 20.1% | 23.9% | 17.1% | 24.0% | | 21.0% | 14.9% | 20.5% | 24.8% | 23.6% | 22.4% | 22.2% | 21.1% | 21.5% | 18.6% | 18.9% |
| 43 | | 23.7% | 21.6% | 21.2% | 24.0% | 24.1% | | 23.8% | 21.9% | 20.4% | 23.4% | 24.4% | | 19.8% | 19.1% | 18.2% | 22.6% | 20.9% |
| 44 | 23.9% | 21.4% | 23.4% | 23.7% | 24.1% | 24.2% | 24.5% | 24.2% | 24.3% | 22.3% | 24.8% | 20.0% | 24.8% | 21.4% | 21.5% | 20.9% | 22.0% | 20.0% |
| 45 | 23.6% | 20.7% | 21.1% | 23.7% | 23.7% | 23.9% | 24.0% | 23.9% | 23.2% | 20.3% | 24.4% | 21.7% | 24.8% | 24.8% | 23.4% | 21.5% | 22.6% | 21.6% |
| 46 | 23.7% | 20.2% | 23.1% | 23.8% | 23.8% | 23.9% | 24.0% | 24.0% | 24.2% | 22.0% | 24.5% | 24.6% | 24.8% | 24.8% | 23.1% | 20.2% | 23.8% | 21.4% |
| 47 | 23.7% | 22.0% | 21.2% | 23.9% | 23.9% | 24.0% | 24.0% | 24.1% | 24.2% | 21.1% | 24.6% | 24.7% | 23.8% | 24.8% | 23.0% | 23.2% | 18.4% | 21.5% |
| 48 | 23.7% | 20.5% | 20.3% | 23.9% | 24.0% | 24.1% | 24.2% | 24.1% | 24.4% | 24.3% | 24.7% | 24.5% | 24.8% | 24.6% | 21.5% | 21.7% | 24.5% | 20.9% |
| 49 | 23.7% | 21.9% | 21.9% | 24.0% | 24.2% | 24.2% | 24.3% | 24.3% | 24.4% | 24.4% | 24.8% | 22.9% | 24.8% | 24.8% | 23.4% | 21.2% | 24.8% | 21.4% |
| 50 | 21.1% | 20.1% | 19.6% | 20.1% | 24.0% | 21.8% | 20.4% | 16.7% | 16.5% | 15.1% | 16.5% | 16.3% | 22.7% | 18.2% | 16.4% | 15.0% | 17.5% | 14.8% |
| 51 | 23.6% | 17.8% | 18.3% | 21.2% | 23.5% | 24.1% | 19.6% | 18.6% | 16.1% | 16.0% | 23.8% | 17.0% | 19.7% | 19.3% | 16.8% | 15.5% | 17.5% | 15.5% |
| 52 | 23.6% | 20.3% | 21.4% | 22.3% | 21.1% | 24.2% | 24.0% | 20.6% | 17.8% | 16.3% | 19.6% | 16.8% | 22.8% | 19.1% | 17.8% | 16.0% | 18.1% | 15.5% |
| 53 | 23.6% | 19.8% | 20.8% | 21.3% | 24.1% | 24.2% | 23.5% | 21.4% | 17.2% | 17.2% | 20.5% | 18.3% | 23.9% | 19.8% | 18.3% | 15.9% | 17.5% | 16.2% |
| 54 | 23.6% | 22.0% | 22.9% | 22.8% | 24.1% | 24.2% | 20.7% | 20.7% | 19.2% | 17.9% | 19.5% | 18.8% | 24.8% | 20.8% | 18.1% | 17.1% | 17.0% | 16.8% |
| 55 | 17.7% | 13.4% | 14.0% | 13.6% | 15.8% | 16.7% | 16.3% | 13.5% | 12.1% | 11.3% | 13.6% | 11.8% | 17.1% | 15.0% | 13.1% | 11.7% | 13.1% | 11.3% |
| 56 | 22.4% | 15.1% | 13.9% | 14.4% | 19.2% | 19.2% | 16.2% | 13.4% | 13.0% | 11.3% | 15.1% | 12.9% | 18.3% | 15.4% | 13.0% | 12.0% | 12.7% | 12.0% |
| 57 | 21.5% | 14.6% | 14.3% | 16.0% | 18.8% | 19.7% | 16.4% | 14.7% | 13.1% | 12.3% | 15.4% | 12.8% | 18.4% | 15.9% | 13.7% | 12.5% | 14.5% | 12.3% |
| 58 | 21.6% | 16.1% | 15.5% | 17.8% | 21.0% | 21.0% | 17.2% | 15.4% | 13.5% | 13.1% | 15.2% | 14.2% | 20.3% | 16.7% | 15.0% | 13.2% | 14.0% | 13.6% |
| 59 | 20.6% | 16.5% | 16.5% | 18.7% | 21.8% | 24.3% | 16.7% | 15.9% | 14.6% | 13.3% | 14.3% | 14.6% | 18.0% | 17.1% | 16.3% | 14.3% | 16.5% | 14.4% |
| 60 | 11.2% | 9.0% | 9.1% | 11.0% | 14.4% | 14.2% | 11.3% | 9.7% | 8.8% | 7.8% | 9.1% | 9.0% | 13.1% | 11.1% | 9.8% | 9.3% | 10.5% | 9.7% |
| 61 | 11.8% | 9.9% | 8.9% | 11.7% | 15.0% | 14.5% | 12.3% | 10.4% | 9.0% | 8.4% | 10.5% | 8.9% | 12.6% | 11.8% | 10.1% | 9.3% | 9.3% | 9.7% |
| 62 | 12.4% | 9.6% | 10.3% | 12.5% | 15.5% | 15.7% | 12.0% | 11.2% | 9.1% | 8.7% | 10.6% | 9.0% | 11.8% | 12.1% | 10.5% | 9.8% | 11.1% | 10.1% |
| 63 | 11.7% | 10.9% | 10.5% | 13.1% | 15.3% | 16.8% | 11.7% | 11.3% | 9.3% | 9.6% | 10.7% | 9.7% | 11.6% | 12.2% | 10.8% | 10.1% | 11.8% | 10.7% |
| 64 | 12.9% | 11.6% | 10.0% | 14.7% | 19.0% | 18.7% | 12.0% | 10.8% | 9.3% | 10.6% | 11.0% | 10.1% | 12.8% | 12.2% | 11.1% | 10.9% | 11.8% | 11.3% |
| 65 | 7.1% | 6.9% | 6.1% | 8.8% | 12.6% | 10.6% | 6.8% | 6.6% | 5.5% | 6.4% | 6.4% | 6.4% | 7.3% | 7.7% | 6.8% | 7.0% | 7.7% | 7.1% |
| 66 | 8.6% | 7.7% | 6.4% | 9.5% | 12.6% | 11.8% | 7.3% | 7.3% | 5.9% | 7.1% | 7.7% | 6.7% | 7.7% | 8.6% | 7.5% | 7.0% | 7.2% | 7.1% |
| 67 | 8.7% | 8.3% | 7.1% | 11.0% | 13.1% | 12.0% | 8.3% | 7.8% | 6.5% | 7.4% | 8.8% | 7.4% | 10.1% | 9.2% | 8.3% | 7.5% | 8.7% | 8.1% |
| 68 | 10.1% | 7.9% | 7.8% | 11.8% | 14.6% | 13.0% | 9.2% | 8.9% | 7.2% | 8.0% | 7.9% | 7.9% | 9.5% | 9.7% | 8.9% | 7.9% | 10.0% | 8.2% |
| 69 | 12.4% | 9.3% | 8.7% | 11.9% | 16.5% | 13.5% | 10.2% | 9.7% | 8.6% | 8.9% | 9.7% | 8.5% | 10.1% | 10.1% | 9.2% | 8.3% | 10.3% | 8.9% |
| 70 | 8.4% | 5.6% | 6.1% | 7.7% | 10.1% | 9.3% | 8.1% | 7.2% | 6.5% | 6.1% | 6.1% | 5.6% | 8.1% | 6.9% | 6.7% | 6.5% | 5.2% | 5.9% |
| 71 | 8.4% | 5.4% | 5.4% | 8.5% | 10.5% | 9.6% | 9.7% | 7.7% | 6.6% | 6.4% | 7.6% | 6.2% | 9.1% | 7.3% | 8.1% | 7.0% | 8.9% | 7.0% |
| 72 | 9.0% | 5.0% | 4.8% | 8.4% | 11.5% | 10.1% | 9.9% | 8.1% | 7.2% | 6.9% | 6.2% | 6.7% | 9.9% | 7.7% | 8.1% | 7.7% | 7.8% | 6.6% |
| 73 | 10.6% | 5.9% | 4.9% | 8.6% | 11.4% | 10.9% | 11.0% | 7.9% | 7.4% | 6.9% | 6.1% | 6.1% | 8.5% | 8.0% | 8.0% | 6.1% | 12.9% | 6.4% |
| 74 | 13.3% | 7.5% | 6.3% | 9.4% | 9.6% | 12.5% | 12.3% | 9.4% | 7.7% | 8.3% | 9.5% | 7.1% | 6.6% | 9.0% | 8.3% | 7.0% | 14.4% | 9.9% |
| 75 | 10.8% | 7.0% | 5.6% | 7.1% | 8.7% | 8.3% | 8.5% | 6.4% | 6.5% | 4.9% | 8.9% | 4.9% | 8.6% | 6.2% | 5.7% | 8.9% | 4.6% | 6.4% |
| 76 | 14.8% | 10.9% | 9.5% | 9.2% | 10.1% | 11.0% | 9.8% | 6.5% | 5.7% | 6.6% | 4.4% | 5.0% | 11.0% | 5.6% | 5.9% | | | |
| 77 | 15.1% | 11.2% | 10.4% | 9.0% | 14.7% | 8.2% | 7.8% | 8.1% | 5.9% | 3.3% | | | | 5.5% | 6.3% | | | 5.8% |
| 78 | 16.8% | 12.7% | 11.6% | 9.6% | 8.5% | 5.7% | 9.2% | 11.0% | 11.4% | 12.2% | | | | | 5.3% | | | 4.1% |
| 79 | 17.3% | 13.5% | 12.5% | 11.6% | 13.3% | 10.9% | 10.5% | 10.2% | 8.0% | | | | 8.4% | | 5.6% | | | |
| 80 | 10.2% | 9.7% | | | | | 4.5% | 15.0% | | | | | 11.7% | 7.4% | | | | |
| 81 | 9.7% | 10.4% | | | | | 6.8% | | | | | | | 10.2% | | | | |
| 82 | 14.5% | 20.8% | | | | | | | | | | | | | | | | |
| 83 | 18.3% | 11.1% | | | | | | | | | | | | | | | | |
| 84 | | | | | | | | | | | | | | | | | | |
| 85 | | | | | | | | | | | | | | | | | | |
| 86 | | | | | | | | | | | | | | | | | | |
| 87 | | | | | | | | | | | | | | | | | | |
| 88 | | | | | | | | | | | | | | | | | | |
| 89 | | | | | | | | | | | | | | | | | | |
| 90 | | | | | | | | | | | | | | | | | | |
| 91 | | | | | | | | | | | | | | | | | | |

Certain cells are blank because there are no nationwide policies with that benefit period, issue age and inflation combination

For GPO policies with multiple layers of coverage, the Shared Cost percentage will be based on the issue age of the base contract. Each GPO layer will be reduced by the Shared Cost percentage

# Appendix D
## Fidelity (LTC2000)
## Shared Cost Percentages

| Age | GPO | | | Compound Inflation | | |
|---|---|---|---|---|---|---|
| | Benefit Period | | | Benefit Period | | |
| | 4 Years | 6 Years | Life | 4 Years | 6 Years | Life |
| 18-29 | | | | | | |
| 30 | | | | | | |
| 31 | | | | | | |
| 32 | | | | | | |
| 33 | | | | | | |
| 34 | | | | | | |
| 35 | | | | | | |
| 36 | | | | | | |
| 37 | | | | | | |
| 38 | | | | | | |
| 39 | | | | | | |
| 40 | | | | 24.8% | | |
| 41 | | | | | | 21.7% |
| 42 | | | | | | |
| 43 | | | | | | |
| 44 | | | | | 18.7% | 24.8% |
| 45 | | | | | | |
| 46 | | | | | | 24.8% |
| 47 | | | | | 22.5% | 24.8% |
| 48 | | | | | | |
| 49 | | | | | 22.6% | 24.0% |
| 50 | | | | 16.0% | | 18.3% |
| 51 | | | 24.3% | | 21.0% | 17.9% |
| 52 | | 24.0% | | | 16.5% | 10.8% |
| 53 | | | 24.3% | 21.6% | 24.8% | 20.6% |
| 54 | 23.1% | | | 21.0% | 20.8% | 19.8% |
| 55 | | | | 22.4% | 12.5% | 13.4% |
| 56 | 15.9% | | | 21.8% | 13.2% | 16.0% |
| 57 | | | | 13.9% | 13.1% | 15.2% |
| 58 | 21.7% | | | 17.2% | 17.8% | 15.4% |
| 59 | 21.3% | 21.5% | 24.5% | 19.9% | 15.4% | 14.9% |
| 60 | 11.0% | 20.3% | | 11.7% | 9.7% | 11.3% |
| 61 | 13.0% | | | 11.9% | 11.4% | 11.9% |
| 62 | 12.9% | | | 14.1% | 11.5% | 12.0% |
| 63 | 12.9% | | | 10.9% | 12.7% | 13.6% |
| 64 | | | 17.6% | 16.8% | 12.5% | 12.8% |
| 65 | 9.2% | 15.4% | 15.3% | 10.3% | 9.5% | 14.3% |
| 66 | 11.6% | 19.9% | 22.2% | 9.6% | 12.2% | 8.6% |
| 67 | 9.6% | 13.1% | | 9.1% | 8.5% | 11.3% |
| 68 | 7.6% | 15.2% | | 15.6% | 11.9% | 11.4% |
| 69 | | 17.0% | 15.2% | 8.9% | | 10.5% |
| 70 | 12.0% | | 10.2% | | 6.2% | |
| 71 | | 11.7% | | | | |
| 72 | 18.4% | | | | | |
| 73 | | | | | | |
| 74 | | | | | | 7.1% |
| 75 | | | | | | |
| 76 | 19.9% | | | | | |
| 77 | | | | | | |
| 78 | | | | 4.4% | | |
| 79 | | | | | | |
| 80 | | | | | | |
| 81 | | | | | | |
| 82 | | | | | | |
| 83 | | | | | | |
| 84 | | | | | | |
| 85 | | | | | | |
| 86 | | | | | | |
| 87 | | | | | | |
| 88 | | | | | | |
| 89 | | | | | | |
| 90 | | | | | | |
| 91 | | | | | | |

Certain cells are blank because there are no nationwide policies with that benefit period, issue age and inflation combination

For GPO policies with multiple layers of coverage, the Shared Cost percentage will be based on the issue age of the base contract. Each GPO layer will be reduced by the Shared Cost percentage

# Appendix D
## Gold (LTC-96)
### Shared Cost Percentages

**Note on premium calculation for a policyholder who elects the Shared Cost option:**

To calculate the premium after election of the Shared Cost option, the premium rate schedules in Appendices C1 to C4 should be used. Since the Shared Cost option reduces the daily benefit, an additional factor is required to calculate the premium appropriately, as shown below:

$$\text{Premium after electing Shared Cost option} = \frac{(\text{Premium Rate Schedule per \$10 daily benefit: Appendices C1-C4}) * (\text{New Daily Benefit}/10)}{(1 - \text{Shared Cost Percentage})}$$

A similar formula can be used for GPO policies with multiple layers of coverage:

$$\text{Premium after electing Shared Cost option} = \frac{[\ (\text{Premium Rate Schedule, Base Issue Age per \$10 Daily Benefit: Appendices C1-C4}) * (\text{New Base Daily Benefit}/10) + (\text{Premium Rate Schedule, GPO Layer 1 Issue Age per \$10 Daily Benefit: Appendices C1-C4}) * (\text{New Layer 1 Daily Benefit}/10) + \ldots\ ]}{(1 - \text{Shared Cost Percentage})}$$

**John Hancock Life Insurance Company (U.S.A.)**
**Actuarial Memorandum for Inforce Rate Increase – Custom Care Series**
**May 20, 2019**

| Product Name | Form Number | Issue Date Range |
|---|---|---|
| Custom Care | LTC-02 VA | Aug 2002 – Sep 2003 |
| Essential Care | BSC-02 VA | Oct 2002 – Sep 2003 |

**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, toileting, transferring and maintaining continence.

Premiums are waived after the insured has met the elimination period and is receiving benefits and will continue to be waived until the insured stops receiving such benefits.

BSC-02 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, toileting, transferring and maintaining continence.

Premiums are waived after the insured has met the elimination period and is receiving Nursing Home or Assisted Living Facility benefits and will continue to be waived until the insured stops receiving such benefits.

## 3. Renewability

All policy forms are guaranteed renewable.

## 4. Applicability

This filing is applicable to in force policies only, as these policy forms are no longer being sold in the market. The premium changes will apply to the base forms as well as all applicable riders.

## 5. Actuarial Assumptions

Morbidity

The morbidity assumptions are derived from our own experience, following our most recent comprehensive claim study completed in 2016. The study has been peer reviewed both internally as well as by an Independent third party.

Our claims projections include 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 but does not include future improvements):

For policies issued prior to 2004:

| Age | Issue Age 55 | |
|---|---|---|
| | 4 year | Lifetime |
| **55** | 1.17 | 4.58 |
| **60** | 4.62 | 11.78 |
| **65** | 17.27 | 41.64 |
| **70** | 31.10 | 69.36 |
| **75** | 75.75 | 167.52 |
| **80** | 173.32 | 303.04 |
| **85** | 395.93 | 587.48 |
| **90** | 512.12 | 680.30 |
| **95** | 505.53 | 611.87 |

| Age | Issue Age 65 | |
|---|---|---|
| | 4 year | Lifetime |
| **65** | 4.60 | 18.01 |
| **70** | 23.77 | 55.80 |
| **75** | 81.39 | 177.97 |
| **80** | 182.50 | 317.37 |
| **85** | 436.23 | 644.71 |
| **90** | 561.22 | 740.26 |
| **95** | 531.66 | 628.18 |

| Age | Issue Age 75 | |
|---|---|---|
| | 4 year | Lifetime |
| **75** | 21.28 | 74.51 |
| **80** | 170.87 | 308.77 |
| **85** | 484.99 | 701.68 |
| **90** | 592.66 | 770.53 |
| **95** | 564.13 | 650.52 |

For policies issued after 2004 (lower morbidity due to underwriting changes):

| Age | Issue Age 55 | |
|---|---|---|
| | 4 year | Lifetime |
| **55** | 0.90 | 3.51 |
| **60** | 3.58 | 9.13 |
| **65** | 13.64 | 32.91 |
| **70** | 28.08 | 62.68 |
| **75** | 70.33 | 155.68 |
| **80** | 161.05 | 281.99 |
| **85** | 370.30 | 551.78 |
| **90** | 487.23 | 654.61 |
| **95** | 493.30 | 616.08 |

| Age | Issue Age 65 | |
|---|---|---|
| | 4 year | Lifetime |
| **65** | 3.52 | 13.79 |
| **70** | 18.45 | 43.34 |
| **75** | 64.49 | 141.35 |
| **80** | 165.66 | 289.21 |
| **85** | 408.64 | 607.85 |
| **90** | 535.24 | 714.93 |
| **95** | 523.63 | 642.24 |

| Age | Issue Age 75 | |
|---|---|---|
| | 4 year | Lifetime |
| **75** | 16.31 | 57.12 |
| **80** | 133.67 | 242.68 |
| **85** | 397.59 | 582.27 |
| **90** | 571.40 | 757.56 |
| **95** | 565.14 | 690.21 |

Voluntary Lapses

The voluntary lapse rates are also based on our own experience:

| Duration | No Inflation | | | |
|---|---|---|---|---|
| | Issue Age | | | |
| | 55 | 65 | 75 | 82 |
| 1 | 4.30% | 4.45% | 4.93% | 6.25% |
| 5 | 1.70% | 1.45% | 1.80% | 3.15% |
| 10 | 1.16% | 1.17% | 1.27% | 1.55% |
| 15 | 0.63% | 1.05% | 1.31% | 1.98% |
| 20 | 0.55% | 0.81% | 1.93% | 1.98% |
| 25 | 0.55% | 1.45% | 1.98% | 1.98% |
| 30 | 0.81% | 1.94% | 1.98% | 1.98% |
| 35 | 1.45% | 1.98% | 1.98% | 1.98% |
| 40 | 1.94% | 1.98% | 1.98% | 1.98% |

| Duration | Inflation | | | |
|---|---|---|---|---|
| | Issue Age | | | |
| | 55 | 65 | 75 | 82 |
| 1 | 3.00% | 3.00% | 4.10% | 4.10% |
| 5 | 1.50% | 1.25% | 1.35% | 1.15% |
| 10 | 0.69% | 0.77% | 1.05% | 0.91% |
| 15 | 0.51% | 0.67% | 0.91% | 1.85% |
| 20 | 0.43% | 0.60% | 1.49% | 2.03% |
| 25 | 0.43% | 1.27% | 2.03% | 2.03% |
| 30 | 0.60% | 2.03% | 2.03% | 2.03% |
| 35 | 1.27% | 2.03% | 2.03% | 2.03% |
| 40 | 2.03% | 2.03% | 2.03% | 2.03% |

In addition to the lapse rates shown, we assume a 4.2% lapse rate due to the rate increase. The additional lapse rate is used to adjust future premiums and claims down by 4.2% starting at the effective implementation date of the rate increase.

Mortality

The mortality rates have also been derived based on our own experience within our individual long-term care block of business.

The base mortality table is the unloaded 1994 Group Annuity Mortality Table, sex-distinct, with 22 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 | 2,420 | 2,270 | 3,153 |
| BSC-02 VA | 1,990 | 2,060 | 2,861 |

## 14. Number of Policyholders

The table below summarizes, as of 12/31/2015, the number of policies inforce and their 2015 annualized premium that will be affected by this rate increase in your state.

| Form | Number of Policies | 2015 Annualized Premium |
|---|---|---|
| LTC-02 VA | 5,322 | 12,104,888 |
| BSC-02 VA | 165 | 339,390 |

## 15. Reserves

Active Life Reserves have not been used in this rate increase demonstration. Minimum Statutory Claim reserves as of 12/31/2015 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 12/31/2015 have also been allocated to the calendar year of incurral and included in historic incurred claims.

## 16. Analysis Performed

### Original Pricing Assumptions

The initial premium schedule was based on the originally filed pricing assumptions which were believed to be appropriate, given company and industry experience available, when the initial rate schedule was developed.

The original pricing assumptions for morbidity, voluntary termination rates, and mortality were as follows:

Morbidity

Claim assumptions were derived using data published by the National Center for Health Statistics National Nursing Home Survey (1985 and 1995), the National Health Interview Survey (1984), the National Long-Term Care Survey (1982, 1984, 1989, and 1994), Medicare data, and other experience from our own data and data furnished to us by consultants, with adjustments for the impact of underwriting, inflation options, elected options, anti-selection considerations, and the savings incurred because the maximum daily benefit will not always be paid.

Below are the original sample annual claim costs for an LTC-02 policy, $300 monthly benefit, with no inflation (which included a 5.56% margin for moderately adverse experience):

| Issue Age 55 | | |
|---|---|---|
| Age | 4 yr | Lifetime |
| 55 | 1.02 | 1.70 |
| 60 | 6.40 | 10.70 |
| 65 | 15.95 | 25.33 |
| 70 | 30.43 | 46.25 |
| 75 | 58.92 | 87.92 |
| 80 | 112.75 | 167.65 |
| 85 | 196.94 | 295.56 |
| 90 | 278.39 | 464.72 |
| 95 | 261.47 | 563.30 |
| 100 | 349.87 | 703.97 |

| Issue Age 65 | | |
|---|---|---|
| Age | 4 yr | Lifetime |
| 65 | 3.29 | 5.01 |
| 70 | 24.69 | 36.71 |
| 75 | 60.67 | 89.58 |
| 80 | 116.64 | 172.63 |
| 85 | 203.10 | 304.07 |
| 90 | 275.13 | 458.61 |
| 95 | 258.64 | 556.63 |
| 100 | 343.28 | 690.26 |

| Issue Age 75 | | |
|---|---|---|
| Age | 4 yr | Lifetime |
| 75 | 23.50 | 32.54 |
| 80 | 112.93 | 161.19 |
| 85 | 212.42 | 311.58 |
| 90 | 284.23 | 470.93 |
| 95 | 265.91 | 570.24 |
| 100 | 334.13 | 670.58 |

Voluntary Terminations

| Duration | Inflation Option: None/GPO | | | | | | |
|---|---|---|---|---|---|---|---|
| | Issue Age | | | | | | |
| | 40 | 55 | 60 | 65 | 70 | 75 | 79 |
| 1 | 9.7% | 6.6% | 6.4% | 6.5% | 6.9% | 7.1% | 7.2% |
| 2 | 6.6% | 4.6% | 4.5% | 4.5% | 4.8% | 4.9% | 5.0% |
| 3 | 4.7% | 3.3% | 3.3% | 3.3% | 3.5% | 3.5% | 3.6% |
| 4 | 3.3% | 2.4% | 2.4% | 2.4% | 2.5% | 2.6% | 2.6% |
| 5 | 2.3% | 1.8% | 1.8% | 1.8% | 1.9% | 1.9% | 1.9% |
| 6+ | 1.2% | 1.2% | 1.2% | 1.2% | 1.2% | 1.2% | 1.2% |

| Duration | Inflation Option: 5% Simple | | | | | | |
|---|---|---|---|---|---|---|---|
| | Issue Age | | | | | | |
| | 40 | 55 | 60 | 65 | 70 | 75 | 79 |
| 1 | 9.8% | 6.6% | 6.5% | 6.6% | 7.0% | 7.2% | 7.2% |
| 2 | 6.7% | 4.6% | 4.5% | 4.6% | 4.8% | 5.0% | 5.0% |
| 3 | 4.7% | 3.4% | 3.3% | 3.3% | 3.5% | 3.6% | 3.6% |
| 4 | 3.3% | 2.4% | 2.4% | 2.4% | 2.5% | 2.6% | 2.6% |
| 5 | 2.3% | 1.9% | 1.8% | 1.8% | 1.9% | 1.9% | 1.9% |
| 6+ | 1.3% | 1.3% | 1.3% | 1.3% | 1.3% | 1.3% | 1.3% |

| Duration | Inflation Option: 5% Compound | | | | | | |
|---|---|---|---|---|---|---|---|
| | Issue Age | | | | | | |
| | 40 | 55 | 60 | 65 | 70 | 75 | 79 |
| 1 | 8.6% | 5.8% | 5.7% | 5.8% | 6.1% | 6.3% | 6.4% |
| 2 | 5.9% | 4.0% | 4.0% | 4.0% | 4.2% | 4.3% | 4.4% |
| 3 | 4.1% | 2.9% | 2.9% | 2.9% | 3.0% | 3.1% | 3.1% |
| 4 | 2.9% | 2.1% | 2.1% | 2.1% | 2.2% | 2.2% | 2.2% |
| 5 | 2.0% | 1.6% | 1.5% | 1.6% | 1.6% | 1.6% | 1.6% |
| 6+ | 1.0% | 1.0% | 1.0% | 1.0% | 1.0% | 1.0% | 1.0% |

Mortality

The base mortality table was the 1994 Group Annuity Mortality Table, weighted 40% males and 60% females, with the following selection factors applied:

| Policy Duration | Selection Factor |
|---|---|
| 1 | 20.0% |
| 2 | 30.0% |
| 3 | 40.0% |
| 4 | 50.0% |
| 5 | 60.0% |
| 6 | 70.0% |
| 7 | 80.0% |
| 8 | 85.0% |
| 9 | 90.0% |
| 10 | 95.0% |
| 11+ | 100.0% |

In addition, 18 years of future improvements were reflected.

**Recent Experience**

As part of the inforce management of the business, the Company monitored the performance of the business by completing periodic analysis for morbidity, voluntary lapse rates, and mortality. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio. The most current studies show significant unfavorable trends since the study that prompted our 2013 rate increase filings. In general claims, particularly at higher ages, continue to last longer than expected, lapses are lower than expected, and a higher percentage of claim terminations are due to recoveries (as opposed to death) than expected.

The following tables show in aggregate how our new assumptions (Expected) compare to actual experience:

Morbidity

Experience period: Inception through 9/30/2014. Duration 10+ are used for incidence, duration 5+ for claim termination, and all durations for utilization. The following charts show key experience compared to revised assumptions.

**Incidence**

| Duration | A/E |
|---|---|
| 1-3 | 101% |
| 4-6 | 101% |
| 7-9 | 99% |
| 10+ | 97% |
| **Total** | **98%** |

**Claim Terminations**

| Benefit Period | A/E |
|---|---|
| <10 years | 99% |
| 10+ years | 97% |
| **Total** | **99%** |

**Utilization**

| Inflation | A/E |
|---|---|
| None / GPO | 98% |
| Simple | 98% |
| Compound | 98% |
| **Total** | **98%** |

Voluntary Lapses

Experience period: 12/31/2009 - 12/31/2014

| | Lapse A/E by Amount | |
|---|---|---|
| **Duration** | **Without Inflation** | **With Inflation** |
| 1 | 100% | 100% |
| 2 | 103% | 100% |
| 3-5 | 100% | 101% |
| 6-10 | 99% | 100% |
| 11-15 | 100% | 101% |
| 16+ | 96% | 97% |
| **Total per inflation** | **100%** | **100%** |
| **TOTAL** | **100%** | |

Note that the lapse study removed all policies which had undergone prior rate increases except for the 2008 re-rate policies which are now allowed to re-enter the study after their first year since re-rate, provided they have not subsequently received another rate increase.

Mortality

Experience period: 12/31/2009 - 12/31/2014

| Duration | A/E by Amount |
|---|---|
| 1-5 | 96 |
| 6-10 | 96 |
| 11+ | 101 |
| **Total** | **99%** |

## 17. Requested Rate Increase

The Company is requesting an average rate increase of 38.9%, which varies by issue age, benefit period, and inflation option, and ranges from 37.0% to 39.4%. 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 the prior rate increase request was approved in full and within three months of the original filing date. We then determined the amount of rate increase (30.2%) that would be needed in order to revert to the lifetime loss ratio certified to in our 2013 inforce rate increase filing for this form.
2. We ensured that the proposed rate increases did not result in premium rates that exceed rates for older issue ages or the most recent traditional LTC rates that have been filed with the Interstate Compact for new business under the ICC12-LTC-12 policy form, adjusted for benefit differences and changes in underwriting guidelines and risk classification (this is demonstrated in **Appendix A** using LTC-02 as an example). As this product (ICC12-LTC-12) is no longer open for new business, the most recently filed new business LTC rates for this product were adjusted to account for the average impact of the assumption updates due to the 2016 Experience Studies. An adjustment of 9.5% was applied to all rates to reflect these updates. After the application of this restriction the average rate increase for the forms listed in this memo is 30.2%, ranging from 29.9% to 30.2%.
3. Rate increases were adjusted to account for the timing of approvals on prior filings and delayed implementation due to a 3 year rate guarantee of the prior rate increase 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 38.9%, ranging from 37.0% to 39.4%.
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 or 2013 rate increase filings.

**Appendices B2-B4** contain the new proposed rate tables for all policy forms included with this filing for those policyholders that *did* elect an inflation reduction option as part of the 2010 and/or 2013 rate increase filings.

Please note that the actual rates implemented may vary slightly from those in Appendices B1 to B4 due to implementation rounding algorithms.

**Exhibit 1** contains nationwide past premium and claims experience and future premium and claim projections and illustrates that the anticipated lifetime loss ratio with the requested rate increases and the previously-stated margin for moderately adverse experience is 92.7%, well in excess of the minimum loss ratio of 60% as well as greater than the original pricing loss ratio of 84.9%. The lifetime loss ratio as of 12/31/2015 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at the maximum statutory valuation discount rate.

In addition, **Exhibit 1** contains the original expected loss ratio projections, adjusted for the actual mix of business issued, with the lifetime loss ratio also calculated as stated above.

Furthermore, **Exhibit 1** demonstrates that the calculated loss ratio respects the applicable pre or post stability form requirements:

<u>Post-stability form requirements:</u>
The sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times the original assumed lifetime loss ratio (which was higher than 58%),
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times the original assumed lifetime loss ratio, and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

<u>Pre-stability form requirements:</u>

The sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times the original assumed lifetime loss ratio (which was higher than 60%),
2. 80% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times the original assumed lifetime loss ratio, and
4. 80% of the present value of future projected premium in excess of the projected initial earned premium.

Note that as shown at the bottom of **Exhibit 1B**, by requesting the current rate increase, we are complying with Virginia state regulation, where the post rate increase future loss ratio (adjusted for Net Level Premium Reserves) is no less than 60% under the original pricing interest rate assumption.

## 18. New inflation options that will allow policyholders to offset the rate increase

Although this is a closed block of business, we are filing new future inflation options that will allow policyholders that have Compound and Simple Inflation coverage the option to offset the rate increase.

Under these new options, the policyholders get to keep their current accumulated Daily or Monthly benefit and their current remaining Lifetime Maximum Benefit, but the future indexation rate will be reduced as follows:

| Current inflation | Proposed Landing Spot |
|---|---|
| 5% | 3.1% |
| 2.5% | 0.9% |
| 4.2% | 2.5% |
| 1.7% | 0.4% |

All indexation rates were determined to be actuarially equivalent to the requested rate increases in aggregate and therefore these options are only available if the full rate increase requested is accepted.

The premium rate schedules for these options are included in this filing as **Appendices C1** to **C4.**

## 19. New Shared Cost option that will allow the policyholder to offset the rate increase

We are filing a new Shared Cost option that will allow all policyholders the option to offset the rate increase. The Shared Cost option would:

- Reduce the policyholder's current policy benefit amounts by their Shared Cost percentage. The daily/monthly benefit and the policy limit will be reduced by the Shared Cost percentage
- Apply a percentage factor to any future claim payments equal to the Shared Cost percentage. John Hancock will pay our portion (1 minus the Shared Cost percent) of any covered services, up to the new benefit amount and the policyholder will be responsible for the remainder.

The Shared Cost Percentages are calculated using seriatim, nationwide data for each benefit period, inflation type and issue age combination. For policyholder Shared Cost percentages and for details on premium calculations for policyholders who elected the Shared Cost option, please see **Appendix D**. The Shared Cost percentages in Appendix D will apply to all policyholders who have not bought additional attained age coverage. For those who have, the Shared Cost percentage will be the lesser of those shown in Appendix D and 80% of the policyholder's currently available benefit reduction that would offset their rate increase.

All Shared Cost percentages were determined to be actuarially equivalent to the requested rate increases by combination of issue age, benefit period and inflation type, and therefore these options are only available if the full rate increase requested is accepted.

The premium rate schedules for these options are included in this filing as **Appendices C1 to C4.**

## 20. History of Previous Rate Revisions

A 83.3% rate increase on these policy forms was accepted by your state on December 01, 2011.

A 26.4% rate increase on these policy forms was accepted by your state on April 21, 2016.

## 21. Ensuring No Cross-Subsidization Between States

We have ensured no state's rate increase approvals will subsidize other states' rate increases. Rate increases will vary by state, but only to reflect the timing and amount of prior rate increases approved by that state. This is accomplished by first backing-out all prior approved rate increases from our nationwide premium data. We then re-introduce actual prior rate increases with the amount and timing based on your state's prior approvals (as detailed in Section 19). The current proposed rate increases are then determined based on the amounts needed in order to achieve our target lifetime loss ratios certified to in our prior filing.

Although some states may have capped our previous inforce rate increase filings, in each case this was done with the understanding that the full amount of the proposed rate increases were justified and that John Hancock would be refiling for the remainder at a later date. In instances where the remainder remains unapproved, it has been included in the current filings.

## 22. Past Losses Testing

Preventing companies from recouping past losses was the subject of a discussion by the NAIC in late 2013. The accepted methodology which was incorporated into the 2014 Long Term Care Model Regulation defines past losses as actual past claims less expected past claims when determining loss ratio compliance. Expected past claims are defined as the following:

> "Expected claims shall be calculated based on the original filing assumptions assumed until new assumptions are filed as part of a rate increase. New assumptions shall be used for all periods beyond each requested effective date of a rate increase [regardless of whether or not the rate increase is approved]. Expected claims are calculated for each calendar year based on the in-force at the beginning of the calendar year. Expected claims shall include margins for moderately adverse experience; either amounts included in the claims that were used to determine the lifetime loss ratio consistent with the original filing or as modified in any rate increase filing."

We apply this methodology in **Exhibit 1A**. The 'Adjusted Expected Incurred Claims' are initially calculated by applying the original pricing durational loss ratio to the actual earned premium in a given calendar year. Later, in years in which and after which we filed for inforce rate increases, expected incurred claims are based on the new assumptions that were filed.

The accumulated value of the Adjusted Expected Incurred Claims is compared to the accumulated value of Actual Incurred Claims. The lesser of the Adjusted Expected Incurred Claims or Actual Incurred Claims is used for past claims when ensuring that the resulting overall increase in rates satisfies the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the original rate schedule (as the original loss ratio was higher than 58%). This is demonstrated at the bottom of **Exhibit 1A**.

## 23. Proposed Effective Date

New rates will not be effective until after the completion of the 3 year rate guarantee for all policyholders with product forms listed in this memo. These rates will be effective on the next policy anniversary date after completion, following at least a 90 day policyholder notification period.

## 24. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for rendering this opinion and am familiar with the requirements for filing long-term care insurance premiums and filing for increases in long-term care insurance premiums. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

I hereby certify that, to the best of my knowledge and judgement, this rate submission is in compliance with the applicable laws and regulations of the Commonwealth of Virginia and that the premiums are reasonable in relation to the benefits provided.

The preceding Actuarial Memorandum contains:

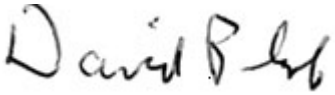
a) the assumptions on which this certification is based;
b) the adjustments to prior assumptions with an explanation of the reasons previous assumptions were not realized;
c) a lifetime projection of the prior premium rate schedules and incurred claims plus future expected premiums and claims which demonstrates that the revised premium rate schedule meets the loss ratios standards and necessary details of this state; and
d) disclosure of the manner, if any, in which reserves have been recognized.

If the requested premium rate schedule increase is implemented and the underlying assumptions which reflect moderately adverse conditions are realized, no further premium rate schedule increases are anticipated.

I have reviewed and taken into consideration the policy design and coverage provided, and our current underwriting and claims adjudication processes.

In forming my opinion, I have used actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary. Based on these assumptions or statutory requirements where necessary, the premium rate filing is in compliance with the loss ratio standards of this state.

The basis for contract reserves has been previously filed and there is no anticipation of any changes.



David Plumb, FSA, MAAA
Vice President, Long Term Care Inforce Management
John Hancock Life Insurance Company

## Exhibit 1: Nationwide Loss Ratio Exhibit
## Custom Care (LTC-02) and Essential Care (BSC-02)

| | | Original Assumptions | | | Historical & Projected Experience | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Before Proposed Increase | | | With Proposed Rate Increase | | |
| | Calendar Year | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio |
| | 1988 | - | - | - | - | 1,261 | 0% | - | 1,261 | 0% |
| | 1989 | - | - | - | - | 1,777 | 0% | - | 1,777 | 0% |
| | 1990 | - | - | - | - | 1,777 | 0% | - | 1,777 | 0% |
| | 1991 | - | - | - | - | 1,777 | 0% | - | 1,777 | 0% |
| | 1992 | - | - | - | - | 9,249 | 0% | - | 9,249 | 0% |
| | 1993 | - | - | - | - | 18,596 | 0% | - | 18,596 | 0% |
| | 1994 | - | - | - | - | 21,392 | 0% | - | 21,392 | 0% |
| | 1995 | - | - | - | - | 31,795 | 0% | - | 31,795 | 0% |
| | 1996 | - | - | - | - | 60,463 | 0% | - | 60,463 | 0% |
| | 1997 | - | - | - | - | 86,185 | 0% | - | 86,185 | 0% |
| | 1998 | - | - | - | - | 158,111 | 0% | - | 158,111 | 0% |
| | 1999 | - | - | - | - | 279,672 | 0% | - | 279,672 | 0% |
| | 2000 | - | - | - | - | 502,430 | 0% | - | 502,430 | 0% |
| | 2001 | - | - | - | - | 951,440 | 0% | - | 951,440 | 0% |
| | 2002 | 530,322 | 12,698,284 | 4% | 465,042 | 14,282,829 | 3% | 465,042 | 14,282,829 | 3% |
| | 2003 | 5,305,328 | 127,228,826 | 4% | 3,576,435 | 127,552,466 | 3% | 3,576,435 | 127,552,466 | 3% |
| | 2004 | 9,699,600 | 163,967,196 | 6% | 11,748,203 | 167,266,305 | 7% | 11,748,203 | 167,266,305 | 7% |
| | 2005 | 16,094,366 | 155,411,257 | 10% | 12,068,101 | 163,001,655 | 7% | 12,068,101 | 163,001,655 | 7% |
| Historical | 2006 | 20,943,075 | 149,091,368 | 14% | 25,390,358 | 160,170,979 | 16% | 25,390,358 | 160,170,979 | 16% |
| Experience | 2007 | 24,004,718 | 144,049,333 | 17% | 42,802,036 | 157,402,614 | 27% | 42,802,036 | 157,402,614 | 27% |
| | 2008 | 28,646,468 | 139,729,315 | 21% | 34,242,194 | 154,475,063 | 22% | 34,242,194 | 154,475,063 | 22% |
| | 2009 | 36,453,136 | 135,778,653 | 27% | 43,724,555 | 151,568,350 | 29% | 43,724,555 | 151,568,350 | 29% |
| | 2010 | 42,032,713 | 131,708,118 | 32% | 54,586,316 | 148,590,074 | 37% | 54,586,316 | 148,590,074 | 37% |
| | 2011 | 46,626,250 | 127,401,554 | 37% | 65,983,350 | 145,176,823 | 45% | 65,983,350 | 145,176,823 | 45% |
| | 2012 | 51,922,829 | 122,882,809 | 42% | 84,639,471 | 147,993,144 | 57% | 84,639,471 | 147,993,144 | 57% |
| | 2013 | 57,099,075 | 118,162,585 | 48% | 83,341,141 | 187,299,353 | 44% | 83,341,141 | 187,299,353 | 44% |
| | 2014 | 62,239,279 | 113,310,529 | 55% | 97,412,198 | 181,867,869 | 54% | 97,412,198 | 181,867,869 | 54% |
| | 2015 | 67,999,982 | 108,410,381 | 63% | 125,787,389 | 170,326,723 | 74% | 125,787,389 | 170,326,723 | 74% |
| | 2016 | 74,132,841 | 103,492,085 | 72% | 116,579,568 | 170,213,537 | 68% | 116,579,568 | 170,213,537 | 68% |
| | 2017 | 80,634,893 | 98,570,926 | 82% | 133,624,256 | 196,009,449 | 68% | 133,624,256 | 196,009,449 | 68% |
| Projected | 2018 | 87,491,978 | 93,657,345 | 93% | 151,478,565 | 193,077,257 | 78% | 151,478,565 | 193,077,257 | 78% |
| Future | 2019 | 94,516,509 | 88,759,097 | 106% | 169,125,584 | 186,109,116 | 91% | 168,349,320 | 197,014,204 | 85% |
| Experience | 2020 | 101,734,186 | 83,880,129 | 121% | 188,039,420 | 178,815,944 | 105% | 183,503,090 | 233,085,231 | 79% |
| | 2021 | 109,049,518 | 79,029,440 | 138% | 207,779,693 | 171,265,586 | 121% | 202,328,862 | 227,971,675 | 89% |
| | 2022 | 117,214,869 | 74,220,806 | 158% | 229,915,810 | 163,476,615 | 141% | 223,836,307 | 217,635,228 | 103% |
| | 2023 | 124,829,796 | 69,463,990 | 180% | 252,274,989 | 155,439,073 | 162% | 245,500,677 | 206,964,919 | 119% |
| | 2024 | 131,732,357 | 64,774,865 | 203% | 272,195,758 | 147,198,186 | 185% | 264,768,249 | 196,020,684 | 135% |
| | 2025 | 138,169,807 | 60,164,185 | 230% | 289,420,212 | 138,773,115 | 209% | 281,401,847 | 184,827,814 | 152% |
| | 2026 | 143,668,554 | 55,646,192 | 258% | 295,586,060 | 130,180,414 | 227% | 287,413,064 | 173,408,187 | 166% |
| | 2027 | 148,562,059 | 51,248,381 | 290% | 307,842,946 | 121,411,238 | 254% | 299,235,096 | 161,750,059 | 185% |
| | 2028 | 152,764,076 | 46,994,973 | 325% | 326,012,689 | 112,571,355 | 290% | 316,675,256 | 149,994,093 | 211% |
| | 2029 | 156,223,998 | 42,908,721 | 364% | 342,423,621 | 103,705,084 | 330% | 332,387,319 | 138,199,266 | 241% |
| | 2030 | 158,646,884 | 39,002,447 | 407% | 353,525,385 | 94,927,345 | 372% | 342,978,327 | 126,518,673 | 271% |
| | 2031 | 159,392,842 | 35,286,670 | 452% | 340,112,792 | 86,290,910 | 394% | 330,065,104 | 115,022,726 | 287% |
| | 2032 | 159,256,407 | 31,781,561 | 501% | 335,443,332 | 77,811,539 | 431% | 325,493,911 | 103,732,670 | 314% |
| | 2033 | 158,050,169 | 28,504,175 | 554% | 338,641,350 | 69,643,997 | 486% | 328,410,327 | 92,855,015 | 354% |
| | 2034 | 154,286,804 | 25,468,770 | 606% | 337,693,701 | 61,912,847 | 545% | 327,311,930 | 82,556,117 | 396% |
| | 2035 | 148,896,550 | 22,675,510 | 657% | 332,293,379 | 54,694,492 | 608% | 321,918,033 | 72,938,240 | 441% |
| | 2036 | 142,763,011 | 20,115,463 | 710% | 302,775,860 | 48,009,060 | 631% | 293,412,261 | 64,028,614 | 458% |
| | 2037 | 137,220,464 | 17,788,392 | 771% | 281,782,364 | 41,833,814 | 674% | 273,054,725 | 55,797,336 | 489% |
| | 2038 | 131,428,978 | 15,694,035 | 837% | 266,857,147 | 36,199,114 | 737% | 258,492,503 | 48,285,339 | 535% |
| | 2039 | 124,257,603 | 13,830,256 | 898% | 252,376,460 | 31,097,935 | 812% | 244,349,463 | 41,483,628 | 589% |
| | 2040 | 117,069,325 | 12,183,254 | 961% | 238,071,478 | 26,541,168 | 897% | 230,377,627 | 35,407,040 | 651% |
| ***Values as of 12/31/2015 (discounted at maximum statutory valuation rates)*** | | | | | | | | | | |
| | Past : | 565,017,300 | 2,393,104,295 | 23.6% | 808,729,578 | 2,780,602,148 | 29.1% | 808,729,578 | 2,780,602,148 | 29.1% |
| | Future : | 2,252,110,836 | 926,059,093 | 243.2% | 4,111,437,259 | 1,977,272,246 | 207.9% | 4,006,201,043 | 2,413,491,747 | 166.0% |
| | Lifetime : | 2,817,128,136 | 3,319,163,388 | 84.9% | 4,920,166,837 | 4,757,874,394 | 103.4% | 4,814,930,621 | 5,194,093,895 | 92.7% |

***Total Incurred Claims exceed Total Initial Premiums x max(58%, Original Pricing Loss Ratio) + Increased Premiums x max(85%, Original Pricing Loss Ratio)***

| | | | | |
|---|---|---|---|---|
| | | | Accum Value of Past Initial Prm x 84.9% = | 2,139,908,615 |
| | | | Present Value of Future Initial Prm x 84.9% = | 721,783,429 |
| Accum. Value of Past Incurred Claims = | 808,729,578 | | Accum Value of Prior Increases x 85.0% = | 220,442,683 |
| Present Value of Future Incurred Claims = | 4,006,201,043 | | Present Value of Future Increases x 85.0% = | 1,328,618,521 |
| Total = | 4,814,930,621 | >= | Total = | 4,410,753,249 |

***Total Incurred Claims exceed Total Initial Premiums x max(60%, Original Pricing Loss Ratio) + Increased Premiums x max(80%, Original Pricing Loss Ratio)***

| | | | | |
|---|---|---|---|---|
| | | | Accum Value of Past Initial Prm x 84.9% = | 2,139,908,615 |
| | | | Present Value of Future Initial Prm x 84.9% = | 721,783,429 |
| Accum. Value of Past Incurred Claims = | 808,729,578 | | Accum Value of Prior Increases x 84.9% = | 220,117,582 |
| Present Value of Future Incurred Claims = | 4,006,201,043 | | Present Value of Future Increases x 84.9% = | 1,326,659,119 |
| Total = | 4,814,930,621 | >= | Total = | 4,408,468,744 |

## Exhibit 1A: Demonstation of not Recouping Past Losses
## Custom Care (LTC-02) and Essential Care (BSC-02)

| | | Loss Ratios to Apply to Actual Premium | | | Adjusted | Historical & Projected Experience | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | Before Proposed Increase | | | With Proposed Rate Increase | | |
| | Calendar Year | Incurred Claims | Earned Premium | Incurred Loss Ratio | Expected Incurred Claims | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio |
| Original Pricing | 1988 | 0 | 0 | 0% | - | 0 | 1,261 | 0% | 0 | 1,261 | 0% |
| | 1989 | 0 | 0 | 0% | - | 0 | 1,777 | 0% | 0 | 1,777 | 0% |
| | 1990 | 0 | 0 | 0% | - | 0 | 1,777 | 0% | 0 | 1,777 | 0% |
| | 1991 | 0 | 0 | 0% | - | 0 | 1,777 | 0% | 0 | 1,777 | 0% |
| | 1992 | 0 | 0 | 0% | - | 0 | 9,249 | 0% | 0 | 9,249 | 0% |
| | 1993 | 0 | 0 | 0% | - | 0 | 18,596 | 0% | 0 | 18,596 | 0% |
| | 1994 | 0 | 0 | 0% | - | 0 | 21,392 | 0% | 0 | 21,392 | 0% |
| | 1995 | 0 | 0 | 0% | - | 0 | 31,795 | 0% | 0 | 31,795 | 0% |
| | 1996 | 0 | 0 | 0% | - | 0 | 60,463 | 0% | 0 | 60,463 | 0% |
| | 1997 | 0 | 0 | 0% | - | 0 | 86,185 | 0% | 0 | 86,185 | 0% |
| | 1998 | 0 | 0 | 0% | - | 0 | 158,111 | 0% | 0 | 158,111 | 0% |
| | 1999 | 0 | 0 | 0% | - | 0 | 279,672 | 0% | 0 | 279,672 | 0% |
| | 2000 | 0 | 0 | 0% | - | 0 | 502,430 | 0% | 0 | 502,430 | 0% |
| | 2001 | 0 | 0 | 0% | - | 0 | 951,440 | 0% | 0 | 951,440 | 0% |
| | 2002 | 530,322 | 12,698,284 | 4% | 596,498 | 465,042 | 14,282,829 | 3% | 465,042 | 14,282,829 | 3% |
| | 2003 | 5,487,901 | 132,209,102 | 4% | 5,294,608 | 3,576,435 | 127,552,466 | 3% | 3,576,435 | 127,552,466 | 3% |
| | 2004 | 12,277,508 | 234,720,102 | 5% | 8,749,201 | 11,748,203 | 167,266,305 | 7% | 11,748,203 | 167,266,305 | 7% |
| | 2005 | 20,299,610 | 230,898,672 | 9% | 14,330,399 | 12,068,101 | 163,001,655 | 7% | 12,068,101 | 163,001,655 | 7% |
| | 2006 | 28,140,074 | 220,845,859 | 13% | 20,408,909 | 25,390,358 | 160,170,979 | 16% | 25,390,358 | 160,170,979 | 16% |
| | 2007 | 33,039,150 | 213,029,569 | 16% | 24,411,863 | 42,802,036 | 157,402,614 | 27% | 42,802,036 | 157,402,614 | 27% |
| | 2008 | 38,955,824 | 206,503,759 | 19% | 29,140,890 | 34,242,194 | 154,475,063 | 22% | 34,242,194 | 154,475,063 | 22% |
| | 2009 | 48,970,112 | 200,673,230 | 24% | 36,987,091 | 43,724,555 | 151,568,350 | 29% | 43,724,555 | 151,568,350 | 29% |
| 2010 RI | 2010 | 71,917,370 | 217,412,357 | 33% | 71,917,370 | 54,586,316 | 148,590,074 | 37% | 54,586,316 | 148,590,074 | 37% |
| | 2011 | 82,566,647 | 363,346,540 | 23% | 82,566,647 | 65,983,350 | 145,176,823 | 45% | 65,983,350 | 145,176,823 | 45% |
| | 2012 | 97,223,379 | 354,812,719 | 27% | 97,223,379 | 84,639,471 | 147,993,144 | 57% | 84,639,471 | 147,993,144 | 57% |
| 2013 RI | 2013 | 118,088,459 | 290,278,988 | 41% | 118,088,459 | 83,341,141 | 187,299,353 | 44% | 83,341,141 | 187,299,353 | 44% |
| | 2014 | 134,654,824 | 290,898,791 | 46% | 134,654,824 | 97,412,198 | 181,867,869 | 54% | 97,412,198 | 181,867,869 | 54% |
| | 2015 | 146,621,831 | 299,548,199 | 49% | 146,621,831 | 125,787,389 | 170,326,723 | 74% | 125,787,389 | 170,326,723 | 74% |
| Projected Future Experience | 2016 | | | | | 116,579,568 | 170,213,537 | 68% | 116,579,568 | 170,213,537 | 68% |
| | 2017 | | | | | 133,624,256 | 196,009,449 | 68% | 133,624,256 | 196,009,449 | 68% |
| | 2018 | | | | | 151,478,565 | 193,077,257 | 78% | 151,478,565 | 193,077,257 | 78% |
| | 2019 | | | | | 169,125,584 | 186,109,116 | 91% | 168,349,320 | 197,014,204 | 85% |
| | 2020 | | | | | 188,039,420 | 178,815,944 | 105% | 183,503,090 | 233,085,231 | 79% |
| | 2021 | | | | | 207,779,693 | 171,265,586 | 121% | 202,328,862 | 227,971,675 | 89% |
| | 2022 | | | | | 229,915,810 | 163,476,615 | 141% | 223,836,307 | 217,635,228 | 103% |
| | 2023 | | | | | 252,274,989 | 155,439,073 | 162% | 245,500,677 | 206,964,919 | 119% |
| | 2024 | | | | | 272,195,758 | 147,198,186 | 185% | 264,768,249 | 196,020,684 | 135% |
| | 2025 | | | | | 289,420,212 | 138,773,115 | 209% | 281,401,847 | 184,827,814 | 152% |
| | 2026 | | | | | 295,586,060 | 130,180,414 | 227% | 287,413,064 | 173,408,187 | 166% |
| | 2027 | | | | | 307,842,946 | 121,411,238 | 254% | 299,235,096 | 161,750,059 | 185% |
| | 2028 | | | | | 326,012,689 | 112,571,355 | 290% | 316,675,256 | 149,994,093 | 211% |
| | 2029 | | | | | 342,423,621 | 103,705,084 | 330% | 332,387,319 | 138,199,266 | 241% |
| | 2030 | | | | | 353,525,385 | 94,927,345 | 372% | 342,978,327 | 126,518,673 | 271% |
| | 2031 | | | | | 340,112,792 | 86,290,910 | 394% | 330,065,104 | 115,022,726 | 287% |
| | 2032 | | | | | 335,443,332 | 77,811,539 | 431% | 325,493,911 | 103,732,670 | 314% |
| | 2033 | | | | | 338,641,350 | 69,643,997 | 486% | 328,410,327 | 92,855,015 | 354% |
| | 2034 | | | | | 337,693,701 | 61,912,847 | 545% | 327,311,930 | 82,556,117 | 396% |
| | 2035 | | | | | 332,293,379 | 54,694,492 | 608% | 321,918,033 | 72,938,240 | 441% |
| | 2036 | | | | | 302,775,860 | 48,009,060 | 631% | 293,412,261 | 64,028,614 | 458% |
| | 2037 | | | | | 281,782,364 | 41,833,814 | 674% | 273,054,725 | 55,797,336 | 489% |
| | 2038 | | | | | 266,857,147 | 36,199,114 | 737% | 258,492,503 | 48,285,339 | 535% |
| | 2039 | | | | | 252,376,460 | 31,097,935 | 812% | 244,349,463 | 41,483,628 | 589% |
| | 2040 | | | | | 238,071,478 | 26,541,168 | 897% | 230,377,627 | 35,407,040 | 651% |
| **Values as of 12/31/2015 (discounted at maximum statutory valuation rates)** | | | | | | | | | | | |
| | **Past** | | | | 914,682,811 | 808,729,578 | 2,780,602,148 | 29.1% | 808,729,578 | 2,780,602,148 | 29.1% |
| | **Future** | | | | | 4,111,437,259 | 1,977,272,246 | 207.9% | 4,006,201,043 | 2,413,491,747 | 166.0% |
| | **Lifetime** | | | | | 4,920,166,837 | 4,757,874,394 | 103.4% | 4,814,930,621 | 5,194,093,895 | 92.7% |

**Total Incurred Claims exceed Total Initial Premiums x max(58%, Original Pricing Loss Ratio) + Increased Premiums x max(85%, Original Pricing Loss Ratio)**

| | | | | |
|---|---|---|---|---|
| | | | Accum Value of Past Initial Prm x 86.0% = | 2,139,908,615 |
| Accum Value of Minimum(Past Incurred Claims, | | | Present Value of Future Initial Prm x 86.0% = | 721,783,429 |
| Adjusted Originally Expected Incurred Claims) = | 808,729,578 | | Accum Value of Prior Increases x 86.0% = | 220,442,683 |
| Present Value of Future Incurred Claims = | 4,006,201,043 | | Present Value of Future Increases x 86.0% = | 1,328,618,521 |
| Total = | 4,814,930,621 | > = | Total = | 4,410,753,249 |

**Total Incurred Claims exceed Total Initial Premiums x max(60%, Original Pricing Loss Ratio) + Increased Premiums x max(80%, Original Pricing Loss Ratio)**

| | | | | |
|---|---|---|---|---|
| | | | Accum Value of Past Initial Prm x 86.0% = | 2,139,908,615 |
| Accum Value of Minimum(Past Incurred Claims, | | | Present Value of Future Initial Prm x 86.0% = | 721,783,429 |
| Adjusted Originally Expected Incurred Claims) = | 808,729,578 | | Accum Value of Prior Increases x 86.0% = | 220,117,582 |
| Present Value of Future Incurred Claims = | 4,006,201,043 | | Present Value of Future Increases x 86.0% = | 1,326,659,119 |
| Total = | 4,814,930,621 | > = | Total = | 4,408,468,744 |

## Exhibit 1B: Nationwide Loss Ratio Exhibit with NLP Reserve
## Custom Care (LTC-02) and Essential Care (BSC-02)

| | | Original Assumptions | | | Historical & Projected Experience | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Before Proposed Increase | | | With Proposed Rate Increase | | |
| | Calendar Year | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio |
| | 1988 | - | - | - | - | 1,261 | 0% | - | 1,261 | 0% |
| | 1989 | - | - | - | - | 1,777 | 0% | - | 1,777 | 0% |
| | 1990 | - | - | - | - | 1,777 | 0% | - | 1,777 | 0% |
| | 1991 | - | - | - | - | 1,777 | 0% | - | 1,777 | 0% |
| | 1992 | - | - | - | - | 9,249 | 0% | - | 9,249 | 0% |
| | 1993 | - | - | - | - | 18,596 | 0% | - | 18,596 | 0% |
| | 1994 | - | - | - | - | 21,392 | 0% | - | 21,392 | 0% |
| | 1995 | - | - | - | - | 31,795 | 0% | - | 31,795 | 0% |
| | 1996 | - | - | - | - | 60,463 | 0% | - | 60,463 | 0% |
| | 1997 | - | - | - | - | 86,185 | 0% | - | 86,185 | 0% |
| | 1998 | - | - | - | - | 158,111 | 0% | - | 158,111 | 0% |
| | 1999 | - | - | - | - | 279,672 | 0% | - | 279,672 | 0% |
| | 2000 | - | - | - | - | 502,430 | 0% | - | 502,430 | 0% |
| | 2001 | - | - | - | - | 951,440 | 0% | - | 951,440 | 0% |
| | 2002 | 530,322 | 12,698,284 | 4% | 465,042 | 14,282,829 | 3% | 465,042 | 14,282,829 | 3% |
| | 2003 | 5,305,328 | 127,228,826 | 4% | 3,576,435 | 127,552,466 | 3% | 3,576,435 | 127,552,466 | 3% |
| | 2004 | 9,699,600 | 163,967,196 | 6% | 11,748,203 | 167,266,305 | 7% | 11,748,203 | 167,266,305 | 7% |
| | 2005 | 16,094,366 | 155,411,257 | 10% | 12,068,101 | 163,001,655 | 7% | 12,068,101 | 163,001,655 | 7% |
| Historical | 2006 | 20,943,075 | 149,091,368 | 14% | 25,390,358 | 160,170,979 | 16% | 25,390,358 | 160,170,979 | 16% |
| Experience | 2007 | 24,004,718 | 144,049,333 | 17% | 42,802,036 | 157,402,614 | 27% | 42,802,036 | 157,402,614 | 27% |
| | 2008 | 28,646,468 | 139,729,315 | 21% | 34,242,194 | 154,475,063 | 22% | 34,242,194 | 154,475,063 | 22% |
| | 2009 | 36,453,136 | 135,778,653 | 27% | 43,724,555 | 151,568,350 | 29% | 43,724,555 | 151,568,350 | 29% |
| | 2010 | 42,032,713 | 131,708,118 | 32% | 54,586,316 | 148,590,074 | 37% | 54,586,316 | 148,590,074 | 37% |
| | 2011 | 46,626,250 | 127,401,554 | 37% | 65,983,350 | 145,176,823 | 45% | 65,983,350 | 145,176,823 | 45% |
| | 2012 | 51,922,829 | 122,882,809 | 42% | 84,639,471 | 147,993,144 | 57% | 84,639,471 | 147,993,144 | 57% |
| | 2013 | 57,099,075 | 118,162,585 | 48% | 83,341,141 | 187,299,353 | 44% | 83,341,141 | 187,299,353 | 44% |
| | 2014 | 62,239,279 | 113,310,529 | 55% | 97,412,198 | 181,867,869 | 54% | 97,412,198 | 181,867,869 | 54% |
| | 2015 | 67,999,982 | 108,410,381 | 63% | 125,787,389 | 170,326,723 | 74% | 125,787,389 | 170,326,723 | 74% |
| | 2016 | 74,132,841 | 103,492,085 | 72% | 116,579,568 | 170,213,537 | 68% | 116,579,568 | 170,213,537 | 68% |
| | 2017 | 80,634,893 | 98,570,926 | 82% | 133,624,256 | 196,009,449 | 68% | 133,624,256 | 196,009,449 | 68% |
| Projected | 2018 | 87,491,978 | 93,657,345 | 93% | 151,478,565 | 193,077,257 | 78% | 151,478,565 | 193,077,257 | 78% |
| Future | 2019 | 94,516,509 | 88,759,097 | 106% | 169,125,584 | 186,109,116 | 91% | 168,349,320 | 197,014,204 | 85% |
| Experience | 2020 | 101,734,186 | 83,880,129 | 121% | 188,039,420 | 178,815,944 | 105% | 183,503,090 | 233,085,231 | 79% |
| | 2021 | 109,049,518 | 79,029,440 | 138% | 207,779,693 | 171,265,586 | 121% | 202,328,862 | 227,971,675 | 89% |
| | 2022 | 117,214,869 | 74,220,806 | 158% | 229,915,810 | 163,476,615 | 141% | 223,836,307 | 217,635,228 | 103% |
| | 2023 | 124,829,796 | 69,463,990 | 180% | 252,274,989 | 155,439,073 | 162% | 245,500,677 | 206,964,919 | 119% |
| | 2024 | 131,732,357 | 64,774,865 | 203% | 272,195,758 | 147,198,186 | 185% | 264,768,249 | 196,020,684 | 135% |
| | 2025 | 138,169,807 | 60,164,185 | 230% | 289,420,212 | 138,773,115 | 209% | 281,401,847 | 184,827,814 | 152% |
| | 2026 | 143,668,554 | 55,646,192 | 258% | 295,586,060 | 130,180,414 | 227% | 287,413,064 | 173,408,187 | 166% |
| | 2027 | 148,562,059 | 51,248,381 | 290% | 307,842,946 | 121,411,238 | 254% | 299,235,096 | 161,750,059 | 185% |
| | 2028 | 152,764,076 | 46,994,973 | 325% | 326,012,689 | 112,571,355 | 290% | 316,675,256 | 149,994,093 | 211% |
| | 2029 | 156,223,998 | 42,908,721 | 364% | 342,423,621 | 103,705,084 | 330% | 332,387,319 | 138,199,266 | 241% |
| | 2030 | 158,646,884 | 39,002,447 | 407% | 353,525,385 | 94,927,345 | 372% | 342,978,327 | 126,518,673 | 271% |
| | 2031 | 159,392,842 | 35,286,670 | 452% | 340,112,792 | 86,290,910 | 394% | 330,065,104 | 115,022,726 | 287% |
| | 2032 | 159,256,407 | 31,781,561 | 501% | 335,443,332 | 77,811,539 | 431% | 325,493,911 | 103,732,670 | 314% |
| | 2033 | 158,050,169 | 28,504,175 | 554% | 338,641,350 | 69,643,997 | 486% | 328,410,327 | 92,855,015 | 354% |
| | 2034 | 154,286,804 | 25,468,770 | 606% | 337,693,701 | 61,912,847 | 545% | 327,311,930 | 82,556,117 | 396% |
| | 2035 | 148,896,550 | 22,675,510 | 657% | 332,293,379 | 54,694,492 | 608% | 321,918,033 | 72,938,240 | 441% |
| | 2036 | 142,763,011 | 20,115,463 | 710% | 302,775,860 | 48,009,060 | 631% | 293,412,261 | 64,028,614 | 458% |
| | 2037 | 137,220,464 | 17,788,392 | 771% | 281,782,364 | 41,833,814 | 674% | 273,054,725 | 55,797,336 | 489% |
| | 2038 | 131,428,978 | 15,694,035 | 837% | 266,857,147 | 36,199,114 | 737% | 258,492,503 | 48,285,339 | 535% |
| | 2039 | 124,257,603 | 13,830,256 | 898% | 252,376,460 | 31,097,935 | 812% | 244,349,463 | 41,483,628 | 589% |
| | 2040 | 117,069,325 | 12,183,254 | 961% | 238,071,478 | 26,541,168 | 897% | 230,377,627 | 35,407,040 | 651% |
| ***Values as of 12/31/2015 (discounted at original pricing rates)*** | | | | | | | | | | |
| | Past : | 615,787,982 | 2,760,415,008 | 22.3% | 873,383,252 | 3,178,863,245 | 27.5% | 873,383,252 | 3,178,863,245 | 27.5% |
| | Future : | 1,698,036,998 | 808,145,603 | 210.1% | 3,183,164,103 | 1,714,266,005 | 185.7% | 3,105,319,523 | 2,071,432,322 | 149.9% |
| | Lifetime : | 2,313,824,980 | 3,568,560,611 | 64.8% | 4,056,547,354 | 4,893,129,250 | 82.9% | 3,978,702,775 | 5,250,295,567 | 75.8% |

| | |
|---|---|
| **Net Level Premium Reserves (based on original pricing assumptions and discount rates)** | **1,002,361,988** |
| **Future Loss Ratio adjusted for Net Level Premium Reserves** | **101.5%** |

**Appendix A - Comparison to New Business Rates (Custom Care I Series)**

Rates shown are for a 90-day EP, single, Standard policyholder, and are per $100 monthly benefit

**Inflation Option: GPO Inflation**

**New Business Rates adjusted for Benefit Differences* :**

| Issue Age | Benefit Period 2 | 3 | 4 | 5 | 6 | 10 | Life |
|---|---|---|---|---|---|---|---|
| 18-29 | 12.55 | 14.06 | 15.55 | 16.92 | 19.91 | 23.09 | 27.25 |
| 30 | 13.26 | 14.78 | 16.48 | 17.85 | 20.85 | 26.37 | 30.90 |
| 31 | 13.62 | 15.14 | 17.06 | 18.43 | 21.42 | 26.69 | 31.09 |
| 32 | 13.98 | 15.72 | 17.78 | 19.15 | 22.36 | 27.85 | 32.45 |
| 33 | 14.20 | 16.08 | 18.36 | 19.94 | 23.07 | 28.38 | 32.89 |
| 34 | 14.55 | 16.65 | 18.93 | 20.66 | 23.86 | 29.35 | 34.02 |
| 35 | 14.91 | 17.02 | 19.65 | 21.45 | 24.80 | 30.16 | 34.81 |
| 36 | 15.27 | 17.74 | 20.23 | 22.17 | 25.73 | 31.00 | 35.63 |
| 37 | 15.63 | 18.31 | 20.95 | 23.11 | 26.31 | 33.68 | 38.57 |
| 38 | 16.20 | 18.67 | 21.88 | 23.90 | 27.24 | 33.68 | 38.57 |
| 39 | 16.56 | 19.25 | 22.46 | 24.84 | 28.39 | 33.68 | 38.57 |
| 40 | 16.92 | 19.97 | 23.18 | 25.77 | 29.33 | 34.55 | 39.35 |
| 41 | 17.62 | 20.68 | 24.13 | 26.52 | 30.46 | 35.66 | 40.37 |
| 42 | 18.11 | 21.41 | 25.02 | 27.42 | 31.61 | 38.83 | 43.71 |
| 43 | 18.83 | 22.14 | 25.77 | 28.19 | 32.63 | 39.75 | 44.51 |
| 44 | 19.70 | 22.87 | 26.76 | 29.34 | 33.81 | 40.88 | 45.53 |
| 45 | 20.43 | 23.62 | 27.53 | 30.12 | 35.00 | 44.13 | 48.90 |
| 46 | 21.18 | 24.38 | 28.69 | 31.29 | 36.21 | 45.26 | 49.90 |
| 47 | 22.08 | 25.30 | 29.48 | 32.10 | 37.43 | 46.42 | 50.92 |
| 48 | 22.85 | 26.30 | 30.67 | 33.30 | 38.89 | 50.06 | 54.65 |
| 49 | 23.63 | 27.08 | 31.71 | 34.36 | 40.14 | 53.05 | 57.58 |
| 50 | 24.57 | 28.03 | 32.69 | 35.35 | 41.64 | 54.52 | 58.91 |
| 51 | 25.72 | 29.06 | 34.14 | 37.20 | 43.69 | 58.55 | 62.91 |
| 52 | 26.50 | 30.26 | 35.37 | 38.68 | 45.83 | 60.90 | 67.05 |
| 53 | 27.69 | 31.62 | 36.85 | 40.57 | 48.16 | 67.85 | 74.20 |
| 54 | 28.88 | 33.08 | 38.51 | 42.25 | 50.36 | 72.21 | 78.44 |
| 55 | 29.85 | 34.32 | 40.03 | 44.18 | 52.75 | 76.85 | 82.96 |
| 56 | 31.28 | 36.56 | 42.70 | 47.12 | 56.12 | 80.26 | 88.18 |
| 57 | 32.88 | 38.82 | 45.63 | 50.07 | 59.36 | 85.44 | 93.17 |
| 58 | 34.73 | 41.11 | 48.35 | 53.06 | 63.03 | 88.65 | 95.99 |
| 59 | 36.37 | 43.66 | 51.59 | 56.48 | 66.74 | 94.50 | 103.57 |
| 60 | 38.26 | 46.39 | 55.01 | 60.18 | 70.89 | 98.46 | 109.03 |
| 61 | 41.13 | 50.21 | 58.87 | 64.72 | 76.55 | 106.52 | 116.96 |
| 62 | 44.12 | 54.06 | 63.01 | 69.55 | 82.92 | 115.58 | 127.85 |
| 63 | 47.71 | 58.60 | 67.60 | 74.84 | 89.60 | 127.03 | 137.30 |
| 64 | 51.33 | 63.19 | 72.23 | 80.59 | 97.17 | 139.84 | 152.02 |
| 65 | 55.24 | 68.40 | 77.56 | 86.65 | 105.06 | 150.50 | 162.38 |
| 66 | 60.57 | 74.90 | 84.90 | 95.06 | 113.97 | 161.05 | 172.69 |
| 67 | 66.40 | 82.40 | 93.31 | 104.14 | 123.47 | 171.88 | 183.22 |
| 68 | 73.07 | 90.14 | 102.39 | 114.31 | 134.05 | 184.32 | 197.35 |
| 69 | 80.15 | 98.98 | 112.56 | 125.55 | 145.55 | 197.01 | 207.86 |
| 70 | 88.31 | 108.39 | 123.72 | 137.63 | 158.04 | 211.19 | 221.84 |
| 71 | 96.81 | 118.89 | 134.47 | 152.05 | 170.96 | 221.70 | 235.45 |
| 72 | 106.22 | 129.97 | 146.46 | 167.54 | 184.95 | 233.61 | 250.30 |
| 73 | 116.89 | 142.38 | 159.54 | 184.95 | 200.03 | 246.88 | 266.37 |
| 74 | 128.39 | 155.63 | 173.71 | 203.87 | 216.78 | 260.39 | 282.48 |
| 75 | 140.97 | 170.54 | 189.12 | 224.95 | 234.44 | 275.13 | 301.26 |
| 76 | 155.96 | 197.55 | 221.32 | 243.60 | 265.88 | 313.57 | 343.36 |
| 77 | 173.04 | 218.89 | 245.51 | 270.65 | 294.32 | 346.58 | 380.92 |
| 78 | 191.04 | 243.94 | 271.86 | 298.31 | 324.76 | 384.69 | 421.91 |
| 79 | 212.03 | 270.52 | 301.23 | 330.48 | 359.72 | 426.01 | 467.69 |
| 80 | 347.67 | 447.00 | 494.51 | 542.01 | 589.52 | 702.05 | 770.43 |
| 81 | 375.16 | 483.26 | 534.12 | 584.99 | 635.86 | 758.44 | 832.27 |
| 82 | 404.73 | 520.97 | 574.93 | 630.97 | 684.94 | 817.20 | 896.07 |
| 83 | 437.31 | 561.38 | 620.37 | 679.36 | 738.34 | 880.27 | 966.15 |
| 84 | 471.39 | 604.65 | 668.29 | 729.95 | 793.60 | 946.86 | 1039.24 |

**LTC-02 Rates after Requested Rate Increases**
***excluding additional rate increase due to cost of delay :***

| Issue Age | Benefit Period 2 | 3 | 4 | 5 | 6 | 10 | Life |
|---|---|---|---|---|---|---|---|
| 18-29 | 10.45 | 13.44 | 14.93 | 16.43 | 17.92 | 20.91 | 22.40 |
| 30 | 10.45 | 13.44 | 14.93 | 17.85 | 19.42 | 20.91 | 22.40 |
| 31 | 10.45 | 13.44 | 16.43 | 17.92 | 19.42 | 20.91 | 22.40 |
| 32 | 10.45 | 14.93 | 16.43 | 17.92 | 19.42 | 22.40 | 23.90 |
| 33 | 11.95 | 14.93 | 16.43 | 17.92 | 19.42 | 22.40 | 23.90 |
| 34 | 11.95 | 14.93 | 16.43 | 17.92 | 19.42 | 22.40 | 23.90 |
| 35 | 11.95 | 14.93 | 16.43 | 19.42 | 20.91 | 22.40 | 24.75 |
| 36 | 12.18 | 14.93 | 16.43 | 19.42 | 20.91 | 23.90 | 26.30 |
| 37 | 12.18 | 14.97 | 17.92 | 19.42 | 20.91 | 24.31 | 27.84 |
| 38 | 13.53 | 14.97 | 17.92 | 19.42 | 20.91 | 24.31 | 27.84 |
| 39 | 13.53 | 16.43 | 19.02 | 20.91 | 22.40 | 25.74 | 29.39 |
| 40 | 14.88 | 17.69 | 20.37 | 21.73 | 23.06 | 27.17 | 30.94 |
| 41 | 14.99 | 17.80 | 21.88 | 23.24 | 24.58 | 28.77 | 32.57 |
| 42 | 16.47 | 19.30 | 22.02 | 23.40 | 24.74 | 30.39 | 34.21 |
| 43 | 16.59 | 19.43 | 23.56 | 24.94 | 26.29 | 32.03 | 35.86 |
| 44 | 16.71 | 20.95 | 23.71 | 25.10 | 27.86 | 33.69 | 37.51 |
| 45 | 16.83 | 21.09 | 25.27 | 26.67 | 28.05 | 35.36 | 39.18 |
| 46 | 18.36 | 22.65 | 25.44 | 28.25 | 29.64 | 37.06 | 40.85 |
| 47 | 18.49 | 22.80 | 27.04 | 29.86 | 31.26 | 38.77 | 42.53 |
| 48 | 18.62 | 24.38 | 28.65 | 30.06 | 31.47 | 40.51 | 44.23 |
| 49 | 20.20 | 24.54 | 28.84 | 31.69 | 33.12 | 43.77 | 47.51 |
| 50 | 20.34 | 26.16 | 30.48 | 33.35 | 34.79 | 45.55 | 49.22 |
| 51 | 21.93 | 27.78 | 32.14 | 35.02 | 36.47 | 48.89 | 52.53 |
| 52 | 22.06 | 27.96 | 32.34 | 36.72 | 38.18 | 50.72 | 55.85 |
| 53 | 23.68 | 29.61 | 34.03 | 36.95 | 38.42 | 54.13 | 59.19 |
| 54 | 23.82 | 29.80 | 34.25 | 38.67 | 40.15 | 57.57 | 62.54 |
| 55 | 25.47 | 31.48 | 35.97 | 40.41 | 41.91 | 61.06 | 65.91 |
| 56 | 27.10 | 33.14 | 39.15 | 43.62 | 45.12 | 64.53 | 70.91 |
| 57 | 28.75 | 36.33 | 40.86 | 46.87 | 48.37 | 69.63 | 75.92 |
| 58 | 30.41 | 38.02 | 44.10 | 50.14 | 53.16 | 74.77 | 80.96 |
| 59 | 33.62 | 41.26 | 47.37 | 53.44 | 56.48 | 79.97 | 87.65 |
| 60 | 35.33 | 44.54 | 50.68 | 56.78 | 61.36 | 85.23 | 94.37 |
| 61 | 38.58 | 47.83 | 55.54 | 61.68 | 66.29 | 92.24 | 101.28 |
| 62 | 41.86 | 52.71 | 58.90 | 66.63 | 71.26 | 99.33 | 109.88 |
| 63 | 46.72 | 56.07 | 63.85 | 71.62 | 76.28 | 108.15 | 116.89 |
| 64 | 50.07 | 61.02 | 70.41 | 76.66 | 81.35 | 117.08 | 126.35 |
| 65 | 55.02 | 66.03 | 75.46 | 83.32 | 88.04 | 125.45 | 130.68 |
| 66 | 59.74 | 72.32 | 83.32 | 91.18 | 97.47 | 134.56 | 142.18 |
| 67 | 66.03 | 80.18 | 91.18 | 100.61 | 108.47 | 142.92 | 150.32 |
| 68 | 72.32 | 89.61 | 100.61 | 110.04 | 119.48 | 152.93 | 162.49 |
| 69 | 78.60 | 97.47 | 110.04 | 121.05 | 133.63 | 164.36 | 173.62 |
| 70 | 86.46 | 108.39 | 121.05 | 133.63 | 147.77 | 174.74 | 183.70 |
| 71 | 95.28 | 118.89 | 134.26 | 149.35 | 164.58 | 186.24 | 197.06 |
| 72 | 102.45 | 127.54 | 144.27 | 165.18 | 177.72 | 198.63 | 209.09 |
| 73 | 108.87 | 137.10 | 155.25 | 175.41 | 189.52 | 211.70 | 223.80 |
| 74 | 114.55 | 145.61 | 165.03 | 186.38 | 201.92 | 225.21 | 236.86 |
| 75 | 121.34 | 156.81 | 177.35 | 199.75 | 214.69 | 238.95 | 252.02 |
| 76 | 129.04 | 164.88 | 188.18 | 211.47 | 225.81 | 250.90 | 265.24 |
| 77 | 137.40 | 175.18 | 197.51 | 221.56 | 237.01 | 264.49 | 278.23 |
| 78 | 144.57 | 184.00 | 208.64 | 233.28 | 249.71 | 275.99 | 290.78 |
| 79 | 152.11 | 194.45 | 219.54 | 244.63 | 261.88 | 288.54 | 304.22 |
| 80 | 159.80 | 203.11 | 229.99 | 256.88 | 274.80 | 301.68 | 318.11 |
| 81 | 174.74 | 224.02 | 252.40 | 282.27 | 301.68 | 333.04 | 349.47 |
| 82 | 192.66 | 244.93 | 277.78 | 310.64 | 331.55 | 365.90 | 385.31 |
| 83 | 212.07 | 270.32 | 306.16 | 340.51 | 364.41 | 403.24 | 424.14 |
| 84 | 232.98 | 297.20 | 336.03 | 374.86 | 401.74 | 442.07 | 465.96 |

**LTC-02 Rates after Requested Rate Increases**
***including additional rate increase due to cost of delay :***

| Issue Age | Benefit Period 2 | 3 | 4 | 5 | 6 | 10 | Life |
|---|---|---|---|---|---|---|---|
| 18-29 | 11.57 | 14.88 | 16.53 | 18.18 | 19.83 | 23.14 | 24.79 |
| 30 | 11.57 | 14.88 | 16.53 | 19.76 | 21.49 | 23.14 | 24.79 |
| 31 | 11.57 | 14.88 | 18.18 | 19.83 | 21.49 | 23.14 | 24.79 |
| 32 | 11.57 | 16.53 | 18.18 | 19.83 | 21.49 | 24.79 | 26.44 |
| 33 | 13.22 | 16.53 | 18.18 | 19.83 | 21.49 | 24.79 | 26.44 |
| 34 | 13.22 | 16.53 | 18.18 | 19.83 | 21.49 | 24.79 | 26.44 |
| 35 | 13.22 | 16.53 | 18.18 | 21.49 | 23.14 | 24.79 | 27.46 |
| 36 | 13.49 | 16.53 | 18.18 | 21.49 | 23.14 | 26.44 | 29.18 |
| 37 | 13.49 | 16.56 | 19.83 | 21.49 | 23.14 | 26.94 | 31.04 |
| 38 | 15.13 | 16.56 | 19.83 | 21.49 | 23.14 | 26.94 | 31.04 |
| 39 | 15.13 | 18.18 | 21.14 | 23.14 | 24.79 | 28.65 | 32.92 |
| 40 | 16.74 | 19.69 | 22.79 | 24.13 | 25.58 | 30.23 | 34.64 |
| 41 | 16.74 | 19.83 | 24.63 | 25.95 | 27.41 | 32.17 | 36.64 |
| 42 | 18.55 | 21.65 | 24.63 | 26.13 | 27.60 | 34.15 | 38.66 |
| 43 | 18.69 | 21.81 | 26.50 | 27.84 | 29.32 | 36.17 | 40.72 |
| 44 | 18.84 | 23.66 | 26.70 | 28.04 | 31.23 | 38.02 | 42.56 |
| 45 | 18.99 | 23.66 | 28.63 | 29.95 | 31.46 | 40.10 | 44.65 |
| 46 | 20.68 | 25.58 | 28.84 | 31.91 | 33.42 | 42.23 | 46.77 |
| 47 | 20.84 | 25.76 | 30.84 | 33.91 | 35.22 | 44.14 | 48.63 |
| 48 | 21.01 | 27.74 | 32.62 | 33.93 | 35.48 | 46.33 | 50.79 |
| 49 | 22.97 | 27.95 | 32.86 | 35.97 | 37.53 | 50.50 | 55.01 |
| 50 | 23.15 | 29.74 | 34.94 | 38.05 | 39.62 | 52.81 | 56.90 |
| 51 | 24.91 | 31.75 | 36.78 | 39.91 | 41.49 | 56.81 | 61.21 |
| 52 | 25.07 | 31.75 | 37.04 | 42.05 | 43.39 | 58.86 | 65.20 |
| 53 | 27.05 | 33.82 | 38.91 | 42.09 | 43.47 | 62.95 | 69.22 |
| 54 | 27.05 | 33.82 | 38.94 | 44.01 | 45.41 | 67.10 | 73.27 |
| 55 | 29.11 | 35.70 | 40.85 | 45.96 | 47.60 | 71.30 | 77.33 |
| 56 | 30.92 | 37.55 | 44.62 | 49.76 | 51.16 | 75.13 | 83.15 |
| 57 | 32.75 | 41.31 | 46.52 | 53.60 | 54.99 | 81.45 | 89.00 |
| 58 | 34.60 | 43.20 | 50.36 | 57.22 | 60.53 | 87.47 | 94.87 |
| 59 | 38.39 | 47.03 | 53.98 | 60.88 | 64.22 | 93.56 | 103.37 |
| 60 | 40.29 | 50.91 | 57.90 | 64.84 | 70.12 | 99.72 | 111.05 |
| 61 | 43.89 | 54.56 | 63.54 | 70.27 | 75.58 | 108.21 | 119.43 |
| 62 | 47.78 | 60.21 | 67.27 | 76.01 | 81.35 | 116.41 | 129.63 |
| 63 | 53.42 | 63.94 | 73.02 | 81.81 | 86.93 | 126.90 | 137.71 |
| 64 | 57.40 | 69.70 | 80.81 | 87.67 | 92.82 | 137.53 | 148.62 |
| 65 | 63.15 | 75.51 | 86.69 | 95.32 | 100.50 | 147.02 | 153.14 |
| 66 | 68.60 | 82.69 | 95.59 | 104.22 | 111.14 | 157.10 | 166.00 |
| 67 | 75.78 | 91.86 | 104.49 | 114.86 | 123.77 | 166.24 | 174.84 |
| 68 | 82.96 | 102.77 | 115.40 | 125.50 | 136.40 | 177.21 | 188.29 |
| 69 | 89.86 | 111.67 | 126.02 | 138.13 | 152.74 | 189.73 | 200.42 |
| 70 | 99.04 | 124.20 | 138.65 | 152.49 | 169.09 | 200.95 | 211.26 |
| 71 | 109.16 | 136.21 | 153.82 | 170.82 | 188.55 | 213.36 | 225.77 |
| 72 | 116.93 | 145.57 | 164.66 | 188.52 | 202.84 | 226.70 | 238.63 |
| 73 | 123.79 | 155.88 | 176.51 | 199.43 | 215.48 | 240.69 | 254.45 |
| 74 | 129.74 | 164.92 | 186.91 | 211.10 | 228.69 | 255.08 | 268.28 |
| 75 | 136.91 | 176.93 | 200.10 | 225.38 | 242.23 | 269.61 | 284.35 |
| 76 | 145.03 | 185.32 | 211.50 | 237.69 | 253.80 | 282.00 | 298.12 |
| 77 | 153.84 | 196.14 | 221.14 | 248.06 | 265.37 | 296.13 | 311.52 |
| 78 | 161.24 | 205.21 | 232.69 | 260.18 | 278.50 | 307.82 | 324.31 |
| 79 | 168.99 | 216.03 | 243.91 | 271.78 | 290.95 | 320.56 | 337.98 |
| 80 | 176.85 | 224.78 | 254.53 | 284.28 | 304.11 | 333.86 | 352.04 |
| 81 | 193.38 | 247.92 | 279.32 | 312.38 | 333.86 | 368.57 | 386.75 |
| 82 | 213.21 | 271.06 | 307.42 | 343.78 | 366.92 | 404.93 | 426.42 |
| 83 | 234.70 | 299.16 | 338.82 | 376.84 | 403.28 | 446.25 | 469.39 |
| 84 | 257.84 | 328.91 | 371.88 | 414.85 | 444.60 | 489.23 | 515.67 |

**LTC-02 2016 Rate Increases (%) :**

| Issue Age | Benefit Period 2 | 3 | 4 | 5 | 6 | 10 | Life |
|---|---|---|---|---|---|---|---|
| 18-29 | 37% | 37% | 37% | 37% | 37% | 37% | 37% |
| 30 | 37% | 37% | 37% | 36% | 37% | 37% | 37% |
| 31 | 37% | 37% | 37% | 37% | 37% | 37% | 37% |
| 32 | 37% | 37% | 37% | 37% | 37% | 37% | 37% |
| 33 | 37% | 37% | 37% | 37% | 37% | 37% | 37% |
| 34 | 37% | 37% | 37% | 37% | 37% | 37% | 37% |
| 35 | 37% | 37% | 37% | 37% | 37% | 37% | 37% |
| 36 | 37% | 37% | 37% | 37% | 37% | 37% | 37% |
| 37 | 37% | 37% | 37% | 37% | 37% | 37% | 37% |
| 38 | 37% | 37% | 37% | 37% | 37% | 37% | 37% |
| 39 | 37% | 37% | 37% | 37% | 37% | 37% | 37% |
| 40 | 37% | 37% | 37% | 37% | 37% | 37% | 37% |
| 41 | 37% | 37% | 38% | 37% | 37% | 37% | 37% |
| 42 | 38% | 37% | 37% | 37% | 37% | 37% | 38% |
| 43 | 38% | 37% | 38% | 37% | 37% | 38% | 38% |
| 44 | 38% | 38% | 38% | 37% | 37% | 38% | 38% |
| 45 | 38% | 37% | 38% | 37% | 37% | 38% | 38% |
| 46 | 38% | 38% | 38% | 38% | 38% | 38% | 38% |
| 47 | 38% | 38% | 38% | 38% | 38% | 38% | 38% |
| 48 | 38% | 38% | 38% | 38% | 38% | 38% | 38% |
| 49 | 38% | 38% | 38% | 38% | 38% | 38% | 38% |
| 50 | 38% | 38% | 38% | 38% | 38% | 38% | 38% |
| 51 | 38% | 38% | 38% | 38% | 38% | 39% | 39% |
| 52 | 38% | 38% | 38% | 38% | 38% | 38% | 39% |
| 53 | 38% | 38% | 38% | 38% | 38% | 39% | 39% |
| 54 | 38% | 38% | 38% | 38% | 38% | 39% | 39% |
| 55 | 38% | 38% | 38% | 38% | 38% | 39% | 39% |
| 56 | 38% | 38% | 38% | 38% | 38% | 39% | 39% |
| 57 | 38% | 38% | 38% | 38% | 38% | 39% | 39% |
| 58 | 38% | 38% | 38% | 38% | 38% | 39% | 39% |
| 59 | 38% | 38% | 38% | 38% | 38% | 39% | 39% |
| 60 | 38% | 38% | 38% | 38% | 38% | 39% | 39% |
| 61 | 38% | 38% | 38% | 38% | 38% | 39% | 39% |
| 62 | 38% | 38% | 38% | 38% | 38% | 39% | 39% |
| 63 | 38% | 38% | 38% | 38% | 38% | 39% | 39% |
| 64 | 38% | 38% | 38% | 38% | 38% | 39% | 39% |
| 65 | 38% | 38% | 38% | 38% | 38% | 39% | 39% |
| 66 | 38% | 38% | 38% | 38% | 38% | 39% | 39% |
| 67 | 38% | 38% | 38% | 38% | 38% | 39% | 39% |
| 68 | 38% | 38% | 38% | 38% | 38% | 38% | 38% |
| 69 | 38% | 38% | 38% | 38% | 38% | 38% | 38% |
| 70 | 38% | 38% | 38% | 38% | 38% | 38% | 38% |
| 71 | 38% | 38% | 38% | 38% | 38% | 38% | 38% |
| 72 | 38% | 38% | 38% | 38% | 38% | 38% | 38% |
| 73 | 38% | 38% | 38% | 38% | 38% | 38% | 38% |
| 74 | 38% | 38% | 38% | 38% | 38% | 38% | 38% |
| 75 | 38% | 38% | 38% | 38% | 38% | 38% | 38% |
| 76 | 37% | 37% | 37% | 37% | 37% | 37% | 37% |
| 77 | 37% | 37% | 37% | 37% | 37% | 37% | 37% |
| 78 | 37% | 37% | 37% | 37% | 37% | 37% | 37% |
| 79 | 37% | 37% | 37% | 37% | 37% | 37% | 37% |
| 80 | 37% | 37% | 37% | 37% | 37% | 37% | 37% |
| 81 | 37% | 37% | 37% | 37% | 37% | 37% | 37% |
| 82 | 37% | 37% | 37% | 37% | 37% | 37% | 37% |
| 83 | 37% | 37% | 37% | 37% | 37% | 37% | 37% |
| 84 | 37% | 37% | 37% | 37% | 37% | 37% | 37% |

<u>* Benefit Differences between LTC-02 and ICC12-LTC-12:</u>

LTC-02 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit

LTC-02 does not have the ability to convert from GPO to 5% Compound inflation option at age 65

LTC-02 has a 90 service-day EP where one day of HHC counts as 7, ICC12-LTC-12 is a true service-day EP

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-02

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered both 10yr and Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

**Appendix A - Comparison to New Business Rates (Custom Care I Series)**

Rates shown are for a 90-day EP, single, Standard policyholder, and are per $100 monthly benefit

**Inflation Option: 5% Simple Inflation**

**New Business Rates adjusted for Benefit Differences* :**

| Issue Age | Benefit Period 2 | 3 | 4 | 5 | 6 | 10 | Life |
|---|---|---|---|---|---|---|---|
| 18-29 | 30.86 | 36.53 | 42.18 | 45.91 | 54.20 | 82.08 | 89.14 |
| 30 | 31.87 | 37.67 | 42.56 | 46.36 | 54.72 | 82.08 | 91.91 |
| 31 | 33.43 | 39.28 | 44.08 | 48.01 | 56.56 | 83.24 | 95.84 |
| 32 | 33.52 | 39.28 | 45.61 | 49.56 | 58.30 | 87.36 | 97.27 |
| 33 | 34.94 | 40.97 | 47.04 | 51.13 | 60.05 | 88.85 | 101.50 |
| 34 | 35.02 | 42.49 | 48.49 | 52.60 | 61.70 | 92.80 | 105.53 |
| 35 | 36.48 | 44.00 | 48.49 | 54.09 | 63.45 | 96.86 | 107.03 |
| 36 | 38.72 | 45.33 | 49.17 | 55.55 | 67.43 | 98.10 | 110.90 |
| 37 | 40.08 | 47.58 | 52.50 | 56.92 | 69.00 | 101.88 | 114.78 |
| 38 | 40.08 | 48.99 | 53.82 | 58.31 | 70.46 | 105.49 | 118.46 |
| 39 | 41.40 | 50.28 | 55.04 | 61.67 | 74.28 | 109.10 | 124.71 |
| 40 | 42.61 | 51.54 | 56.29 | 62.98 | 75.66 | 112.54 | 128.20 |
| 41 | 44.22 | 53.22 | 58.19 | 65.02 | 78.52 | 118.23 | 133.96 |
| 42 | 44.77 | 54.77 | 60.10 | 69.04 | 83.66 | 123.88 | 139.64 |
| 43 | 46.38 | 56.42 | 63.95 | 71.00 | 86.60 | 129.70 | 145.50 |
| 44 | 48.99 | 59.05 | 66.92 | 74.07 | 89.49 | 133.02 | 151.27 |
| 45 | 50.58 | 60.57 | 68.86 | 78.22 | 94.98 | 141.61 | 157.40 |
| 46 | 50.81 | 64.21 | 72.77 | 80.32 | 98.02 | 147.64 | 165.98 |
| 47 | 52.80 | 65.81 | 74.92 | 84.50 | 102.35 | 152.02 | 170.10 |
| 48 | 54.38 | 67.42 | 78.86 | 88.68 | 108.05 | 158.45 | 179.09 |
| 49 | 57.08 | 70.94 | 80.91 | 90.81 | 111.20 | 167.18 | 185.19 |
| 50 | 58.65 | 72.52 | 85.00 | 95.02 | 116.95 | 173.65 | 194.18 |
| 51 | 60.39 | 74.16 | 88.76 | 97.86 | 121.36 | 180.70 | 200.98 |
| 52 | 64.13 | 77.83 | 90.68 | 101.89 | 124.31 | 185.57 | 205.33 |
| 53 | 67.20 | 81.49 | 93.37 | 104.53 | 128.56 | 192.37 | 211.81 |
| 54 | 68.94 | 83.36 | 97.10 | 108.43 | 133.75 | 197.08 | 215.97 |
| 55 | 72.80 | 87.02 | 100.98 | 111.16 | 137.87 | 203.70 | 222.22 |
| 56 | 75.01 | 89.53 | 103.48 | 115.49 | 143.37 | 211.36 | 231.93 |
| 57 | 76.48 | 93.42 | 108.00 | 119.63 | 148.63 | 216.29 | 238.79 |
| 58 | 78.56 | 95.86 | 110.43 | 123.81 | 154.10 | 223.96 | 248.39 |
| 59 | 81.97 | 100.42 | 113.40 | 126.29 | 157.64 | 231.17 | 254.82 |
| 60 | 83.95 | 102.96 | 117.75 | 130.18 | 162.98 | 238.66 | 266.46 |
| 61 | 87.02 | 108.50 | 123.10 | 135.50 | 169.06 | 247.81 | 272.23 |
| 62 | 89.88 | 115.19 | 130.47 | 140.93 | 171.13 | 251.96 | 277.29 |
| 63 | 94.40 | 121.00 | 134.73 | 147.88 | 177.28 | 260.37 | 280.24 |
| 64 | 97.41 | 125.15 | 143.69 | 153.44 | 181.22 | 268.43 | 285.20 |
| 65 | 101.70 | 132.64 | 149.87 | 160.61 | 186.89 | 276.18 | 291.97 |
| 66 | 109.15 | 144.46 | 161.47 | 173.73 | 203.87 | 296.89 | 314.82 |
| 67 | 118.00 | 155.12 | 174.11 | 189.26 | 224.14 | 318.80 | 336.85 |
| 68 | 127.76 | 167.89 | 187.11 | 207.48 | 245.71 | 344.47 | 362.70 |
| 69 | 136.66 | 181.05 | 202.59 | 225.25 | 266.91 | 369.52 | 389.94 |
| 70 | 147.35 | 196.75 | 216.97 | 245.57 | 293.53 | 398.66 | 419.31 |
| 71 | 164.15 | 216.26 | 235.36 | 267.42 | 315.94 | 421.36 | 443.33 |
| 72 | 182.63 | 237.91 | 253.56 | 288.59 | 342.82 | 447.46 | 474.70 |
| 73 | 202.92 | 259.58 | 273.21 | 314.61 | 368.93 | 470.33 | 502.31 |
| 74 | 227.16 | 284.89 | 295.89 | 343.54 | 399.23 | 498.03 | 534.52 |
| 75 | 253.41 | 312.58 | 320.11 | 372.25 | 430.72 | 527.17 | 567.86 |
| 76 | 273.90 | 355.18 | 408.19 | 459.44 | 496.55 | 609.94 | 658.43 |
| 77 | 294.04 | 380.52 | 439.33 | 492.95 | 532.73 | 655.44 | 706.56 |
| 78 | 317.20 | 410.50 | 471.57 | 529.24 | 573.34 | 705.46 | 760.97 |
| 79 | 342.73 | 440.89 | 507.43 | 567.33 | 615.58 | 760.41 | 820.12 |
| 80 | 542.21 | 698.16 | 801.32 | 894.89 | 971.67 | 1202.92 | 1299.15 |
| 81 | 574.85 | 738.77 | 847.27 | 946.55 | 1029.66 | 1274.50 | 1374.41 |
| 82 | 609.93 | 783.56 | 899.31 | 1003.93 | 1092.98 | 1351.07 | 1456.81 |
| 83 | 645.54 | 829.98 | 952.22 | 1063.74 | 1158.11 | 1432.98 | 1543.90 |
| 84 | 683.33 | 879.45 | 1007.44 | 1127.18 | 1226.27 | 1516.67 | 1634.34 |

**LTC-02 Rates after Requested Rate Increases**
***excluding additional rate increase due to cost of delay :***

| Issue Age | Benefit Period 2 | 3 | 4 | 5 | 6 | 10 | Life |
|---|---|---|---|---|---|---|---|
| 18-29 | 18.59 | 21.54 | 25.81 | 27.25 | 28.66 | 43.41 | 47.14 |
| 30 | 20.02 | 22.98 | 27.25 | 28.69 | 30.10 | 44.90 | 50.28 |
| 31 | 21.45 | 24.41 | 28.68 | 30.12 | 31.53 | 46.40 | 53.42 |
| 32 | 21.45 | 24.41 | 30.12 | 31.56 | 32.96 | 49.39 | 54.99 |
| 33 | 22.88 | 25.85 | 31.55 | 32.99 | 34.39 | 50.89 | 58.14 |
| 34 | 22.88 | 27.29 | 32.98 | 34.43 | 35.83 | 53.89 | 61.28 |
| 35 | 24.31 | 28.72 | 32.98 | 35.86 | 37.26 | 56.88 | 62.85 |
| 36 | 25.75 | 30.16 | 34.42 | 37.30 | 40.13 | 58.38 | 65.99 |
| 37 | 27.18 | 31.59 | 37.29 | 38.73 | 41.56 | 61.37 | 69.14 |
| 38 | 27.18 | 33.03 | 38.72 | 40.16 | 42.99 | 64.36 | 72.28 |
| 39 | 28.61 | 34.47 | 40.16 | 43.03 | 45.86 | 67.36 | 76.61 |
| 40 | 30.04 | 35.90 | 41.59 | 44.47 | 47.29 | 70.35 | 76.61 |
| 41 | 31.60 | 37.49 | 43.20 | 46.09 | 48.93 | 73.67 | 76.61 |
| 42 | 31.74 | 39.09 | 44.82 | 49.17 | 52.02 | 73.78 | 79.45 |
| 43 | 33.33 | 40.70 | 47.91 | 50.82 | 53.69 | 76.61 | 79.45 |
| 44 | 34.93 | 42.32 | 49.56 | 52.48 | 55.37 | 76.61 | 79.45 |
| 45 | 36.55 | 43.95 | 51.22 | 55.62 | 58.52 | 76.61 | 82.29 |
| 46 | 36.71 | 47.07 | 54.37 | 57.32 | 60.23 | 79.45 | 82.29 |
| 47 | 38.34 | 48.74 | 56.07 | 60.50 | 63.43 | 79.45 | 82.29 |
| 48 | 39.73 | 50.42 | 59.26 | 63.71 | 66.66 | 79.45 | 85.13 |
| 49 | 39.73 | 53.60 | 59.59 | 65.46 | 68.42 | 82.29 | 85.13 |
| 50 | 42.56 | 53.91 | 62.43 | 68.10 | 71.69 | 82.29 | 85.13 |
| 51 | 42.56 | 56.75 | 65.26 | 70.94 | 75.00 | 85.13 | 90.80 |
| 52 | 45.40 | 59.59 | 68.10 | 75.33 | 78.33 | 90.80 | 96.48 |
| 53 | 48.24 | 62.43 | 70.94 | 78.68 | 81.70 | 96.48 | 99.32 |
| 54 | 51.08 | 65.26 | 73.78 | 82.06 | 86.61 | 99.32 | 104.99 |
| 55 | 51.08 | 68.10 | 76.61 | 85.47 | 90.03 | 104.99 | 110.67 |
| 56 | 56.75 | 70.94 | 82.29 | 90.39 | 94.97 | 113.50 | 119.18 |
| 57 | 59.59 | 75.38 | 87.66 | 95.34 | 99.94 | 122.02 | 127.69 |
| 58 | 62.43 | 78.75 | 91.08 | 100.33 | 104.96 | 130.53 | 136.20 |
| 59 | 66.63 | 83.69 | 96.07 | 105.36 | 110.00 | 139.04 | 147.55 |
| 60 | 69.99 | 87.11 | 101.10 | 110.42 | 115.09 | 150.39 | 158.90 |
| 61 | 74.81 | 93.53 | 107.55 | 116.90 | 123.13 | 158.90 | 167.42 |
| 62 | 79.66 | 99.98 | 115.59 | 124.96 | 129.64 | 167.42 | 175.93 |
| 63 | 85.65 | 106.45 | 122.10 | 133.05 | 139.31 | 174.06 | 182.35 |
| 64 | 90.98 | 112.95 | 131.77 | 141.18 | 147.46 | 177.42 | 188.18 |
| 65 | 94.09 | 121.05 | 138.52 | 150.92 | 157.21 | 182.95 | 193.40 |
| 66 | 99.02 | 129.48 | 147.26 | 161.92 | 169.78 | 195.49 | 205.65 |
| 67 | 105.96 | 138.00 | 157.71 | 174.50 | 185.50 | 209.46 | 219.32 |
| 68 | 112.31 | 145.76 | 167.27 | 186.38 | 200.72 | 224.62 | 236.57 |
| 69 | 118.06 | 155.10 | 175.93 | 199.08 | 212.97 | 238.43 | 252.32 |
| 70 | 125.45 | 163.53 | 185.94 | 210.58 | 226.26 | 255.38 | 268.82 |
| 71 | 132.10 | 173.24 | 197.06 | 223.05 | 240.37 | 270.69 | 285.85 |
| 72 | 140.09 | 181.90 | 209.09 | 236.27 | 255.08 | 288.54 | 303.17 |
| 73 | 147.18 | 193.55 | 219.76 | 252.02 | 272.18 | 304.44 | 320.57 |
| 74 | 155.32 | 203.86 | 232.98 | 265.99 | 287.34 | 324.23 | 339.76 |
| 75 | 164.28 | 214.69 | 244.56 | 280.03 | 302.43 | 341.63 | 360.30 |
| 76 | 172.05 | 224.02 | 256.28 | 292.12 | 317.21 | 356.64 | 376.35 |
| 77 | 180.34 | 235.30 | 267.93 | 305.71 | 331.47 | 372.69 | 391.59 |
| 78 | 187.28 | 244.78 | 280.92 | 318.71 | 344.99 | 387.70 | 407.42 |
| 79 | 194.45 | 255.61 | 293.24 | 332.45 | 359.10 | 403.01 | 423.40 |
| 80 | 203.11 | 267.33 | 306.16 | 347.98 | 376.35 | 422.65 | 443.56 |
| 81 | 224.02 | 294.21 | 337.52 | 383.82 | 413.69 | 464.47 | 488.36 |
| 82 | 246.42 | 324.08 | 371.87 | 422.65 | 455.51 | 510.77 | 537.65 |
| 83 | 271.81 | 356.94 | 407.72 | 462.97 | 500.31 | 561.54 | 591.41 |
| 84 | 298.69 | 391.29 | 449.53 | 510.77 | 551.09 | 618.30 | 651.15 |

**LTC-02 Rates after Requested Rate Increases**
***including additional rate increase due to cost of delay :***

| Issue Age | Benefit Period 2 | 3 | 4 | 5 | 6 | 10 | Life |
|---|---|---|---|---|---|---|---|
| 18-29 | 20.97 | 24.04 | 28.91 | 30.33 | 31.74 | 49.48 | 53.94 |
| 30 | 22.54 | 25.62 | 30.48 | 31.92 | 33.33 | 51.12 | 57.67 |
| 31 | 24.31 | 27.37 | 32.24 | 33.65 | 35.04 | 53.01 | 61.39 |
| 32 | 24.31 | 27.37 | 34.01 | 35.40 | 36.77 | 56.54 | 63.41 |
| 33 | 25.87 | 28.95 | 35.58 | 36.97 | 38.35 | 58.45 | 67.48 |
| 34 | 25.87 | 30.71 | 37.36 | 38.73 | 40.09 | 62.29 | 71.23 |
| 35 | 27.66 | 32.49 | 37.36 | 40.50 | 41.84 | 65.84 | 73.29 |
| 36 | 29.47 | 34.28 | 39.15 | 42.08 | 45.17 | 67.79 | 77.05 |
| 37 | 31.29 | 36.09 | 42.51 | 43.85 | 46.95 | 71.35 | 81.21 |
| 38 | 31.29 | 37.65 | 44.33 | 45.65 | 48.73 | 75.28 | 85.41 |
| 39 | 33.14 | 39.46 | 46.16 | 49.01 | 52.08 | 79.26 | 91.31 |
| 40 | 34.67 | 41.30 | 48.00 | 50.82 | 53.88 | 82.83 | 95.59 |
| 41 | 36.70 | 43.34 | 49.76 | 52.88 | 55.95 | 87.30 | 96.29 |
| 42 | 36.88 | 45.08 | 51.86 | 56.53 | 59.60 | 91.85 | 99.86 |
| 43 | 38.96 | 47.17 | 55.88 | 58.65 | 61.73 | 95.96 | 99.86 |
| 44 | 41.09 | 49.29 | 57.68 | 60.80 | 63.89 | 96.29 | 99.86 |
| 45 | 42.82 | 51.07 | 59.87 | 64.55 | 67.65 | 96.29 | 103.42 |
| 46 | 43.04 | 55.17 | 64.05 | 66.76 | 69.87 | 99.86 | 103.42 |
| 47 | 45.22 | 57.39 | 65.89 | 70.96 | 74.05 | 99.86 | 103.42 |
| 48 | 47.44 | 59.64 | 70.17 | 75.25 | 78.32 | 99.86 | 106.99 |
| 49 | 49.71 | 63.47 | 72.52 | 77.15 | 80.26 | 103.42 | 106.99 |
| 50 | 51.49 | 65.79 | 76.42 | 81.53 | 84.63 | 103.42 | 106.99 |
| 51 | 53.49 | 67.66 | 80.39 | 85.52 | 88.62 | 106.99 | 114.12 |
| 52 | 57.06 | 71.59 | 82.34 | 89.06 | 92.21 | 114.12 | 121.25 |
| 53 | 59.48 | 75.56 | 86.37 | 93.12 | 96.27 | 121.25 | 124.82 |
| 54 | 61.34 | 77.51 | 90.43 | 96.76 | 101.97 | 124.82 | 131.95 |
| 55 | 64.19 | 81.54 | 94.54 | 100.88 | 105.69 | 131.95 | 139.08 |
| 56 | 69.25 | 85.56 | 98.12 | 106.59 | 111.43 | 142.65 | 149.78 |
| 57 | 71.14 | 89.13 | 103.84 | 112.35 | 117.22 | 153.35 | 160.48 |
| 58 | 75.15 | 92.76 | 107.52 | 117.74 | 122.67 | 164.05 | 171.18 |
| 59 | 78.72 | 98.50 | 113.33 | 123.60 | 128.18 | 174.75 | 185.45 |
| 60 | 82.34 | 102.23 | 118.76 | 129.11 | 133.76 | 189.01 | 199.71 |
| 61 | 88.37 | 109.94 | 126.52 | 136.50 | 143.21 | 194.00 | 204.39 |
| 62 | 93.98 | 117.27 | 135.97 | 145.97 | 150.66 | 198.41 | 208.50 |
| 63 | 101.13 | 124.65 | 143.38 | 155.50 | 162.23 | 205.52 | 215.31 |
| 64 | 106.96 | 132.06 | 154.60 | 164.69 | 171.46 | 208.71 | 221.36 |
| 65 | 110.26 | 141.59 | 162.33 | 176.37 | 183.14 | 214.40 | 226.65 |
| 66 | 115.61 | 151.18 | 171.93 | 188.60 | 197.10 | 228.25 | 240.10 |
| 67 | 123.25 | 160.51 | 183.44 | 202.90 | 215.51 | 243.63 | 255.10 |
| 68 | 130.14 | 168.90 | 193.83 | 215.98 | 232.59 | 260.28 | 274.12 |
| 69 | 136.29 | 179.04 | 203.09 | 229.82 | 245.85 | 275.24 | 291.28 |
| 70 | 144.27 | 188.07 | 213.83 | 242.17 | 260.21 | 293.70 | 309.16 |
| 71 | 151.34 | 198.48 | 225.77 | 255.54 | 275.39 | 310.12 | 327.49 |
| 72 | 159.88 | 207.61 | 238.63 | 269.65 | 291.13 | 329.31 | 346.02 |
| 73 | 167.34 | 220.06 | 249.86 | 286.54 | 309.46 | 346.14 | 364.48 |
| 74 | 175.92 | 230.89 | 263.88 | 301.26 | 325.45 | 367.23 | 384.82 |
| 75 | 185.36 | 242.23 | 275.93 | 315.95 | 341.22 | 385.46 | 406.52 |
| 76 | 193.37 | 251.79 | 288.04 | 328.33 | 356.53 | 400.85 | 423.00 |
| 77 | 201.91 | 263.44 | 299.98 | 342.28 | 371.13 | 417.28 | 438.43 |
| 78 | 208.87 | 273.00 | 313.31 | 355.45 | 384.77 | 432.41 | 454.39 |
| 79 | 216.03 | 283.98 | 325.79 | 369.34 | 398.96 | 447.74 | 470.39 |
| 80 | 224.78 | 295.85 | 338.82 | 385.10 | 416.50 | 467.74 | 490.88 |
| 81 | 247.92 | 325.60 | 373.53 | 424.77 | 457.82 | 514.02 | 540.46 |
| 82 | 272.71 | 358.66 | 411.55 | 467.74 | 504.10 | 565.25 | 595.01 |
| 83 | 300.81 | 395.02 | 451.21 | 512.37 | 553.69 | 621.45 | 654.51 |
| 84 | 330.56 | 433.03 | 497.49 | 565.25 | 609.88 | 684.26 | 720.62 |

**LTC-02 2016 Rate Increases (%) :**

| Issue Age | Benefit Period 2 | 3 | 4 | 5 | 6 | 10 | Life |
|---|---|---|---|---|---|---|---|
| 18-29 | 38% | 37% | 37% | 37% | 37% | 38% | 38% |
| 30 | 38% | 37% | 37% | 37% | 37% | 38% | 38% |
| 31 | 38% | 37% | 37% | 37% | 37% | 38% | 38% |
| 32 | 38% | 37% | 38% | 37% | 37% | 38% | 38% |
| 33 | 38% | 37% | 38% | 37% | 37% | 38% | 38% |
| 34 | 38% | 38% | 38% | 38% | 37% | 38% | 39% |
| 35 | 38% | 38% | 38% | 38% | 37% | 38% | 39% |
| 36 | 38% | 38% | 38% | 38% | 38% | 38% | 39% |
| 37 | 38% | 38% | 38% | 38% | 38% | 39% | 39% |
| 38 | 38% | 38% | 38% | 38% | 38% | 39% | 39% |
| 39 | 38% | 38% | 38% | 38% | 38% | 39% | 39% |
| 40 | 38% | 38% | 38% | 38% | 38% | 39% | 39% |
| 41 | 38% | 38% | 38% | 38% | 38% | 39% | 39% |
| 42 | 39% | 38% | 38% | 38% | 38% | 39% | 39% |
| 43 | 39% | 38% | 39% | 38% | 38% | 39% | 39% |
| 44 | 39% | 39% | 39% | 38% | 38% | 39% | 39% |
| 45 | 39% | 39% | 39% | 38% | 38% | 39% | 39% |
| 46 | 39% | 39% | 39% | 39% | 38% | 39% | 39% |
| 47 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 48 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 49 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 50 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 51 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 52 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 53 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 54 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 55 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 56 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 57 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 58 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 59 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 60 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 61 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 62 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 63 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 64 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 65 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 66 | 39% | 39% | 39% | 39% | 38% | 39% | 39% |
| 67 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 68 | 38% | 38% | 38% | 38% | 38% | 38% | 38% |
| 69 | 38% | 38% | 38% | 38% | 38% | 38% | 38% |
| 70 | 38% | 38% | 38% | 38% | 38% | 38% | 38% |
| 71 | 38% | 38% | 38% | 38% | 38% | 38% | 38% |
| 72 | 38% | 38% | 38% | 38% | 38% | 38% | 38% |
| 73 | 38% | 38% | 38% | 38% | 38% | 38% | 38% |
| 74 | 38% | 38% | 38% | 38% | 38% | 38% | 38% |
| 75 | 38% | 38% | 38% | 38% | 38% | 38% | 38% |
| 76 | 37% | 37% | 37% | 37% | 37% | 37% | 37% |
| 77 | 37% | 37% | 37% | 37% | 37% | 37% | 37% |
| 78 | 37% | 37% | 37% | 37% | 37% | 37% | 37% |
| 79 | 37% | 37% | 37% | 37% | 37% | 37% | 37% |
| 80 | 37% | 37% | 37% | 37% | 37% | 37% | 37% |
| 81 | 37% | 37% | 37% | 37% | 37% | 37% | 37% |
| 82 | 37% | 37% | 37% | 37% | 37% | 37% | 37% |
| 83 | 37% | 37% | 37% | 37% | 37% | 37% | 37% |
| 84 | 37% | 37% | 37% | 37% | 37% | 37% | 37% |

<u>* Benefit Differences between LTC-02 and ICC12-LTC-12:</u>

LTC-02 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit

LTC-02 has a 90 service-day EP where one day of HHC counts as 7, ICC12-LTC-12 is a true service-day EP

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-02

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered both 10yr and Lifetime benefit period options)

ICC12-LTC-12 Simple Inflation rates are approximated by applying the ratio of [LTC-03 Simple Inflation / LTC-03 Compound Inflation] to the ICC12-LTC-12 Compound Inflation rates

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

**Appendix A - Comparison to New Business Rates (Custom Care I Series)**

Rates shown are for a 90-day EP, single, Standard policyholder, and are per $100 monthly benefit

**Inflation Option: 5% Compound Inflation**

**New Business Rates adjusted for Benefit Differences* :**

| Issue Age | Benefit Period 2 | 3 | 4 | 5 | 6 | 10 | Life |
|---|---|---|---|---|---|---|---|
| 18-29 | 90.08 | 114.37 | 124.24 | 140.23 | 165.54 | 236.99 | 269.00 |
| 30 | 91.07 | 115.36 | 125.61 | 141.60 | 167.13 | 238.99 | 272.86 |
| 31 | 91.45 | 115.59 | 125.83 | 141.97 | 167.51 | 238.99 | 275.34 |
| 32 | 91.68 | 115.97 | 126.21 | 142.20 | 167.73 | 240.58 | 275.34 |
| 33 | 91.83 | 116.19 | 126.44 | 142.58 | 168.11 | 240.58 | 276.14 |
| 34 | 92.06 | 116.42 | 126.82 | 142.81 | 168.34 | 240.58 | 276.14 |
| 35 | 92.44 | 116.80 | 127.05 | 143.19 | 168.94 | 242.04 | 276.84 |
| 36 | 92.67 | 116.80 | 127.43 | 143.57 | 169.17 | 242.04 | 279.16 |
| 37 | 93.05 | 117.03 | 127.65 | 143.79 | 169.55 | 243.58 | 280.28 |
| 38 | 93.27 | 117.41 | 128.03 | 144.17 | 169.78 | 243.58 | 280.28 |
| 39 | 93.43 | 117.64 | 128.26 | 144.40 | 170.16 | 245.09 | 281.06 |
| 40 | 93.66 | 117.87 | 128.64 | 144.78 | 170.38 | 245.09 | 283.26 |
| 41 | 94.68 | 118.96 | 130.39 | 146.73 | 173.77 | 248.51 | 286.72 |
| 42 | 95.71 | 119.82 | 132.14 | 148.54 | 177.03 | 254.79 | 290.62 |
| 43 | 96.75 | 120.92 | 133.90 | 150.28 | 180.46 | 258.85 | 294.78 |
| 44 | 97.79 | 122.02 | 135.83 | 152.27 | 183.75 | 265.22 | 301.25 |
| 45 | 98.83 | 122.90 | 137.61 | 154.26 | 187.45 | 269.66 | 305.83 |
| 46 | 99.88 | 124.01 | 139.40 | 156.26 | 190.93 | 276.32 | 310.04 |
| 47 | 100.94 | 125.12 | 141.59 | 158.28 | 194.67 | 277.36 | 310.84 |
| 48 | 102.00 | 126.25 | 143.40 | 160.30 | 198.58 | 284.62 | 318.18 |
| 49 | 103.07 | 127.30 | 145.37 | 162.34 | 202.12 | 288.83 | 322.44 |
| 50 | 104.14 | 128.43 | 147.43 | 164.38 | 205.92 | 295.96 | 327.08 |
| 51 | 105.59 | 129.74 | 148.97 | 166.21 | 207.46 | 299.88 | 330.60 |
| 52 | 107.05 | 131.21 | 150.76 | 168.05 | 209.00 | 301.07 | 331.56 |
| 53 | 108.67 | 132.69 | 152.55 | 169.67 | 210.40 | 302.26 | 334.42 |
| 54 | 110.14 | 134.41 | 154.12 | 171.37 | 211.96 | 303.46 | 335.39 |
| 55 | 111.79 | 135.91 | 155.94 | 173.25 | 213.30 | 305.58 | 336.47 |
| 56 | 113.01 | 137.62 | 157.65 | 174.71 | 215.63 | 309.66 | 342.44 |
| 57 | 114.16 | 139.59 | 159.61 | 176.02 | 217.73 | 315.82 | 347.98 |
| 58 | 115.32 | 141.32 | 161.34 | 177.50 | 220.24 | 320.12 | 354.13 |
| 59 | 116.57 | 143.46 | 163.08 | 178.59 | 222.37 | 321.30 | 359.12 |
| 60 | 117.74 | 145.46 | 165.07 | 179.92 | 224.92 | 327.28 | 364.43 |
| 61 | 119.81 | 150.26 | 169.67 | 184.47 | 227.05 | 331.63 | 367.35 |
| 62 | 121.73 | 154.92 | 174.69 | 188.63 | 229.02 | 334.84 | 367.78 |
| 63 | 123.66 | 160.24 | 179.73 | 193.22 | 231.17 | 338.30 | 368.22 |
| 64 | 126.00 | 165.17 | 184.79 | 197.82 | 233.32 | 341.76 | 368.65 |
| 65 | 127.94 | 170.53 | 190.28 | 202.44 | 235.48 | 345.23 | 369.09 |
| 66 | 135.61 | 179.26 | 200.56 | 215.90 | 252.95 | 362.64 | 390.53 |
| 67 | 143.28 | 188.24 | 211.66 | 230.18 | 271.63 | 378.95 | 411.03 |
| 68 | 151.60 | 197.62 | 223.16 | 245.52 | 291.78 | 399.18 | 435.65 |
| 69 | 160.58 | 207.42 | 235.48 | 261.92 | 313.33 | 418.52 | 459.35 |
| 70 | 169.88 | 218.02 | 248.21 | 279.14 | 336.58 | 439.97 | 487.48 |
| 71 | 186.85 | 237.36 | 265.84 | 298.48 | 355.67 | 461.30 | 507.23 |
| 72 | 205.46 | 258.90 | 284.85 | 318.79 | 375.99 | 486.37 | 533.06 |
| 73 | 225.86 | 282.07 | 305.17 | 340.82 | 397.45 | 509.83 | 556.87 |
| 74 | 248.62 | 307.21 | 327.03 | 364.40 | 419.97 | 536.34 | 581.95 |
| 75 | 273.18 | 334.79 | 350.45 | 389.45 | 444.12 | 564.32 | 608.55 |
| 76 | 293.33 | 378.15 | 447.07 | 484.18 | 514.22 | 650.97 | 705.06 |
| 77 | 314.79 | 406.47 | 479.11 | 520.62 | 551.75 | 697.43 | 759.50 |
| 78 | 337.56 | 435.94 | 513.97 | 561.47 | 592.00 | 748.44 | 818.27 |
| 79 | 362.69 | 467.51 | 552.35 | 605.59 | 637.20 | 804.32 | 881.59 |
| 80 | 571.00 | 736.55 | 870.90 | 959.67 | 1007.65 | 1268.76 | 1397.92 |
| 81 | 604.87 | 780.32 | 921.15 | 1015.80 | 1066.59 | 1342.73 | 1479.20 |
| 82 | 641.09 | 828.08 | 977.22 | 1077.39 | 1130.82 | 1423.91 | 1569.59 |
| 83 | 679.85 | 877.16 | 1035.86 | 1140.95 | 1198.85 | 1509.95 | 1663.88 |
| 84 | 720.49 | 928.99 | 1096.21 | 1207.69 | 1269.62 | 1599.47 | 1762.91 |

**LTC-02 Rates after Requested Rate Increases**
***excluding additional rate increase due to cost of delay :***

| Issue Age | Benefit Period 2 | 3 | 4 | 5 | 6 | 10 | Life |
|---|---|---|---|---|---|---|---|
| 18-29 | 36.89 | 48.24 | 56.75 | 62.43 | 68.10 | 76.61 | 79.45 |
| 30 | 39.73 | 51.08 | 56.75 | 65.26 | 70.94 | 79.45 | 85.13 |
| 31 | 39.73 | 51.08 | 59.59 | 68.10 | 73.78 | 82.29 | 85.13 |
| 32 | 39.73 | 53.91 | 59.59 | 68.10 | 73.78 | 82.29 | 87.97 |
| 33 | 42.56 | 53.91 | 59.59 | 68.10 | 73.78 | 85.13 | 87.97 |
| 34 | 42.56 | 53.91 | 62.43 | 70.94 | 76.61 | 85.13 | 90.80 |
| 35 | 42.56 | 53.91 | 62.43 | 70.94 | 76.61 | 85.13 | 90.80 |
| 36 | 42.56 | 56.75 | 62.43 | 73.78 | 79.45 | 87.97 | 93.64 |
| 37 | 45.40 | 56.75 | 65.26 | 73.78 | 79.45 | 87.97 | 93.64 |
| 38 | 45.40 | 56.75 | 65.26 | 76.61 | 82.29 | 90.80 | 96.48 |
| 39 | 45.40 | 59.59 | 65.26 | 76.61 | 82.29 | 90.80 | 96.48 |
| 40 | 45.40 | 59.59 | 68.10 | 76.61 | 82.29 | 93.64 | 99.32 |
| 41 | 48.24 | 62.43 | 68.10 | 79.45 | 85.13 | 96.48 | 99.32 |
| 42 | 48.24 | 62.43 | 70.94 | 82.29 | 87.97 | 96.48 | 102.15 |
| 43 | 51.08 | 65.26 | 73.78 | 82.29 | 87.97 | 99.32 | 104.99 |
| 44 | 51.08 | 65.26 | 73.78 | 85.13 | 90.80 | 102.15 | 104.99 |
| 45 | 53.91 | 68.10 | 76.61 | 87.97 | 93.64 | 102.15 | 107.83 |
| 46 | 53.91 | 68.10 | 79.45 | 87.97 | 93.64 | 104.99 | 110.67 |
| 47 | 56.75 | 70.94 | 82.29 | 90.80 | 96.48 | 107.83 | 113.50 |
| 48 | 56.75 | 73.78 | 82.29 | 93.64 | 99.32 | 107.83 | 113.50 |
| 49 | 59.59 | 73.78 | 85.13 | 96.48 | 102.15 | 110.67 | 116.34 |
| 50 | 59.59 | 76.61 | 87.97 | 96.48 | 102.15 | 113.50 | 119.18 |
| 51 | 62.43 | 79.45 | 90.80 | 99.32 | 104.99 | 116.34 | 124.85 |
| 52 | 65.26 | 82.29 | 93.64 | 104.99 | 110.67 | 122.02 | 127.69 |
| 53 | 68.10 | 85.13 | 96.48 | 107.83 | 113.50 | 124.85 | 133.37 |
| 54 | 70.94 | 90.80 | 102.15 | 110.67 | 116.34 | 130.53 | 136.20 |
| 55 | 73.78 | 93.64 | 104.99 | 116.34 | 122.02 | 136.20 | 141.88 |
| 56 | 76.61 | 96.48 | 110.67 | 122.02 | 127.69 | 141.88 | 150.39 |
| 57 | 79.45 | 102.15 | 113.50 | 127.69 | 136.20 | 150.39 | 158.90 |
| 58 | 82.29 | 104.99 | 119.18 | 133.37 | 144.72 | 161.74 | 170.26 |
| 59 | 85.13 | 110.67 | 124.85 | 141.88 | 153.23 | 170.26 | 178.77 |
| 60 | 87.97 | 116.34 | 130.53 | 150.39 | 158.82 | 178.77 | 190.12 |
| 61 | 93.64 | 122.02 | 139.04 | 158.90 | 165.37 | 192.96 | 204.31 |
| 62 | 102.15 | 130.53 | 147.55 | 167.26 | 173.50 | 207.14 | 218.49 |
| 63 | 104.99 | 135.38 | 151.96 | 173.84 | 181.66 | 215.51 | 226.56 |
| 64 | 107.53 | 139.79 | 158.61 | 180.11 | 189.86 | 225.81 | 236.57 |
| 65 | 112.38 | 143.75 | 162.04 | 188.18 | 198.08 | 232.61 | 245.68 |
| 66 | 116.79 | 152.33 | 172.64 | 198.03 | 210.66 | 246.27 | 258.97 |
| 67 | 123.21 | 160.17 | 179.89 | 206.99 | 224.81 | 256.28 | 271.06 |
| 68 | 129.04 | 167.27 | 191.16 | 217.45 | 236.57 | 270.02 | 284.36 |
| 69 | 136.58 | 175.93 | 201.39 | 231.49 | 250.01 | 282.41 | 296.30 |
| 70 | 141.13 | 183.70 | 210.58 | 241.94 | 262.10 | 293.47 | 309.15 |
| 71 | 149.42 | 194.90 | 223.05 | 253.37 | 275.02 | 309.67 | 324.83 |
| 72 | 156.81 | 204.90 | 234.18 | 267.63 | 288.54 | 326.17 | 342.90 |
| 73 | 165.33 | 215.73 | 247.99 | 282.27 | 304.44 | 340.73 | 358.88 |
| 74 | 174.74 | 227.16 | 260.16 | 295.11 | 318.41 | 357.24 | 376.65 |
| 75 | 182.95 | 238.95 | 274.42 | 309.89 | 334.16 | 375.23 | 393.90 |
| 76 | 188.18 | 249.11 | 284.95 | 322.59 | 347.68 | 388.90 | 410.40 |
| 77 | 195.79 | 257.62 | 295.41 | 334.91 | 360.67 | 403.61 | 425.94 |
| 78 | 202.07 | 267.78 | 307.21 | 348.28 | 374.56 | 418.92 | 440.27 |
| 79 | 208.56 | 275.99 | 318.33 | 359.10 | 387.33 | 432.81 | 454.76 |
| 80 | 218.05 | 289.73 | 333.04 | 376.35 | 404.73 | 452.52 | 476.42 |
| 81 | 240.45 | 318.11 | 365.90 | 413.69 | 445.05 | 498.82 | 524.21 |
| 82 | 264.34 | 349.47 | 403.24 | 455.51 | 489.86 | 548.10 | 576.48 |
| 83 | 289.73 | 385.31 | 443.56 | 500.31 | 539.14 | 603.36 | 634.72 |
| 84 | 319.60 | 424.14 | 488.36 | 551.09 | 592.91 | 663.10 | 697.45 |

**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 | 46.36 | 60.63 | 71.33 | 78.46 | 85.59 | 96.29 | 99.86 |
| 30 | 49.93 | 64.19 | 71.33 | 82.02 | 89.16 | 99.86 | 106.99 |
| 31 | 49.93 | 64.19 | 74.89 | 85.59 | 92.72 | 103.42 | 106.99 |
| 32 | 49.93 | 67.76 | 74.89 | 85.59 | 92.72 | 103.42 | 110.55 |
| 33 | 53.49 | 67.76 | 74.89 | 85.59 | 92.72 | 106.99 | 110.55 |
| 34 | 53.49 | 67.76 | 78.46 | 89.16 | 96.29 | 106.99 | 114.12 |
| 35 | 53.49 | 67.76 | 78.46 | 89.16 | 96.29 | 106.99 | 114.12 |
| 36 | 53.49 | 71.33 | 78.46 | 92.72 | 99.86 | 110.55 | 117.69 |
| 37 | 57.06 | 71.33 | 82.02 | 92.72 | 99.86 | 110.55 | 117.69 |
| 38 | 57.06 | 71.33 | 82.02 | 96.29 | 103.42 | 114.12 | 121.25 |
| 39 | 57.06 | 74.89 | 82.02 | 96.29 | 103.42 | 114.12 | 121.25 |
| 40 | 57.06 | 74.89 | 85.59 | 96.29 | 103.42 | 117.69 | 124.82 |
| 41 | 60.63 | 78.46 | 85.59 | 99.86 | 106.99 | 121.25 | 124.82 |
| 42 | 60.63 | 78.46 | 89.16 | 103.42 | 110.55 | 121.25 | 128.39 |
| 43 | 64.19 | 82.02 | 92.72 | 103.42 | 110.55 | 124.82 | 131.95 |
| 44 | 64.19 | 82.02 | 92.72 | 106.99 | 114.12 | 128.39 | 131.95 |
| 45 | 67.76 | 85.59 | 96.29 | 110.55 | 117.69 | 128.39 | 135.52 |
| 46 | 67.76 | 85.59 | 99.86 | 110.55 | 117.69 | 131.95 | 139.08 |
| 47 | 71.33 | 89.16 | 103.42 | 114.12 | 121.25 | 135.52 | 142.65 |
| 48 | 71.33 | 92.72 | 103.42 | 117.69 | 124.82 | 135.52 | 142.65 |
| 49 | 74.89 | 92.72 | 106.99 | 121.25 | 128.39 | 139.08 | 146.22 |
| 50 | 74.89 | 96.29 | 110.55 | 121.25 | 128.39 | 142.65 | 149.78 |
| 51 | 78.46 | 99.86 | 114.12 | 124.82 | 131.95 | 146.22 | 156.92 |
| 52 | 82.02 | 103.42 | 117.69 | 131.95 | 139.08 | 153.35 | 160.48 |
| 53 | 85.59 | 106.99 | 121.25 | 135.52 | 142.65 | 156.92 | 167.62 |
| 54 | 89.16 | 114.12 | 128.39 | 139.08 | 146.22 | 164.05 | 171.18 |
| 55 | 92.72 | 117.69 | 131.95 | 146.22 | 153.35 | 171.18 | 178.31 |
| 56 | 96.29 | 121.25 | 139.08 | 153.35 | 160.48 | 178.31 | 189.01 |
| 57 | 99.86 | 128.39 | 142.65 | 160.48 | 171.18 | 189.01 | 199.71 |
| 58 | 103.42 | 131.95 | 149.78 | 167.62 | 178.69 | 203.28 | 213.98 |
| 59 | 106.99 | 139.08 | 156.92 | 177.83 | 184.23 | 213.98 | 224.68 |
| 60 | 110.55 | 146.22 | 164.05 | 181.24 | 187.75 | 224.68 | 238.94 |
| 61 | 114.32 | 148.96 | 169.75 | 188.64 | 195.19 | 235.57 | 249.43 |
| 62 | 121.06 | 154.69 | 174.87 | 198.20 | 204.32 | 245.49 | 258.94 |
| 63 | 123.96 | 159.85 | 179.42 | 205.22 | 213.10 | 254.45 | 267.50 |
| 64 | 126.49 | 164.44 | 186.57 | 211.87 | 222.35 | 265.63 | 278.28 |
| 65 | 131.70 | 168.46 | 189.90 | 220.53 | 231.27 | 272.60 | 287.91 |
| 66 | 136.35 | 177.85 | 201.57 | 231.21 | 245.20 | 287.53 | 302.35 |
| 67 | 143.31 | 186.31 | 209.24 | 240.76 | 261.21 | 298.09 | 315.29 |
| 68 | 149.52 | 193.83 | 221.51 | 251.97 | 274.12 | 312.89 | 329.50 |
| 69 | 157.66 | 203.09 | 232.49 | 267.23 | 288.61 | 326.02 | 342.05 |
| 70 | 162.31 | 211.26 | 242.17 | 278.24 | 301.43 | 337.49 | 355.53 |
| 71 | 171.19 | 223.29 | 255.54 | 290.27 | 315.08 | 354.78 | 372.15 |
| 72 | 178.97 | 233.86 | 267.27 | 305.45 | 329.31 | 372.27 | 391.36 |
| 73 | 187.97 | 245.28 | 281.96 | 320.93 | 346.14 | 387.40 | 408.03 |
| 74 | 197.91 | 257.28 | 294.66 | 334.25 | 360.63 | 404.61 | 426.60 |
| 75 | 206.42 | 269.61 | 309.63 | 349.65 | 377.03 | 423.37 | 444.43 |
| 76 | 211.50 | 279.99 | 320.27 | 362.57 | 390.77 | 437.10 | 461.27 |
| 77 | 219.22 | 288.44 | 330.75 | 374.97 | 403.82 | 451.89 | 476.89 |
| 78 | 225.37 | 298.65 | 342.63 | 388.43 | 417.75 | 467.22 | 491.04 |
| 79 | 231.71 | 306.63 | 353.66 | 398.96 | 430.32 | 480.84 | 505.23 |
| 80 | 241.31 | 320.64 | 368.57 | 416.50 | 447.91 | 500.80 | 527.24 |
| 81 | 266.10 | 352.04 | 404.93 | 457.82 | 492.53 | 552.03 | 580.13 |
| 82 | 292.54 | 386.75 | 446.25 | 504.10 | 542.12 | 606.57 | 637.98 |
| 83 | 320.64 | 426.42 | 490.88 | 553.69 | 596.66 | 667.73 | 702.44 |
| 84 | 353.70 | 469.39 | 540.46 | 609.88 | 656.16 | 733.84 | 771.85 |

**LTC-02 2016 Rate Increases (%) :**

| Issue Age | Benefit Period 2 | 3 | 4 | 5 | 6 | 10 | Life |
|---|---|---|---|---|---|---|---|
| 18-29 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 30 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 31 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 32 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 33 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 34 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 35 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 36 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 37 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 38 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 39 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 40 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 41 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 42 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 43 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 44 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 45 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 46 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 47 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 48 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 49 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 50 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 51 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 52 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 53 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 54 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 55 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 56 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 57 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 58 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 59 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 60 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 61 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 62 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 63 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 64 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 65 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 66 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 67 | 39% | 39% | 39% | 39% | 39% | 39% | 39% |
| 68 | 38% | 38% | 38% | 38% | 38% | 38% | 38% |
| 69 | 38% | 38% | 38% | 38% | 38% | 38% | 38% |
| 70 | 38% | 38% | 38% | 38% | 38% | 38% | 38% |
| 71 | 38% | 38% | 38% | 38% | 38% | 38% | 38% |
| 72 | 38% | 38% | 38% | 38% | 38% | 38% | 38% |
| 73 | 38% | 38% | 38% | 38% | 38% | 38% | 38% |
| 74 | 38% | 38% | 38% | 38% | 38% | 38% | 38% |
| 75 | 38% | 38% | 38% | 38% | 38% | 38% | 38% |
| 76 | 37% | 37% | 37% | 37% | 37% | 37% | 37% |
| 77 | 37% | 37% | 37% | 37% | 37% | 37% | 37% |
| 78 | 37% | 37% | 37% | 37% | 37% | 37% | 37% |
| 79 | 37% | 37% | 37% | 37% | 37% | 37% | 37% |
| 80 | 37% | 37% | 37% | 37% | 37% | 37% | 37% |
| 81 | 37% | 37% | 37% | 37% | 37% | 37% | 37% |
| 82 | 37% | 37% | 37% | 37% | 37% | 37% | 37% |
| 83 | 37% | 37% | 37% | 37% | 37% | 37% | 37% |
| 84 | 37% | 37% | 37% | 37% | 37% | 37% | 37% |

* Benefit Differences between LTC-02 and ICC12-LTC-12:

LTC-02 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit

LTC-02 has a 90 service-day EP where one day of HHC counts as 7, ICC12-LTC-12 is a true service-day EP

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-02

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered both 10yr and Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

# Appendix B1

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-02 VA (Pre-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 | 11.57 | 14.88 | 16.53 | 18.18 | 19.83 | 23.14 | 24.79 | 20.97 | 24.04 | 28.91 | 30.33 | 31.74 | 49.48 | 53.94 | 46.36 | 60.63 | 71.33 | 78.46 | 85.59 | 96.29 | 99.86 |
| 30 | 11.57 | 14.88 | 16.53 | 19.76 | 21.49 | 23.14 | 24.79 | 22.54 | 25.62 | 30.48 | 31.92 | 33.33 | 51.12 | 57.67 | 49.93 | 64.19 | 71.33 | 82.02 | 89.16 | 99.86 | 106.99 |
| 31 | 11.57 | 14.88 | 18.18 | 19.83 | 21.49 | 23.14 | 24.79 | 24.31 | 27.37 | 32.24 | 33.65 | 35.04 | 53.01 | 61.39 | 49.93 | 64.19 | 74.89 | 85.59 | 92.72 | 103.42 | 106.99 |
| 32 | 11.57 | 16.53 | 18.18 | 19.83 | 21.49 | 24.79 | 26.44 | 24.31 | 27.37 | 34.01 | 35.40 | 36.77 | 56.54 | 63.41 | 49.93 | 67.76 | 74.89 | 85.59 | 92.72 | 103.42 | 110.55 |
| 33 | 13.22 | 16.53 | 18.18 | 19.83 | 21.49 | 24.79 | 26.44 | 25.87 | 28.95 | 35.58 | 36.97 | 38.35 | 58.45 | 67.48 | 53.49 | 67.76 | 74.89 | 85.59 | 92.72 | 106.99 | 110.55 |
| 34 | 13.22 | 16.53 | 18.18 | 19.83 | 21.49 | 24.79 | 26.44 | 25.87 | 30.71 | 37.36 | 38.73 | 40.09 | 62.29 | 71.23 | 53.49 | 67.76 | 78.46 | 89.16 | 96.29 | 106.99 | 114.12 |
| 35 | 13.22 | 16.53 | 18.18 | 21.49 | 23.14 | 24.79 | 27.46 | 27.66 | 32.49 | 37.36 | 40.50 | 41.84 | 65.84 | 73.29 | 53.49 | 67.76 | 78.46 | 89.16 | 96.29 | 106.99 | 114.12 |
| 36 | 13.49 | 16.53 | 18.18 | 21.49 | 23.14 | 26.44 | 29.18 | 29.47 | 34.28 | 39.15 | 42.08 | 45.17 | 67.79 | 77.05 | 53.49 | 71.33 | 78.46 | 92.72 | 99.86 | 110.55 | 117.69 |
| 37 | 13.49 | 16.56 | 19.83 | 21.49 | 23.14 | 26.94 | 31.04 | 31.29 | 36.09 | 42.51 | 43.85 | 46.95 | 71.35 | 81.21 | 57.06 | 71.33 | 82.02 | 92.72 | 99.86 | 110.55 | 117.69 |
| 38 | 15.13 | 16.56 | 19.83 | 21.49 | 23.14 | 26.94 | 31.04 | 31.29 | 37.65 | 44.33 | 45.65 | 48.73 | 75.28 | 85.41 | 57.06 | 71.33 | 82.02 | 96.29 | 103.42 | 114.12 | 121.25 |
| 39 | 15.13 | 18.18 | 21.14 | 23.14 | 24.79 | 28.65 | 32.92 | 33.14 | 39.46 | 46.16 | 49.01 | 52.08 | 79.26 | 91.31 | 57.06 | 74.89 | 82.02 | 96.29 | 103.42 | 114.12 | 121.25 |
| 40 | 16.74 | 19.69 | 22.79 | 24.13 | 25.58 | 30.23 | 34.64 | 34.67 | 41.30 | 48.00 | 50.82 | 53.88 | 82.83 | 95.59 | 57.06 | 74.89 | 85.59 | 96.29 | 103.42 | 117.69 | 124.82 |
| 41 | 16.74 | 19.83 | 24.63 | 25.95 | 27.41 | 32.17 | 36.64 | 36.70 | 43.34 | 49.76 | 52.88 | 55.95 | 87.30 | 96.29 | 60.63 | 78.46 | 85.59 | 99.86 | 106.99 | 121.25 | 124.82 |
| 42 | 18.55 | 21.65 | 24.63 | 26.13 | 27.60 | 34.15 | 38.66 | 36.88 | 45.08 | 51.86 | 56.53 | 59.60 | 91.85 | 99.86 | 60.63 | 78.46 | 89.16 | 103.42 | 110.55 | 121.25 | 128.39 |
| 43 | 18.69 | 21.81 | 26.50 | 27.84 | 29.32 | 36.17 | 40.72 | 38.96 | 47.17 | 55.88 | 58.65 | 61.73 | 95.96 | 99.86 | 64.19 | 82.02 | 92.72 | 103.42 | 110.55 | 124.82 | 131.95 |
| 44 | 18.84 | 23.66 | 26.70 | 28.04 | 31.23 | 38.02 | 42.56 | 41.09 | 49.29 | 57.68 | 60.80 | 63.89 | 96.29 | 99.86 | 64.19 | 82.02 | 92.72 | 106.99 | 114.12 | 128.39 | 131.95 |
| 45 | 18.99 | 23.66 | 28.63 | 29.95 | 31.46 | 40.10 | 44.65 | 42.82 | 51.07 | 59.87 | 64.55 | 67.65 | 96.29 | 103.42 | 67.76 | 85.59 | 96.29 | 110.55 | 117.69 | 128.39 | 135.52 |
| 46 | 20.68 | 25.58 | 28.84 | 31.91 | 33.42 | 42.23 | 46.77 | 43.04 | 55.17 | 64.05 | 66.76 | 69.87 | 99.86 | 103.42 | 67.76 | 85.59 | 99.86 | 110.55 | 117.69 | 131.95 | 139.08 |
| 47 | 20.84 | 25.76 | 30.84 | 33.91 | 35.22 | 44.14 | 48.63 | 45.22 | 57.39 | 65.89 | 70.96 | 74.05 | 99.86 | 103.42 | 71.33 | 89.16 | 103.42 | 114.12 | 121.25 | 135.52 | 142.65 |
| 48 | 21.01 | 27.74 | 32.62 | 33.93 | 35.48 | 46.33 | 50.79 | 47.44 | 59.64 | 70.17 | 75.25 | 78.32 | 99.86 | 106.99 | 71.33 | 92.72 | 103.42 | 117.69 | 124.82 | 135.52 | 142.65 |
| 49 | 22.97 | 27.95 | 32.86 | 35.97 | 37.53 | 50.50 | 55.01 | 49.71 | 63.47 | 72.52 | 77.15 | 80.26 | 103.42 | 106.99 | 74.89 | 92.72 | 106.99 | 121.25 | 128.39 | 139.08 | 146.22 |
| 50 | 23.15 | 29.74 | 34.94 | 38.05 | 39.62 | 52.81 | 56.90 | 51.49 | 65.79 | 76.42 | 81.53 | 84.63 | 103.42 | 106.99 | 74.89 | 96.29 | 110.55 | 121.25 | 128.39 | 142.65 | 149.78 |
| 51 | 24.91 | 31.75 | 36.78 | 39.91 | 41.49 | 56.81 | 61.21 | 53.49 | 67.66 | 80.39 | 85.52 | 88.62 | 106.99 | 114.12 | 78.46 | 99.86 | 114.12 | 124.82 | 131.95 | 146.22 | 156.92 |
| 52 | 25.07 | 31.75 | 37.04 | 42.05 | 43.39 | 58.86 | 65.20 | 57.06 | 71.59 | 82.34 | 89.06 | 92.21 | 114.12 | 121.25 | 82.02 | 103.42 | 117.69 | 131.95 | 139.08 | 153.35 | 160.48 |
| 53 | 27.05 | 33.82 | 38.91 | 42.09 | 43.47 | 62.95 | 69.22 | 59.48 | 75.56 | 86.37 | 93.12 | 96.27 | 121.25 | 124.82 | 85.59 | 106.99 | 121.25 | 135.52 | 142.65 | 156.92 | 167.62 |
| 54 | 27.05 | 33.82 | 38.94 | 44.01 | 45.41 | 67.10 | 73.27 | 61.34 | 77.51 | 90.43 | 96.76 | 101.97 | 124.82 | 131.95 | 89.16 | 114.12 | 128.39 | 139.08 | 146.22 | 164.05 | 171.18 |
| 55 | 29.11 | 35.70 | 40.85 | 45.96 | 47.60 | 71.30 | 77.33 | 64.19 | 81.54 | 94.54 | 100.88 | 105.69 | 131.95 | 139.08 | 92.72 | 117.69 | 131.95 | 146.22 | 153.35 | 171.18 | 178.31 |
| 56 | 30.92 | 37.55 | 44.62 | 49.76 | 51.16 | 75.13 | 83.15 | 69.25 | 85.56 | 98.12 | 106.59 | 111.43 | 142.65 | 149.78 | 96.29 | 121.25 | 139.08 | 153.35 | 160.48 | 178.31 | 189.01 |
| 57 | 32.75 | 41.31 | 46.52 | 53.60 | 54.99 | 81.45 | 89.00 | 71.14 | 89.13 | 103.84 | 112.35 | 117.22 | 153.35 | 160.48 | 99.86 | 128.39 | 142.65 | 160.48 | 171.18 | 189.01 | 199.71 |
| 58 | 34.60 | 43.20 | 50.36 | 57.22 | 60.53 | 87.47 | 94.87 | 75.15 | 92.76 | 107.52 | 117.74 | 122.67 | 164.05 | 171.18 | 103.42 | 131.95 | 149.78 | 167.62 | 178.69 | 203.28 | 213.98 |
| 59 | 38.39 | 47.03 | 53.98 | 60.88 | 64.22 | 93.56 | 103.37 | 78.72 | 98.50 | 113.33 | 123.60 | 128.18 | 174.75 | 185.45 | 106.99 | 139.08 | 156.92 | 177.83 | 184.23 | 213.98 | 224.68 |
| 60 | 40.29 | 50.91 | 57.90 | 64.84 | 70.12 | 99.72 | 111.05 | 82.34 | 102.23 | 118.76 | 129.11 | 133.76 | 189.01 | 199.71 | 110.55 | 146.22 | 164.05 | 181.24 | 187.75 | 224.68 | 238.94 |
| 61 | 43.89 | 54.56 | 63.54 | 70.27 | 75.58 | 108.21 | 119.43 | 88.37 | 109.94 | 126.52 | 136.50 | 143.21 | 194.00 | 204.39 | 114.32 | 148.96 | 169.75 | 188.64 | 195.19 | 235.57 | 249.43 |
| 62 | 47.78 | 60.21 | 67.27 | 76.01 | 81.35 | 116.41 | 129.63 | 93.98 | 117.27 | 135.97 | 145.97 | 150.66 | 198.41 | 208.50 | 121.06 | 154.69 | 174.87 | 198.20 | 204.32 | 245.49 | 258.94 |
| 63 | 53.42 | 63.94 | 73.02 | 81.81 | 86.93 | 126.90 | 137.71 | 101.13 | 124.65 | 143.38 | 155.50 | 162.23 | 205.52 | 215.31 | 123.96 | 159.85 | 179.42 | 205.22 | 213.10 | 254.45 | 267.50 |
| 64 | 57.40 | 69.70 | 80.81 | 87.67 | 92.82 | 137.53 | 148.62 | 106.96 | 132.06 | 154.60 | 164.69 | 171.46 | 208.71 | 221.36 | 126.49 | 164.44 | 186.57 | 211.87 | 222.35 | 265.63 | 278.28 |
| 65 | 63.15 | 75.51 | 86.69 | 95.32 | 100.50 | 147.02 | 153.14 | 110.26 | 141.59 | 162.33 | 176.37 | 183.14 | 214.40 | 226.65 | 131.70 | 168.46 | 189.90 | 220.53 | 231.27 | 272.60 | 287.91 |
| 66 | 68.60 | 82.69 | 95.59 | 104.22 | 111.14 | 157.10 | 166.00 | 115.61 | 151.18 | 171.93 | 188.60 | 197.10 | 228.25 | 240.10 | 136.35 | 177.85 | 201.57 | 231.21 | 245.20 | 287.53 | 302.35 |
| 67 | 75.78 | 91.86 | 104.49 | 114.86 | 123.77 | 166.24 | 174.84 | 123.25 | 160.51 | 183.44 | 202.90 | 215.51 | 243.63 | 255.10 | 143.31 | 186.31 | 209.24 | 240.76 | 261.21 | 298.09 | 315.29 |
| 68 | 82.96 | 102.77 | 115.40 | 125.50 | 136.40 | 177.21 | 188.29 | 130.14 | 168.90 | 193.83 | 215.98 | 232.59 | 260.28 | 274.12 | 149.52 | 193.83 | 221.51 | 251.97 | 274.12 | 312.89 | 329.50 |
| 69 | 89.86 | 111.67 | 126.02 | 138.13 | 152.74 | 189.73 | 200.42 | 136.29 | 179.04 | 203.09 | 229.82 | 245.85 | 275.24 | 291.28 | 157.66 | 203.09 | 232.49 | 267.23 | 288.61 | 326.02 | 342.05 |
| 70 | 99.04 | 124.20 | 138.65 | 152.49 | 169.09 | 200.95 | 211.26 | 144.27 | 188.07 | 213.83 | 242.17 | 260.21 | 293.70 | 309.16 | 162.31 | 211.26 | 242.17 | 278.24 | 301.43 | 337.49 | 355.53 |
| 71 | 109.16 | 136.21 | 153.82 | 170.82 | 188.55 | 213.36 | 225.77 | 151.34 | 198.48 | 225.77 | 255.54 | 275.39 | 310.12 | 327.49 | 171.19 | 223.29 | 255.54 | 290.27 | 315.08 | 354.78 | 372.15 |
| 72 | 116.93 | 145.57 | 164.66 | 188.52 | 202.84 | 226.70 | 238.63 | 159.88 | 207.61 | 238.63 | 269.65 | 291.13 | 329.31 | 346.02 | 178.97 | 233.86 | 267.27 | 305.45 | 329.31 | 372.27 | 391.36 |
| 73 | 123.79 | 155.88 | 176.51 | 199.43 | 215.48 | 240.69 | 254.45 | 167.34 | 220.06 | 249.86 | 286.54 | 309.46 | 346.14 | 364.48 | 187.97 | 245.28 | 281.96 | 320.93 | 346.14 | 387.40 | 408.03 |
| 74 | 129.74 | 164.92 | 186.91 | 211.10 | 228.69 | 255.08 | 268.28 | 175.92 | 230.89 | 263.88 | 301.26 | 325.45 | 367.23 | 384.82 | 197.91 | 257.28 | 294.66 | 334.25 | 360.63 | 404.61 | 426.60 |
| 75 | 136.91 | 176.93 | 200.10 | 225.38 | 242.23 | 269.61 | 284.35 | 185.36 | 242.23 | 275.93 | 315.95 | 341.22 | 385.46 | 406.52 | 206.42 | 269.61 | 309.63 | 349.65 | 377.03 | 423.37 | 444.43 |
| 76 | 145.03 | 185.32 | 211.50 | 237.69 | 253.80 | 282.00 | 298.12 | 193.37 | 251.79 | 288.04 | 328.33 | 356.53 | 400.85 | 423.00 | 211.50 | 279.99 | 320.27 | 362.57 | 390.77 | 437.10 | 461.27 |
| 77 | 153.84 | 196.14 | 221.14 | 248.06 | 265.37 | 296.13 | 311.52 | 201.91 | 263.44 | 299.98 | 342.28 | 371.13 | 417.28 | 438.43 | 219.22 | 288.44 | 330.75 | 374.97 | 403.82 | 451.89 | 476.89 |
| 78 | 161.24 | 205.21 | 232.69 | 260.18 | 278.50 | 307.82 | 324.31 | 208.87 | 273.00 | 313.31 | 355.45 | 384.77 | 432.41 | 454.39 | 225.37 | 298.65 | 342.63 | 388.43 | 417.75 | 467.22 | 491.04 |
| 79 | 168.99 | 216.03 | 243.91 | 271.78 | 290.95 | 320.56 | 337.98 | 216.03 | 283.98 | 325.79 | 369.34 | 398.96 | 447.74 | 470.39 | 231.71 | 306.63 | 353.66 | 398.96 | 430.32 | 480.84 | 505.23 |
| 80 | 176.85 | 224.78 | 254.53 | 284.28 | 304.11 | 333.86 | 352.04 | 224.78 | 295.85 | 338.82 | 385.10 | 416.50 | 467.74 | 490.88 | 241.31 | 320.64 | 368.57 | 416.50 | 447.91 | 500.80 | 527.24 |
| 81 | 193.38 | 247.92 | 279.32 | 312.38 | 333.86 | 368.57 | 386.75 | 247.92 | 325.60 | 373.53 | 424.77 | 457.82 | 514.02 | 540.46 | 266.10 | 352.04 | 404.93 | 457.82 | 492.53 | 552.03 | 580.13 |
| 82 | 213.21 | 271.06 | 307.42 | 343.78 | 366.92 | 404.93 | 426.42 | 272.71 | 358.66 | 411.55 | 467.74 | 504.10 | 565.25 | 595.01 | 292.54 | 386.75 | 446.25 | 504.10 | 542.12 | 606.57 | 637.98 |
| 83 | 234.70 | 299.16 | 338.82 | 376.84 | 403.28 | 446.25 | 469.39 | 300.81 | 395.02 | 451.21 | 512.37 | 553.69 | 621.45 | 654.51 | 320.64 | 426.42 | 490.88 | 553.69 | 596.66 | 667.73 | 702.44 |
| 84 | 257.84 | 328.91 | 371.88 | 414.85 | 444.60 | 489.23 | 515.67 | 330.56 | 433.03 | 497.49 | 565.25 | 609.88 | 684.26 | 720.62 | 353.70 | 469.39 | 540.46 | 609.88 | 656.16 | 733.84 | 771.85 |
| 85 | 312.38 | 398.32 | 451.21 | 502.45 | 537.16 | 593.35 | 624.76 | 399.98 | 525.59 | 601.62 | 682.60 | 737.15 | 828.05 | 871.02 | 428.07 | 566.91 | 652.85 | 737.15 | 793.34 | 887.55 | 935.48 |
| 86 | 343.78 | 437.99 | 495.84 | 553.69 | 591.70 | 652.85 | 685.91 | 439.64 | 576.82 | 661.12 | 752.02 | 811.52 | 910.69 | 958.62 | 471.05 | 624.76 | 718.96 | 811.52 | 872.67 | 976.80 | 1028.04 |
| 87 | 376.84 | 480.96 | 545.42 | 608.23 | 651.20 | 717.31 | 755.33 | 484.27 | 634.67 | 727.23 | 826.40 | 892.51 | 1001.59 | 1054.48 | 517.32 | 685.91 | 790.03 | 892.51 | 960.27 | 1074.31 | 1130.51 |
| 88 | 436.34 | 556.99 | 629.71 | 702.44 | 752.02 | 828.05 | 872.67 | 558.64 | 733.84 | 841.27 | 953.66 | 1029.69 | 1156.95 | 1216.45 | 598.31 | 793.34 | 912.34 | 1029.69 | 1109.02 | 1241.25 | 1307.36 |
| 89 | 479.31 | 611.53 | 692.52 | 773.51 | 826.40 | 910.69 | 958.62 | 614.84 | 806.56 | 923.91 | 1049.52 | 1133.82 | 1272.65 | 1338.76 | 657.81 | 872.67 | 1003.24 | 1133.82 | 1219.76 | 1365.21 | 1437.93 |
| 90 | 527.24 | 672.69 | 761.94 | 849.54 | 909.04 | 1003.24 | 1056.13 | 675.99 | 887.55 | 1016.47 | 1153.65 | 1246.21 | 1399.91 | 1472.64 | 723.92 | 958.62 | 1104.07 | 1246.21 | 1342.07 | 1502.39 | 1581.72 |
| 91+ | 580.13 | 740.45 | 837.97 | 935.48 | 999.94 | 1102.41 | 1160.26 | 743.76 | 976.80 | 1118.94 | 1271.00 | 1371.82 | 1538.75 | 1619.74 | 794.99 | 1056.13 | 1214.80 | 1371.82 | 1477.60 | 1652.79 | 1738.74 |

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 (Pre-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 | 29.75 | 38.01 | 42.97 | 46.28 | 51.24 | 59.50 | 64.46 | 54.52 | 62.88 | 75.16 | 78.51 | 81.87 | 127.24 | 139.76 | 121.25 | 156.92 | 185.45 | 203.28 | 221.11 | 249.64 | 256.77 |
| 30 | 29.75 | 38.01 | 42.97 | 51.04 | 56.19 | 59.50 | 64.46 | 57.37 | 65.89 | 78.12 | 81.56 | 86.65 | 132.45 | 147.92 | 128.39 | 164.05 | 185.45 | 210.41 | 231.81 | 256.77 | 274.60 |
| 31 | 29.75 | 38.01 | 46.28 | 51.24 | 56.19 | 59.50 | 64.46 | 61.88 | 70.38 | 82.61 | 85.99 | 91.11 | 137.34 | 158.60 | 128.39 | 164.05 | 192.58 | 221.11 | 238.94 | 267.47 | 274.60 |
| 32 | 29.75 | 42.97 | 46.28 | 51.24 | 56.19 | 64.46 | 67.76 | 61.88 | 70.38 | 87.14 | 90.46 | 95.61 | 145.03 | 163.81 | 128.39 | 174.75 | 192.58 | 221.11 | 238.94 | 267.47 | 285.30 |
| 33 | 34.71 | 42.97 | 46.28 | 51.24 | 56.19 | 64.46 | 67.76 | 65.86 | 75.27 | 92.08 | 95.36 | 98.62 | 149.92 | 174.32 | 139.08 | 174.75 | 192.58 | 221.11 | 238.94 | 274.60 | 285.30 |
| 34 | 34.71 | 42.97 | 46.28 | 51.24 | 56.19 | 64.46 | 67.76 | 66.84 | 79.85 | 96.69 | 99.89 | 103.09 | 159.80 | 185.20 | 139.08 | 174.75 | 203.28 | 231.81 | 249.64 | 274.60 | 296.00 |
| 35 | 34.71 | 42.97 | 46.28 | 56.19 | 59.50 | 64.46 | 70.38 | 71.45 | 84.46 | 96.69 | 104.46 | 107.59 | 170.10 | 190.55 | 139.08 | 174.75 | 203.28 | 231.81 | 249.64 | 274.60 | 296.00 |
| 36 | 35.42 | 42.97 | 46.28 | 56.19 | 59.50 | 67.76 | 75.53 | 76.12 | 89.12 | 101.33 | 109.40 | 117.04 | 175.12 | 198.54 | 139.08 | 185.45 | 203.28 | 238.94 | 256.77 | 285.30 | 303.13 |
| 37 | 35.42 | 43.07 | 51.24 | 56.19 | 59.50 | 69.02 | 80.35 | 80.84 | 93.82 | 108.65 | 114.02 | 121.63 | 185.50 | 209.26 | 146.22 | 185.45 | 210.41 | 238.94 | 256.77 | 285.30 | 303.13 |
| 38 | 39.71 | 43.07 | 51.24 | 56.19 | 59.50 | 69.02 | 80.35 | 80.84 | 96.47 | 113.29 | 118.68 | 126.25 | 195.73 | 220.10 | 146.22 | 185.45 | 210.41 | 249.64 | 267.47 | 296.00 | 313.83 |
| 39 | 39.71 | 46.28 | 54.62 | 59.50 | 64.46 | 73.42 | 85.21 | 85.61 | 101.12 | 117.96 | 126.02 | 133.60 | 206.07 | 236.73 | 146.22 | 192.58 | 210.41 | 249.64 | 267.47 | 296.00 | 313.83 |
| 40 | 43.93 | 50.12 | 58.87 | 62.04 | 66.50 | 78.24 | 88.52 | 90.66 | 105.82 | 122.67 | 130.68 | 138.21 | 213.44 | 247.82 | 146.22 | 192.58 | 221.11 | 249.64 | 267.47 | 303.13 | 320.97 |
| 41 | 42.77 | 50.48 | 63.62 | 66.72 | 71.25 | 83.26 | 93.63 | 95.98 | 111.05 | 128.34 | 135.98 | 143.51 | 224.95 | 249.64 | 156.92 | 203.28 | 221.11 | 256.77 | 274.60 | 313.83 | 320.97 |
| 42 | 47.39 | 55.11 | 64.41 | 67.20 | 71.77 | 88.38 | 98.80 | 96.45 | 116.69 | 133.73 | 146.46 | 153.98 | 236.70 | 256.77 | 156.92 | 203.28 | 231.81 | 267.47 | 285.30 | 313.83 | 331.66 |
| 43 | 47.77 | 55.51 | 69.31 | 72.38 | 75.14 | 93.61 | 104.05 | 101.91 | 122.08 | 144.12 | 151.96 | 159.47 | 248.78 | 256.77 | 164.05 | 210.41 | 238.94 | 267.47 | 285.30 | 320.97 | 338.80 |
| 44 | 48.14 | 60.23 | 69.82 | 72.90 | 80.03 | 97.15 | 109.76 | 107.47 | 127.57 | 149.98 | 157.53 | 165.04 | 249.64 | 256.77 | 164.05 | 210.41 | 238.94 | 274.60 | 296.00 | 331.66 | 338.80 |
| 45 | 48.52 | 61.13 | 74.88 | 77.87 | 80.61 | 102.48 | 115.15 | 110.12 | 130.51 | 155.67 | 165.58 | 175.88 | 249.64 | 267.47 | 174.75 | 221.11 | 249.64 | 285.30 | 303.13 | 331.66 | 349.50 |
| 46 | 53.77 | 66.08 | 75.43 | 82.96 | 85.65 | 107.91 | 120.61 | 110.67 | 140.99 | 166.54 | 171.26 | 181.65 | 256.77 | 267.47 | 174.75 | 221.11 | 256.77 | 285.30 | 303.13 | 338.80 | 360.19 |
| 47 | 54.19 | 66.56 | 80.65 | 88.16 | 91.17 | 113.83 | 126.45 | 116.28 | 146.66 | 169.44 | 182.03 | 192.54 | 256.77 | 267.47 | 185.45 | 231.81 | 267.47 | 296.00 | 313.83 | 349.50 | 367.33 |
| 48 | 54.62 | 71.67 | 83.89 | 86.95 | 91.83 | 119.48 | 132.04 | 121.99 | 152.42 | 180.45 | 193.03 | 203.64 | 256.77 | 274.60 | 185.45 | 238.94 | 267.47 | 303.13 | 320.97 | 349.50 | 367.33 |
| 49 | 59.72 | 72.19 | 84.50 | 92.17 | 97.13 | 130.24 | 143.03 | 127.82 | 163.68 | 186.47 | 199.30 | 206.82 | 267.47 | 274.60 | 192.58 | 238.94 | 274.60 | 313.83 | 331.66 | 360.19 | 378.03 |
| 50 | 60.19 | 77.77 | 89.86 | 97.51 | 102.55 | 136.19 | 146.33 | 133.86 | 169.67 | 198.00 | 210.62 | 218.07 | 267.47 | 274.60 | 192.58 | 249.64 | 285.30 | 313.83 | 331.66 | 367.33 | 385.16 |
| 51 | 63.40 | 83.05 | 95.62 | 103.30 | 106.04 | 147.70 | 157.40 | 139.08 | 175.91 | 206.21 | 222.34 | 229.75 | 274.60 | 296.00 | 203.28 | 256.77 | 296.00 | 320.97 | 338.80 | 378.03 | 406.56 |
| 52 | 63.82 | 81.65 | 96.30 | 108.84 | 111.90 | 151.34 | 168.94 | 146.22 | 184.09 | 212.70 | 230.91 | 238.47 | 296.00 | 313.83 | 210.41 | 267.47 | 303.13 | 338.80 | 360.19 | 395.86 | 413.69 |
| 53 | 68.84 | 86.98 | 99.71 | 107.56 | 113.02 | 163.09 | 177.57 | 153.95 | 195.77 | 224.55 | 239.45 | 247.09 | 313.83 | 320.97 | 221.11 | 274.60 | 313.83 | 349.50 | 367.33 | 406.56 | 431.52 |
| 54 | 69.87 | 87.94 | 100.78 | 113.50 | 116.77 | 172.12 | 189.27 | 156.76 | 198.82 | 233.04 | 248.34 | 264.48 | 320.97 | 338.80 | 231.81 | 296.00 | 331.66 | 360.19 | 378.03 | 424.39 | 442.22 |
| 55 | 75.21 | 91.49 | 104.41 | 119.50 | 122.39 | 184.20 | 201.07 | 164.05 | 210.64 | 245.11 | 260.35 | 273.55 | 338.80 | 360.19 | 238.94 | 303.13 | 338.80 | 378.03 | 395.86 | 442.22 | 460.05 |
| 56 | 80.87 | 97.18 | 115.07 | 127.94 | 131.24 | 193.60 | 215.57 | 180.04 | 222.45 | 253.77 | 274.56 | 287.87 | 367.33 | 385.16 | 249.64 | 313.83 | 360.19 | 395.86 | 413.69 | 460.05 | 488.58 |
| 57 | 84.21 | 105.56 | 120.95 | 138.86 | 142.06 | 211.18 | 230.16 | 182.94 | 231.08 | 267.97 | 288.91 | 302.31 | 395.86 | 413.69 | 256.77 | 331.66 | 367.33 | 413.69 | 442.22 | 488.58 | 513.54 |
| 58 | 89.96 | 111.41 | 129.49 | 147.81 | 155.99 | 226.22 | 244.84 | 194.71 | 239.90 | 276.95 | 303.64 | 317.14 | 424.39 | 442.22 | 267.47 | 338.80 | 385.16 | 431.52 | 462.50 | 524.24 | 552.77 |
| 59 | 98.38 | 122.27 | 138.47 | 156.89 | 165.13 | 241.45 | 268.11 | 203.36 | 254.21 | 291.42 | 318.27 | 332.11 | 449.35 | 477.88 | 274.60 | 360.19 | 406.56 | 458.79 | 474.23 | 552.77 | 581.30 |
| 60 | 104.28 | 130.90 | 149.57 | 168.11 | 181.35 | 256.86 | 285.57 | 212.19 | 263.31 | 306.28 | 333.29 | 344.36 | 488.58 | 513.54 | 285.30 | 378.03 | 424.39 | 468.49 | 484.19 | 581.30 | 616.97 |
| 61 | 113.19 | 139.95 | 163.73 | 180.36 | 196.03 | 278.26 | 306.63 | 229.11 | 282.70 | 325.78 | 353.11 | 369.47 | 498.85 | 526.57 | 294.46 | 384.53 | 436.50 | 485.08 | 504.24 | 606.24 | 644.35 |
| 62 | 124.22 | 156.54 | 172.98 | 197.14 | 210.56 | 300.22 | 333.79 | 243.06 | 302.43 | 351.00 | 375.36 | 389.43 | 511.16 | 538.06 | 312.75 | 400.19 | 450.63 | 510.61 | 526.77 | 632.23 | 669.22 |
| 63 | 138.40 | 165.78 | 187.41 | 211.73 | 223.20 | 328.08 | 355.49 | 260.98 | 322.25 | 370.93 | 400.71 | 417.18 | 531.74 | 554.58 | 319.70 | 411.04 | 463.24 | 530.97 | 549.74 | 655.71 | 691.59 |
| 64 | 147.24 | 180.25 | 209.61 | 226.47 | 240.38 | 356.34 | 382.63 | 276.84 | 342.16 | 398.86 | 423.48 | 442.93 | 537.58 | 572.36 | 325.71 | 423.74 | 480.66 | 547.06 | 572.64 | 686.20 | 717.82 |
| 65 | 164.19 | 194.86 | 224.37 | 246.84 | 258.44 | 379.80 | 395.11 | 284.85 | 364.52 | 419.62 | 454.38 | 473.84 | 554.38 | 585.01 | 339.98 | 434.93 | 490.06 | 569.70 | 595.97 | 704.47 | 744.28 |
| 66 | 177.86 | 214.01 | 246.52 | 269.04 | 286.14 | 406.10 | 426.85 | 299.39 | 391.28 | 444.64 | 487.45 | 509.64 | 589.88 | 619.53 | 352.74 | 459.46 | 518.74 | 595.81 | 631.75 | 741.06 | 779.59 |
| 67 | 194.51 | 235.86 | 268.69 | 296.72 | 318.95 | 429.94 | 450.00 | 318.15 | 412.74 | 472.93 | 522.97 | 555.80 | 627.71 | 659.24 | 369.75 | 481.53 | 538.85 | 621.98 | 672.90 | 768.15 | 814.01 |
| 68 | 213.68 | 265.69 | 298.52 | 324.41 | 351.76 | 456.87 | 484.56 | 335.04 | 434.72 | 501.18 | 556.56 | 600.86 | 672.85 | 706.08 | 384.88 | 501.18 | 570.40 | 650.70 | 706.08 | 808.53 | 850.06 |
| 69 | 230.73 | 287.86 | 326.18 | 357.23 | 395.20 | 489.03 | 518.42 | 352.74 | 462.30 | 523.77 | 593.25 | 633.33 | 710.83 | 750.91 | 406.19 | 523.77 | 598.59 | 689.45 | 745.57 | 841.77 | 881.85 |
| 70 | 255.03 | 320.45 | 356.54 | 393.13 | 436.22 | 517.84 | 546.17 | 370.99 | 484.34 | 551.33 | 626.04 | 672.41 | 757.43 | 798.65 | 419.94 | 546.17 | 626.04 | 718.79 | 778.04 | 870.79 | 917.16 |
| 71 | 282.83 | 351.66 | 396.96 | 441.70 | 486.27 | 550.78 | 583.03 | 389.51 | 511.08 | 583.03 | 659.94 | 709.56 | 801.35 | 846.01 | 441.61 | 575.59 | 659.94 | 749.25 | 813.76 | 915.48 | 960.14 |
| 72 | 300.68 | 374.65 | 424.76 | 486.81 | 522.60 | 584.65 | 615.67 | 412.83 | 534.54 | 615.67 | 696.80 | 751.69 | 849.53 | 892.48 | 462.95 | 603.74 | 689.65 | 787.48 | 849.53 | 959.30 | 1009.41 |
| 73 | 318.63 | 401.16 | 456.17 | 513.48 | 557.03 | 621.22 | 655.60 | 430.96 | 568.50 | 644.14 | 740.42 | 797.73 | 894.01 | 939.85 | 485.97 | 632.68 | 726.67 | 827.53 | 894.01 | 999.45 | 1052.18 |
| 74 | 334.25 | 426.60 | 481.58 | 545.35 | 589.33 | 657.50 | 692.68 | 452.99 | 595.93 | 681.69 | 776.24 | 840.01 | 947.76 | 993.94 | 510.17 | 664.09 | 760.85 | 862.00 | 930.17 | 1044.52 | 1101.69 |
| 75 | 353.86 | 457.07 | 516.05 | 581.34 | 625.58 | 695.08 | 733.00 | 478.13 | 625.58 | 711.93 | 815.14 | 880.44 | 994.18 | 1048.94 | 532.90 | 695.08 | 798.29 | 901.50 | 973.12 | 1093.18 | 1145.84 |
| 76 | 374.66 | 477.39 | 545.87 | 612.35 | 654.65 | 727.16 | 769.46 | 499.55 | 650.62 | 743.28 | 848.02 | 920.53 | 1033.34 | 1091.75 | 545.87 | 723.13 | 825.86 | 934.63 | 1009.16 | 1128.01 | 1190.45 |
| 77 | 396.13 | 505.73 | 571.11 | 640.34 | 684.57 | 763.41 | 803.79 | 521.12 | 678.80 | 773.02 | 882.63 | 957.62 | 1076.85 | 1130.69 | 565.34 | 744.18 | 853.79 | 967.24 | 1042.23 | 1165.30 | 1230.68 |
| 78 | 415.92 | 529.52 | 600.97 | 670.60 | 718.24 | 793.36 | 837.33 | 538.68 | 703.58 | 808.02 | 917.95 | 993.07 | 1115.83 | 1172.63 | 580.82 | 771.37 | 883.14 | 1002.23 | 1077.36 | 1205.61 | 1266.08 |
| 79 | 435.55 | 557.50 | 628.93 | 700.36 | 750.88 | 827.54 | 872.84 | 557.50 | 733.46 | 839.73 | 952.98 | 1029.63 | 1155.07 | 1214.30 | 597.57 | 790.95 | 912.91 | 1029.63 | 1109.77 | 1240.44 | 1303.16 |
| 80 | 456.17 | 580.13 | 656.16 | 733.84 | 785.08 | 861.10 | 909.04 | 580.13 | 763.59 | | | | | | 623.10 | 828.05 | | | | | |
| 81 | 499.14 | 639.63 | 720.62 | 806.56 | 861.10 | 950.36 | 998.29 | 639.63 | 839.62 | | | | | | 685.91 | 909.04 | | | | | |
| 82 | 550.38 | 699.13 | 793.34 | 887.55 | 947.05 | 1044.56 | 1100.76 | 704.09 | 925.56 | | | | | | 755.33 | 998.29 | | | | | |
| 83 | 604.92 | 771.85 | 874.33 | 971.84 | 1041.26 | 1152.00 | 1211.50 | 776.81 | 1019.77 | | | | | | 828.05 | 1100.76 | | | | | |
| 84 | 664.42 | 847.88 | 960.27 | 1071.01 | 1147.04 | 1262.73 | 1330.50 | 852.84 | 1117.29 | | | | | | 912.34 | 1211.50 | | | | | |
| 85 | 806.56 | 1028.04 | 1163.57 | 1295.79 | 1386.69 | 1530.49 | 1611.47 | 1031.34 | | | | | | | 1104.07 | | | | | | |
| 86 | 887.55 | 1130.51 | 1279.26 | 1428.01 | 1527.18 | 1684.20 | 1770.14 | 1133.82 | | | | | | | 1214.80 | | | | | | |
| 87 | 971.84 | 1241.25 | 1406.53 | 1568.50 | 1680.89 | 1851.13 | 1948.64 | 1249.51 | | | | | | | 1335.46 | | | | | | |
| 88 | 1125.55 | 1436.28 | 1624.69 | 1813.11 | 1940.38 | 2137.06 | 2251.10 | 1441.23 | | | | | | | 1543.71 | | | | | | |
| 89 | 1236.29 | 1578.42 | 1786.67 | 1994.92 | 2132.10 | 2350.27 | 2472.58 | 1586.68 | | | | | | | 1697.42 | | | | | | |
| 90 | 1360.25 | 1735.43 | 1965.17 | 2191.60 | 2345.31 | 2588.27 | 2725.45 | 1743.70 | | | | | | | 1867.66 | | | | | | |
| 91+ | 1497.43 | 1910.63 | 2161.85 | 2413.08 | 2580.01 | 2844.46 | 2993.21 | 1918.89 | | | | | | | 2051.11 | | | | | | |

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 (Pre-Rate Stability)

***Premiums to be used only with those that have***

***previously elected an inflation decrease option during the 2010 Rate Filing***

### Standard rates per $100 of Monthly Benefit

### 90 Day Elimination Period

| Age | 2.5% 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 | 16.84 | 21.67 | 25.09 | 28.26 | 31.43 | 35.75 | 37.60 | 23.18 | 30.31 | 35.66 | 39.23 | 42.80 | 48.14 | 49.93 |
| 30 | 18.49 | 23.32 | 26.73 | 29.91 | 33.08 | 37.40 | 39.39 | 24.96 | 32.10 | 35.66 | 41.01 | 44.58 | 49.93 | 53.49 |
| 31 | 18.62 | 23.44 | 26.86 | 30.03 | 33.20 | 37.53 | 41.19 | 24.96 | 32.10 | 37.45 | 42.80 | 46.36 | 51.71 | 53.49 |
| 32 | 18.62 | 23.44 | 26.98 | 30.15 | 33.32 | 39.32 | 41.33 | 24.96 | 33.88 | 37.45 | 42.80 | 46.36 | 51.71 | 55.28 |
| 33 | 18.57 | 25.09 | 28.63 | 31.80 | 34.97 | 39.45 | 41.60 | 26.75 | 33.88 | 37.45 | 42.80 | 46.36 | 53.49 | 55.28 |
| 34 | 20.26 | 25.21 | 28.75 | 31.93 | 35.09 | 39.71 | 43.40 | 26.75 | 33.88 | 39.23 | 44.58 | 48.14 | 53.49 | 57.06 |
| 35 | 20.39 | 25.34 | 28.75 | 32.05 | 35.22 | 41.49 | 43.54 | 26.75 | 33.88 | 39.23 | 44.58 | 48.14 | 53.49 | 57.06 |
| 36 | 20.51 | 25.46 | 28.88 | 33.70 | 36.99 | 41.62 | 45.33 | 26.75 | 35.66 | 39.23 | 46.36 | 49.93 | 55.28 | 58.84 |
| 37 | 20.64 | 25.59 | 30.65 | 33.82 | 37.11 | 43.41 | 45.61 | 28.53 | 35.66 | 41.01 | 46.36 | 49.93 | 55.28 | 58.84 |
| 38 | 20.64 | 27.24 | 30.78 | 33.95 | 37.24 | 43.67 | 45.89 | 28.53 | 35.66 | 41.01 | 48.14 | 51.71 | 57.06 | 60.63 |
| 39 | 20.76 | 27.36 | 30.90 | 35.72 | 39.01 | 43.93 | 47.82 | 28.53 | 37.45 | 41.01 | 48.14 | 51.71 | 57.06 | 60.63 |
| 40 | 22.41 | 27.49 | 31.03 | 35.84 | 39.13 | 45.72 | 48.10 | 28.53 | 37.45 | 42.80 | 48.14 | 51.71 | 58.84 | 62.41 |
| 41 | 22.54 | 27.62 | 32.69 | 35.98 | 39.28 | 46.01 | 48.14 | 30.31 | 39.23 | 42.80 | 49.93 | 53.49 | 60.63 | 62.41 |
| 42 | 22.56 | 29.29 | 32.83 | 37.78 | 41.07 | 46.31 | 49.93 | 30.31 | 39.23 | 44.58 | 51.71 | 55.28 | 60.63 | 64.19 |
| 43 | 22.70 | 29.43 | 33.10 | 37.92 | 41.21 | 48.12 | 49.93 | 32.10 | 41.01 | 46.36 | 51.71 | 55.28 | 62.41 | 65.98 |
| 44 | 22.84 | 29.57 | 34.77 | 38.07 | 41.36 | 48.14 | 49.93 | 32.10 | 41.01 | 46.36 | 53.49 | 57.06 | 64.19 | 65.98 |
| 45 | 24.50 | 31.23 | 34.91 | 39.86 | 43.16 | 48.14 | 51.71 | 33.88 | 42.80 | 48.14 | 55.28 | 58.84 | 64.19 | 67.76 |
| 46 | 24.51 | 31.51 | 35.19 | 40.01 | 43.31 | 49.93 | 51.71 | 33.88 | 42.80 | 49.93 | 55.28 | 58.84 | 65.98 | 69.54 |
| 47 | 24.66 | 31.65 | 36.86 | 40.29 | 43.59 | 49.93 | 51.71 | 35.66 | 44.58 | 51.71 | 57.06 | 60.63 | 67.76 | 71.33 |
| 48 | 24.80 | 31.80 | 37.14 | 40.57 | 43.87 | 49.93 | 53.49 | 35.66 | 46.36 | 51.71 | 58.84 | 62.41 | 67.76 | 71.33 |
| 49 | 24.95 | 33.60 | 37.29 | 42.25 | 45.55 | 51.71 | 53.49 | 37.45 | 46.36 | 53.49 | 60.63 | 64.19 | 69.54 | 73.11 |
| 50 | 26.62 | 33.75 | 39.10 | 42.53 | 45.83 | 51.71 | 53.49 | 37.45 | 48.14 | 55.28 | 60.63 | 64.19 | 71.33 | 74.89 |
| 51 | 26.75 | 35.42 | 40.91 | 44.34 | 47.65 | 53.49 | 57.06 | 39.23 | 49.93 | 57.06 | 62.41 | 65.98 | 73.11 | 78.46 |
| 52 | 28.53 | 37.23 | 42.58 | 47.68 | 50.98 | 57.06 | 60.63 | 41.01 | 51.71 | 58.84 | 65.98 | 69.54 | 76.68 | 80.24 |
| 53 | 30.24 | 39.04 | 44.40 | 49.49 | 52.80 | 60.63 | 62.41 | 42.80 | 53.49 | 60.63 | 67.76 | 71.33 | 78.46 | 83.81 |
| 54 | 31.91 | 40.72 | 46.21 | 52.83 | 56.27 | 62.41 | 65.98 | 44.58 | 57.06 | 64.19 | 69.54 | 73.11 | 82.02 | 85.59 |
| 55 | 32.10 | 42.53 | 48.03 | 54.65 | 59.61 | 65.98 | 69.54 | 46.36 | 58.84 | 65.98 | 73.11 | 76.68 | 85.59 | 89.16 |
| 56 | 35.53 | 44.35 | 51.37 | 58.12 | 63.09 | 71.33 | 74.89 | 48.14 | 60.63 | 69.54 | 76.68 | 80.24 | 89.16 | 94.51 |
| 57 | 37.20 | 47.68 | 54.84 | 61.60 | 66.56 | 76.68 | 80.24 | 49.93 | 64.19 | 71.33 | 80.24 | 85.59 | 94.51 | 99.86 |
| 58 | 39.01 | 51.02 | 58.18 | 66.60 | 71.57 | 82.02 | 85.59 | 51.71 | 65.98 | 74.89 | 83.81 | 90.73 | 101.64 | 106.99 |
| 59 | 42.35 | 54.49 | 61.66 | 70.08 | 76.57 | 87.37 | 92.72 | 53.49 | 69.54 | 78.46 | 89.13 | 95.75 | 106.99 | 112.34 |
| 60 | 45.68 | 57.83 | 66.67 | 75.09 | 81.58 | 94.51 | 99.86 | 55.28 | 73.11 | 82.02 | 94.00 | 100.63 | 112.34 | 119.47 |
| 61 | 47.63 | 61.44 | 70.27 | 80.22 | 86.85 | 99.49 | 104.82 | 58.63 | 76.39 | 87.05 | 99.14 | 105.77 | 120.80 | 127.91 |
| 62 | 51.10 | 66.57 | 75.54 | 85.49 | 91.98 | 104.43 | 109.74 | 63.72 | 81.42 | 92.04 | 104.41 | 112.56 | 129.21 | 136.29 |
| 63 | 54.66 | 71.70 | 80.68 | 90.76 | 97.39 | 111.09 | 116.38 | 67.01 | 86.40 | 96.99 | 111.07 | 120.88 | 137.54 | 144.60 |
| 64 | 59.69 | 76.83 | 87.61 | 97.56 | 104.19 | 115.95 | 122.98 | 70.27 | 91.35 | 103.65 | 117.71 | 127.68 | 147.57 | 154.60 |
| 65 | 63.01 | 82.10 | 92.76 | 102.98 | 109.61 | 122.52 | 129.52 | 75.26 | 96.26 | 108.51 | 126.02 | 136.01 | 155.77 | 164.52 |
| 66 | 68.00 | 88.93 | 101.13 | 113.07 | 121.36 | 134.26 | 141.24 | 80.21 | 104.62 | 118.57 | 136.01 | 147.76 | 169.14 | 177.85 |
| 67 | 74.70 | 97.28 | 111.18 | 123.30 | 131.87 | 147.66 | 154.60 | 86.86 | 112.91 | 126.81 | 145.92 | 159.65 | 180.66 | 191.08 |
| 68 | 81.34 | 105.57 | 121.14 | 134.99 | 145.37 | 162.67 | 171.33 | 93.45 | 121.14 | 138.45 | 157.48 | 171.33 | 195.56 | 205.94 |
| 69 | 87.93 | 115.51 | 131.03 | 148.27 | 158.61 | 177.58 | 187.92 | 101.72 | 131.03 | 149.99 | 172.41 | 186.20 | 210.33 | 220.68 |
| 70 | 96.18 | 125.38 | 142.55 | 161.45 | 173.47 | 195.80 | 206.10 | 108.20 | 140.84 | 161.45 | 185.49 | 200.95 | 225.00 | 237.02 |
| 71 | 104.37 | 136.88 | 155.70 | 176.23 | 189.92 | 213.88 | 225.85 | 118.06 | 153.99 | 176.23 | 200.19 | 217.30 | 244.68 | 256.65 |
| 72 | 114.20 | 148.29 | 170.45 | 192.61 | 207.95 | 235.22 | 247.15 | 127.84 | 167.04 | 190.91 | 218.18 | 235.22 | 265.90 | 279.54 |
| 73 | 123.96 | 163.01 | 185.08 | 212.25 | 229.23 | 256.40 | 269.98 | 139.24 | 181.69 | 208.86 | 237.72 | 256.40 | 286.96 | 302.25 |
| 74 | 135.32 | 177.61 | 202.98 | 231.74 | 250.35 | 282.49 | 296.02 | 152.24 | 197.91 | 226.67 | 257.11 | 277.41 | 311.24 | 328.16 |
| 75 | 148.28 | 193.78 | 220.74 | 252.76 | 272.98 | 308.36 | 325.21 | 165.14 | 215.69 | 247.70 | 279.72 | 301.62 | 338.70 | 355.55 |
| 76 | 161.14 | 209.82 | 240.04 | 273.61 | 297.11 | 334.04 | 352.50 | 176.25 | 233.32 | 266.89 | 302.14 | 325.64 | 364.25 | 384.40 |
| 77 | 175.57 | 229.08 | 260.85 | 297.64 | 322.72 | 362.85 | 381.24 | 190.62 | 250.82 | 287.60 | 326.06 | 351.15 | 392.95 | 414.69 |
| 78 | 189.89 | 248.18 | 284.83 | 323.14 | 349.79 | 393.10 | 413.09 | 204.88 | 271.50 | 311.48 | 353.12 | 379.77 | 424.75 | 446.40 |
| 79 | 205.74 | 270.45 | 310.28 | 351.76 | 379.96 | 426.42 | 447.99 | 220.68 | 292.02 | 336.82 | 379.96 | 409.83 | 457.95 | 481.18 |
| 80 | 224.78 | 295.85 | 338.82 | 385.10 | 416.50 | 467.74 | 490.88 | 241.31 | 320.64 | 368.57 | 416.50 | 447.91 | 500.80 | 527.24 |
| 81 | 247.92 | 325.60 | 373.53 | 424.77 | 457.82 | 514.02 | 540.46 | 266.10 | 352.04 | 404.93 | 457.82 | 492.53 | 552.03 | 580.13 |
| 82 | 272.71 | 358.66 | 411.55 | 467.74 | 504.10 | 565.25 | 595.01 | 292.54 | 386.75 | 446.25 | 504.10 | 542.12 | 606.57 | 637.98 |
| 83 | 300.81 | 395.02 | 451.21 | 512.37 | 553.69 | 621.45 | 654.51 | 320.64 | 426.42 | 490.88 | 553.69 | 596.66 | 667.73 | 702.44 |
| 84 | 330.56 | 433.03 | 497.49 | 565.25 | 609.88 | 684.26 | 720.62 | 353.70 | 469.39 | 540.46 | 609.88 | 656.16 | 733.84 | 771.85 |
| 85 | 399.98 | 525.59 | 601.62 | 682.60 | 737.15 | 828.05 | 871.02 | 428.07 | 566.91 | 652.85 | 737.15 | 793.34 | 887.55 | 935.48 |
| 86 | 439.64 | 576.82 | 661.12 | 752.02 | 811.52 | 910.69 | 958.62 | 471.05 | 624.76 | 718.96 | 811.52 | 872.67 | 976.80 | 1028.04 |
| 87 | 484.27 | 634.67 | 727.23 | 826.40 | 892.51 | 1001.59 | 1054.48 | 517.32 | 685.91 | 790.03 | 892.51 | 960.27 | 1074.31 | 1130.51 |
| 88 | 558.64 | 733.84 | 841.27 | 953.66 | 1029.69 | 1156.95 | 1216.45 | 598.31 | 793.34 | 912.34 | 1029.69 | 1109.02 | 1241.25 | 1307.36 |
| 89 | 614.84 | 806.56 | 923.91 | 1049.52 | 1133.82 | 1272.65 | 1338.76 | 657.81 | 872.67 | 1003.24 | 1133.82 | 1219.76 | 1365.21 | 1437.93 |
| 90 | 675.99 | 887.55 | 1016.47 | 1153.65 | 1246.21 | 1399.91 | 1472.64 | 723.92 | 958.62 | 1104.07 | 1246.21 | 1342.07 | 1502.39 | 1581.72 |
| 91+ | 743.76 | 976.80 | 1118.94 | 1271.00 | 1371.82 | 1538.75 | 1619.74 | 794.99 | 1056.13 | 1214.80 | 1371.82 | 1477.60 | 1652.79 | 1738.74 |

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 (Pre-Rate Stability)

***Premiums to be used only with those that have***

***previously elected an inflation decrease option during the 2010 Rate Filing***

### Standard rates per $10 of Daily Benefit

### 100% Home Health Care

| Age | 2.5% 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 | 43.79 | 56.67 | 65.22 | 73.14 | 81.05 | 91.93 | 97.41 | 60.63 | 78.46 | 92.72 | 101.64 | 110.55 | 124.82 | 128.39 |
| 30 | 47.07 | 59.96 | 68.51 | 76.43 | 86.00 | 96.91 | 101.06 | 64.19 | 82.02 | 92.72 | 105.21 | 115.90 | 128.39 | 137.30 |
| 31 | 47.38 | 60.28 | 68.82 | 76.74 | 86.32 | 97.25 | 106.41 | 64.19 | 82.02 | 96.29 | 110.55 | 119.47 | 133.74 | 137.30 |
| 32 | 47.38 | 60.28 | 69.14 | 77.06 | 86.64 | 100.86 | 106.76 | 64.19 | 87.37 | 96.29 | 110.55 | 119.47 | 133.74 | 142.65 |
| 33 | 47.28 | 65.23 | 74.10 | 82.01 | 89.92 | 101.19 | 107.47 | 69.54 | 87.37 | 96.29 | 110.55 | 119.47 | 137.30 | 142.65 |
| 34 | 52.34 | 65.56 | 74.42 | 82.33 | 90.24 | 101.86 | 112.84 | 69.54 | 87.37 | 101.64 | 115.90 | 124.82 | 137.30 | 148.00 |
| 35 | 52.67 | 65.88 | 74.42 | 82.65 | 90.56 | 107.19 | 113.20 | 69.54 | 87.37 | 101.64 | 115.90 | 124.82 | 137.30 | 148.00 |
| 36 | 52.99 | 66.20 | 74.75 | 87.61 | 95.84 | 107.53 | 116.82 | 69.54 | 92.72 | 101.64 | 119.47 | 128.39 | 142.65 | 151.57 |
| 37 | 53.31 | 66.53 | 78.33 | 87.94 | 96.16 | 112.86 | 117.53 | 73.11 | 92.72 | 105.21 | 119.47 | 128.39 | 142.65 | 151.57 |
| 38 | 53.31 | 69.79 | 78.65 | 88.26 | 96.48 | 113.54 | 118.25 | 73.11 | 92.72 | 105.21 | 124.82 | 133.74 | 148.00 | 156.92 |
| 39 | 53.63 | 70.11 | 78.97 | 91.85 | 100.07 | 114.23 | 123.98 | 73.11 | 96.29 | 105.21 | 124.82 | 133.74 | 148.00 | 156.92 |
| 40 | 58.60 | 70.43 | 79.29 | 92.17 | 100.39 | 117.81 | 124.70 | 73.11 | 96.29 | 110.55 | 124.82 | 133.74 | 151.57 | 160.48 |
| 41 | 58.96 | 70.79 | 84.30 | 92.53 | 100.75 | 118.56 | 124.82 | 78.46 | 101.64 | 110.55 | 128.39 | 137.30 | 156.92 | 160.48 |
| 42 | 59.00 | 75.80 | 84.67 | 97.87 | 106.09 | 119.33 | 128.39 | 78.46 | 101.64 | 115.90 | 133.74 | 142.65 | 156.92 | 165.83 |
| 43 | 59.36 | 76.16 | 85.36 | 98.25 | 106.47 | 124.76 | 128.39 | 82.02 | 105.21 | 119.47 | 133.74 | 142.65 | 160.48 | 169.40 |
| 44 | 59.73 | 76.53 | 90.39 | 98.62 | 106.85 | 124.82 | 128.39 | 82.02 | 105.21 | 119.47 | 137.30 | 148.00 | 165.83 | 169.40 |
| 45 | 63.00 | 79.82 | 90.77 | 102.25 | 112.21 | 124.82 | 133.74 | 87.37 | 110.55 | 124.82 | 142.65 | 151.57 | 165.83 | 174.75 |
| 46 | 63.03 | 80.52 | 91.49 | 102.63 | 112.60 | 128.39 | 133.74 | 87.37 | 110.55 | 128.39 | 142.65 | 151.57 | 169.40 | 180.10 |
| 47 | 63.40 | 80.89 | 94.78 | 103.35 | 113.33 | 128.39 | 133.74 | 92.72 | 115.90 | 133.74 | 148.00 | 156.92 | 174.75 | 183.66 |
| 48 | 63.78 | 81.27 | 95.50 | 104.08 | 114.07 | 128.39 | 137.30 | 92.72 | 119.47 | 133.74 | 151.57 | 160.48 | 174.75 | 183.66 |
| 49 | 64.16 | 86.66 | 95.89 | 109.13 | 117.37 | 133.74 | 137.30 | 96.29 | 119.47 | 137.30 | 156.92 | 165.83 | 180.10 | 189.01 |
| 50 | 69.20 | 87.05 | 101.30 | 109.87 | 118.11 | 133.74 | 137.30 | 96.29 | 124.82 | 142.65 | 156.92 | 165.83 | 183.66 | 192.58 |
| 51 | 69.54 | 92.10 | 104.93 | 115.29 | 123.53 | 137.30 | 148.00 | 101.64 | 128.39 | 148.00 | 160.48 | 169.40 | 189.01 | 203.28 |
| 52 | 73.11 | 95.74 | 110.01 | 123.60 | 131.84 | 148.00 | 156.92 | 105.21 | 133.74 | 151.57 | 169.40 | 180.10 | 197.93 | 206.84 |
| 53 | 78.27 | 101.15 | 115.43 | 127.26 | 135.51 | 156.92 | 160.48 | 110.55 | 137.30 | 156.92 | 174.75 | 183.66 | 203.28 | 215.76 |
| 54 | 81.55 | 104.45 | 119.09 | 135.59 | 145.95 | 160.48 | 169.40 | 115.90 | 148.00 | 165.83 | 180.10 | 189.01 | 212.19 | 221.11 |
| 55 | 82.02 | 109.88 | 124.53 | 141.03 | 154.29 | 169.40 | 180.10 | 119.47 | 151.57 | 169.40 | 189.01 | 197.93 | 221.11 | 230.03 |
| 56 | 92.37 | 115.30 | 132.85 | 149.71 | 162.97 | 183.66 | 192.58 | 124.82 | 156.92 | 180.10 | 197.93 | 206.84 | 230.03 | 244.29 |
| 57 | 95.66 | 123.61 | 141.53 | 158.39 | 171.66 | 197.93 | 206.84 | 128.39 | 165.83 | 183.66 | 206.84 | 221.11 | 244.29 | 256.77 |
| 58 | 101.08 | 131.94 | 149.86 | 171.75 | 185.02 | 212.19 | 221.11 | 133.74 | 169.40 | 192.58 | 215.76 | 234.84 | 262.12 | 276.39 |
| 59 | 109.40 | 140.62 | 158.56 | 180.46 | 198.39 | 224.68 | 238.94 | 137.30 | 180.10 | 203.28 | 229.94 | 246.46 | 276.39 | 290.65 |
| 60 | 117.73 | 148.97 | 171.93 | 193.83 | 210.03 | 244.29 | 256.77 | 142.65 | 189.01 | 212.19 | 242.99 | 259.52 | 290.65 | 308.48 |
| 61 | 123.48 | 157.99 | 180.95 | 207.52 | 224.07 | 255.82 | 270.03 | 151.01 | 197.20 | 223.84 | 254.93 | 273.23 | 310.89 | 330.44 |
| 62 | 132.15 | 171.67 | 195.00 | 219.83 | 237.77 | 269.03 | 283.19 | 164.61 | 210.62 | 237.17 | 269.00 | 290.20 | 332.75 | 352.22 |
| 63 | 141.07 | 185.36 | 208.70 | 233.88 | 250.44 | 287.43 | 299.77 | 172.81 | 222.18 | 250.40 | 287.38 | 311.84 | 354.44 | 373.83 |
| 64 | 154.50 | 199.06 | 226.03 | 250.86 | 269.16 | 298.65 | 317.98 | 180.95 | 235.41 | 267.03 | 303.92 | 328.83 | 381.22 | 398.79 |
| 65 | 162.77 | 211.37 | 239.78 | 265.29 | 283.60 | 316.79 | 334.29 | 194.28 | 248.53 | 280.04 | 325.54 | 350.49 | 402.55 | 425.30 |
| 66 | 176.11 | 230.16 | 261.55 | 292.23 | 313.80 | 346.99 | 364.43 | 207.50 | 270.27 | 305.14 | 350.48 | 380.70 | 435.92 | 458.58 |
| 67 | 192.82 | 250.15 | 286.62 | 317.79 | 340.07 | 380.43 | 399.54 | 224.09 | 291.84 | 326.58 | 376.96 | 411.27 | 465.55 | 493.34 |
| 68 | 209.40 | 271.70 | 313.24 | 347.85 | 375.54 | 420.53 | 441.30 | 240.55 | 313.24 | 356.50 | 406.69 | 441.30 | 505.33 | 531.29 |
| 69 | 227.57 | 298.26 | 337.91 | 382.74 | 408.60 | 458.60 | 484.46 | 262.06 | 337.91 | 386.19 | 444.81 | 481.01 | 543.08 | 568.94 |
| 70 | 247.32 | 322.90 | 367.55 | 417.36 | 448.28 | 504.95 | 532.43 | 279.96 | 364.12 | 417.36 | 479.19 | 518.69 | 580.53 | 611.44 |
| 71 | 268.63 | 352.47 | 402.09 | 455.13 | 489.35 | 552.66 | 583.46 | 304.56 | 396.96 | 455.13 | 516.73 | 561.21 | 631.37 | 662.16 |
| 72 | 294.88 | 381.81 | 439.76 | 497.72 | 536.92 | 606.81 | 637.49 | 330.68 | 431.24 | 492.60 | 562.49 | 606.81 | 685.21 | 721.01 |
| 73 | 319.23 | 421.11 | 477.14 | 548.46 | 590.91 | 662.23 | 696.19 | 359.98 | 468.65 | 538.27 | 612.98 | 662.23 | 740.34 | 779.39 |
| 74 | 348.46 | 458.40 | 524.37 | 597.11 | 646.16 | 729.05 | 764.57 | 392.43 | 510.84 | 585.27 | 663.08 | 715.52 | 803.48 | 847.46 |
| 75 | 382.51 | 500.46 | 569.55 | 652.12 | 704.35 | 795.34 | 839.16 | 426.32 | 556.07 | 638.63 | 721.20 | 778.49 | 874.54 | 916.67 |
| 76 | 416.29 | 542.18 | 619.40 | 706.68 | 767.11 | 861.11 | 909.79 | 454.90 | 602.61 | 688.22 | 778.86 | 840.97 | 940.01 | 992.04 |
| 77 | 453.14 | 590.26 | 672.19 | 767.50 | 832.72 | 936.39 | 983.21 | 491.60 | 647.11 | 742.42 | 841.08 | 906.29 | 1013.31 | 1070.16 |
| 78 | 489.71 | 639.62 | 734.56 | 834.50 | 902.79 | 1014.39 | 1066.03 | 528.02 | 701.25 | 802.85 | 911.12 | 979.41 | 1096.01 | 1150.98 |
| 79 | 530.95 | 698.53 | 799.75 | 907.60 | 980.60 | 1100.07 | 1156.48 | 569.11 | 753.29 | 869.43 | 980.60 | 1056.93 | 1181.37 | 1241.10 |
| 80 | 580.13 | 763.59 | | | | | | 623.10 | 828.05 | | | | | |
| 81 | 639.63 | 839.62 | | | | | | 685.91 | 909.04 | | | | | |
| 82 | 704.09 | 925.56 | | | | | | 755.33 | 998.29 | | | | | |
| 83 | 776.81 | 1019.77 | | | | | | 828.05 | 1100.76 | | | | | |
| 84 | 852.84 | 1117.29 | | | | | | 912.34 | 1211.50 | | | | | |
| 85 | 1031.34 | | | | | | | 1104.07 | | | | | | |
| 86 | 1133.82 | | | | | | | 1214.80 | | | | | | |
| 87 | 1249.51 | | | | | | | 1335.46 | | | | | | |
| 88 | 1441.23 | | | | | | | 1543.71 | | | | | | |
| 89 | 1586.68 | | | | | | | 1697.42 | | | | | | |
| 90 | 1743.70 | | | | | | | 1867.66 | | | | | | |
| 91+ | 1918.89 | | | | | | | 2051.11 | | | | | | |

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

# Appendix B3

## John Hancock Life Insurance Company (U.S.A.)

## LTC-02 VA (Pre-Rate Stability)

***Premiums to be used only with those that have***

***previously elected an inflation decrease option during the 2013 Rate Filing***

### Standard rates per $100 of Monthly Benefit

### 90 Day Elimination Period

| Age | 4.2% Simple Inflation | | | | | | | 4.2% Compound Inflation | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | | Benefit Period | | | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life |
| 18-29 | 17.13 | 19.80 | 23.74 | 25.03 | 26.30 | 40.08 | 43.57 | 36.24 | 47.39 | 55.76 | 61.33 | 66.91 | 75.27 | 78.06 |
| 30 | 18.44 | 21.11 | 25.06 | 26.35 | 27.61 | 41.45 | 46.50 | 39.03 | 50.18 | 55.76 | 64.12 | 69.69 | 78.06 | 83.63 |
| 31 | 19.78 | 22.46 | 26.40 | 27.69 | 28.95 | 42.87 | 49.42 | 39.03 | 50.18 | 58.54 | 66.91 | 72.48 | 80.85 | 83.63 |
| 32 | 19.78 | 22.46 | 27.75 | 29.03 | 30.29 | 45.66 | 50.92 | 39.03 | 52.97 | 58.54 | 66.91 | 72.48 | 80.85 | 86.42 |
| 33 | 21.09 | 23.77 | 29.06 | 30.35 | 31.60 | 47.07 | 53.91 | 41.82 | 52.97 | 58.54 | 66.91 | 72.48 | 83.63 | 86.42 |
| 34 | 21.09 | 25.12 | 30.41 | 31.70 | 32.95 | 49.92 | 56.84 | 41.82 | 52.97 | 61.33 | 69.69 | 75.27 | 83.63 | 89.21 |
| 35 | 22.44 | 26.47 | 30.41 | 33.05 | 34.29 | 52.71 | 58.34 | 41.82 | 52.97 | 61.33 | 69.69 | 75.27 | 83.63 | 89.21 |
| 36 | 23.80 | 27.83 | 31.77 | 34.36 | 36.95 | 54.14 | 61.27 | 41.82 | 55.76 | 61.33 | 72.48 | 78.06 | 86.42 | 92.00 |
| 37 | 25.15 | 29.19 | 34.43 | 35.71 | 38.30 | 56.93 | 64.28 | 44.60 | 55.76 | 64.12 | 72.48 | 78.06 | 86.42 | 92.00 |
| 38 | 25.15 | 30.50 | 35.79 | 37.06 | 39.65 | 59.79 | 67.30 | 44.60 | 55.76 | 64.12 | 75.27 | 80.85 | 89.21 | 94.78 |
| 39 | 26.51 | 31.86 | 37.15 | 39.73 | 42.31 | 62.65 | 71.75 | 44.60 | 58.54 | 64.12 | 75.27 | 80.85 | 89.21 | 94.78 |
| 40 | 27.81 | 33.22 | 38.51 | 41.09 | 43.67 | 65.45 | 74.78 | 44.60 | 58.54 | 66.91 | 75.27 | 80.85 | 92.00 | 97.57 |
| 41 | 29.31 | 34.73 | 39.99 | 42.62 | 45.21 | 68.64 | 75.27 | 47.39 | 61.33 | 66.91 | 78.06 | 83.63 | 94.78 | 97.57 |
| 42 | 29.44 | 36.19 | 41.53 | 45.49 | 48.09 | 71.87 | 78.06 | 47.39 | 61.33 | 69.69 | 80.85 | 86.42 | 94.78 | 100.36 |
| 43 | 30.96 | 37.72 | 44.47 | 47.06 | 49.67 | 75.04 | 78.06 | 50.18 | 64.12 | 72.48 | 80.85 | 86.42 | 97.57 | 103.15 |
| 44 | 32.49 | 39.27 | 45.98 | 48.64 | 51.27 | 75.27 | 78.06 | 50.18 | 64.12 | 72.48 | 83.63 | 89.21 | 100.36 | 103.15 |
| 45 | 33.96 | 40.77 | 47.57 | 51.57 | 54.21 | 75.27 | 80.85 | 52.97 | 66.91 | 75.27 | 86.42 | 92.00 | 100.36 | 105.94 |
| 46 | 34.12 | 43.75 | 50.59 | 53.19 | 55.84 | 78.06 | 80.85 | 52.97 | 66.91 | 78.06 | 86.42 | 92.00 | 103.15 | 108.72 |
| 47 | 35.68 | 45.34 | 52.14 | 56.24 | 58.90 | 78.06 | 80.85 | 55.76 | 69.69 | 80.85 | 89.21 | 94.78 | 105.94 | 111.51 |
| 48 | 37.27 | 46.96 | 55.20 | 59.31 | 61.98 | 78.06 | 83.63 | 55.76 | 72.48 | 80.85 | 92.00 | 97.57 | 105.94 | 111.51 |
| 49 | 38.87 | 49.93 | 56.87 | 60.91 | 63.60 | 80.85 | 83.63 | 58.54 | 72.48 | 83.63 | 94.78 | 100.36 | 108.72 | 114.30 |
| 50 | 40.40 | 51.58 | 59.89 | 64.04 | 66.74 | 80.85 | 83.63 | 58.54 | 75.27 | 86.42 | 94.78 | 100.36 | 111.51 | 117.09 |
| 51 | 41.82 | 53.16 | 62.96 | 67.12 | 69.83 | 83.63 | 89.21 | 61.33 | 78.06 | 89.21 | 97.57 | 103.15 | 114.30 | 122.66 |
| 52 | 44.60 | 56.21 | 64.61 | 70.15 | 72.87 | 89.21 | 94.78 | 64.12 | 80.85 | 92.00 | 103.15 | 108.72 | 119.87 | 125.45 |
| 53 | 46.58 | 59.28 | 67.72 | 73.29 | 76.02 | 94.78 | 97.57 | 66.91 | 83.63 | 94.78 | 105.94 | 111.51 | 122.66 | 131.03 |
| 54 | 48.16 | 60.92 | 70.87 | 76.37 | 80.57 | 97.57 | 103.15 | 69.69 | 89.21 | 100.36 | 108.72 | 114.30 | 128.24 | 133.81 |
| 55 | 50.18 | 64.04 | 74.04 | 79.56 | 83.70 | 103.15 | 108.72 | 72.48 | 92.00 | 103.15 | 114.30 | 119.87 | 133.81 | 139.39 |
| 56 | 54.29 | 67.15 | 77.10 | 84.12 | 88.28 | 111.51 | 117.09 | 75.27 | 94.78 | 108.72 | 119.87 | 125.45 | 139.39 | 147.75 |
| 57 | 55.89 | 70.20 | 81.66 | 88.72 | 92.90 | 119.87 | 125.45 | 78.06 | 100.36 | 111.51 | 125.45 | 133.81 | 147.75 | 156.12 |
| 58 | 58.99 | 73.27 | 84.78 | 93.27 | 97.48 | 128.24 | 133.81 | 80.85 | 103.15 | 117.09 | 131.03 | 139.93 | 158.90 | 167.27 |
| 59 | 62.03 | 77.85 | 89.42 | 97.93 | 102.09 | 136.60 | 144.96 | 83.63 | 108.72 | 122.66 | 139.05 | 144.64 | 167.27 | 175.63 |
| 60 | 65.10 | 80.98 | 94.00 | 102.56 | 106.75 | 147.75 | 156.12 | 86.42 | 114.30 | 128.24 | 142.26 | 147.89 | 175.63 | 186.78 |
| 61 | 69.65 | 86.98 | 100.04 | 108.54 | 114.23 | 152.08 | 160.23 | 89.62 | 116.78 | 133.07 | 148.28 | 153.93 | 184.67 | 195.53 |
| 62 | 74.14 | 92.93 | 107.51 | 116.04 | 120.24 | 155.99 | 163.92 | 95.18 | 121.62 | 137.48 | 155.83 | 161.42 | 193.00 | 203.58 |
| 63 | 79.73 | 98.91 | 113.52 | 123.57 | 129.28 | 162.04 | 169.75 | 97.74 | 126.03 | 141.46 | 161.82 | 168.86 | 200.62 | 210.91 |
| 64 | 84.61 | 104.91 | 122.49 | 131.06 | 136.79 | 165.02 | 175.03 | 100.01 | 130.02 | 147.52 | 167.52 | 176.41 | 210.03 | 220.03 |
| 65 | 87.44 | 112.44 | 128.73 | 140.16 | 145.89 | 170.02 | 179.73 | 104.44 | 133.58 | 150.59 | 174.87 | 183.92 | 216.16 | 228.31 |
| 66 | 91.94 | 120.23 | 136.73 | 150.26 | 157.44 | 181.52 | 190.95 | 108.44 | 141.44 | 160.30 | 183.88 | 195.46 | 228.67 | 240.45 |
| 67 | 98.30 | 128.02 | 146.31 | 161.87 | 172.05 | 194.32 | 203.46 | 114.30 | 148.59 | 166.88 | 192.03 | 208.50 | 237.75 | 251.47 |
| 68 | 104.10 | 135.11 | 155.04 | 172.76 | 186.05 | 208.20 | 219.27 | 119.60 | 155.04 | 177.19 | 201.55 | 219.27 | 250.28 | 263.57 |
| 69 | 109.33 | 143.63 | 162.93 | 184.37 | 197.23 | 220.81 | 233.67 | 126.48 | 162.93 | 186.51 | 214.38 | 231.53 | 261.54 | 274.41 |
| 70 | 116.08 | 151.32 | 172.05 | 194.85 | 209.36 | 236.30 | 248.74 | 130.59 | 169.97 | 194.85 | 223.87 | 242.52 | 271.54 | 286.05 |
| 71 | 122.12 | 160.16 | 182.18 | 206.21 | 222.22 | 250.25 | 264.26 | 138.14 | 180.18 | 206.21 | 234.23 | 254.25 | 286.29 | 300.30 |
| 72 | 129.40 | 168.02 | 193.13 | 218.24 | 235.62 | 266.52 | 280.04 | 144.85 | 189.27 | 216.30 | 247.20 | 266.52 | 301.28 | 316.73 |
| 73 | 135.83 | 178.63 | 202.82 | 232.59 | 251.19 | 280.96 | 295.85 | 152.58 | 199.09 | 228.87 | 260.50 | 280.96 | 314.46 | 331.20 |
| 74 | 143.22 | 187.97 | 214.83 | 245.26 | 264.95 | 298.97 | 313.29 | 161.12 | 209.46 | 239.89 | 272.11 | 293.60 | 329.40 | 347.30 |
| 75 | 151.35 | 197.78 | 225.30 | 257.98 | 278.62 | 314.74 | 331.93 | 168.55 | 220.14 | 252.82 | 285.50 | 307.86 | 345.69 | 362.89 |
| 76 | 158.36 | 206.20 | 235.90 | 268.89 | 291.98 | 328.28 | 346.42 | 173.21 | 229.30 | 262.29 | 296.93 | 320.03 | 357.97 | 377.77 |
| 77 | 165.85 | 216.39 | 246.40 | 281.15 | 304.85 | 342.76 | 360.13 | 180.06 | 236.93 | 271.68 | 308.01 | 331.70 | 371.19 | 391.72 |
| 78 | 172.09 | 224.92 | 258.13 | 292.85 | 317.00 | 356.25 | 374.36 | 185.67 | 246.05 | 282.28 | 320.02 | 344.17 | 384.93 | 404.55 |
| 79 | 178.52 | 234.66 | 269.21 | 305.21 | 329.68 | 369.99 | 388.70 | 191.47 | 253.38 | 292.25 | 329.68 | 355.59 | 397.34 | 417.50 |
| 80 | 186.31 | 245.21 | 280.83 | 319.19 | 345.21 | 387.68 | 406.86 | 200.00 | 265.76 | 305.49 | 345.21 | 371.24 | 415.08 | 437.00 |
| 81 | 205.48 | 269.87 | 309.60 | 352.06 | 379.46 | 426.04 | 447.95 | 220.55 | 291.79 | 335.62 | 379.46 | 408.23 | 457.54 | 480.83 |
| 82 | 226.03 | 297.27 | 341.10 | 387.68 | 417.82 | 468.50 | 493.16 | 242.47 | 320.55 | 369.87 | 417.82 | 449.32 | 502.75 | 528.78 |
| 83 | 249.32 | 327.40 | 373.98 | 424.67 | 458.91 | 515.08 | 542.48 | 265.76 | 353.43 | 406.86 | 458.91 | 494.53 | 553.44 | 582.20 |
| 84 | 273.98 | 358.91 | 412.34 | 468.50 | 505.49 | 567.14 | 597.27 | 293.16 | 389.05 | 447.95 | 505.49 | 543.85 | 608.23 | 639.74 |
| 85 | 331.51 | 435.63 | 498.64 | 565.77 | 610.97 | 686.32 | 721.93 | 354.80 | 469.87 | 541.11 | 610.97 | 657.55 | 735.63 | 775.36 |
| 86 | 364.39 | 478.09 | 547.96 | 623.30 | 672.62 | 754.81 | 794.54 | 390.42 | 517.82 | 595.90 | 672.62 | 723.30 | 809.61 | 852.07 |
| 87 | 401.38 | 526.04 | 602.75 | 684.95 | 739.74 | 830.15 | 873.99 | 428.78 | 568.51 | 654.81 | 739.74 | 795.91 | 890.43 | 937.01 |
| 88 | 463.02 | 608.23 | 697.28 | 790.43 | 853.44 | 958.92 | 1008.24 | 495.90 | 657.55 | 756.18 | 853.44 | 919.20 | 1028.79 | 1083.59 |
| 89 | 509.60 | 668.51 | 765.77 | 869.88 | 939.75 | 1054.82 | 1109.61 | 545.22 | 723.30 | 831.52 | 939.75 | 1010.98 | 1131.53 | 1191.81 |
| 90 | 560.29 | 735.63 | 842.48 | 956.19 | 1032.90 | 1160.30 | 1220.57 | 600.01 | 794.54 | 915.09 | 1032.90 | 1112.35 | 1245.23 | 1310.99 |
| 91+ | 616.45 | 809.61 | 927.42 | 1053.45 | 1137.01 | 1275.37 | 1342.49 | 658.92 | 875.36 | 1006.87 | 1137.01 | 1224.68 | 1369.89 | 1441.13 |

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
Simple and Compound rates shown below the line apply only to the Family Care rider

# Appendix B3

## John Hancock Life Insurance Company (U.S.A.)

## BSC-02 VA (Pre-Rate Stability)

***Premiums to be used only with those that have***

***previously elected an inflation decrease option during the 2013 Rate Filing***

### Standard rates per $10 of Daily Benefit

### 100% Home Health Care

| Age | 4.2% Simple Inflation | | | | | | | 4.2% Compound Inflation | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | | Benefit Period | | | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life |
| 18-29 | 44.53 | 51.78 | 61.73 | 64.79 | 67.81 | 103.07 | 112.88 | 94.78 | 122.66 | 144.96 | 158.90 | 172.84 | 195.14 | 200.72 |
| 30 | 46.93 | 54.29 | 64.20 | 67.33 | 71.78 | 107.40 | 119.27 | 100.36 | 128.24 | 144.96 | 164.48 | 181.21 | 200.72 | 214.66 |
| 31 | 50.36 | 57.75 | 67.65 | 70.76 | 75.26 | 111.07 | 127.68 | 100.36 | 128.24 | 150.54 | 172.84 | 186.78 | 209.08 | 214.66 |
| 32 | 50.36 | 57.75 | 71.11 | 74.20 | 78.75 | 117.12 | 131.53 | 100.36 | 136.60 | 150.54 | 172.84 | 186.78 | 209.08 | 223.02 |
| 33 | 53.69 | 61.81 | 75.22 | 78.27 | 81.26 | 120.76 | 139.26 | 108.72 | 136.60 | 150.54 | 172.84 | 186.78 | 214.66 | 223.02 |
| 34 | 54.49 | 65.32 | 78.72 | 81.74 | 84.72 | 128.05 | 147.79 | 108.72 | 136.60 | 158.90 | 181.21 | 195.14 | 214.66 | 231.39 |
| 35 | 57.98 | 68.83 | 78.72 | 85.22 | 88.17 | 136.16 | 151.69 | 108.72 | 136.60 | 158.90 | 181.21 | 195.14 | 214.66 | 231.39 |
| 36 | 61.47 | 72.36 | 82.22 | 89.33 | 95.73 | 139.85 | 157.90 | 108.72 | 144.96 | 158.90 | 186.78 | 200.72 | 223.02 | 236.96 |
| 37 | 64.98 | 75.89 | 88.00 | 92.85 | 99.23 | 148.01 | 165.65 | 114.30 | 144.96 | 164.48 | 186.78 | 200.72 | 223.02 | 236.96 |
| 38 | 64.98 | 78.15 | 91.47 | 96.36 | 102.73 | 155.44 | 173.42 | 114.30 | 144.96 | 164.48 | 195.14 | 209.08 | 231.39 | 245.32 |
| 39 | 68.49 | 81.64 | 94.94 | 102.16 | 108.54 | 162.90 | 186.01 | 114.30 | 150.54 | 164.48 | 195.14 | 209.08 | 231.39 | 245.32 |
| 40 | 72.75 | 85.13 | 98.42 | 105.65 | 112.01 | 168.65 | 193.86 | 114.30 | 150.54 | 172.84 | 195.14 | 209.08 | 236.96 | 250.90 |
| 41 | 76.65 | 88.99 | 103.12 | 109.60 | 115.98 | 176.88 | 195.14 | 122.66 | 158.90 | 172.84 | 200.72 | 214.66 | 245.32 | 250.90 |
| 42 | 77.00 | 93.67 | 107.10 | 117.86 | 124.24 | 185.20 | 200.72 | 122.66 | 158.90 | 181.21 | 209.08 | 223.02 | 245.32 | 259.26 |
| 43 | 80.96 | 97.64 | 114.69 | 121.93 | 128.32 | 194.54 | 200.72 | 128.24 | 164.48 | 186.78 | 209.08 | 223.02 | 250.90 | 264.84 |
| 44 | 84.98 | 101.64 | 119.55 | 126.03 | 132.45 | 195.14 | 200.72 | 128.24 | 164.48 | 186.78 | 214.66 | 231.39 | 259.26 | 264.84 |
| 45 | 87.33 | 104.18 | 123.69 | 132.30 | 140.95 | 195.14 | 209.08 | 136.60 | 172.84 | 195.14 | 223.02 | 236.96 | 259.26 | 273.20 |
| 46 | 87.73 | 111.80 | 131.53 | 136.45 | 145.19 | 200.72 | 209.08 | 136.60 | 172.84 | 200.72 | 223.02 | 236.96 | 264.84 | 281.57 |
| 47 | 91.76 | 115.88 | 134.07 | 144.26 | 153.13 | 200.72 | 209.08 | 144.96 | 181.21 | 209.08 | 231.39 | 245.32 | 273.20 | 287.14 |
| 48 | 95.84 | 120.00 | 141.95 | 152.15 | 161.16 | 200.72 | 214.66 | 144.96 | 186.78 | 209.08 | 236.96 | 250.90 | 273.20 | 287.14 |
| 49 | 99.96 | 128.77 | 146.23 | 157.35 | 163.89 | 209.08 | 214.66 | 150.54 | 186.78 | 214.66 | 245.32 | 259.26 | 281.57 | 295.50 |
| 50 | 105.03 | 133.01 | 155.18 | 165.42 | 171.97 | 209.08 | 214.66 | 150.54 | 195.14 | 223.02 | 245.32 | 259.26 | 287.14 | 301.08 |
| 51 | 108.72 | 138.22 | 161.51 | 174.52 | 181.04 | 214.66 | 231.39 | 158.90 | 200.72 | 231.39 | 250.90 | 264.84 | 295.50 | 317.81 |
| 52 | 114.30 | 144.54 | 166.90 | 181.86 | 188.46 | 231.39 | 245.32 | 164.48 | 209.08 | 236.96 | 264.84 | 281.57 | 309.44 | 323.38 |
| 53 | 120.57 | 153.60 | 176.08 | 188.45 | 195.11 | 245.32 | 250.90 | 172.84 | 214.66 | 245.32 | 273.20 | 287.14 | 317.81 | 337.32 |
| 54 | 123.08 | 156.28 | 182.62 | 196.01 | 208.98 | 250.90 | 264.84 | 181.21 | 231.39 | 259.26 | 281.57 | 295.50 | 331.75 | 345.68 |
| 55 | 128.24 | 165.44 | 191.95 | 205.31 | 216.63 | 264.84 | 281.57 | 186.78 | 236.96 | 264.84 | 295.50 | 309.44 | 345.68 | 359.62 |
| 56 | 141.15 | 174.59 | 199.39 | 216.67 | 228.06 | 287.14 | 301.08 | 195.14 | 245.32 | 281.57 | 309.44 | 323.38 | 359.62 | 381.93 |
| 57 | 143.72 | 181.99 | 210.75 | 228.12 | 239.57 | 309.44 | 323.38 | 200.72 | 259.26 | 287.14 | 323.38 | 345.68 | 381.93 | 401.44 |
| 58 | 152.85 | 189.49 | 218.38 | 240.54 | 252.01 | 331.75 | 345.68 | 209.08 | 264.84 | 301.08 | 337.32 | 362.17 | 409.80 | 432.11 |
| 59 | 160.25 | 200.91 | 229.93 | 252.18 | 264.51 | 351.26 | 373.56 | 214.66 | 281.57 | 317.81 | 358.74 | 372.31 | 432.11 | 454.41 |
| 60 | 167.76 | 208.59 | 242.43 | 264.76 | 274.82 | 381.93 | 401.44 | 223.02 | 295.50 | 331.75 | 367.73 | 381.41 | 454.41 | 482.29 |
| 61 | 180.58 | 223.66 | 257.59 | 280.79 | 294.70 | 391.07 | 412.79 | 230.84 | 301.45 | 342.18 | 381.30 | 397.66 | 475.26 | 505.13 |
| 62 | 191.75 | 239.66 | 277.53 | 298.38 | 310.82 | 401.86 | 423.01 | 245.88 | 314.62 | 354.27 | 401.47 | 416.15 | 497.04 | 526.12 |
| 63 | 205.76 | 255.71 | 293.68 | 318.43 | 332.43 | 419.24 | 437.25 | 252.06 | 324.08 | 365.23 | 418.69 | 435.61 | 516.98 | 545.27 |
| 64 | 219.00 | 271.81 | 316.02 | 337.02 | 353.36 | 425.06 | 452.57 | 257.54 | 335.05 | 380.06 | 432.56 | 454.31 | 542.58 | 567.58 |
| 65 | 225.88 | 289.48 | 332.75 | 361.09 | 377.47 | 439.61 | 463.90 | 269.60 | 344.89 | 388.61 | 451.76 | 473.95 | 558.63 | 590.20 |
| 66 | 238.09 | 311.17 | 353.61 | 388.37 | 407.09 | 469.12 | 492.69 | 280.53 | 365.39 | 412.54 | 473.83 | 503.59 | 589.34 | 619.99 |
| 67 | 253.75 | 329.19 | 377.20 | 417.22 | 443.70 | 500.65 | 525.79 | 294.90 | 384.06 | 429.78 | 496.08 | 537.12 | 612.66 | 649.24 |
| 68 | 268.00 | 347.73 | 400.89 | 445.19 | 480.63 | 538.21 | 564.79 | 307.87 | 400.89 | 456.26 | 520.49 | 564.79 | 646.74 | 679.96 |
| 69 | 282.98 | 370.88 | 420.18 | 475.92 | 508.08 | 570.25 | 602.41 | 325.86 | 420.18 | 480.21 | 553.10 | 598.12 | 675.29 | 707.45 |
| 70 | 298.49 | 389.69 | 443.59 | 503.70 | 541.01 | 609.41 | 642.58 | 337.87 | 439.44 | 503.70 | 578.32 | 626.00 | 700.62 | 737.93 |
| 71 | 314.31 | 412.41 | 470.47 | 532.53 | 572.57 | 646.65 | 682.68 | 356.36 | 464.46 | 532.53 | 604.61 | 656.66 | 738.74 | 774.78 |
| 72 | 334.11 | 432.61 | 498.27 | 563.94 | 608.36 | 687.54 | 722.30 | 374.67 | 488.62 | 558.14 | 637.33 | 687.54 | 776.38 | 816.94 |
| 73 | 349.81 | 461.45 | 522.86 | 601.00 | 647.52 | 725.67 | 762.88 | 394.47 | 513.55 | 589.84 | 671.71 | 725.67 | 811.26 | 854.06 |
| 74 | 368.79 | 485.15 | 554.97 | 631.95 | 683.86 | 771.58 | 809.18 | 415.33 | 540.65 | 619.42 | 701.77 | 757.26 | 850.35 | 896.90 |
| 75 | 390.41 | 510.80 | 581.31 | 665.59 | 718.90 | 811.78 | 856.49 | 435.13 | 567.56 | 651.83 | 736.10 | 794.58 | 892.61 | 935.61 |
| 76 | 409.11 | 532.83 | 608.71 | 694.49 | 753.88 | 846.26 | 894.10 | 447.05 | 592.22 | 676.35 | 765.43 | 826.47 | 923.79 | 974.93 |
| 77 | 428.05 | 557.57 | 634.97 | 725.00 | 786.60 | 884.53 | 928.76 | 464.38 | 611.27 | 701.31 | 794.50 | 856.10 | 957.19 | 1010.89 |
| 78 | 443.80 | 579.66 | 665.70 | 756.27 | 818.16 | 919.30 | 966.09 | 478.52 | 635.51 | 727.59 | 825.71 | 887.60 | 993.27 | 1043.08 |
| 79 | 460.69 | 606.09 | 693.91 | 787.49 | 850.83 | 954.49 | 1003.43 | 493.80 | 653.60 | 754.38 | 850.83 | 917.06 | 1025.03 | 1076.86 |
| 80 | 480.83 | 632.89 | | | | | | 516.45 | 686.32 | | | | | |
| 81 | 530.15 | 695.91 | | | | | | 568.51 | 753.44 | | | | | |
| 82 | 583.57 | 767.14 | | | | | | 626.04 | 827.42 | | | | | |
| 83 | 643.85 | 845.22 | | | | | | 686.32 | 912.35 | | | | | |
| 84 | 706.86 | 926.05 | | | | | | 756.18 | 1004.13 | | | | | |
| 85 | 854.81 | | | | | | | 915.09 | | | | | | |
| 86 | 939.75 | | | | | | | 1006.87 | | | | | | |
| 87 | 1035.64 | | | | | | | 1106.87 | | | | | | |
| 88 | 1194.55 | | | | | | | 1279.48 | | | | | | |
| 89 | 1315.10 | | | | | | | 1406.88 | | | | | | |
| 90 | 1445.24 | | | | | | | 1547.98 | | | | | | |
| 91+ | 1590.45 | | | | | | | 1700.04 | | | | | | |

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

# Appendix B4

## John Hancock Life Insurance Company (U.S.A.)

## LTC-02 VA (Pre-Rate Stability)

***Premiums to be used only with those that have***

***previously elected an inflation decrease option during the 2010 and 2013 Rate Filing***

### Standard rates per $100 of Monthly Benefit

### 90 Day Elimination Period

| Age | 1.7% Simple Inflation | | | | | | | 1.7% Compound Inflation | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | | Benefit Period | | | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life |
| 18-29 | 13.76 | 17.84 | 20.60 | 23.32 | 26.03 | 28.96 | 30.37 | 18.12 | 23.70 | 27.88 | 30.67 | 33.45 | 37.64 | 39.03 |
| 30 | 15.13 | 19.21 | 21.97 | 24.69 | 27.40 | 30.33 | 31.76 | 19.51 | 25.09 | 27.88 | 32.06 | 34.85 | 39.03 | 41.82 |
| 31 | 15.15 | 19.23 | 22.00 | 24.71 | 27.42 | 30.36 | 33.16 | 19.51 | 25.09 | 29.27 | 33.45 | 36.24 | 40.42 | 41.82 |
| 32 | 15.15 | 19.23 | 22.02 | 24.73 | 27.45 | 31.75 | 33.19 | 19.51 | 26.48 | 29.27 | 33.45 | 36.24 | 40.42 | 43.21 |
| 33 | 15.14 | 20.60 | 23.39 | 26.10 | 28.82 | 31.77 | 33.24 | 20.91 | 26.48 | 29.27 | 33.45 | 36.24 | 41.82 | 43.21 |
| 34 | 16.52 | 20.63 | 23.41 | 26.13 | 28.84 | 31.82 | 34.63 | 20.91 | 26.48 | 30.67 | 34.85 | 37.64 | 41.82 | 44.60 |
| 35 | 16.54 | 20.65 | 23.41 | 26.15 | 28.86 | 33.22 | 34.66 | 20.91 | 26.48 | 30.67 | 34.85 | 37.64 | 41.82 | 44.60 |
| 36 | 16.56 | 20.67 | 23.43 | 27.52 | 30.25 | 33.24 | 36.05 | 20.91 | 27.88 | 30.67 | 36.24 | 39.03 | 43.21 | 46.00 |
| 37 | 16.59 | 20.70 | 24.83 | 27.54 | 30.28 | 34.63 | 36.10 | 22.30 | 27.88 | 32.06 | 36.24 | 39.03 | 43.21 | 46.00 |
| 38 | 16.59 | 22.07 | 24.85 | 27.56 | 30.30 | 34.68 | 36.15 | 22.30 | 27.88 | 32.06 | 37.64 | 40.42 | 44.60 | 47.39 |
| 39 | 16.61 | 22.09 | 24.87 | 28.96 | 31.69 | 34.73 | 37.58 | 22.30 | 29.27 | 32.06 | 37.64 | 40.42 | 44.60 | 47.39 |
| 40 | 17.98 | 22.11 | 24.89 | 28.98 | 31.72 | 36.12 | 37.63 | 22.30 | 29.27 | 33.45 | 37.64 | 40.42 | 46.00 | 48.79 |
| 41 | 18.00 | 22.14 | 26.27 | 29.00 | 31.74 | 36.18 | 37.64 | 23.70 | 30.67 | 33.45 | 39.03 | 41.82 | 47.39 | 48.79 |
| 42 | 18.01 | 23.51 | 26.29 | 30.40 | 33.14 | 36.23 | 39.03 | 23.70 | 30.67 | 34.85 | 40.42 | 43.21 | 47.39 | 50.18 |
| 43 | 18.03 | 23.53 | 26.34 | 30.43 | 33.16 | 37.63 | 39.03 | 25.09 | 32.06 | 36.24 | 40.42 | 43.21 | 48.79 | 51.57 |
| 44 | 18.06 | 23.56 | 27.71 | 30.45 | 33.19 | 37.64 | 39.03 | 25.09 | 32.06 | 36.24 | 41.82 | 44.60 | 50.18 | 51.57 |
| 45 | 19.43 | 24.93 | 27.74 | 31.85 | 34.59 | 37.64 | 40.42 | 26.48 | 33.45 | 37.64 | 43.21 | 46.00 | 50.18 | 52.97 |
| 46 | 19.43 | 24.98 | 27.79 | 31.88 | 34.62 | 39.03 | 40.42 | 26.48 | 33.45 | 39.03 | 43.21 | 46.00 | 51.57 | 54.36 |
| 47 | 19.46 | 25.01 | 29.16 | 31.93 | 34.67 | 39.03 | 40.42 | 27.88 | 34.85 | 40.42 | 44.60 | 47.39 | 52.97 | 55.76 |
| 48 | 19.49 | 25.04 | 29.22 | 31.98 | 34.72 | 39.03 | 41.82 | 27.88 | 36.24 | 40.42 | 46.00 | 48.79 | 52.97 | 55.76 |
| 49 | 19.51 | 26.43 | 29.24 | 33.35 | 36.09 | 40.42 | 41.82 | 29.27 | 36.24 | 41.82 | 47.39 | 50.18 | 54.36 | 57.15 |
| 50 | 20.88 | 26.46 | 30.64 | 33.41 | 36.15 | 40.42 | 41.82 | 29.27 | 37.64 | 43.21 | 47.39 | 50.18 | 55.76 | 58.54 |
| 51 | 20.91 | 27.83 | 32.04 | 34.80 | 37.54 | 41.82 | 44.60 | 30.67 | 39.03 | 44.60 | 48.79 | 51.57 | 57.15 | 61.33 |
| 52 | 22.30 | 29.23 | 33.42 | 37.55 | 40.29 | 44.60 | 47.39 | 32.06 | 40.42 | 46.00 | 51.57 | 54.36 | 59.94 | 62.73 |
| 53 | 23.68 | 30.63 | 34.81 | 38.95 | 41.69 | 47.39 | 48.79 | 33.45 | 41.82 | 47.39 | 52.97 | 55.76 | 61.33 | 65.51 |
| 54 | 25.06 | 32.01 | 36.21 | 41.70 | 44.46 | 48.79 | 51.57 | 34.85 | 44.60 | 50.18 | 54.36 | 57.15 | 64.12 | 66.91 |
| 55 | 25.09 | 33.41 | 37.61 | 43.10 | 47.21 | 51.57 | 54.36 | 36.24 | 46.00 | 51.57 | 57.15 | 59.94 | 66.91 | 69.69 |
| 56 | 27.85 | 34.80 | 40.36 | 45.87 | 49.98 | 55.76 | 58.54 | 37.64 | 47.39 | 54.36 | 59.94 | 62.73 | 69.69 | 73.88 |
| 57 | 29.23 | 37.55 | 43.13 | 48.64 | 52.75 | 59.94 | 62.73 | 39.03 | 50.18 | 55.76 | 62.73 | 66.91 | 73.88 | 78.06 |
| 58 | 30.63 | 40.30 | 45.88 | 52.76 | 56.87 | 64.12 | 66.91 | 40.42 | 51.57 | 58.54 | 65.51 | 71.05 | 79.45 | 83.63 |
| 59 | 33.37 | 43.07 | 48.65 | 55.53 | 60.99 | 68.30 | 72.48 | 41.82 | 54.36 | 61.33 | 69.69 | 75.17 | 83.63 | 87.82 |
| 60 | 36.12 | 45.81 | 52.77 | 59.65 | 65.11 | 73.88 | 78.06 | 43.21 | 57.15 | 64.12 | 73.78 | 79.27 | 87.82 | 93.39 |
| 61 | 37.54 | 48.61 | 55.56 | 63.79 | 69.27 | 77.99 | 82.17 | 45.96 | 59.89 | 68.24 | 77.93 | 83.41 | 94.70 | 100.27 |
| 62 | 40.31 | 52.75 | 59.73 | 67.96 | 73.42 | 82.10 | 86.27 | 50.09 | 64.01 | 72.36 | 82.10 | 88.93 | 101.58 | 107.14 |
| 63 | 43.10 | 56.89 | 63.87 | 72.12 | 77.61 | 87.59 | 91.76 | 52.83 | 68.12 | 76.47 | 87.58 | 95.79 | 108.44 | 114.00 |
| 64 | 47.22 | 61.03 | 69.41 | 77.64 | 83.12 | 91.68 | 97.24 | 55.56 | 72.23 | 81.96 | 93.07 | 101.30 | 116.68 | 122.24 |
| 65 | 49.96 | 65.20 | 73.56 | 81.83 | 87.32 | 97.15 | 102.70 | 59.68 | 76.33 | 86.05 | 99.93 | 108.16 | 123.52 | 130.46 |
| 66 | 54.08 | 70.72 | 80.43 | 90.09 | 96.94 | 106.78 | 112.32 | 63.79 | 83.20 | 94.30 | 108.16 | 117.79 | 134.51 | 141.44 |
| 67 | 59.58 | 77.59 | 88.67 | 98.36 | 105.27 | 117.77 | 123.31 | 69.27 | 90.06 | 101.14 | 116.38 | 127.43 | 144.09 | 152.40 |
| 68 | 65.06 | 84.44 | 96.90 | 107.97 | 116.28 | 130.12 | 137.04 | 74.75 | 96.90 | 110.74 | 125.97 | 137.04 | 156.42 | 164.73 |
| 69 | 70.54 | 92.67 | 105.11 | 118.95 | 127.24 | 142.46 | 150.76 | 81.60 | 105.11 | 120.33 | 138.31 | 149.37 | 168.74 | 177.04 |
| 70 | 77.39 | 100.88 | 114.70 | 129.90 | 139.57 | 157.54 | 165.83 | 87.06 | 113.32 | 129.90 | 149.24 | 161.68 | 181.03 | 190.70 |
| 71 | 84.22 | 110.46 | 125.64 | 142.21 | 153.26 | 172.59 | 182.25 | 95.27 | 124.26 | 142.21 | 161.54 | 175.35 | 197.44 | 207.10 |
| 72 | 92.43 | 120.02 | 137.95 | 155.88 | 168.30 | 190.37 | 200.03 | 103.46 | 135.19 | 154.50 | 176.57 | 190.37 | 215.20 | 226.24 |
| 73 | 100.62 | 132.32 | 150.23 | 172.29 | 186.07 | 208.12 | 219.15 | 113.02 | 147.48 | 169.53 | 192.96 | 208.12 | 232.93 | 245.34 |
| 74 | 110.17 | 144.59 | 165.25 | 188.66 | 203.81 | 229.97 | 240.99 | 123.94 | 161.12 | 184.53 | 209.32 | 225.84 | 253.38 | 267.16 |
| 75 | 121.08 | 158.23 | 180.24 | 206.38 | 222.89 | 251.79 | 265.55 | 134.84 | 176.11 | 202.26 | 228.40 | 246.28 | 276.55 | 290.31 |
| 76 | 131.97 | 171.84 | 196.58 | 224.07 | 243.32 | 273.56 | 288.69 | 144.34 | 191.08 | 218.58 | 247.44 | 266.69 | 298.31 | 314.80 |
| 77 | 144.22 | 188.17 | 214.26 | 244.48 | 265.08 | 298.05 | 313.16 | 156.58 | 206.02 | 236.24 | 267.83 | 288.43 | 322.77 | 340.63 |
| 78 | 156.44 | 204.47 | 234.66 | 266.22 | 288.18 | 323.86 | 340.33 | 168.79 | 223.68 | 256.62 | 290.93 | 312.88 | 349.93 | 367.77 |
| 79 | 170.02 | 223.49 | 256.39 | 290.67 | 313.98 | 352.37 | 370.20 | 182.36 | 241.31 | 278.33 | 313.98 | 338.66 | 378.42 | 397.62 |
| 80 | 186.31 | 245.21 | 280.83 | 319.19 | 345.21 | 387.68 | 406.86 | 200.00 | 265.76 | 305.49 | 345.21 | 371.24 | 415.08 | 437.00 |
| 81 | 205.48 | 269.87 | 309.60 | 352.06 | 379.46 | 426.04 | 447.95 | 220.55 | 291.79 | 335.62 | 379.46 | 408.23 | 457.54 | 480.83 |
| 82 | 226.03 | 297.27 | 341.10 | 387.68 | 417.82 | 468.50 | 493.16 | 242.47 | 320.55 | 369.87 | 417.82 | 449.32 | 502.75 | 528.78 |
| 83 | 249.32 | 327.40 | 373.98 | 424.67 | 458.91 | 515.08 | 542.48 | 265.76 | 353.43 | 406.86 | 458.91 | 494.53 | 553.44 | 582.20 |
| 84 | 273.98 | 358.91 | 412.34 | 468.50 | 505.49 | 567.14 | 597.27 | 293.16 | 389.05 | 447.95 | 505.49 | 543.85 | 608.23 | 639.74 |
| 85 | 331.51 | 435.63 | 498.64 | 565.77 | 610.97 | 686.32 | 721.93 | 354.80 | 469.87 | 541.11 | 610.97 | 657.55 | 735.63 | 775.36 |
| 86 | 364.39 | 478.09 | 547.96 | 623.30 | 672.62 | 754.81 | 794.54 | 390.42 | 517.82 | 595.90 | 672.62 | 723.30 | 809.61 | 852.07 |
| 87 | 401.38 | 526.04 | 602.75 | 684.95 | 739.74 | 830.15 | 873.99 | 428.78 | 568.51 | 654.81 | 739.74 | 795.91 | 890.43 | 937.01 |
| 88 | 463.02 | 608.23 | 697.28 | 790.43 | 853.44 | 958.92 | 1008.24 | 495.90 | 657.55 | 756.18 | 853.44 | 919.20 | 1028.79 | 1083.59 |
| 89 | 509.60 | 668.51 | 765.77 | 869.88 | 939.75 | 1054.82 | 1109.61 | 545.22 | 723.30 | 831.52 | 939.75 | 1010.98 | 1131.53 | 1191.81 |
| 90 | 560.29 | 735.63 | 842.48 | 956.19 | 1032.90 | 1160.30 | 1220.57 | 600.01 | 794.54 | 915.09 | 1032.90 | 1112.35 | 1245.23 | 1310.99 |
| 91+ | 616.45 | 809.61 | 927.42 | 1053.45 | 1137.01 | 1275.37 | 1342.49 | 658.92 | 875.36 | 1006.87 | 1137.01 | 1224.68 | 1369.89 | 1441.13 |

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
Simple and Compound rates shown below the line apply only to the Family Care rider

# Appendix B4

## John Hancock Life Insurance Company (U.S.A.)

## BSC-02 VA (Pre-Rate Stability)

***Premiums to be used only with those that have***

***previously elected an inflation decrease option during the 2010 and 2013 Rate Filing***

### Standard rates per $10 of Daily Benefit

### 100% Home Health Care

| Age | 1.7% Simple Inflation | | | | | | | 1.7% Compound Inflation | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | | Benefit Period | | | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life |
| 18-29 | 35.77 | 46.67 | 53.57 | 60.35 | 67.14 | 74.47 | 78.68 | 47.39 | 61.33 | 72.48 | 79.45 | 86.42 | 97.57 | 100.36 |
| 30 | 38.50 | 49.40 | 56.30 | 63.09 | 71.24 | 78.59 | 81.48 | 50.18 | 64.12 | 72.48 | 82.24 | 90.60 | 100.36 | 107.33 |
| 31 | 38.56 | 49.46 | 56.36 | 63.15 | 71.30 | 78.65 | 85.66 | 50.18 | 64.12 | 75.27 | 86.42 | 93.39 | 104.54 | 107.33 |
| 32 | 38.56 | 49.46 | 56.42 | 63.21 | 71.36 | 81.44 | 85.73 | 50.18 | 68.30 | 75.27 | 86.42 | 93.39 | 104.54 | 111.51 |
| 33 | 38.54 | 53.57 | 60.53 | 67.32 | 74.10 | 81.51 | 85.86 | 54.36 | 68.30 | 75.27 | 86.42 | 93.39 | 107.33 | 111.51 |
| 34 | 42.67 | 53.63 | 60.59 | 67.38 | 74.16 | 81.63 | 90.04 | 54.36 | 68.30 | 79.45 | 90.60 | 97.57 | 107.33 | 115.69 |
| 35 | 42.73 | 53.69 | 60.59 | 67.43 | 74.22 | 85.81 | 90.11 | 54.36 | 68.30 | 79.45 | 90.60 | 97.57 | 107.33 | 115.69 |
| 36 | 42.79 | 53.75 | 60.65 | 71.54 | 78.39 | 85.87 | 92.91 | 54.36 | 72.48 | 79.45 | 93.39 | 100.36 | 111.51 | 118.48 |
| 37 | 42.85 | 53.81 | 63.44 | 71.60 | 78.45 | 90.05 | 93.04 | 57.15 | 72.48 | 82.24 | 93.39 | 100.36 | 111.51 | 118.48 |
| 38 | 42.85 | 56.54 | 63.50 | 71.66 | 78.51 | 90.17 | 93.17 | 57.15 | 72.48 | 82.24 | 97.57 | 104.54 | 115.69 | 122.66 |
| 39 | 42.91 | 56.60 | 63.56 | 74.46 | 81.30 | 90.30 | 97.42 | 57.15 | 75.27 | 82.24 | 97.57 | 104.54 | 115.69 | 122.66 |
| 40 | 47.02 | 56.66 | 63.62 | 74.52 | 81.36 | 93.09 | 97.55 | 57.15 | 75.27 | 86.42 | 97.57 | 104.54 | 118.48 | 125.45 |
| 41 | 47.09 | 56.73 | 67.74 | 74.58 | 81.42 | 93.23 | 97.57 | 61.33 | 79.45 | 86.42 | 100.36 | 107.33 | 122.66 | 125.45 |
| 42 | 47.09 | 60.84 | 67.81 | 78.76 | 85.60 | 93.36 | 100.36 | 61.33 | 79.45 | 90.60 | 104.54 | 111.51 | 122.66 | 129.63 |
| 43 | 47.16 | 60.91 | 67.93 | 78.83 | 85.67 | 97.56 | 100.36 | 64.12 | 82.24 | 93.39 | 104.54 | 111.51 | 125.45 | 132.42 |
| 44 | 47.23 | 60.98 | 72.06 | 78.90 | 85.74 | 97.57 | 100.36 | 64.12 | 82.24 | 93.39 | 107.33 | 115.69 | 129.63 | 132.42 |
| 45 | 49.96 | 63.72 | 72.13 | 81.70 | 89.93 | 97.57 | 104.54 | 68.30 | 86.42 | 97.57 | 111.51 | 118.48 | 129.63 | 136.60 |
| 46 | 49.97 | 63.84 | 72.26 | 81.77 | 90.00 | 100.36 | 104.54 | 68.30 | 86.42 | 100.36 | 111.51 | 118.48 | 132.42 | 140.78 |
| 47 | 50.04 | 63.91 | 75.00 | 81.90 | 90.13 | 100.36 | 104.54 | 72.48 | 90.60 | 104.54 | 115.69 | 122.66 | 136.60 | 143.57 |
| 48 | 50.10 | 63.98 | 75.13 | 82.03 | 90.27 | 100.36 | 107.33 | 72.48 | 93.39 | 104.54 | 118.48 | 125.45 | 136.60 | 143.57 |
| 49 | 50.17 | 68.17 | 75.20 | 86.16 | 93.01 | 104.54 | 107.33 | 75.27 | 93.39 | 107.33 | 122.66 | 129.63 | 140.78 | 147.75 |
| 50 | 54.30 | 68.24 | 79.39 | 86.30 | 93.14 | 104.54 | 107.33 | 75.27 | 97.57 | 111.51 | 122.66 | 129.63 | 143.57 | 150.54 |
| 51 | 54.36 | 72.37 | 82.19 | 90.49 | 97.34 | 107.33 | 115.69 | 79.45 | 100.36 | 115.69 | 125.45 | 132.42 | 147.75 | 158.90 |
| 52 | 57.15 | 75.17 | 86.32 | 97.35 | 104.20 | 115.69 | 122.66 | 82.24 | 104.54 | 118.48 | 132.42 | 140.78 | 154.72 | 161.69 |
| 53 | 61.30 | 79.36 | 90.52 | 100.16 | 107.00 | 122.66 | 125.45 | 86.42 | 107.33 | 122.66 | 136.60 | 143.57 | 158.90 | 168.66 |
| 54 | 64.03 | 82.10 | 93.32 | 107.02 | 115.32 | 125.45 | 132.42 | 90.60 | 115.69 | 129.63 | 140.78 | 147.75 | 165.87 | 172.84 |
| 55 | 64.12 | 86.30 | 97.52 | 111.22 | 122.18 | 132.42 | 140.78 | 93.39 | 118.48 | 132.42 | 147.75 | 154.72 | 172.84 | 179.81 |
| 56 | 72.42 | 90.49 | 104.38 | 118.14 | 129.11 | 143.57 | 150.54 | 97.57 | 122.66 | 140.78 | 154.72 | 161.69 | 179.81 | 190.96 |
| 57 | 75.16 | 97.35 | 111.31 | 125.07 | 136.04 | 154.72 | 161.69 | 100.36 | 129.63 | 143.57 | 161.69 | 172.84 | 190.96 | 200.72 |
| 58 | 79.35 | 104.21 | 118.17 | 136.06 | 147.03 | 165.87 | 172.84 | 104.54 | 132.42 | 150.54 | 168.66 | 183.90 | 204.90 | 216.05 |
| 59 | 86.21 | 111.14 | 125.10 | 142.99 | 158.01 | 175.63 | 186.78 | 107.33 | 140.78 | 158.90 | 179.80 | 193.50 | 216.05 | 227.20 |
| 60 | 93.07 | 118.01 | 136.09 | 153.97 | 167.61 | 190.96 | 200.72 | 111.51 | 147.75 | 165.87 | 190.73 | 204.43 | 227.20 | 241.14 |
| 61 | 97.33 | 125.00 | 143.08 | 165.02 | 178.73 | 200.55 | 211.69 | 118.38 | 154.59 | 175.48 | 200.38 | 215.48 | 243.72 | 259.04 |
| 62 | 104.25 | 136.04 | 154.19 | 174.75 | 189.77 | 211.51 | 222.64 | 129.41 | 165.59 | 186.46 | 211.50 | 229.26 | 261.60 | 276.91 |
| 63 | 111.22 | 147.09 | 165.24 | 185.86 | 199.57 | 226.62 | 236.35 | 136.25 | 175.18 | 197.42 | 226.61 | 247.10 | 279.45 | 294.74 |
| 64 | 122.22 | 158.13 | 179.08 | 199.64 | 214.73 | 236.15 | 251.43 | 143.08 | 186.14 | 211.14 | 240.31 | 260.88 | 301.43 | 315.32 |
| 65 | 129.07 | 167.86 | 190.14 | 210.82 | 225.92 | 251.21 | 265.09 | 154.06 | 197.08 | 222.06 | 258.15 | 278.73 | 319.22 | 337.26 |
| 66 | 140.06 | 183.04 | 208.00 | 232.84 | 250.66 | 275.95 | 289.82 | 165.02 | 214.94 | 242.67 | 278.73 | 303.47 | 346.67 | 364.70 |
| 67 | 153.79 | 199.51 | 228.61 | 253.53 | 271.48 | 303.42 | 318.66 | 178.73 | 232.76 | 260.47 | 300.65 | 328.28 | 371.31 | 393.48 |
| 68 | 167.50 | 217.33 | 250.56 | 278.24 | 300.39 | 336.38 | 352.99 | 192.42 | 250.56 | 285.16 | 325.31 | 352.99 | 404.21 | 424.98 |
| 69 | 182.57 | 239.27 | 271.09 | 307.05 | 327.79 | 367.90 | 388.65 | 210.23 | 271.09 | 309.81 | 356.84 | 385.88 | 435.67 | 456.42 |
| 70 | 198.99 | 259.80 | 295.72 | 335.80 | 360.67 | 406.28 | 428.39 | 225.25 | 292.96 | 335.80 | 385.55 | 417.33 | 467.08 | 491.95 |
| 71 | 216.77 | 284.42 | 324.46 | 367.26 | 394.88 | 445.96 | 470.82 | 245.76 | 320.32 | 367.26 | 416.97 | 452.87 | 509.48 | 534.33 |
| 72 | 238.65 | 309.01 | 355.91 | 402.81 | 434.54 | 491.10 | 515.93 | 267.62 | 349.01 | 398.67 | 455.23 | 491.10 | 554.56 | 583.53 |
| 73 | 259.12 | 341.82 | 387.30 | 445.19 | 479.65 | 537.53 | 565.10 | 292.20 | 380.41 | 436.92 | 497.56 | 537.53 | 600.94 | 632.64 |
| 74 | 283.68 | 373.19 | 426.90 | 486.11 | 526.05 | 593.53 | 622.45 | 319.49 | 415.88 | 476.47 | 539.82 | 582.51 | 654.12 | 689.92 |
| 75 | 312.33 | 408.64 | 465.05 | 532.47 | 575.12 | 649.42 | 685.19 | 348.10 | 454.04 | 521.46 | 588.88 | 635.66 | 714.09 | 748.49 |
| 76 | 340.92 | 444.03 | 507.26 | 578.75 | 628.23 | 705.22 | 745.08 | 372.54 | 493.51 | 563.62 | 637.86 | 688.72 | 769.83 | 812.44 |
| 77 | 372.22 | 484.84 | 552.14 | 630.43 | 684.00 | 769.16 | 807.61 | 403.81 | 531.54 | 609.83 | 690.87 | 744.43 | 832.34 | 879.04 |
| 78 | 403.45 | 526.96 | 605.18 | 687.52 | 743.78 | 835.73 | 878.27 | 435.02 | 577.74 | 661.45 | 750.64 | 806.91 | 902.97 | 948.25 |
| 79 | 438.75 | 577.23 | 660.87 | 749.99 | 810.32 | 909.03 | 955.65 | 470.28 | 622.48 | 718.45 | 810.32 | 873.39 | 976.22 | 1025.58 |
| 80 | 480.83 | 632.89 | | | | | | 516.45 | 686.32 | | | | | |
| 81 | 530.15 | 695.91 | | | | | | 568.51 | 753.44 | | | | | |
| 82 | 583.57 | 767.14 | | | | | | 626.04 | 827.42 | | | | | |
| 83 | 643.85 | 845.22 | | | | | | 686.32 | 912.35 | | | | | |
| 84 | 706.86 | 926.05 | | | | | | 756.18 | 1004.13 | | | | | |
| 85 | 854.81 | | | | | | | 915.09 | | | | | | |
| 86 | 939.75 | | | | | | | 1006.87 | | | | | | |
| 87 | 1035.64 | | | | | | | 1106.87 | | | | | | |
| 88 | 1194.55 | | | | | | | 1279.48 | | | | | | |
| 89 | 1315.10 | | | | | | | 1406.88 | | | | | | |
| 90 | 1445.24 | | | | | | | 1547.98 | | | | | | |
| 91+ | 1590.45 | | | | | | | 1700.04 | | | | | | |

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 (Pre-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 with Shared Cost | | | | | | | 3.1% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | | | | | | 3.1% Compound Inflation or 5.0% Compound Inflation with Shared Cost | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | | Benefit Period | | | | | | | Benefit Period | | | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life |
| 18-29 | 8.45 | 10.86 | 12.07 | 13.27 | 14.48 | 16.89 | 18.10 | 15.24 | 17.52 | 21.05 | 22.12 | 23.17 | 35.88 | 39.08 | 33.26 | 43.49 | 51.17 | 56.29 | 61.40 | 69.08 | 71.64 |
| 30 | 8.45 | 10.86 | 12.07 | 14.48 | 15.68 | 16.89 | 18.10 | 16.39 | 18.67 | 22.20 | 23.27 | 24.32 | 37.08 | 41.76 | 35.82 | 46.05 | 51.17 | 58.85 | 63.96 | 71.64 | 76.76 |
| 31 | 8.45 | 10.86 | 13.27 | 14.48 | 15.68 | 16.89 | 18.10 | 17.65 | 19.92 | 23.45 | 24.51 | 25.56 | 38.42 | 44.43 | 35.82 | 46.05 | 53.73 | 61.40 | 66.52 | 74.20 | 76.76 |
| 32 | 8.45 | 12.07 | 13.27 | 14.48 | 15.68 | 18.10 | 19.30 | 17.65 | 19.92 | 24.71 | 25.76 | 26.79 | 40.96 | 45.86 | 35.82 | 48.61 | 53.73 | 61.40 | 66.52 | 74.20 | 79.31 |
| 33 | 9.65 | 12.07 | 13.27 | 14.48 | 15.68 | 18.10 | 19.30 | 18.80 | 21.08 | 25.86 | 26.91 | 27.95 | 42.31 | 48.73 | 38.38 | 48.61 | 53.73 | 61.40 | 66.52 | 76.76 | 79.31 |
| 34 | 9.65 | 12.07 | 13.27 | 14.48 | 15.68 | 18.10 | 19.30 | 18.80 | 22.33 | 27.13 | 28.17 | 29.19 | 45.02 | 51.42 | 38.38 | 48.61 | 56.29 | 63.96 | 69.08 | 76.76 | 81.87 |
| 35 | 9.65 | 12.07 | 13.27 | 15.68 | 16.89 | 18.10 | 20.04 | 20.07 | 23.60 | 27.13 | 29.43 | 30.44 | 47.58 | 52.87 | 38.38 | 48.61 | 56.29 | 63.96 | 69.08 | 76.76 | 81.87 |
| 36 | 9.85 | 12.07 | 13.27 | 15.68 | 16.89 | 19.30 | 21.29 | 21.35 | 24.87 | 28.40 | 30.58 | 32.85 | 48.95 | 55.56 | 38.38 | 51.17 | 56.29 | 66.52 | 71.64 | 79.31 | 84.43 |
| 37 | 9.85 | 12.09 | 14.48 | 15.68 | 16.89 | 19.66 | 22.62 | 22.64 | 26.15 | 30.83 | 31.85 | 34.11 | 51.50 | 58.48 | 40.94 | 51.17 | 58.85 | 66.52 | 71.64 | 79.31 | 84.43 |
| 38 | 11.02 | 12.09 | 14.48 | 15.68 | 16.89 | 19.66 | 22.62 | 22.64 | 27.30 | 32.11 | 33.12 | 35.38 | 54.27 | 61.42 | 40.94 | 51.17 | 58.85 | 69.08 | 74.20 | 81.87 | 86.99 |
| 39 | 11.02 | 13.27 | 15.42 | 16.89 | 18.10 | 20.89 | 23.97 | 23.94 | 28.59 | 33.41 | 35.54 | 37.80 | 57.05 | 65.61 | 40.94 | 53.73 | 58.85 | 69.08 | 74.20 | 81.87 | 86.99 |
| 40 | 12.19 | 14.35 | 16.59 | 17.60 | 18.66 | 22.04 | 25.22 | 25.07 | 29.88 | 34.71 | 36.83 | 39.07 | 59.61 | 68.59 | 40.94 | 53.73 | 61.40 | 69.08 | 74.20 | 84.43 | 89.55 |
| 41 | 12.19 | 14.46 | 17.91 | 18.90 | 19.97 | 23.43 | 26.65 | 26.50 | 31.32 | 36.00 | 38.29 | 40.54 | 62.74 | 69.08 | 43.49 | 56.29 | 61.40 | 71.64 | 76.76 | 86.99 | 89.55 |
| 42 | 13.48 | 15.76 | 17.94 | 19.04 | 20.11 | 24.84 | 28.09 | 26.63 | 32.60 | 37.47 | 40.91 | 43.17 | 65.92 | 71.64 | 43.49 | 56.29 | 63.96 | 74.20 | 79.31 | 86.99 | 92.11 |
| 43 | 13.59 | 15.87 | 19.27 | 20.28 | 21.37 | 26.28 | 29.55 | 28.09 | 34.07 | 40.31 | 42.41 | 44.67 | 68.85 | 71.64 | 46.05 | 58.85 | 66.52 | 74.20 | 79.31 | 89.55 | 94.66 |
| 44 | 13.69 | 17.21 | 19.41 | 20.42 | 22.73 | 27.63 | 30.89 | 29.58 | 35.56 | 41.63 | 43.93 | 46.20 | 69.08 | 71.64 | 46.05 | 58.85 | 66.52 | 76.76 | 81.87 | 92.11 | 94.66 |
| 45 | 13.80 | 17.22 | 20.79 | 21.79 | 22.89 | 29.11 | 32.38 | 30.86 | 36.87 | 43.17 | 46.61 | 48.89 | 69.08 | 74.20 | 48.61 | 61.40 | 69.08 | 79.31 | 84.43 | 92.11 | 97.22 |
| 46 | 15.04 | 18.59 | 20.94 | 23.19 | 24.30 | 30.62 | 33.88 | 31.01 | 39.75 | 46.10 | 48.17 | 50.46 | 71.64 | 74.20 | 48.61 | 61.40 | 71.64 | 79.31 | 84.43 | 94.66 | 99.78 |
| 47 | 15.15 | 18.72 | 22.36 | 24.61 | 25.61 | 32.02 | 35.24 | 32.53 | 41.31 | 47.45 | 51.12 | 53.40 | 71.64 | 74.20 | 51.17 | 63.96 | 74.20 | 81.87 | 86.99 | 97.22 | 102.34 |
| 48 | 15.27 | 20.13 | 23.66 | 24.66 | 25.79 | 33.57 | 36.76 | 34.09 | 42.88 | 50.44 | 54.12 | 56.40 | 71.64 | 76.76 | 51.17 | 66.52 | 74.20 | 84.43 | 89.55 | 97.22 | 102.34 |
| 49 | 16.66 | 20.27 | 23.83 | 26.11 | 27.25 | 36.52 | 39.75 | 35.67 | 45.62 | 52.07 | 55.51 | 57.81 | 74.20 | 76.76 | 53.73 | 66.52 | 76.76 | 86.99 | 92.11 | 99.78 | 104.90 |
| 50 | 16.79 | 21.58 | 25.31 | 27.59 | 28.74 | 38.14 | 41.13 | 36.98 | 47.24 | 54.87 | 58.57 | 60.87 | 74.20 | 76.76 | 53.73 | 69.08 | 79.31 | 86.99 | 92.11 | 102.34 | 107.46 |
| 51 | 18.07 | 23.03 | 26.64 | 28.94 | 30.10 | 41.01 | 44.16 | 38.38 | 48.61 | 57.71 | 61.43 | 63.73 | 76.76 | 81.87 | 56.29 | 71.64 | 81.87 | 89.55 | 94.66 | 104.90 | 112.57 |
| 52 | 18.19 | 23.04 | 26.83 | 30.46 | 31.48 | 42.50 | 47.02 | 40.94 | 51.43 | 59.14 | 64.04 | 66.37 | 81.87 | 86.99 | 58.85 | 74.20 | 84.43 | 94.66 | 99.78 | 110.02 | 115.13 |
| 53 | 19.63 | 24.52 | 28.20 | 30.52 | 31.57 | 45.44 | 49.90 | 42.70 | 54.27 | 62.02 | 66.94 | 69.28 | 86.99 | 89.55 | 61.40 | 76.76 | 86.99 | 97.22 | 102.34 | 112.57 | 120.25 |
| 54 | 19.63 | 24.55 | 28.25 | 31.92 | 32.99 | 48.41 | 52.79 | 44.07 | 55.70 | 64.93 | 69.62 | 73.39 | 89.55 | 94.66 | 63.96 | 81.87 | 92.11 | 99.78 | 104.90 | 117.69 | 122.81 |
| 55 | 21.10 | 25.92 | 29.65 | 33.34 | 34.54 | 51.42 | 55.71 | 46.05 | 58.58 | 67.86 | 72.57 | 76.12 | 94.66 | 99.78 | 66.52 | 84.43 | 94.66 | 104.90 | 110.02 | 122.81 | 127.93 |
| 56 | 22.42 | 27.26 | 32.36 | 36.07 | 37.14 | 54.21 | 59.90 | 49.72 | 61.46 | 70.50 | 76.69 | 80.27 | 102.34 | 107.46 | 69.08 | 86.99 | 99.78 | 110.02 | 115.13 | 127.93 | 135.60 |
| 57 | 23.75 | 29.97 | 33.74 | 38.83 | 39.90 | 58.71 | 64.12 | 51.12 | 64.09 | 74.63 | 80.85 | 84.45 | 110.02 | 115.13 | 71.64 | 92.11 | 102.34 | 115.13 | 122.81 | 135.60 | 143.28 |
| 58 | 25.10 | 31.35 | 36.50 | 41.48 | 43.91 | 63.05 | 68.36 | 53.98 | 66.76 | 77.34 | 84.81 | 88.44 | 117.69 | 122.81 | 74.20 | 94.66 | 107.46 | 120.25 | 128.26 | 145.83 | 153.51 |
| 59 | 27.83 | 34.10 | 39.14 | 44.15 | 46.59 | 67.44 | 74.37 | 56.61 | 70.90 | 81.53 | 89.03 | 92.48 | 125.37 | 133.04 | 76.76 | 99.78 | 112.57 | 127.59 | 132.34 | 153.51 | 161.19 |
| 60 | 29.21 | 36.89 | 41.96 | 47.00 | 50.82 | 71.88 | 79.94 | 59.28 | 73.63 | 85.52 | 93.08 | 96.56 | 135.60 | 143.28 | 79.31 | 104.90 | 117.69 | 130.19 | 135.00 | 161.19 | 171.42 |
| 61 | 31.84 | 39.55 | 46.03 | 50.96 | 54.80 | 77.95 | 85.93 | 63.56 | 79.16 | 91.08 | 98.43 | 103.36 | 139.30 | 146.76 | 82.09 | 106.96 | 121.89 | 135.56 | 140.40 | 169.15 | 179.10 |
| 62 | 34.63 | 43.63 | 48.76 | 55.10 | 58.97 | 83.88 | 93.26 | 67.61 | 84.48 | 97.89 | 105.25 | 108.76 | 142.59 | 149.84 | 87.00 | 111.17 | 125.67 | 142.44 | 147.05 | 176.42 | 186.09 |
| 63 | 38.71 | 46.36 | 52.91 | 59.29 | 63.04 | 91.41 | 99.10 | 72.74 | 89.83 | 103.26 | 112.11 | 117.06 | 147.83 | 154.86 | 89.16 | 114.98 | 129.05 | 147.62 | 153.51 | 183.02 | 192.41 |
| 64 | 41.57 | 50.51 | 58.51 | 63.52 | 67.29 | 99.04 | 106.99 | 77.01 | 95.20 | 111.36 | 118.79 | 123.76 | 150.25 | 159.35 | 91.06 | 118.38 | 134.31 | 152.52 | 160.23 | 191.22 | 200.33 |
| 65 | 45.72 | 54.71 | 62.75 | 69.06 | 72.85 | 105.93 | 110.34 | 79.45 | 102.06 | 116.96 | 127.16 | 132.14 | 154.48 | 163.31 | 94.90 | 121.38 | 136.83 | 158.89 | 166.78 | 196.41 | 207.45 |
| 66 | 49.66 | 59.91 | 69.21 | 75.53 | 80.59 | 113.29 | 119.71 | 83.37 | 109.02 | 123.98 | 136.08 | 142.32 | 164.60 | 173.15 | 98.33 | 128.26 | 145.36 | 166.74 | 176.95 | 207.35 | 218.04 |
| 67 | 54.86 | 66.53 | 75.68 | 83.26 | 89.73 | 119.99 | 126.19 | 88.96 | 115.85 | 132.40 | 146.46 | 155.59 | 175.84 | 184.12 | 103.44 | 134.47 | 151.02 | 173.78 | 188.58 | 215.15 | 227.56 |
| 68 | 60.07 | 74.41 | 83.56 | 90.99 | 98.87 | 128.02 | 136.02 | 94.01 | 122.02 | 140.02 | 156.02 | 168.02 | 188.02 | 198.02 | 108.01 | 140.02 | 160.02 | 182.02 | 198.02 | 226.03 | 238.03 |
| 69 | 65.12 | 80.88 | 91.28 | 100.13 | 110.69 | 137.18 | 144.91 | 98.54 | 129.45 | 146.84 | 166.16 | 177.75 | 199.01 | 210.60 | 113.99 | 146.84 | 168.09 | 193.21 | 208.67 | 235.72 | 247.31 |
| 70 | 71.73 | 90.02 | 100.43 | 110.54 | 122.51 | 145.42 | 152.87 | 104.40 | 136.10 | 154.74 | 175.25 | 188.30 | 212.53 | 223.72 | 117.45 | 152.87 | 175.25 | 201.35 | 218.13 | 244.23 | 257.28 |
| 71 | 79.06 | 98.83 | 111.41 | 123.77 | 136.56 | 154.53 | 163.52 | 109.61 | 143.75 | 163.52 | 185.08 | 199.46 | 224.61 | 237.19 | 123.99 | 161.72 | 185.08 | 210.24 | 228.21 | 256.96 | 269.54 |
| 72 | 84.76 | 105.52 | 119.36 | 136.66 | 147.04 | 164.34 | 172.99 | 115.90 | 150.50 | 172.99 | 195.47 | 211.04 | 238.72 | 250.83 | 129.74 | 169.53 | 193.74 | 221.42 | 238.72 | 269.86 | 283.70 |
| 73 | 89.81 | 113.09 | 128.06 | 144.70 | 156.34 | 174.63 | 184.61 | 121.41 | 159.66 | 181.28 | 207.90 | 224.53 | 251.14 | 264.44 | 136.38 | 177.96 | 204.57 | 232.84 | 251.14 | 281.07 | 296.04 |
| 74 | 94.21 | 119.76 | 135.73 | 153.30 | 166.07 | 185.23 | 194.81 | 127.75 | 167.67 | 191.62 | 218.77 | 236.33 | 266.67 | 279.45 | 143.72 | 186.83 | 213.98 | 242.72 | 261.88 | 293.82 | 309.79 |
| 75 | 99.51 | 128.59 | 145.43 | 163.80 | 176.05 | 195.95 | 206.67 | 134.72 | 176.05 | 200.54 | 229.63 | 248.00 | 280.15 | 295.46 | 150.03 | 195.95 | 225.04 | 254.12 | 274.03 | 307.71 | 323.01 |
| 76 | 105.50 | 134.81 | 153.85 | 172.90 | 184.62 | 205.14 | 216.86 | 140.67 | 183.16 | 209.53 | 238.84 | 259.35 | 291.59 | 307.71 | 153.85 | 203.67 | 232.98 | 263.75 | 284.26 | 317.96 | 335.55 |
| 77 | 112.00 | 142.80 | 161.00 | 180.60 | 193.21 | 215.61 | 226.81 | 147.00 | 191.81 | 218.41 | 249.21 | 270.21 | 303.81 | 319.21 | 159.60 | 210.01 | 240.81 | 273.01 | 294.01 | 329.01 | 347.21 |
| 78 | 117.49 | 149.54 | 169.57 | 189.59 | 202.95 | 224.31 | 236.32 | 152.21 | 198.94 | 228.31 | 259.02 | 280.38 | 315.10 | 331.12 | 164.23 | 217.63 | 249.68 | 283.05 | 304.42 | 340.47 | 357.82 |
| 79 | 123.25 | 157.56 | 177.89 | 198.22 | 212.20 | 233.80 | 246.51 | 157.56 | 207.12 | 237.61 | 269.38 | 290.98 | 326.56 | 343.08 | 169.00 | 223.64 | 257.94 | 290.98 | 313.85 | 350.70 | 368.49 |
| 80 | 129.10 | 164.09 | 185.80 | 207.52 | 222.00 | 243.72 | 256.99 | 164.09 | 215.97 | 247.33 | 281.12 | 304.04 | 341.44 | 358.33 | 176.15 | 234.06 | 269.05 | 304.04 | 326.96 | 365.57 | 384.88 |
| 81 | 141.16 | 180.98 | 203.90 | 228.03 | 243.72 | 269.05 | 282.32 | 180.98 | 237.68 | 272.67 | 310.07 | 334.20 | 375.23 | 394.53 | 194.25 | 256.99 | 295.60 | 334.20 | 359.54 | 402.98 | 423.49 |
| 82 | 155.64 | 197.87 | 224.41 | 250.95 | 267.85 | 295.60 | 311.28 | 199.07 | 261.81 | 300.42 | 341.44 | 367.99 | 412.63 | 434.34 | 213.55 | 282.32 | 325.76 | 367.99 | 395.74 | 442.79 | 465.71 |
| 83 | 171.32 | 218.38 | 247.33 | 275.08 | 294.39 | 325.76 | 342.65 | 219.59 | 288.36 | 329.38 | 374.02 | 404.18 | 453.65 | 477.78 | 234.06 | 311.28 | 358.33 | 404.18 | 435.55 | 487.43 | 512.77 |
| 84 | 188.22 | 240.10 | 271.47 | 302.83 | 324.55 | 357.13 | 376.43 | 241.30 | 316.11 | 363.16 | 412.63 | 445.20 | 499.50 | 526.04 | 258.19 | 342.65 | 394.53 | 445.20 | 478.99 | 535.69 | 563.44 |
| 85 | 228.03 | 290.77 | 329.38 | 366.78 | 392.12 | 433.14 | 456.06 | 291.98 | 383.67 | 439.17 | 498.29 | 538.10 | 604.46 | 635.83 | 312.49 | 413.83 | 476.57 | 538.10 | 579.13 | 647.90 | 682.89 |
| 86 | 250.95 | 319.73 | 361.95 | 404.18 | 431.93 | 476.57 | 500.70 | 320.93 | 421.07 | 482.60 | 548.96 | 592.40 | 664.79 | 699.78 | 343.86 | 456.06 | 524.83 | 592.40 | 637.04 | 713.05 | 750.45 |
| 87 | 275.08 | 351.10 | 398.15 | 444.00 | 475.37 | 523.63 | 551.38 | 353.51 | 463.30 | 530.87 | 603.26 | 651.52 | 731.15 | 769.75 | 377.64 | 500.70 | 576.71 | 651.52 | 700.98 | 784.23 | 825.25 |
| 88 | 318.52 | 406.59 | 459.68 | 512.77 | 548.96 | 604.46 | 637.04 | 407.80 | 535.69 | 614.11 | 696.16 | 751.66 | 844.56 | 887.99 | 436.76 | 579.13 | 665.99 | 751.66 | 809.57 | 906.09 | 954.35 |
| 89 | 349.89 | 446.41 | 505.53 | 564.65 | 603.26 | 664.79 | 699.78 | 448.82 | 588.78 | 674.44 | 766.14 | 827.67 | 929.01 | 977.27 | 480.19 | 637.04 | 732.35 | 827.67 | 890.41 | 996.58 | 1049.67 |
| 90 | 384.88 | 491.05 | 556.20 | 620.15 | 663.58 | 732.35 | 770.96 | 493.46 | 647.90 | 742.00 | 842.15 | 909.71 | 1021.92 | 1075.00 | 528.45 | 699.78 | 805.95 | 909.71 | 979.69 | 1096.72 | 1154.63 |
| 91+ | 423.49 | 540.52 | 611.70 | 682.89 | 729.94 | 804.74 | 846.97 | 542.93 | 713.05 | 816.81 | 927.81 | 1001.40 | 1123.26 | 1182.38 | 580.33 | 770.96 | 886.79 | 1001.40 | 1078.62 | 1206.51 | 1269.25 |

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options
Simple and Compound rates shown below the line apply only to the Family Care rider

# Appendix C1

**John Hancock Life Insurance Company (U.S.A.)**

**BSC-02 VA (Pre-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 with Shared Cost | | | | | | | 3.1% Simple Inflation or 5.0% Simple Inflation with Shared Cost | | | | | | | 3.1% Compound Inflation or 5.0% Compound Inflation with Shared Cost | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | | Benefit Period | | | | | | | Benefit Period | | | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life |
| 18-29 | 21.72 | 27.75 | 31.37 | 33.78 | 37.40 | 43.43 | 47.05 | 39.63 | 45.81 | 54.72 | 57.24 | 59.75 | 92.26 | 101.25 | 86.99 | 112.57 | 133.04 | 145.83 | 158.63 | 179.10 | 184.21 |
| 30 | 21.72 | 27.75 | 31.37 | 37.40 | 41.02 | 43.43 | 47.05 | 41.72 | 48.02 | 56.88 | 59.47 | 63.24 | 96.07 | 107.11 | 92.11 | 117.69 | 133.04 | 150.95 | 166.30 | 184.21 | 197.01 |
| 31 | 21.72 | 27.75 | 33.78 | 37.40 | 41.02 | 43.43 | 47.05 | 44.93 | 51.23 | 60.09 | 62.64 | 66.44 | 99.54 | 114.79 | 92.11 | 117.69 | 138.16 | 158.63 | 171.42 | 191.89 | 197.01 |
| 32 | 21.72 | 31.37 | 33.78 | 37.40 | 41.02 | 47.05 | 49.47 | 44.93 | 51.23 | 63.32 | 65.83 | 69.67 | 105.07 | 118.47 | 92.11 | 125.37 | 138.16 | 158.63 | 171.42 | 191.89 | 204.68 |
| 33 | 25.34 | 31.37 | 33.78 | 37.40 | 41.02 | 47.05 | 49.47 | 47.84 | 54.80 | 66.94 | 69.41 | 71.87 | 108.53 | 125.88 | 99.78 | 125.37 | 138.16 | 158.63 | 171.42 | 197.01 | 204.68 |
| 34 | 25.34 | 31.37 | 33.78 | 37.40 | 41.02 | 47.05 | 49.47 | 48.56 | 58.06 | 70.21 | 72.65 | 75.07 | 115.50 | 133.69 | 99.78 | 125.37 | 145.83 | 166.30 | 179.10 | 197.01 | 212.36 |
| 35 | 25.34 | 31.37 | 33.78 | 41.02 | 43.43 | 47.05 | 51.34 | 51.84 | 61.35 | 70.21 | 75.90 | 78.28 | 122.90 | 137.45 | 99.78 | 125.37 | 145.83 | 166.30 | 179.10 | 197.01 | 212.36 |
| 36 | 25.85 | 31.37 | 33.78 | 41.02 | 43.43 | 49.47 | 55.10 | 55.14 | 64.67 | 73.51 | 79.51 | 85.11 | 126.45 | 143.18 | 99.78 | 133.04 | 145.83 | 171.42 | 184.21 | 204.68 | 217.47 |
| 37 | 25.85 | 31.44 | 37.40 | 41.02 | 43.43 | 50.37 | 58.55 | 58.48 | 68.00 | 78.78 | 82.80 | 88.38 | 133.90 | 150.70 | 104.90 | 133.04 | 150.95 | 171.42 | 184.21 | 204.68 | 217.47 |
| 38 | 28.92 | 31.44 | 37.40 | 41.02 | 43.43 | 50.37 | 58.55 | 58.48 | 69.95 | 82.06 | 86.12 | 91.66 | 141.09 | 158.28 | 104.90 | 133.04 | 150.95 | 179.10 | 191.89 | 212.36 | 225.15 |
| 39 | 28.92 | 33.78 | 39.83 | 43.43 | 47.05 | 53.53 | 62.03 | 61.85 | 73.25 | 85.37 | 91.40 | 96.96 | 148.34 | 170.10 | 104.90 | 138.16 | 150.95 | 179.10 | 191.89 | 212.36 | 225.15 |
| 40 | 32.01 | 36.54 | 42.87 | 45.26 | 48.52 | 57.04 | 64.45 | 65.56 | 76.57 | 88.69 | 94.70 | 100.23 | 153.62 | 177.83 | 104.90 | 138.16 | 158.63 | 179.10 | 191.89 | 217.47 | 230.27 |
| 41 | 31.16 | 36.79 | 46.26 | 48.61 | 51.93 | 60.64 | 68.09 | 69.30 | 80.27 | 92.84 | 98.45 | 103.99 | 161.67 | 179.10 | 112.57 | 145.83 | 158.63 | 184.21 | 197.01 | 225.15 | 230.27 |
| 42 | 34.46 | 40.11 | 46.91 | 48.95 | 52.30 | 64.30 | 71.78 | 69.64 | 84.38 | 96.64 | 105.99 | 111.52 | 169.86 | 184.21 | 112.57 | 145.83 | 166.30 | 191.89 | 204.68 | 225.15 | 237.94 |
| 43 | 34.73 | 40.39 | 50.41 | 52.73 | 54.75 | 68.03 | 75.52 | 73.47 | 88.19 | 103.95 | 109.87 | 115.40 | 178.50 | 184.21 | 117.69 | 150.95 | 171.42 | 191.89 | 204.68 | 230.27 | 243.06 |
| 44 | 34.99 | 43.80 | 50.77 | 53.10 | 58.25 | 70.61 | 79.67 | 77.36 | 92.05 | 108.23 | 113.81 | 119.34 | 179.10 | 184.21 | 117.69 | 150.95 | 171.42 | 197.01 | 212.36 | 237.94 | 243.06 |
| 45 | 35.26 | 44.49 | 54.37 | 56.65 | 58.67 | 74.40 | 83.50 | 79.35 | 94.22 | 112.23 | 119.57 | 127.13 | 179.10 | 191.89 | 125.37 | 158.63 | 179.10 | 204.68 | 217.47 | 237.94 | 250.73 |
| 46 | 39.09 | 48.01 | 54.76 | 60.28 | 62.26 | 78.25 | 87.37 | 79.73 | 101.59 | 119.85 | 123.57 | 131.19 | 184.21 | 191.89 | 125.37 | 158.63 | 184.21 | 204.68 | 217.47 | 243.06 | 258.41 |
| 47 | 39.39 | 48.36 | 58.47 | 63.98 | 66.28 | 82.57 | 91.63 | 83.66 | 105.56 | 122.00 | 131.13 | 138.85 | 184.21 | 191.89 | 133.04 | 166.30 | 191.89 | 212.36 | 225.15 | 250.73 | 263.53 |
| 48 | 39.70 | 51.99 | 60.84 | 63.19 | 66.76 | 86.57 | 95.59 | 87.65 | 109.59 | 129.70 | 138.83 | 146.64 | 184.21 | 197.01 | 133.04 | 171.42 | 191.89 | 217.47 | 230.27 | 250.73 | 263.53 |
| 49 | 43.33 | 52.36 | 61.28 | 66.90 | 70.53 | 94.18 | 103.34 | 91.71 | 117.66 | 133.91 | 143.41 | 148.98 | 191.89 | 197.01 | 138.16 | 171.42 | 197.01 | 225.15 | 237.94 | 258.41 | 271.20 |
| 50 | 43.66 | 56.43 | 65.07 | 70.69 | 74.37 | 98.37 | 105.76 | 96.14 | 121.83 | 142.16 | 151.32 | 156.86 | 191.89 | 197.01 | 138.16 | 179.10 | 204.68 | 225.15 | 237.94 | 263.53 | 276.32 |
| 51 | 46.01 | 60.23 | 69.28 | 74.91 | 76.92 | 106.63 | 113.56 | 99.78 | 126.40 | 148.03 | 159.71 | 165.23 | 197.01 | 212.36 | 145.83 | 184.21 | 212.36 | 230.27 | 243.06 | 271.20 | 291.67 |
| 52 | 46.31 | 59.26 | 69.76 | 78.83 | 81.19 | 109.30 | 121.83 | 104.90 | 132.25 | 152.77 | 166.03 | 171.64 | 212.36 | 225.15 | 150.95 | 191.89 | 217.47 | 243.06 | 258.41 | 283.99 | 296.79 |
| 53 | 49.97 | 63.06 | 72.25 | 78.01 | 82.09 | 117.72 | 128.00 | 110.51 | 140.61 | 161.25 | 172.14 | 177.81 | 225.15 | 230.27 | 158.63 | 197.01 | 225.15 | 250.73 | 263.53 | 291.67 | 309.58 |
| 54 | 50.71 | 63.83 | 73.12 | 82.33 | 84.82 | 124.17 | 136.39 | 112.61 | 142.87 | 167.31 | 178.68 | 190.36 | 230.27 | 243.06 | 166.30 | 212.36 | 237.94 | 258.41 | 271.20 | 304.46 | 317.25 |
| 55 | 54.50 | 66.41 | 75.77 | 86.70 | 88.82 | 132.83 | 144.84 | 117.69 | 151.34 | 175.94 | 187.27 | 197.02 | 243.06 | 258.41 | 171.42 | 217.47 | 243.06 | 271.20 | 283.99 | 317.25 | 330.05 |
| 56 | 58.63 | 70.57 | 83.44 | 92.76 | 95.28 | 139.71 | 155.30 | 129.28 | 159.78 | 182.34 | 197.54 | 207.35 | 263.53 | 276.32 | 179.10 | 225.15 | 258.41 | 283.99 | 296.79 | 330.05 | 350.52 |
| 57 | 61.07 | 76.59 | 87.73 | 100.62 | 103.07 | 152.22 | 165.83 | 131.44 | 166.16 | 192.60 | 207.90 | 217.78 | 283.99 | 296.79 | 184.21 | 237.94 | 263.53 | 296.79 | 317.25 | 350.52 | 368.43 |
| 58 | 65.26 | 80.84 | 93.86 | 107.15 | 113.14 | 163.06 | 176.41 | 139.86 | 172.65 | 199.21 | 218.71 | 228.65 | 304.46 | 317.25 | 191.89 | 243.06 | 276.32 | 309.58 | 331.98 | 376.10 | 396.57 |
| 59 | 71.31 | 88.67 | 100.42 | 113.78 | 119.81 | 174.04 | 192.90 | 146.25 | 182.98 | 209.66 | 229.26 | 239.60 | 322.37 | 342.84 | 197.01 | 258.41 | 291.67 | 329.17 | 340.66 | 396.57 | 417.04 |
| 60 | 75.61 | 94.86 | 108.40 | 121.84 | 131.42 | 185.14 | 205.56 | 152.75 | 189.66 | 220.56 | 240.27 | 248.59 | 350.52 | 368.43 | 204.68 | 271.20 | 304.46 | 336.52 | 348.17 | 417.04 | 442.62 |
| 61 | 82.11 | 101.47 | 118.63 | 130.80 | 142.14 | 200.44 | 220.62 | 164.78 | 203.55 | 234.53 | 254.63 | 266.68 | 358.19 | 378.09 | 211.43 | 276.11 | 313.42 | 348.59 | 362.71 | 435.30 | 462.67 |
| 62 | 90.04 | 113.45 | 125.38 | 142.92 | 152.62 | 216.31 | 240.13 | 174.86 | 217.87 | 252.68 | 270.65 | 281.14 | 367.35 | 386.68 | 224.76 | 287.59 | 323.85 | 366.96 | 379.12 | 454.35 | 480.94 |
| 63 | 100.29 | 120.19 | 135.79 | 153.46 | 161.85 | 236.32 | 255.83 | 187.71 | 232.24 | 267.13 | 288.90 | 301.02 | 382.47 | 398.89 | 229.95 | 295.65 | 333.19 | 381.92 | 396.01 | 471.63 | 497.44 |
| 64 | 106.63 | 130.64 | 151.75 | 164.09 | 174.26 | 256.61 | 275.45 | 199.32 | 246.66 | 287.31 | 305.45 | 319.72 | 387.00 | 412.04 | 234.48 | 305.05 | 346.02 | 393.83 | 412.66 | 493.99 | 516.76 |
| 65 | 118.87 | 141.19 | 162.40 | 178.84 | 187.33 | 273.65 | 284.69 | 205.24 | 262.76 | 302.34 | 327.60 | 341.88 | 399.44 | 421.51 | 244.96 | 313.38 | 353.10 | 410.48 | 429.78 | 507.58 | 536.27 |
| 66 | 128.75 | 155.07 | 178.49 | 194.96 | 207.46 | 292.86 | 307.82 | 215.90 | 282.17 | 320.64 | 351.71 | 368.00 | 425.39 | 446.77 | 254.38 | 331.33 | 374.09 | 429.66 | 455.90 | 534.41 | 562.20 |
| 67 | 140.82 | 170.82 | 194.59 | 215.08 | 231.22 | 310.31 | 324.80 | 229.63 | 297.90 | 341.35 | 377.49 | 401.27 | 453.06 | 475.81 | 266.87 | 347.55 | 388.93 | 448.92 | 485.79 | 554.43 | 587.53 |
| 68 | 154.72 | 192.39 | 216.16 | 235.21 | 254.98 | 330.04 | 350.04 | 242.03 | 314.04 | 362.05 | 402.05 | 434.05 | 486.06 | 510.06 | 278.03 | 362.05 | 412.05 | 470.06 | 510.06 | 584.07 | 614.08 |
| 69 | 167.20 | 208.49 | 236.27 | 258.97 | 286.38 | 353.58 | 374.83 | 255.04 | 334.25 | 378.69 | 428.93 | 457.91 | 513.94 | 542.92 | 293.68 | 378.69 | 432.79 | 498.48 | 539.06 | 608.61 | 637.59 |
| 70 | 184.72 | 232.26 | 258.25 | 284.99 | 316.03 | 374.73 | 395.24 | 268.46 | 350.49 | 398.97 | 453.03 | 486.59 | 548.11 | 577.94 | 303.88 | 395.24 | 453.03 | 520.15 | 563.03 | 630.14 | 663.70 |
| 71 | 204.85 | 255.16 | 287.51 | 320.03 | 352.19 | 398.91 | 422.27 | 282.11 | 370.16 | 422.27 | 477.98 | 513.92 | 580.40 | 612.75 | 319.85 | 416.88 | 477.98 | 542.67 | 589.39 | 663.06 | 695.40 |
| 72 | 217.96 | 271.59 | 307.91 | 352.89 | 378.84 | 423.81 | 446.30 | 299.26 | 387.49 | 446.30 | 505.12 | 544.90 | 615.83 | 646.96 | 335.59 | 437.65 | 499.93 | 570.85 | 615.83 | 695.40 | 731.73 |
| 73 | 231.18 | 291.05 | 330.97 | 372.55 | 404.15 | 450.72 | 475.66 | 312.67 | 412.46 | 467.35 | 537.20 | 578.78 | 648.63 | 681.90 | 352.59 | 459.03 | 527.22 | 600.40 | 648.63 | 725.14 | 763.39 |
| 74 | 242.72 | 309.79 | 349.71 | 396.02 | 427.95 | 477.45 | 503.00 | 328.95 | 432.74 | 495.02 | 563.68 | 609.99 | 688.24 | 721.77 | 370.47 | 482.24 | 552.50 | 625.96 | 675.46 | 758.50 | 800.01 |
| 75 | 257.19 | 332.20 | 375.06 | 422.52 | 454.67 | 505.19 | 532.74 | 347.51 | 454.67 | 517.43 | 592.45 | 639.90 | 722.57 | 762.37 | 387.31 | 505.19 | 580.20 | 655.21 | 707.26 | 794.52 | 832.79 |
| 76 | 272.54 | 347.27 | 397.09 | 445.44 | 476.21 | 528.96 | 559.73 | 363.39 | 473.28 | 540.69 | 616.88 | 669.63 | 751.68 | 794.18 | 397.09 | 526.03 | 600.76 | 679.89 | 734.10 | 820.55 | 865.98 |
| 77 | 288.41 | 368.21 | 415.81 | 466.21 | 498.41 | 555.81 | 585.22 | 379.41 | 494.21 | 562.81 | 642.62 | 697.22 | 784.02 | 823.22 | 411.61 | 541.81 | 621.62 | 704.22 | 758.82 | 848.42 | 896.02 |
| 78 | 303.08 | 385.86 | 437.93 | 488.67 | 523.38 | 578.13 | 610.17 | 392.54 | 512.70 | 588.81 | 668.92 | 723.66 | 813.12 | 854.51 | 423.25 | 562.10 | 643.55 | 730.34 | 785.08 | 878.54 | 922.60 |
| 79 | 317.66 | 406.61 | 458.71 | 510.80 | 547.65 | 603.56 | 636.60 | 406.61 | 534.95 | 612.46 | 695.05 | 750.96 | 842.45 | 885.65 | 435.84 | 576.88 | 665.82 | 750.96 | 809.41 | 904.71 | 950.45 |
| 80 | 333.00 | 423.49 | 478.99 | 535.69 | 573.09 | 628.59 | 663.58 | 423.49 | 557.41 | | | | | | 454.86 | 604.46 | | | | | |
| 81 | 364.37 | 466.92 | 526.04 | 588.78 | 628.59 | 693.74 | 728.73 | 466.92 | 612.91 | | | | | | 500.70 | 663.58 | | | | | |
| 82 | 401.77 | 510.35 | 579.13 | 647.90 | 691.33 | 762.52 | 803.54 | 513.97 | 675.65 | | | | | | 551.38 | 728.73 | | | | | |
| 83 | 441.58 | 563.44 | 638.24 | 709.43 | 760.10 | 840.94 | 884.37 | 567.06 | 744.42 | | | | | | 604.46 | 803.54 | | | | | |
| 84 | 485.02 | 618.94 | 700.98 | 781.82 | 837.32 | 921.78 | 971.24 | 622.56 | 815.60 | | | | | | 665.99 | 884.37 | | | | | |
| 85 | 588.78 | 750.45 | 849.38 | 945.91 | 1012.26 | 1117.23 | 1176.35 | 752.86 | | | | | | | 805.95 | | | | | | |
| 86 | 647.90 | 825.25 | 933.84 | 1042.43 | 1114.82 | 1229.44 | 1292.17 | 827.67 | | | | | | | 886.79 | | | | | | |
| 87 | 709.43 | 906.09 | 1026.74 | 1144.98 | 1227.02 | 1351.29 | 1422.48 | 912.12 | | | | | | | 974.86 | | | | | | |
| 88 | 821.63 | 1048.46 | 1186.00 | 1323.54 | 1416.45 | 1560.02 | 1643.27 | 1052.08 | | | | | | | 1126.88 | | | | | | |
| 89 | 902.47 | 1152.22 | 1304.24 | 1456.26 | 1556.40 | 1715.66 | 1804.94 | 1158.25 | | | | | | | 1239.09 | | | | | | |
| 90 | 992.96 | 1266.84 | 1434.54 | 1599.83 | 1712.04 | 1889.40 | 1989.54 | 1272.87 | | | | | | | 1363.36 | | | | | | |
| 91+ | 1093.10 | 1394.73 | 1578.12 | 1761.51 | 1883.37 | 2076.41 | 2184.99 | 1400.76 | | | | | | | 1497.28 | | | | | | |

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## John Hancock Life Insurance Company (U.S.A.)

## LTC-02 VA (Pre-Rate Stability)

***Premiums to be used only with those that have***

***previously elected an inflation decrease option during the 2010 Rate Filing***

### Standard rates per $100 of Monthly Benefit

### 90 Day Elimination Period

| Age | 0.9% Simple Inflation or 2.5% Simple Inflation with Shared Cost | | | | | | | 0.9% Compound Inflation or 2.5% Compound Inflation with Shared Cost | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | | Benefit Period | | | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life |
| 18-29 | 12.24 | 15.79 | 18.26 | 20.60 | 22.94 | 25.92 | 27.24 | 16.63 | 21.75 | 25.59 | 28.14 | 30.70 | 34.54 | 35.82 |
| 30 | 13.45 | 16.99 | 19.47 | 21.81 | 24.14 | 27.13 | 28.53 | 17.91 | 23.03 | 25.59 | 29.42 | 31.98 | 35.82 | 38.38 |
| 31 | 13.52 | 17.06 | 19.54 | 21.88 | 24.21 | 27.20 | 29.81 | 17.91 | 23.03 | 26.86 | 30.70 | 33.26 | 37.10 | 38.38 |
| 32 | 13.52 | 17.06 | 19.61 | 21.94 | 24.28 | 28.48 | 29.89 | 17.91 | 24.31 | 26.86 | 30.70 | 33.26 | 37.10 | 39.66 |
| 33 | 13.49 | 18.27 | 20.81 | 23.15 | 25.48 | 28.56 | 30.04 | 19.19 | 24.31 | 26.86 | 30.70 | 33.26 | 38.38 | 39.66 |
| 34 | 14.72 | 18.34 | 20.88 | 23.22 | 25.55 | 28.70 | 31.33 | 19.19 | 24.31 | 28.14 | 31.98 | 34.54 | 38.38 | 40.94 |
| 35 | 14.79 | 18.41 | 20.88 | 23.29 | 25.62 | 29.98 | 31.41 | 19.19 | 24.31 | 28.14 | 31.98 | 34.54 | 38.38 | 40.94 |
| 36 | 14.86 | 18.48 | 20.95 | 24.49 | 26.90 | 30.05 | 32.69 | 19.19 | 25.59 | 28.14 | 33.26 | 35.82 | 39.66 | 42.22 |
| 37 | 14.93 | 18.55 | 22.22 | 24.56 | 26.97 | 31.33 | 32.85 | 20.47 | 25.59 | 29.42 | 33.26 | 35.82 | 39.66 | 42.22 |
| 38 | 14.93 | 19.75 | 22.29 | 24.63 | 27.04 | 31.48 | 33.00 | 20.47 | 25.59 | 29.42 | 34.54 | 37.10 | 40.94 | 43.49 |
| 39 | 15.00 | 19.82 | 22.36 | 25.91 | 28.31 | 31.62 | 34.36 | 20.47 | 26.86 | 29.42 | 34.54 | 37.10 | 40.94 | 43.49 |
| 40 | 16.20 | 19.89 | 22.43 | 25.98 | 28.38 | 32.90 | 34.51 | 20.47 | 26.86 | 30.70 | 34.54 | 37.10 | 42.22 | 44.77 |
| 41 | 16.28 | 19.97 | 23.65 | 26.05 | 28.46 | 33.07 | 34.54 | 21.75 | 28.14 | 30.70 | 35.82 | 38.38 | 43.49 | 44.77 |
| 42 | 16.29 | 21.18 | 23.72 | 27.34 | 29.74 | 33.23 | 35.82 | 21.75 | 28.14 | 31.98 | 37.10 | 39.66 | 43.49 | 46.05 |
| 43 | 16.36 | 21.26 | 23.87 | 27.42 | 29.83 | 34.53 | 35.82 | 23.03 | 29.42 | 33.26 | 37.10 | 39.66 | 44.77 | 47.33 |
| 44 | 16.44 | 21.34 | 25.09 | 27.50 | 29.91 | 34.54 | 35.82 | 23.03 | 29.42 | 33.26 | 38.38 | 40.94 | 46.05 | 47.33 |
| 45 | 17.65 | 22.55 | 25.17 | 28.79 | 31.19 | 34.54 | 37.10 | 24.31 | 30.70 | 34.54 | 39.66 | 42.22 | 46.05 | 48.61 |
| 46 | 17.66 | 22.70 | 25.32 | 28.87 | 31.28 | 35.82 | 37.10 | 24.31 | 30.70 | 35.82 | 39.66 | 42.22 | 47.33 | 49.89 |
| 47 | 17.74 | 22.78 | 26.54 | 29.02 | 31.43 | 35.82 | 37.10 | 25.59 | 31.98 | 37.10 | 40.94 | 43.49 | 48.61 | 51.17 |
| 48 | 17.82 | 22.86 | 26.70 | 29.18 | 31.59 | 35.82 | 38.38 | 25.59 | 33.26 | 37.10 | 42.22 | 44.77 | 48.61 | 51.17 |
| 49 | 17.90 | 24.15 | 26.78 | 30.40 | 32.81 | 37.10 | 38.38 | 26.86 | 33.26 | 38.38 | 43.49 | 46.05 | 49.89 | 52.45 |
| 50 | 19.12 | 24.24 | 28.07 | 30.56 | 32.97 | 37.10 | 38.38 | 26.86 | 34.54 | 39.66 | 43.49 | 46.05 | 51.17 | 53.73 |
| 51 | 19.19 | 25.45 | 29.36 | 31.85 | 34.26 | 38.38 | 40.94 | 28.14 | 35.82 | 40.94 | 44.77 | 47.33 | 52.45 | 56.29 |
| 52 | 20.47 | 26.75 | 30.59 | 34.28 | 36.69 | 40.94 | 43.49 | 29.42 | 37.10 | 42.22 | 47.33 | 49.89 | 55.01 | 57.57 |
| 53 | 21.71 | 28.04 | 31.88 | 35.58 | 37.99 | 43.49 | 44.77 | 30.70 | 38.38 | 43.49 | 48.61 | 51.17 | 56.29 | 60.12 |
| 54 | 22.92 | 29.26 | 33.18 | 38.01 | 40.50 | 44.77 | 47.33 | 31.98 | 40.94 | 46.05 | 49.89 | 52.45 | 58.85 | 61.40 |
| 55 | 23.03 | 30.56 | 34.48 | 39.31 | 42.93 | 47.33 | 49.89 | 33.26 | 42.22 | 47.33 | 52.45 | 55.01 | 61.40 | 63.96 |
| 56 | 25.51 | 31.85 | 36.91 | 41.82 | 45.44 | 51.17 | 53.73 | 34.54 | 43.49 | 49.89 | 55.01 | 57.57 | 63.96 | 67.80 |
| 57 | 26.73 | 34.28 | 39.42 | 44.33 | 47.95 | 55.01 | 57.57 | 35.82 | 46.05 | 51.17 | 57.57 | 61.40 | 67.80 | 71.64 |
| 58 | 28.03 | 36.71 | 41.85 | 47.97 | 51.60 | 58.85 | 61.40 | 37.10 | 47.33 | 53.73 | 60.12 | 65.13 | 72.92 | 76.76 |
| 59 | 30.46 | 39.22 | 44.36 | 50.48 | 55.24 | 62.68 | 66.52 | 38.38 | 49.89 | 56.29 | 63.95 | 68.78 | 76.76 | 80.59 |
| 60 | 32.89 | 41.66 | 48.01 | 54.13 | 58.89 | 67.80 | 71.64 | 39.66 | 52.45 | 58.85 | 67.52 | 72.36 | 80.59 | 85.71 |
| 61 | 34.26 | 44.24 | 50.59 | 57.85 | 62.69 | 71.43 | 75.26 | 42.10 | 54.85 | 62.51 | 71.24 | 76.08 | 86.74 | 91.84 |
| 62 | 36.76 | 47.95 | 54.38 | 61.64 | 66.40 | 75.05 | 78.86 | 45.79 | 58.51 | 66.14 | 75.04 | 81.01 | 92.85 | 97.94 |
| 63 | 39.32 | 51.67 | 58.10 | 65.44 | 70.28 | 79.91 | 83.71 | 48.20 | 62.15 | 69.76 | 79.89 | 87.08 | 98.93 | 104.00 |
| 64 | 42.98 | 55.39 | 63.11 | 70.37 | 75.21 | 83.47 | 88.53 | 50.59 | 65.76 | 74.62 | 84.74 | 92.01 | 106.24 | 111.29 |
| 65 | 45.40 | 59.18 | 66.84 | 74.24 | 79.08 | 88.27 | 93.32 | 54.23 | 69.36 | 78.19 | 90.80 | 98.08 | 112.24 | 118.54 |
| 66 | 49.04 | 64.13 | 72.93 | 81.58 | 87.63 | 96.82 | 101.85 | 57.84 | 75.45 | 85.51 | 98.08 | 106.63 | 121.97 | 128.26 |
| 67 | 53.91 | 70.21 | 80.24 | 89.00 | 95.20 | 106.57 | 111.59 | 62.69 | 81.50 | 91.53 | 105.32 | 115.26 | 130.39 | 137.92 |
| 68 | 58.76 | 76.26 | 87.51 | 97.51 | 105.01 | 117.51 | 123.77 | 67.51 | 87.51 | 100.01 | 113.76 | 123.77 | 141.27 | 148.77 |
| 69 | 63.57 | 83.52 | 94.74 | 107.20 | 114.68 | 128.39 | 135.87 | 73.54 | 94.74 | 108.45 | 124.65 | 134.62 | 152.08 | 159.55 |
| 70 | 69.60 | 90.73 | 103.16 | 116.83 | 125.53 | 141.69 | 149.15 | 78.30 | 101.92 | 116.83 | 134.23 | 145.42 | 162.82 | 171.52 |
| 71 | 75.59 | 99.14 | 112.77 | 127.64 | 137.56 | 154.91 | 163.58 | 85.51 | 111.53 | 127.64 | 144.99 | 157.38 | 177.21 | 185.89 |
| 72 | 82.79 | 107.50 | 123.56 | 139.62 | 150.74 | 170.51 | 179.16 | 92.67 | 121.09 | 138.39 | 158.16 | 170.51 | 192.75 | 202.64 |
| 73 | 89.93 | 118.27 | 134.28 | 154.00 | 166.32 | 186.03 | 195.88 | 101.02 | 131.82 | 151.53 | 172.48 | 186.03 | 208.20 | 219.29 |
| 74 | 98.27 | 128.98 | 147.40 | 168.28 | 181.79 | 205.13 | 214.96 | 110.55 | 143.72 | 164.60 | 186.71 | 201.45 | 226.01 | 238.30 |
| 75 | 107.77 | 140.84 | 160.44 | 183.70 | 198.40 | 224.12 | 236.37 | 120.02 | 156.76 | 180.03 | 203.30 | 219.22 | 246.16 | 258.41 |
| 76 | 117.22 | 152.63 | 174.61 | 199.03 | 216.13 | 242.99 | 256.42 | 128.21 | 169.73 | 194.15 | 219.79 | 236.89 | 264.97 | 279.62 |
| 77 | 127.83 | 166.79 | 189.92 | 216.70 | 234.96 | 264.18 | 277.57 | 138.79 | 182.61 | 209.40 | 237.40 | 255.66 | 286.09 | 301.92 |
| 78 | 138.37 | 180.85 | 207.56 | 235.47 | 254.90 | 286.45 | 301.02 | 149.30 | 197.85 | 226.98 | 257.32 | 276.74 | 309.52 | 325.29 |
| 79 | 150.06 | 197.25 | 226.30 | 256.55 | 277.12 | 311.01 | 326.74 | 160.95 | 212.99 | 245.66 | 277.12 | 298.91 | 334.00 | 350.94 |
| 80 | 164.09 | 215.97 | 247.33 | 281.12 | 304.04 | 341.44 | 358.33 | 176.15 | 234.06 | 269.05 | 304.04 | 326.96 | 365.57 | 384.88 |
| 81 | 180.98 | 237.68 | 272.67 | 310.07 | 334.20 | 375.23 | 394.53 | 194.25 | 256.99 | 295.60 | 334.20 | 359.54 | 402.98 | 423.49 |
| 82 | 199.07 | 261.81 | 300.42 | 341.44 | 367.99 | 412.63 | 434.34 | 213.55 | 282.32 | 325.76 | 367.99 | 395.74 | 442.79 | 465.71 |
| 83 | 219.59 | 288.36 | 329.38 | 374.02 | 404.18 | 453.65 | 477.78 | 234.06 | 311.28 | 358.33 | 404.18 | 435.55 | 487.43 | 512.77 |
| 84 | 241.30 | 316.11 | 363.16 | 412.63 | 445.20 | 499.50 | 526.04 | 258.19 | 342.65 | 394.53 | 445.20 | 478.99 | 535.69 | 563.44 |
| 85 | 291.98 | 383.67 | 439.17 | 498.29 | 538.10 | 604.46 | 635.83 | 312.49 | 413.83 | 476.57 | 538.10 | 579.13 | 647.90 | 682.89 |
| 86 | 320.93 | 421.07 | 482.60 | 548.96 | 592.40 | 664.79 | 699.78 | 343.86 | 456.06 | 524.83 | 592.40 | 637.04 | 713.05 | 750.45 |
| 87 | 353.51 | 463.30 | 530.87 | 603.26 | 651.52 | 731.15 | 769.75 | 377.64 | 500.70 | 576.71 | 651.52 | 700.98 | 784.23 | 825.25 |
| 88 | 407.80 | 535.69 | 614.11 | 696.16 | 751.66 | 844.56 | 887.99 | 436.76 | 579.13 | 665.99 | 751.66 | 809.57 | 906.09 | 954.35 |
| 89 | 448.82 | 588.78 | 674.44 | 766.14 | 827.67 | 929.01 | 977.27 | 480.19 | 637.04 | 732.35 | 827.67 | 890.41 | 996.58 | 1049.67 |
| 90 | 493.46 | 647.90 | 742.00 | 842.15 | 909.71 | 1021.92 | 1075.00 | 528.45 | 699.78 | 805.95 | 909.71 | 979.69 | 1096.72 | 1154.63 |
| 91+ | 542.93 | 713.05 | 816.81 | 927.81 | 1001.40 | 1123.26 | 1182.38 | 580.33 | 770.96 | 886.79 | 1001.40 | 1078.62 | 1206.51 | 1269.25 |

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options
Simple and Compound rates shown below the line apply only to the Family Care rider

# Appendix C2

## John Hancock Life Insurance Company (U.S.A.)

## BSC-02 VA (Pre-Rate Stability)

***Premiums to be used only with those that have***

***previously elected an inflation decrease option during the 2010 Rate Filing***

### Standard rates per $10 of Daily Benefit

### 100% Home Health Care

| Age | 0.9% Simple Inflation or 2.5% Simple Inflation with Shared Cost | | | | | | | 0.9% Compound Inflation or 2.5% Compound Inflation with Shared Cost | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | | Benefit Period | | | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life |
| 18-29 | 31.83 | 41.29 | 47.49 | 53.32 | 59.16 | 66.66 | 70.57 | 43.49 | 56.29 | 66.52 | 72.92 | 79.31 | 89.55 | 92.11 |
| 30 | 34.23 | 43.69 | 49.89 | 55.72 | 62.77 | 70.29 | 73.17 | 46.05 | 58.85 | 66.52 | 75.48 | 83.15 | 92.11 | 98.50 |
| 31 | 34.41 | 43.87 | 50.06 | 55.90 | 62.95 | 70.48 | 77.02 | 46.05 | 58.85 | 69.08 | 79.31 | 85.71 | 95.94 | 98.50 |
| 32 | 34.41 | 43.87 | 50.24 | 56.08 | 63.13 | 73.06 | 77.21 | 46.05 | 62.68 | 69.08 | 79.31 | 85.71 | 95.94 | 102.34 |
| 33 | 34.35 | 47.49 | 53.86 | 59.70 | 65.53 | 73.25 | 77.61 | 49.89 | 62.68 | 69.08 | 79.31 | 85.71 | 98.50 | 102.34 |
| 34 | 38.03 | 47.67 | 54.04 | 59.88 | 65.71 | 73.63 | 81.46 | 49.89 | 62.68 | 72.92 | 83.15 | 89.55 | 98.50 | 106.18 |
| 35 | 38.21 | 47.85 | 54.04 | 60.06 | 65.89 | 77.45 | 81.65 | 49.89 | 62.68 | 72.92 | 83.15 | 89.55 | 98.50 | 106.18 |
| 36 | 38.39 | 48.04 | 54.22 | 63.68 | 69.69 | 77.64 | 84.25 | 49.89 | 66.52 | 72.92 | 85.71 | 92.11 | 102.34 | 108.74 |
| 37 | 38.57 | 48.22 | 56.79 | 63.86 | 69.87 | 81.47 | 84.64 | 52.45 | 66.52 | 75.48 | 85.71 | 92.11 | 102.34 | 108.74 |
| 38 | 38.57 | 50.61 | 56.97 | 64.04 | 70.05 | 81.85 | 85.03 | 52.45 | 66.52 | 75.48 | 89.55 | 95.94 | 106.18 | 112.57 |
| 39 | 38.75 | 50.79 | 57.15 | 66.61 | 72.62 | 82.22 | 89.09 | 52.45 | 69.08 | 75.48 | 89.55 | 95.94 | 106.18 | 112.57 |
| 40 | 42.37 | 50.97 | 57.33 | 66.79 | 72.80 | 84.79 | 89.48 | 52.45 | 69.08 | 79.31 | 89.55 | 95.94 | 108.74 | 115.13 |
| 41 | 42.57 | 51.16 | 60.98 | 67.00 | 73.01 | 85.21 | 89.55 | 56.29 | 72.92 | 79.31 | 92.11 | 98.50 | 112.57 | 115.13 |
| 42 | 42.59 | 54.81 | 61.18 | 70.83 | 76.84 | 85.63 | 92.11 | 56.29 | 72.92 | 83.15 | 95.94 | 102.34 | 112.57 | 118.97 |
| 43 | 42.79 | 55.02 | 61.57 | 71.04 | 77.05 | 89.52 | 92.11 | 58.85 | 75.48 | 85.71 | 95.94 | 102.34 | 115.13 | 121.53 |
| 44 | 43.00 | 55.22 | 65.23 | 71.25 | 77.26 | 89.55 | 92.11 | 58.85 | 75.48 | 85.71 | 98.50 | 106.18 | 118.97 | 121.53 |
| 45 | 45.39 | 57.62 | 65.44 | 73.84 | 81.11 | 89.55 | 95.94 | 62.68 | 79.31 | 89.55 | 102.34 | 108.74 | 118.97 | 125.37 |
| 46 | 45.41 | 58.01 | 65.84 | 74.05 | 81.32 | 92.11 | 95.94 | 62.68 | 79.31 | 92.11 | 102.34 | 108.74 | 121.53 | 129.20 |
| 47 | 45.62 | 58.22 | 68.25 | 74.45 | 81.73 | 92.11 | 95.94 | 66.52 | 83.15 | 95.94 | 106.18 | 112.57 | 125.37 | 131.76 |
| 48 | 45.82 | 58.43 | 68.65 | 74.85 | 82.14 | 92.11 | 98.50 | 66.52 | 85.71 | 95.94 | 108.74 | 115.13 | 125.37 | 131.76 |
| 49 | 46.03 | 62.29 | 68.86 | 78.53 | 84.55 | 95.94 | 98.50 | 69.08 | 85.71 | 98.50 | 112.57 | 118.97 | 129.20 | 135.60 |
| 50 | 49.70 | 62.50 | 72.73 | 78.94 | 84.96 | 95.94 | 98.50 | 69.08 | 89.55 | 102.34 | 112.57 | 118.97 | 131.76 | 138.16 |
| 51 | 49.89 | 66.18 | 75.33 | 82.81 | 88.83 | 98.50 | 106.18 | 72.92 | 92.11 | 106.18 | 115.13 | 121.53 | 135.60 | 145.83 |
| 52 | 52.45 | 68.78 | 79.01 | 88.88 | 94.90 | 106.18 | 112.57 | 75.48 | 95.94 | 108.74 | 121.53 | 129.20 | 142.00 | 148.39 |
| 53 | 56.18 | 72.65 | 82.89 | 91.49 | 97.51 | 112.57 | 115.13 | 79.31 | 98.50 | 112.57 | 125.37 | 131.76 | 145.83 | 154.79 |
| 54 | 58.59 | 75.06 | 85.50 | 97.56 | 105.04 | 115.13 | 121.53 | 83.15 | 106.18 | 118.97 | 129.20 | 135.60 | 152.23 | 158.63 |
| 55 | 58.85 | 78.94 | 89.39 | 101.44 | 111.12 | 121.53 | 129.20 | 85.71 | 108.74 | 121.53 | 135.60 | 142.00 | 158.63 | 165.02 |
| 56 | 66.33 | 82.82 | 95.45 | 107.71 | 117.39 | 131.76 | 138.16 | 89.55 | 112.57 | 129.20 | 142.00 | 148.39 | 165.02 | 175.26 |
| 57 | 68.74 | 88.88 | 101.72 | 113.98 | 123.66 | 142.00 | 148.39 | 92.11 | 118.97 | 131.76 | 148.39 | 158.63 | 175.26 | 184.21 |
| 58 | 72.61 | 94.95 | 107.80 | 123.71 | 133.40 | 152.23 | 158.63 | 95.94 | 121.53 | 138.16 | 154.79 | 168.57 | 188.05 | 198.28 |
| 59 | 78.68 | 101.22 | 114.07 | 129.99 | 143.13 | 161.19 | 171.42 | 98.50 | 129.20 | 145.83 | 164.98 | 177.05 | 198.28 | 208.52 |
| 60 | 84.75 | 107.30 | 123.81 | 139.73 | 151.62 | 175.26 | 184.21 | 102.34 | 135.60 | 152.23 | 174.54 | 186.61 | 208.52 | 221.31 |
| 61 | 88.81 | 113.75 | 130.27 | 149.65 | 161.73 | 183.69 | 193.89 | 108.43 | 141.59 | 160.73 | 183.19 | 196.54 | 223.23 | 237.26 |
| 62 | 95.07 | 123.67 | 140.38 | 158.51 | 171.65 | 193.34 | 203.52 | 118.29 | 151.37 | 170.45 | 193.32 | 208.86 | 239.13 | 253.12 |
| 63 | 101.47 | 133.58 | 150.30 | 168.63 | 180.71 | 206.74 | 215.62 | 124.30 | 159.81 | 180.10 | 206.71 | 224.64 | 254.94 | 268.89 |
| 64 | 111.24 | 143.50 | 162.82 | 180.95 | 194.29 | 215.00 | 228.91 | 130.26 | 169.47 | 192.24 | 218.79 | 236.96 | 274.44 | 287.09 |
| 65 | 117.28 | 152.37 | 172.77 | 191.27 | 204.62 | 228.25 | 240.86 | 139.98 | 179.07 | 201.77 | 234.56 | 252.75 | 290.05 | 306.44 |
| 66 | 127.00 | 165.98 | 188.61 | 210.86 | 226.60 | 250.23 | 262.80 | 149.63 | 194.90 | 220.05 | 252.74 | 274.73 | 314.36 | 330.70 |
| 67 | 139.17 | 180.55 | 206.88 | 229.39 | 245.52 | 274.58 | 288.37 | 161.74 | 210.64 | 235.71 | 272.07 | 296.91 | 336.02 | 356.08 |
| 68 | 151.27 | 196.27 | 226.28 | 251.28 | 271.28 | 303.79 | 318.79 | 173.77 | 226.28 | 257.53 | 293.79 | 318.79 | 365.05 | 383.80 |
| 69 | 164.54 | 215.65 | 244.32 | 276.73 | 295.43 | 331.57 | 350.27 | 189.47 | 244.32 | 279.22 | 321.60 | 347.78 | 392.65 | 411.35 |
| 70 | 178.98 | 233.66 | 265.98 | 302.02 | 324.39 | 365.41 | 385.29 | 202.59 | 263.49 | 302.02 | 346.76 | 375.35 | 420.09 | 442.47 |
| 71 | 194.56 | 255.28 | 291.22 | 329.64 | 354.42 | 400.28 | 422.58 | 220.59 | 287.51 | 329.64 | 374.25 | 406.47 | 457.28 | 479.59 |
| 72 | 213.76 | 276.78 | 318.79 | 360.80 | 389.22 | 439.88 | 462.12 | 239.71 | 312.61 | 357.09 | 407.75 | 439.88 | 496.71 | 522.66 |
| 73 | 231.61 | 305.53 | 346.18 | 397.93 | 428.73 | 480.47 | 505.11 | 261.18 | 340.02 | 390.53 | 444.74 | 480.47 | 537.14 | 565.47 |
| 74 | 253.04 | 332.88 | 380.78 | 433.60 | 469.22 | 529.41 | 555.21 | 284.97 | 370.96 | 425.00 | 481.51 | 519.59 | 583.46 | 615.40 |
| 75 | 278.01 | 363.74 | 413.95 | 473.96 | 511.92 | 578.06 | 609.90 | 309.85 | 404.15 | 464.16 | 524.17 | 565.81 | 635.62 | 666.24 |
| 76 | 302.82 | 394.40 | 450.57 | 514.07 | 558.02 | 626.40 | 661.81 | 330.91 | 438.36 | 500.63 | 566.57 | 611.75 | 683.79 | 721.65 |
| 77 | 329.92 | 429.75 | 489.40 | 558.80 | 606.28 | 681.76 | 715.84 | 357.92 | 471.14 | 540.54 | 612.36 | 659.84 | 737.76 | 779.15 |
| 78 | 356.85 | 466.09 | 535.28 | 608.11 | 657.87 | 739.20 | 776.82 | 384.77 | 511.00 | 585.04 | 663.94 | 713.71 | 798.67 | 838.73 |
| 79 | 387.25 | 509.47 | 583.29 | 661.95 | 715.20 | 802.33 | 843.47 | 415.08 | 549.41 | 634.12 | 715.20 | 770.86 | 861.63 | 905.19 |
| 80 | 423.49 | 557.41 | | | | | | 454.86 | 604.46 | | | | | |
| 81 | 466.92 | 612.91 | | | | | | 500.70 | 663.58 | | | | | |
| 82 | 513.97 | 675.65 | | | | | | 551.38 | 728.73 | | | | | |
| 83 | 567.06 | 744.42 | | | | | | 604.46 | 803.54 | | | | | |
| 84 | 622.56 | 815.60 | | | | | | 665.99 | 884.37 | | | | | |
| 85 | 752.86 | | | | | | | 805.95 | | | | | | |
| 86 | 827.67 | | | | | | | 886.79 | | | | | | |
| 87 | 912.12 | | | | | | | 974.86 | | | | | | |
| 88 | 1052.08 | | | | | | | 1126.88 | | | | | | |
| 89 | 1158.25 | | | | | | | 1239.09 | | | | | | |
| 90 | 1272.87 | | | | | | | 1363.36 | | | | | | |
| 91+ | 1400.76 | | | | | | | 1497.28 | | | | | | |

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C3

## John Hancock Life Insurance Company (U.S.A.)

## LTC-02 VA (Pre-Rate Stability)

***Premiums to be used only with those that have***

***previously elected an inflation decrease option during the 2013 Rate Filing***

### Standard rates per $100 of Monthly Benefit

### 90 Day Elimination Period

| Age | 2.5% Simple Inflation or 4.2% Simple Inflation with Shared Cost | | | | | | | 2.5% Compound Inflation or 4.2% Compound Inflation with Shared Cost | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | | Benefit Period | | | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life |
| 18-29 | 12.45 | 14.42 | 17.28 | 18.25 | 19.19 | 29.06 | 31.56 | 26.00 | 34.00 | 40.00 | 44.00 | 48.00 | 54.00 | 56.00 |
| 30 | 13.41 | 15.39 | 18.24 | 19.21 | 20.15 | 30.07 | 33.67 | 28.00 | 36.00 | 40.00 | 46.00 | 50.00 | 56.00 | 60.00 |
| 31 | 14.37 | 16.35 | 19.21 | 20.17 | 21.11 | 31.07 | 35.77 | 28.00 | 36.00 | 42.00 | 48.00 | 52.00 | 58.00 | 60.00 |
| 32 | 14.37 | 16.35 | 20.17 | 21.13 | 22.07 | 33.07 | 36.82 | 28.00 | 38.00 | 42.00 | 48.00 | 52.00 | 58.00 | 62.00 |
| 33 | 15.32 | 17.31 | 21.13 | 22.09 | 23.03 | 34.08 | 38.93 | 30.00 | 38.00 | 42.00 | 48.00 | 52.00 | 60.00 | 62.00 |
| 34 | 15.32 | 18.27 | 22.09 | 23.05 | 23.99 | 36.08 | 41.03 | 30.00 | 38.00 | 44.00 | 50.00 | 54.00 | 60.00 | 64.00 |
| 35 | 16.28 | 19.23 | 22.09 | 24.01 | 24.95 | 38.09 | 42.08 | 30.00 | 38.00 | 44.00 | 50.00 | 54.00 | 60.00 | 64.00 |
| 36 | 17.24 | 20.19 | 23.05 | 24.97 | 26.87 | 39.09 | 44.19 | 30.00 | 40.00 | 44.00 | 52.00 | 56.00 | 62.00 | 66.00 |
| 37 | 18.20 | 21.15 | 24.97 | 25.93 | 27.83 | 41.09 | 46.29 | 32.00 | 40.00 | 46.00 | 52.00 | 56.00 | 62.00 | 66.00 |
| 38 | 18.20 | 22.12 | 25.93 | 26.89 | 28.79 | 43.10 | 48.40 | 32.00 | 40.00 | 46.00 | 54.00 | 58.00 | 64.00 | 68.00 |
| 39 | 19.15 | 23.08 | 26.89 | 28.81 | 30.71 | 45.10 | 51.55 | 32.00 | 42.00 | 46.00 | 54.00 | 58.00 | 64.00 | 68.00 |
| 40 | 20.11 | 24.04 | 27.85 | 29.77 | 31.67 | 47.11 | 53.66 | 32.00 | 42.00 | 48.00 | 54.00 | 58.00 | 66.00 | 70.00 |
| 41 | 21.16 | 25.10 | 28.93 | 30.86 | 32.76 | 49.33 | 54.00 | 34.00 | 44.00 | 48.00 | 56.00 | 60.00 | 68.00 | 70.00 |
| 42 | 21.25 | 26.17 | 30.01 | 32.92 | 34.83 | 51.58 | 56.00 | 34.00 | 44.00 | 50.00 | 58.00 | 62.00 | 68.00 | 72.00 |
| 43 | 22.32 | 27.25 | 32.08 | 34.03 | 35.95 | 53.84 | 56.00 | 36.00 | 46.00 | 52.00 | 58.00 | 62.00 | 70.00 | 74.00 |
| 44 | 23.39 | 28.34 | 33.18 | 35.14 | 37.07 | 54.00 | 56.00 | 36.00 | 46.00 | 52.00 | 60.00 | 64.00 | 72.00 | 74.00 |
| 45 | 24.47 | 29.43 | 34.30 | 37.24 | 39.18 | 54.00 | 58.00 | 38.00 | 48.00 | 54.00 | 62.00 | 66.00 | 72.00 | 76.00 |
| 46 | 24.58 | 31.52 | 36.41 | 38.38 | 40.33 | 56.00 | 58.00 | 38.00 | 48.00 | 56.00 | 62.00 | 66.00 | 74.00 | 78.00 |
| 47 | 25.67 | 32.64 | 37.54 | 40.51 | 42.47 | 56.00 | 58.00 | 40.00 | 50.00 | 58.00 | 64.00 | 68.00 | 76.00 | 80.00 |
| 48 | 26.78 | 33.76 | 39.68 | 42.66 | 44.63 | 56.00 | 60.00 | 40.00 | 52.00 | 58.00 | 66.00 | 70.00 | 76.00 | 80.00 |
| 49 | 27.89 | 35.89 | 40.84 | 43.83 | 45.81 | 58.00 | 60.00 | 42.00 | 52.00 | 60.00 | 68.00 | 72.00 | 78.00 | 82.00 |
| 50 | 29.01 | 37.03 | 43.00 | 46.01 | 48.00 | 58.00 | 60.00 | 42.00 | 54.00 | 62.00 | 68.00 | 72.00 | 80.00 | 84.00 |
| 51 | 30.00 | 38.20 | 45.20 | 48.21 | 50.22 | 60.00 | 64.00 | 44.00 | 56.00 | 64.00 | 70.00 | 74.00 | 82.00 | 88.00 |
| 52 | 32.00 | 40.38 | 46.40 | 50.44 | 52.45 | 64.00 | 68.00 | 46.00 | 58.00 | 66.00 | 74.00 | 78.00 | 86.00 | 90.00 |
| 53 | 33.44 | 42.58 | 48.63 | 52.68 | 54.70 | 68.00 | 70.00 | 48.00 | 60.00 | 68.00 | 76.00 | 80.00 | 88.00 | 94.00 |
| 54 | 34.60 | 43.78 | 50.88 | 54.95 | 57.99 | 70.00 | 74.00 | 50.00 | 64.00 | 72.00 | 78.00 | 82.00 | 92.00 | 96.00 |
| 55 | 36.00 | 46.01 | 53.14 | 57.23 | 60.28 | 74.00 | 78.00 | 52.00 | 66.00 | 74.00 | 82.00 | 86.00 | 96.00 | 100.00 |
| 56 | 38.98 | 48.23 | 55.40 | 60.52 | 63.59 | 80.00 | 84.00 | 54.00 | 68.00 | 78.00 | 86.00 | 90.00 | 100.00 | 106.00 |
| 57 | 40.16 | 50.47 | 58.70 | 63.84 | 66.92 | 86.00 | 90.00 | 56.00 | 72.00 | 80.00 | 90.00 | 96.00 | 106.00 | 112.00 |
| 58 | 42.38 | 52.73 | 60.98 | 67.18 | 70.28 | 92.00 | 96.00 | 58.00 | 74.00 | 84.00 | 94.00 | 100.44 | 114.00 | 120.00 |
| 59 | 44.61 | 56.04 | 64.33 | 70.55 | 73.66 | 98.00 | 104.00 | 60.00 | 78.00 | 88.00 | 99.76 | 103.90 | 120.00 | 126.00 |
| 60 | 46.86 | 58.33 | 67.70 | 73.94 | 77.06 | 106.00 | 112.00 | 62.00 | 82.00 | 92.00 | 102.19 | 106.35 | 126.00 | 134.00 |
| 61 | 50.09 | 62.63 | 72.01 | 78.27 | 82.45 | 109.20 | 115.05 | 64.35 | 83.85 | 95.55 | 106.56 | 110.73 | 132.60 | 140.40 |
| 62 | 53.34 | 66.94 | 77.40 | 83.67 | 86.81 | 112.10 | 117.80 | 68.40 | 87.40 | 98.80 | 111.99 | 116.17 | 138.70 | 146.30 |
| 63 | 57.35 | 71.28 | 81.76 | 89.09 | 93.28 | 116.55 | 122.10 | 70.30 | 90.65 | 101.75 | 116.40 | 121.64 | 144.30 | 151.70 |
| 64 | 60.92 | 75.63 | 88.23 | 94.53 | 98.73 | 118.80 | 126.00 | 72.00 | 93.60 | 106.20 | 120.60 | 127.12 | 151.20 | 158.40 |
| 65 | 63.00 | 81.05 | 92.75 | 101.05 | 105.26 | 122.50 | 129.50 | 75.25 | 96.25 | 108.50 | 126.00 | 132.63 | 155.75 | 164.50 |
| 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
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options
Simple and Compound rates shown below the line apply only to the Family Care rider

# Appendix C3

## John Hancock Life Insurance Company (U.S.A.)

## BSC-02 VA (Pre-Rate Stability)

***Premiums to be used only with those that have***

***previously elected an inflation decrease option during the 2013 Rate Filing***

### Standard rates per $10 of Daily Benefit

### 100% Home Health Care

| Age | 2.5% Simple Inflation or 4.2% Simple Inflation with Shared Cost | | | | | | | 2.5% Compound Inflation or 4.2% Compound Inflation with Shared Cost | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | | Benefit Period | | | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life |
| 18-29 | 32.37 | 37.72 | 44.94 | 47.23 | 49.49 | 74.74 | 81.78 | 68.00 | 88.00 | 104.00 | 114.00 | 124.00 | 140.00 | 144.00 |
| 30 | 34.13 | 39.56 | 46.75 | 49.09 | 52.39 | 77.90 | 86.36 | 72.00 | 92.00 | 104.00 | 118.00 | 130.00 | 144.00 | 154.00 |
| 31 | 36.57 | 42.03 | 49.21 | 51.55 | 54.89 | 80.50 | 92.41 | 72.00 | 92.00 | 108.00 | 124.00 | 134.00 | 150.00 | 154.00 |
| 32 | 36.57 | 42.03 | 51.67 | 54.00 | 57.38 | 84.84 | 95.13 | 72.00 | 98.00 | 108.00 | 124.00 | 134.00 | 150.00 | 160.00 |
| 33 | 39.00 | 45.00 | 54.68 | 56.97 | 59.22 | 87.41 | 100.56 | 78.00 | 98.00 | 108.00 | 124.00 | 134.00 | 154.00 | 160.00 |
| 34 | 39.58 | 47.50 | 57.16 | 59.45 | 61.69 | 92.55 | 106.68 | 78.00 | 98.00 | 114.00 | 130.00 | 140.00 | 154.00 | 166.00 |
| 35 | 42.06 | 50.00 | 57.16 | 61.93 | 64.15 | 98.39 | 109.42 | 78.00 | 98.00 | 114.00 | 130.00 | 140.00 | 154.00 | 166.00 |
| 36 | 44.53 | 52.50 | 59.65 | 64.93 | 69.61 | 100.98 | 113.87 | 78.00 | 104.00 | 114.00 | 134.00 | 144.00 | 160.00 | 170.00 |
| 37 | 47.01 | 55.00 | 63.80 | 67.43 | 72.10 | 106.84 | 119.29 | 82.00 | 104.00 | 118.00 | 134.00 | 144.00 | 160.00 | 170.00 |
| 38 | 47.01 | 56.67 | 66.26 | 69.92 | 74.59 | 112.05 | 124.71 | 82.00 | 104.00 | 118.00 | 140.00 | 150.00 | 166.00 | 176.00 |
| 39 | 49.48 | 59.14 | 68.71 | 74.09 | 78.77 | 117.26 | 133.66 | 82.00 | 108.00 | 118.00 | 140.00 | 150.00 | 166.00 | 176.00 |
| 40 | 52.60 | 61.60 | 71.17 | 76.56 | 81.23 | 121.39 | 139.11 | 82.00 | 108.00 | 124.00 | 140.00 | 150.00 | 170.00 | 180.00 |
| 41 | 55.35 | 64.32 | 74.60 | 79.35 | 84.04 | 127.12 | 140.00 | 88.00 | 114.00 | 124.00 | 144.00 | 154.00 | 176.00 | 180.00 |
| 42 | 55.59 | 67.74 | 77.40 | 85.30 | 89.98 | 132.91 | 144.00 | 88.00 | 114.00 | 130.00 | 150.00 | 160.00 | 176.00 | 186.00 |
| 43 | 58.37 | 70.53 | 82.72 | 88.16 | 92.86 | 139.58 | 144.00 | 92.00 | 118.00 | 134.00 | 150.00 | 160.00 | 180.00 | 190.00 |
| 44 | 61.17 | 73.34 | 86.28 | 91.05 | 95.77 | 140.00 | 144.00 | 92.00 | 118.00 | 134.00 | 154.00 | 166.00 | 186.00 | 190.00 |
| 45 | 62.93 | 75.21 | 89.18 | 95.54 | 101.88 | 140.00 | 150.00 | 98.00 | 124.00 | 140.00 | 160.00 | 170.00 | 186.00 | 196.00 |
| 46 | 63.20 | 80.55 | 94.65 | 98.45 | 104.86 | 144.00 | 150.00 | 98.00 | 124.00 | 144.00 | 160.00 | 170.00 | 190.00 | 202.00 |
| 47 | 66.02 | 83.40 | 96.54 | 103.92 | 110.43 | 144.00 | 150.00 | 104.00 | 130.00 | 150.00 | 166.00 | 176.00 | 196.00 | 206.00 |
| 48 | 68.86 | 86.27 | 102.03 | 109.43 | 116.05 | 144.00 | 154.00 | 104.00 | 134.00 | 150.00 | 170.00 | 180.00 | 196.00 | 206.00 |
| 49 | 71.72 | 92.56 | 105.01 | 113.22 | 118.06 | 150.00 | 154.00 | 108.00 | 134.00 | 154.00 | 176.00 | 186.00 | 202.00 | 212.00 |
| 50 | 75.44 | 95.51 | 111.41 | 118.85 | 123.70 | 150.00 | 154.00 | 108.00 | 140.00 | 160.00 | 176.00 | 186.00 | 206.00 | 216.00 |
| 51 | 78.00 | 99.31 | 115.94 | 125.35 | 130.20 | 154.00 | 166.00 | 114.00 | 144.00 | 166.00 | 180.00 | 190.00 | 212.00 | 228.00 |
| 52 | 82.00 | 103.83 | 119.88 | 130.77 | 135.65 | 166.00 | 176.00 | 118.00 | 150.00 | 170.00 | 190.00 | 202.00 | 222.00 | 232.00 |
| 53 | 86.55 | 110.32 | 126.44 | 135.47 | 140.40 | 176.00 | 180.00 | 124.00 | 154.00 | 176.00 | 196.00 | 206.00 | 228.00 | 242.00 |
| 54 | 88.42 | 112.30 | 131.11 | 141.03 | 150.41 | 180.00 | 190.00 | 130.00 | 166.00 | 186.00 | 202.00 | 212.00 | 238.00 | 248.00 |
| 55 | 92.00 | 118.86 | 137.78 | 147.68 | 156.03 | 190.00 | 202.00 | 134.00 | 170.00 | 190.00 | 212.00 | 222.00 | 248.00 | 258.00 |
| 56 | 101.35 | 125.41 | 143.27 | 155.89 | 164.27 | 206.00 | 216.00 | 140.00 | 176.00 | 202.00 | 222.00 | 232.00 | 258.00 | 274.00 |
| 57 | 103.26 | 130.86 | 151.47 | 164.16 | 172.58 | 222.00 | 232.00 | 144.00 | 186.00 | 206.00 | 232.00 | 248.00 | 274.00 | 288.00 |
| 58 | 109.79 | 136.37 | 157.08 | 173.26 | 181.69 | 238.00 | 248.00 | 150.00 | 190.00 | 216.00 | 242.00 | 259.96 | 294.00 | 310.00 |
| 59 | 115.25 | 144.62 | 165.41 | 181.66 | 190.84 | 252.00 | 268.00 | 154.00 | 202.00 | 228.00 | 257.39 | 267.45 | 310.00 | 326.00 |
| 60 | 120.76 | 150.24 | 174.58 | 190.86 | 198.39 | 274.00 | 288.00 | 160.00 | 212.00 | 238.00 | 264.14 | 274.26 | 326.00 | 346.00 |
| 61 | 129.87 | 161.04 | 185.44 | 202.48 | 212.71 | 280.80 | 296.40 | 165.75 | 216.45 | 245.70 | 274.01 | 286.05 | 341.25 | 362.70 |
| 62 | 137.95 | 172.65 | 199.79 | 215.15 | 224.39 | 288.80 | 304.00 | 176.70 | 226.10 | 254.60 | 288.52 | 299.51 | 357.20 | 378.10 |
| 63 | 148.00 | 184.28 | 211.50 | 229.58 | 239.87 | 301.55 | 314.50 | 181.30 | 233.10 | 262.70 | 301.16 | 313.79 | 371.85 | 392.20 |
| 64 | 157.68 | 195.95 | 227.64 | 243.09 | 255.06 | 306.00 | 325.80 | 185.40 | 241.20 | 273.60 | 311.40 | 327.39 | 390.60 | 408.60 |
| 65 | 162.75 | 208.67 | 239.75 | 260.34 | 272.35 | 316.75 | 334.25 | 194.25 | 248.50 | 280.00 | 325.50 | 341.78 | 402.50 | 425.25 |
| 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

See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C4

## John Hancock Life Insurance Company (U.S.A.)

## LTC-02 VA (Pre-Rate Stability)

***Premiums to be used only with those that have***

***previously elected an inflation decrease option during the 2010 and 2013 Rate Filing***

### Standard rates per $100 of Monthly Benefit

### 90 Day Elimination Period

| Age | 0.4% Simple Inflation or 1.7% Simple Inflation with Shared Cost | | | | | | | 0.4% Compound Inflation or 1.7% Compound Inflation with Shared Cost | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | | Benefit Period | | | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life |
| 18-29 | 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
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options
Simple and Compound rates shown below the line apply only to the Family Care rider

# Appendix C4

## John Hancock Life Insurance Company (U.S.A.)

## BSC-02 VA (Pre-Rate Stability)

***Premiums to be used only with those that have***

***previously elected an inflation decrease option during the 2010 and 2013 Rate Filing***

### Standard rates per $10 of Daily Benefit

### 100% Home Health Care

| Age | 0.4% Simple Inflation or 1.7% Simple Inflation with Shared Cost | | | | | | | 0.4% Compound Inflation or 1.7% Compound Inflation with Shared Cost | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | | Benefit Period | | | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life |
| 18-29 | 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
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix D

## Custom Care (LTC-02) and Essential Care (BSC-02)

## Shared Cost Percentages

| Age | GPO | | | | | | | Simple Inflation | | | | | | | Compound Inflation | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | | Benefit Period | | | | | | | Benefit Period | | | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life |
| 18-29 | 21.6% | | | | 21.6% | 13.3% | 7.4% | | 11.7% | | | | | 6.0% | 12.8% | 12.5% | 13.8% | | 17.6% | 22.6% | 11.5% |
| 30 | 20.6% | | | | | | | | 15.8% | | | | | 12.2% | | | | | 17.4% | | 12.0% |
| 31 | 21.6% | | | | | | | | 12.6% | | | | 12.1% | 9.8% | | | | | | | 11.7% |
| 32 | | | | 15.6% | | | | | | | | | | 21.0% | | 12.1% | | | 12.7% | 22.6% | 15.6% |
| 33 | | | | | | | 13.0% | | 12.3% | | | | | | | 18.0% | | 20.3% | | | 13.5% |
| 34 | 21.6% | | | | | | | | | | | 11.3% | | 22.3% | | 22.6% | 22.6% | 13.7% | 19.5% | 18.0% | 13.4% |
| 35 | | | | | 21.6% | | 21.3% | | 14.1% | 5.1% | | 14.0% | | 21.7% | | 22.6% | 11.2% | 14.8% | | 21.0% | 13.4% |
| 36 | 21.6% | | | | | | | | 16.0% | | | 15.2% | | 13.6% | | 14.1% | 16.6% | 12.9% | 12.4% | 22.6% | 16.2% |
| 37 | | | 18.3% | | | | 20.2% | | 15.4% | | 13.2% | | 5.9% | 20.9% | 20.3% | 16.8% | 16.2% | 22.6% | 13.3% | 17.8% | 13.8% |
| 38 | | | | | 20.7% | | 21.7% | | 13.7% | 13.4% | | 14.5% | 9.1% | 16.0% | | 15.8% | 12.8% | 14.5% | 19.6% | 16.1% | 13.4% |
| 39 | | | | | | | | 22.2% | 18.4% | 18.4% | 15.5% | 21.9% | 10.7% | 20.9% | 14.0% | 19.3% | 15.4% | 14.3% | 18.3% | 22.6% | 14.8% |
| 40 | 21.7% | | | | | | 21.8% | | 22.1% | 22.2% | 17.1% | 14.5% | | 19.1% | 22.6% | 16.2% | 17.5% | 16.7% | 18.8% | 18.0% | 14.4% |
| 41 | | 21.7% | 21.8% | 21.7% | | | 21.8% | | 20.3% | 17.6% | | 11.8% | | 18.6% | 22.6% | 19.9% | 15.4% | 17.1% | 15.2% | 15.5% | 14.6% |
| 42 | 21.8% | | | 21.7% | | | 21.9% | 16.2% | 16.5% | 17.2% | 18.7% | 21.1% | 15.0% | 19.0% | 17.4% | 18.0% | 17.0% | 14.8% | 18.7% | 22.6% | 15.8% |
| 43 | 21.8% | 21.8% | 21.8% | | | 21.8% | 21.9% | 22.3% | 20.6% | 15.2% | 20.6% | 17.1% | 19.4% | 18.1% | | 18.5% | 17.7% | 16.0% | 16.5% | 22.6% | 15.5% |
| 44 | 21.8% | 21.8% | 21.8% | 21.7% | 21.8% | 21.9% | 21.9% | | 19.1% | 19.8% | 20.9% | 18.3% | 18.2% | 16.5% | 19.5% | 17.5% | 18.3% | 19.2% | 18.7% | 18.3% | 16.0% |
| 45 | | 21.8% | | 21.8% | 21.8% | | 22.0% | 22.4% | 22.2% | 17.0% | 22.2% | 20.0% | 22.6% | 19.7% | 17.2% | 19.3% | 17.0% | 18.2% | 15.6% | 18.7% | 16.4% |
| 46 | 21.8% | 21.9% | 21.9% | 21.9% | | | 22.0% | 20.0% | 20.7% | 19.9% | 18.4% | 22.1% | | 17.4% | 22.6% | 21.9% | 18.5% | 19.9% | 19.7% | 20.5% | 16.8% |
| 47 | | 21.9% | 22.0% | 21.9% | 21.8% | 22.0% | 22.0% | 22.4% | 22.4% | 22.4% | 22.4% | 20.5% | 17.8% | 20.1% | 22.6% | 20.9% | 20.7% | 20.0% | 18.3% | 22.6% | 16.6% |
| 48 | 21.9% | 22.0% | 22.0% | 21.9% | 21.8% | 22.0% | 22.1% | 22.5% | 22.5% | 20.8% | 21.3% | 19.5% | 19.3% | 21.0% | 22.6% | 21.9% | 19.2% | 20.2% | 18.8% | 22.6% | 17.3% |
| 49 | 22.0% | 22.0% | 22.0% | 21.9% | 21.9% | 22.2% | 22.2% | 22.6% | 22.5% | 22.6% | 22.1% | 22.4% | 20.2% | 19.6% | 22.6% | 20.3% | 20.3% | 21.3% | 19.3% | 22.6% | 17.7% |
| 50 | 22.0% | 22.0% | 22.1% | 21.7% | 22.0% | 21.1% | 20.9% | 14.9% | 14.9% | 15.2% | 13.3% | 13.7% | 16.8% | 12.5% | 20.5% | 14.9% | 14.6% | 15.2% | 14.7% | 16.3% | 12.7% |
| 51 | 21.9% | 22.0% | 22.0% | 22.0% | 22.0% | 22.2% | 22.3% | 19.2% | 16.0% | 14.1% | 14.8% | 13.4% | 16.5% | 12.9% | 18.4% | 15.7% | 15.9% | 15.8% | 15.0% | 15.2% | 13.1% |
| 52 | 22.0% | 21.9% | 22.1% | 22.1% | 22.0% | 22.2% | 22.3% | 22.6% | 17.7% | 15.5% | 15.3% | 14.6% | 17.3% | 14.5% | 18.8% | 16.7% | 16.0% | 16.2% | 15.9% | 18.3% | 13.9% |
| 53 | 21.9% | 22.0% | 22.0% | 22.0% | 21.9% | 22.3% | 22.3% | 21.4% | 17.1% | 16.3% | 16.4% | 16.0% | 18.2% | 15.3% | 20.5% | 17.9% | 16.2% | 16.7% | 16.2% | 18.5% | 14.2% |
| 54 | 21.9% | 21.9% | 22.0% | 22.0% | 21.9% | 22.3% | 22.4% | 22.5% | 17.9% | 17.4% | 17.7% | 16.7% | 19.1% | 14.4% | 22.3% | 18.7% | 17.5% | 17.4% | 15.9% | 18.6% | 14.5% |
| 55 | 22.0% | 15.7% | 15.1% | 14.4% | 15.7% | 19.2% | 19.0% | 14.8% | 12.2% | 12.1% | 11.5% | 10.7% | 12.0% | 10.6% | 16.1% | 13.5% | 12.3% | 12.9% | 12.4% | 13.4% | 10.9% |
| 56 | 20.1% | 17.1% | 18.5% | 17.0% | 15.6% | 20.6% | 19.5% | 18.4% | 12.5% | 12.9% | 11.8% | 12.2% | 14.5% | 10.9% | 16.2% | 13.9% | 13.7% | 13.6% | 13.0% | 15.1% | 11.5% |
| 57 | 22.0% | 18.5% | 17.8% | 18.9% | 18.1% | 21.9% | 20.3% | 16.9% | 13.1% | 12.7% | 13.0% | 12.0% | 16.3% | 12.0% | 17.0% | 14.5% | 13.8% | 14.2% | 13.8% | 14.6% | 12.3% |
| 58 | 22.0% | 21.2% | 20.1% | 19.9% | 17.3% | 22.3% | 22.4% | 18.4% | 14.4% | 13.3% | 14.3% | 13.3% | 14.4% | 12.6% | 17.3% | 14.7% | 14.4% | 15.0% | 14.4% | 15.6% | 12.9% |
| 59 | 22.0% | 21.7% | 20.3% | 22.0% | 19.1% | 22.3% | 22.4% | 18.5% | 15.2% | 14.2% | 14.5% | 13.2% | 14.4% | 13.0% | 18.5% | 15.7% | 15.0% | 15.6% | 15.5% | 16.6% | 14.0% |
| 60 | 17.1% | 12.9% | 12.6% | 12.4% | 13.2% | 15.7% | 14.0% | 12.0% | 9.6% | 8.7% | 8.3% | 8.7% | 10.1% | 8.5% | 12.6% | 10.5% | 10.3% | 10.0% | 9.8% | 11.6% | 9.3% |
| 61 | 16.6% | 15.0% | 13.6% | 14.1% | 13.2% | 19.1% | 14.2% | 11.6% | 9.6% | 9.1% | 9.5% | 9.0% | 9.9% | 8.5% | 12.4% | 10.7% | 10.5% | 10.5% | 10.2% | 12.4% | 9.7% |
| 62 | 18.6% | 15.2% | 15.4% | 15.0% | 14.4% | 22.0% | 16.4% | 14.6% | 10.2% | 10.0% | 10.3% | 9.4% | 9.4% | 9.4% | 13.2% | 11.5% | 10.8% | 10.7% | 10.6% | 13.4% | 9.9% |
| 63 | 20.8% | 15.7% | 15.8% | 15.1% | 15.4% | 20.5% | 16.9% | 13.6% | 11.8% | 10.5% | 10.9% | 10.5% | 11.1% | 9.2% | 14.7% | 11.9% | 11.5% | 11.4% | 11.4% | 12.7% | 10.5% |
| 64 | 22.1% | 18.5% | 17.3% | 16.8% | 15.7% | 19.8% | 20.0% | 14.7% | 12.1% | 11.1% | 11.0% | 10.7% | 12.2% | 9.3% | 14.5% | 12.5% | 11.6% | 11.6% | 11.4% | 14.4% | 11.1% |
| 65 | 14.6% | 10.6% | 10.3% | 10.1% | 9.1% | 11.4% | 11.1% | 9.5% | 7.4% | 6.9% | 7.2% | 6.3% | 7.1% | 5.9% | 8.8% | 7.9% | 8.0% | 7.8% | 7.6% | 9.3% | 7.2% |
| 66 | 16.6% | 11.6% | 11.2% | 11.4% | 10.8% | 16.2% | 11.8% | 10.2% | 8.3% | 7.8% | 7.3% | 7.0% | 7.7% | 6.4% | 10.6% | 8.4% | 8.0% | 8.6% | 8.2% | 10.6% | 7.7% |
| 67 | 16.3% | 13.4% | 12.0% | 11.8% | 12.5% | 14.9% | 12.1% | 10.3% | 8.8% | 8.2% | 8.4% | 7.8% | 8.1% | 7.3% | 11.3% | 8.9% | 8.6% | 8.3% | 9.0% | 11.1% | 8.4% |
| 68 | 18.9% | 14.8% | 13.3% | 13.9% | 11.2% | 18.4% | 13.4% | 11.8% | 9.5% | 9.0% | 8.4% | 9.3% | 12.0% | 7.1% | 10.6% | 9.9% | 9.2% | 10.3% | 10.0% | 11.3% | 8.9% |
| 69 | 19.2% | 15.6% | 15.4% | 14.7% | 12.9% | 16.2% | 13.8% | 11.8% | 10.2% | 9.2% | 9.1% | 9.0% | 10.6% | 8.6% | 11.7% | 10.2% | 9.5% | 10.7% | 10.9% | 13.5% | 9.1% |
| 70 | 12.8% | 10.1% | 8.9% | 10.4% | 7.8% | 10.1% | 9.1% | 8.1% | 6.5% | 6.1% | 6.1% | 6.6% | 8.3% | 5.6% | 7.8% | 7.1% | 6.3% | 7.8% | 6.0% | 5.9% | 6.5% |
| 71 | 15.0% | 11.0% | 10.4% | 9.3% | 9.7% | 9.7% | 10.1% | 8.1% | 7.2% | 6.6% | 6.9% | 6.9% | 6.5% | 5.9% | 9.9% | 7.8% | 7.1% | 6.8% | 9.8% | 13.9% | 8.0% |
| 72 | 14.6% | 11.8% | 11.0% | 11.0% | 9.1% | 9.8% | 9.2% | 9.1% | 7.3% | 7.0% | 7.1% | 6.6% | 6.2% | 6.9% | 8.7% | 7.9% | 7.0% | 9.7% | 5.1% | 7.7% | 6.5% |
| 73 | 16.3% | 12.7% | 11.8% | 12.5% | 11.0% | 8.9% | 9.7% | 9.7% | 7.8% | 7.9% | 7.7% | 6.2% | 10.0% | 7.3% | 11.1% | 7.6% | 7.2% | 8.4% | | 7.7% | 7.1% |
| 74 | 17.6% | 12.8% | 12.6% | 12.4% | 11.5% | 14.4% | 11.8% | 10.8% | 8.3% | 7.5% | 9.9% | 7.8% | 7.0% | 7.6% | 10.3% | 8.0% | 9.7% | 9.9% | 7.4% | 8.8% | 6.6% |
| 75 | 11.5% | 9.1% | 8.1% | 8.0% | 6.9% | 7.3% | 7.3% | 7.6% | 5.9% | 5.4% | 6.7% | 4.2% | | 5.3% | 7.0% | 7.0% | 4.7% | | | | |
| 76 | 11.6% | 9.8% | 7.7% | 8.8% | 7.8% | 6.3% | 8.1% | 7.9% | 7.3% | 6.5% | 7.9% | 5.0% | 3.2% | 4.4% | | 6.7% | 5.2% | | | | 4.1% |
| 77 | 12.8% | 10.1% | 8.8% | 9.3% | 7.5% | 7.2% | 7.4% | 7.8% | 6.6% | 6.8% | | 5.2% | | 4.4% | 5.1% | 6.8% | 6.0% | | | 5.8% | |
| 78 | 13.1% | 9.3% | 10.1% | 8.7% | 9.3% | 9.6% | 14.8% | 12.5% | 6.0% | 8.0% | 17.6% | 5.6% | | 9.6% | 4.7% | 6.4% | 4.5% | | 8.8% | | 9.2% |
| 79 | 15.1% | 11.0% | 9.6% | 6.6% | 9.9% | | 12.4% | 9.0% | 6.5% | 4.0% | | | | | | 8.0% | | | | | |
| 80 | 8.9% | 7.5% | | | | | | 6.0% | 7.0% | | | | | | | | | | | | |
| 81 | 13.5% | 9.0% | | | | | | | 4.6% | | | | | | 6.1% | | | | 9.6% | | |
| 82 | 11.2% | 9.4% | | | | | | | | | | | | | | | | | | | |
| 83 | 15.6% | | 10.2% | | | | | 11.3% | | | | | | | | | | | | | |
| 84 | 16.4% | 10.0% | | | | | | | | | | | | | | | | | | | |
| 85 | | | | | | | | | | | | | | | | | | | | | |
| 86 | | | | | | | | | | | | | | | | | | | | | |
| 87 | | | | | | | | | | | | | | | | | | | | | |
| 88 | | | | | | | | | | | | | | | | | | | | | |
| 89 | | | | | | | | | | | | | | | | | | | | | |
| 90 | | | | | | | | | | | | | | | | | | | | | |
| 91 | | | | | | | | | | | | | | | | | | | | | |

Certain cells are blank because there are no nationwide policies with that benefit period, issue age and inflation combination

For GPO policies with multiple layers of coverage, the Shared Cost percentage will be based on the issue age of the base contract. Each GPO layer will be reduced the Shared Cost percentage

# Appendix D

**Custom Care (LTC-02) and Essential Care (BSC-02)**
**Shared Cost Percentages**

## Note on premium calculation for a policyholder who elects the Shared Cost option:

To calculate the premium after election of the Shared Cost option, the premium rate schedules in Appendices C1 to C4 should be used. Since the Shared Cost option reduces the daily benefit, an additional factor is required to calculate the premium appropriately, as shown below:

$$\text{Premium after electing Shared Cost option} = \frac{(\text{Premium Rate Schedule per \$10 daily benefit: Appendices C1-C4}) * (\text{New Daily Benefit}/10)}{(1 - \text{Shared Cost Percentage})}$$

A similar formula can be used for GPO policies with multiple layers of coverage:

$$\text{Premium after electing Shared Cost option} = \frac{[\ (\text{Premium Rate Schedule, Base Issue Age per \$10 Daily Benefit: Appendices C1-C4}) * (\text{New Base Daily Benefit}/10) + (\text{Premium Rate Schedule, GPO Layer 1 Issue Age per \$10 Daily Benefit: Appendices C1-C4}) * (\text{New Layer 1 Daily Benefit}/10) + \ldots\ ]}{(1 - \text{Shared Cost Percentage})}$$

**Long Term Care Insurance Rate Request Summary**
**Part 1 – To Be Completed By Company**

**Company Name and NAIC Number:** John Hancock, NAIC #65838

**SERFF Tracking Number:** MULF-131210202

**Revised Rates**

**Average Annual Premium Per Member:** $3,236

**Average Requested Percentage Rate Change Per Member:** 43.5%

**Range of Requested Rate Changes:** 14.1% - 80.7%

**Number of Virginia Policyholders Affected:** 17,766

| Form Number | Product Name | Issue Dates | Prior Rate Increases – Date and Percentage Approved | Outlook for Future Rate Increases |
|---|---|---|---|---|
| LTC-VA-91 | ProtectCare Advantage LTC | Oct 1991 – May 1994 | 7/17/09: 13%<br>12/1/11: 24.2% | |
| NH-VA-91 | ProtectCare Advantage NH | Oct 1991 – Dec 1993 | 12/1/11: 35.0% | |
| LTC-94 VA | ProtectCare Advantage Plus LTC | Jan 1994 – Dec 1997 | 7/17/09: 13%<br>12/1/11: 24.2% | |
| NH-94 VA | ProtectCare Advantage Plus NH | Mar 1994 – Mar 1999 | 12/1/11: 35.0% | |
| LTC-96 VA | Advantage Gold Select | Sept 1996 – Mar 1998 | 7/17/09: 13%<br>12/1/11: 46.2%<br>4/21/16: 50.3% | |
| LTC-96 VA 9/96 (pre-RS) | Advantage Gold Select | Jan 1997 – Sept 2003 | 7/17/09: 13%<br>12/1/11: 46.2%<br>4/21/16: 50.3% | |
| LTC-96CL VA | Advantage Classic | Nov 1996 – May 1997 | 7/17/09: 13%<br>12/1/11: 46.2%<br>4/21/16: 50.3% | |

| | | | | |
|---|---|---|---|---|
| LTC-96CL VA 9/96 | Advantage Classic | Feb 1997 – Nov 1997 | 7/17/09: 13%<br>12/1/11: 46.2%<br>4/21/16: 50.3% | |
| NH-99 VA 4/99 | Advantage Gold Facility Only | Jan 2000 – Feb 2003 | 7/17/09: 13%<br>12/1/11: 46.2%<br>4/21/16: 50.3% | |
| LTC2000 VA 4/00 | Fidelity Advantage Gold Select | May 2002 – Dec 2002 | 7/17/09: 13%<br>12/1/11: 46.2%<br>4/21/16: 50.3% | |
| LTC-02 VA (pre-RS) | Custom Care | Aug 2002 – July 2004 | 12/1/11: 83.3%<br>4/21/16: 26.4% | |
| BSC-02 VA (pre-RS) | Essential Care | Oct 2002 – Mar 2004 | 12/1/11: 83.3%<br>4/21/16: 26.4% | |

**Attach a narrative to summarize the key information used to develop the rates including the main drivers for the revised rates.**

This document is prepared by the carrier to help explain the requested rate change and 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 at https://www.scc.virginia.gov/boi/SERFFInquiry/default.aspx. *(Rev. 06/19)*

**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.

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.)**

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**Michelle Fluet**
**Compliance Consultant**
**LTC Contracts and Legislative Services**

September 28, 2017

Jacqueline K. Cunningham
Commissioner of Insurance
Virginia State Corporation Commission
Bureau of Insurance
Tyler Building, 6th Floor
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)**

Dear Commissioner:

John Hancock has recently completed our 2016 claims study. This comprehensive study is generally conducted every three years and examines the usage trend for our insured population. This study shows unfavorable trends since the 2013 study that prompted our last rate increase filing. In general, we are seeing longer-lasting and more expensive claims and increased claim incidence at the older attained ages.

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-VA-91 | 10/3/1991, 7/17/2009, 12/1/2011 | 1991 – 1994 | 77.6% |
| NH-VA-91 | 10/3/1991, 12/1/2011 | 1991 – 1993 | 77.6% |
| LTC-94 VA | 12/20/1993, 7/17/2009, 12/1/2011 | 1994 – 1997 | 77.6% |
| NH-94 VA | 10/28/1993, 12/1/2011 | 1994 – 1999 | 77.6% |
| LTC-96 VA | 9/5/1996, 7/17/2009, 12/1/2011, 4/21/2016 | 1996 – 1998 | 40.7% |
| LTC-96 VA 9/96 (Pre RS) | 1/30/1997, 7/17/2009, 12/1/2011, 4/21/2016 | 1997 – 2003 | 40.7% |
| LTC-96CL VA | 9/5/1996, 7/17/2009, 12/1/2011, 4/21/2016 | 1996 – 1997 | 40.7% |
| LTC-96CL VA 9/96 | 1/30/1997, 7/17/2009, 12/1/2011, 4/21/2016 | 1997 | 40.7% |
| NH-99 VA 4/99 | 10/7/1999, 7/17/2009, 12/1/2011, 4/21/2016 | 2000 – 2003 | 40.7% |
| LTC2000 VA 4/00 | 10/15/2001, 7/17/2009, 12/1/2011, 4/21/2016 | 2002 | 40.7% |
| LTC-02 VA | 8/8/2002, 12/1/2011, 4/21/2016 | 2002 - 2004 | 42.4% |
| BSC-02 VA | 8/8/2002, 12/1/2011, 4/21/2016 | 2002 – 2004 | 42.4% |

The proposed premium rates will be effective on the next policy anniversary date, following a 90-day policyholder notification period, which will be made as soon as practicable following state acceptance. As we will describe later in this letter, we will also offer affected insureds various benefit reduction options to help mitigate the impact of the rate increase.

The increases requested reflect the timing of the acceptance of our 2013 rate increase filings as well as any unapproved amounts from our 2013 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 and policyholders who took a reduced compound or simple inflation when notified of past premium increases, we will provide them with the ability *to retain their existing premium by decreasing their future inflation coverage to a lower percentage which will vary by policy series.* These policyholders will be able to keep all accrued inflation increase amounts to date and the lower inflation index will apply on a prospective basis only. 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.

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.)*

In addition, we are submitting for informational purposes only, our sample template policyholder communication package regarding the rate increase and landing spots. This package will be personalized for each customer and of course will vary by their respective situation (i.e., policy forms, benefit selection, etc.) This package is included in Supporting Documentation.

**Ensuring No Cross-Subsidization Between States**

We have ensured no state's rate increase approvals will subsidize other states' experience. Rate increases will vary by state, but only to reflect the timing and amount of prior rate increases approved by that state. This is accomplished by first backing-out all prior rate increases from our nationwide premium data. We then re-introduce prior rate increases with the amount and timing based on your state's prior approvals. The current proposed rate increases are then determined based on the amounts needed in order to achieve our target loss ratios where our targets reflect the lifetime loss ratios certified to in our prior filing.

Although some states may have capped our previous inforce rate increase filings, in each case this was done with the understanding that the full amount of the proposed rate increases were justified and that John Hancock would be refiling for the remainder at a later date. In instances where the remainder remains unapproved, it has been included in the current filings.

**Past Losses Testing**

Preventing companies from recouping past losses was the subject of a recent discussion by the Health Actuarial Task Force in late 2013. The accepted methodology by the Health Actuarial Task Force is to define past losses as actual past claims less expected past claims when determining loss ratio compliance where expected past claims are defined as the following:

> Expected claims shall be calculated based on the original filing assumptions assumed until new assumptions are filed as part of a rate increase. New assumptions shall be used for all periods beyond each requested effective date of a rate increase regardless of whether or not the rate increase is approved. Expected claims are calculated for each calendar year based on the in-force during the calendar year. Expected claims shall include margins for moderately adverse experience; the margins included in the claims that were used to determine the lifetime loss ratio consistent with the original filing or as modified in any rate increase filing.

The rate increases we calculated follow the methodology described above to ensure that we are not recouping past losses.

This submission is being filed in all states and the District of Columbia..

The following items are included in this submission:

- the submission letter.
- all actuarial material.
- all required certifications.

Please do not hesitate to contact us regarding this submission. We will be happy to meet with the Department either in person or via conference call at a time of your convenience.

Thank you for your time and consideration in this matter.

Sincerely,

Michelle Fluet

**John Hancock Financial Services**

Long Term Care
601 Congress Street
Boston Massachusetts 02210

(617) 663-3792
dcronin@jhancock.com

**Diane Cronin, FSA, MAAA**
**AVP, LTC Product & Risk Management**

LONG-TERM CARE INSURANCE

April 19, 2018

Bobby Toone

Re: John Hancock Life Insurance Company (U.S.A)
2016 In Force Rate Increases - JH Pre-RS
SERFF ID: MULF-131210202

Dear Mr. Toone,

This letter is in response to your objection dated March 21, 2018 regarding the above filing. Your questions/concerns are included below in bold with our responses following.

**Please complete Part 1 of the Long Term Care Rate Request Summary and include the required narrative in consumer-friendly language.**

We have completed Part 1 of the Long Term Care Rate Request Summary including the narrative. This form has been added to the filing.

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,

Diane E Cronin

Diane Cronin, FSA, MAAA

**John Hancock Financial Services**

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**Diane Cronin, FSA, MAAA**
**AVP, LTC Product & Risk Management**

LONG-TERM CARE INSURANCE

June 8, 2018

Greg Smith
Principal Rate Examiner
Supervisor, Rates Section

Re: John Hancock Life Insurance Company (U.S.A)
2016 Inforce Rate Increases JH – Pre-RS
SERFF ID: MULF-131210202

Dear Mr. Smith,

This letter serves as a correction to information that was originally provided in our filing dated September 28, 2017 and is in response to your objection dated May 21, 2018 regarding the above filing.

There were corrections made to the Custom Care I rate increase request. During a review of our inforce block of business, we discovered that some of our claim reserves for Custom Care I and Essential Care I had been overstated. We have reviewed all other policy series and can confirm that only Custom Care I and Essential Care I are impacted For the Custom Care I and Essential Care I Pre-Rate stability forms, the average requested rate increase has changed from 42.4% to 38.9%. Landing spots have been increased accordingly.

We have updated the Filing Packages, Rates Package and Appendix D and apologize for any confusion caused by these corrections. These files have been included in this response:

- "*VA CCI Filing Package (Pre-RS).pdf*"
- "*VA CCI Appendix D (Pre-RS).pdf*"
- "*BSC-02 VA (Pre Rate Stability).pdf*"
- "*LTC-02 VA (Pre Rate Stability).pdf*"

For the objection, your requests are included in bold with our responses following

**1. The filing states that the company will be using the policyholder communications currently pending approval under SERFF Tracking Number MULF-131066194, which is the rate filing for the company's Individual Long-Term Care Insurance Rate Revision Submission that it markets through the Interstate Insurance Product Regulation Commission Product. If that is correct, please advise when the company anticipates responding to that filing since an objection letter has been pending since August 29, 2017.**

As per our amendment on April 5, 2018, the policyholder communication package was moved and is now pending approval under SERFF Tracking Number MULF-131278368.

**2. Please provide the following for our analysis:**

**- For each block, please ensure that the filing includes an actual to expected analysis based on the original assumptions and those included in the prior filing.**

Once we change our expected assumptions (as we did in our 2013 filing), we no longer determine actual to expected ratios based on prior assumptions, therefore, we cannot provide A/E's to the original pricing assumptions. Instead, the following tables show A/E information before and after our 2016 experience study. The expected in the before 2016 updates would be based on the 2013 assumption updates (original basis/assumption basis for last rate

filing) and the after 2016 updates would be equivalent to the assumptions in this filing (current assumption basis).

Morbidity

Experience period: Inception through 9/30/2014. The following charts show key experience compared to revised assumptions.

Incidence

| Duration | Before 2016 Assumption Updates | After 2016 Assumption Updates |
|---|---|---|
| 1-9 | 99% | 100% |
| 10-14 | 95% | 97% |
| 15+ | 93% | 98% |
| Total | 96% | 98% |

Claim Terminations

| Benefit Period | Before 2016 Assumption Updates | After 2016 Assumption Updates |
|---|---|---|
| <10 | 97% | 100% |
| 10+ | 96% | 99% |
| Total | 97% | 100% |

Utilization

| Inflation | Before 2016 Assumption Updates | After 2016 Assumption Updates |
|---|---|---|
| GPO | 98% | 98% |
| Simple | 98% | 98% |
| Compound | 98% | 98% |
| Total | 98% | 98% |

Voluntary Lapses

Experience period: 12/31/2009 - 12/31/2014

| Inflation | Duration | Before 2016 Assumption Updates | After 2016 Assumption Updates |
|---|---|---|---|
| **No** | 1 | 97% | 100% |
| | 2 | 93% | 103% |
| | 3-5 | 90% | 100% |
| | 6-10 | 138% | 99% |
| | 11-15 | 113% | 100% |
| | 16+ | 88% | 96% |
| | Total | 103% | 100% |
| **Yes** | 1 | 90% | 100% |
| | 2 | 86% | 100% |
| | 3-5 | 86% | 101% |
| | 6-10 | 112% | 100% |
| | 11-15 | 90% | 101% |
| | 16+ | 65% | 97% |
| | Total | 91% | 100% |
| | **TOTAL** | 94% | 100% |

Note that the lapse study removed all policies which had undergone prior rate increases except for the 2008 re-rate policies which are now allowed to re-enter the study after their first year since re-rate, provided they have not subsequently received another rate increase.

Mortality

Experience period: 12/31/2009 - 12/31/2014

| Duration | Before 2016 Assumption Updates | After 2016 Assumption Updates |
|---|---|---|
| 1-5 | 100% | 96% |
| 6-10 | 90% | 96% |
| 11+ | 89% | 101% |
| Total | 90% | 99% |

**- For each block, please provide the anticipated loss ratio where the numerator is equal to the anticipated incurred claims less the policy reserves, and the denominator is equal to the anticipated earned premium**

Please see the attached file "*Loss Ratio Exhibits Adjusted for NLP Reserve.pdf*", which shows that by requesting the current rate increase, we are complying with Virginia state regulation, where the post rate increase future loss ratio (adjusted for Net Level Premium Reserves) is no less than 60% under the original pricing interest rate assumption.

The following table shows the Lifetime Loss Ratios for ease of reference:

| Policy Series | Future Loss Ratio |
|---|---|
| Advantage | 85.6% |
| Gold | 96.7% |
| Custom Care I | 101.5% |

**- For each block, 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.**

The following table shows the Lifetime Loss Ratio with the proposed premiums charged since the forms' introduction:

| Policy Series | Since Inception Loss Ratio |
|---|---|
| Advantage | 40.5% |
| Gold | 39.7% |
| Custom Care I | 47.6% |

For full projections for each Policy Series, please see the attached file "*Since Inception Loss Ratio Exhibits.pdf*".

Please note that we do not believe it is right to assume rate increases applied at inception for the purposes of determining if an additional rate increase is needed. This methodology greatly expands the risk in the product, injecting additional pricing risk by not allowing companies to seek the appropriate premium levels needed to maintain the future financial health of the policies.

Exhibit 1A: Demonstration of not Recouping Past Losses was included in the original filing package to demonstrate John Hancock is not recouping past losses from current rate increase request. From a discussion by the NAIC in late 2013, the accepted methodology, which was incorporated into the 2014 LTC Model Regulation, defines past losses as actual past claims less expected past claims when determining loss ratio compliance where expected past claims are defined as the following:

Expected claims shall be calculated based on the original filing assumptions assumed until new assumptions are filed as part of a rate increase. New assumptions shall be used for all periods beyond each requested effective date of a rate increase regardless of whether or not the rate increase is approved. Expected claims are calculated for each calendar year based on the in-force during the calendar year. Expected claims shall include margins for moderately adverse experience; the margins included in the claims that were used to determine the lifetime loss ratio consistent with the original filing or as modified in any rate increase filing.

We apply this methodology in Exhibit 1A: Demonstration of not Recouping Past Losses. The 'Adjusted Expected Incurred Claims' are initially calculated by applying the original pricing loss ratio to the actual earned premium in a 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.

**- For each block, please advise how the projected future and lifetime loss ratios compare with those in the previously approved filing.**

Please see the below table for the requested loss ratios:

| Policy Series | Prior Filing | Future* | | | | Lifetime | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | Previous | | Current | | Previous | | Current | |
| | | Before Rate Increase | After Rate Increase | Before Rate Increase | After Rate Increase | Before Rate Increase | After Rate Increase | Before Rate Increase | After Rate Increase |
| Advantage | 2013 | 318.3% | 235.3% | 335.2% | 223.0% | 90.9% | 88.3% | 92.3% | 88.3% |
| Gold | 2013 | 274.4% | 185.2% | 206.1% | 166.7% | 105.5% | 95.7% | 102.7% | 95.7% |
| Custom Care I | 2013 | 229.0% | 182.5% | 207.9% | 166.0% | 101.3% | 92.7% | 103.4% | 92.7% |

* All future loss ratios are calculated using cash flows beyond 12/31/2015

**3. If the rate change will vary by issue age, benefit period, and/or inflation option, please detail each change and provide detailed actuarial justification for the changes.**

The rate change varies for the Advantage, Gold, and Custom Care I Policy Series. When calculating the rate increase, we first determine the flat rate increase required to produce the lifetime loss ratio certified to in our prior filing. The following two reasons will then cause the final requested rate increase to vary by issue age, benefit period and inflation benefit:

1. The application of new business rate caps
2. Our 2010 rate increase: For the 2010 rate increase, we determined the flat rate increase similar to the 2016 filing. We then graded the rate increase down at older issue ages. Per Section 17 of the Actuarial Memorandum, rate increases are adjusted to account for the timing of approvals on prior filings, and adjustments are proportional to the amounts requested in prior filings. As prior filings in Virginia were approved with a delay, these adjustments will be proportional to the prior requested increases and the 2010 range will therefore impact the current rate increase range.

**4. The filing states that a number of adjustments were made in calculating the proposed rate increases. For example, adjustments were made to account for the timing of approvals on prior filings. Although the filing outlines the adjustments, it doesn't appear to include any supporting documentation for the adjustments. Please provide such information accordingly.**

To create our loss ratio exhibits, we first make adjustments to the data. Rate increases will vary by state, but only to reflect the timing and amount of prior rate increases approved by that state. This is accomplished by first backing-out all prior approved rate increases from our nationwide premium data. We then re-introduce actual prior rate increases with the amount and timing based on your state's prior approvals (as detailed in Section 19 of the Actuarial Memorandum). The current proposed rate increases are then determined based on the amounts needed in order to achieve our target lifetime loss ratios certified to in our prior filing. Note that we have ensured no state's rate increase approvals will subsidize other states' rate increases. The step-by-step detailed approach is outlined below and corresponds to the derivation in Section 17 of the Actuarial Memorandum:

1. We first assume the prior requested rate increases were approved in full and on time, and then determine the flat rate increase required to produce the lifetime loss ratio certified to in our prior filing. We do not consider new business rate caps in this step. For the loss ratio exhibits that illustrate this step please see the following file:
    - "*Step 1 - Experience Updates.pdf*"

2. We then incorporate new business rate caps which, in certain instances, will limit the rate increase for policyholders. We then recalculate the rate increases for the non-capped policies to produce the lifetime loss ratio certified to in our prior filing:
    - "*Step 2 - New Business Rate Caps.pdf*"

3. The rate increase implementation dates from prior filings are then updated to reflect any delays for the given state. A "cost of delay" is then calculated which is a flat multiplier that is applied to the prior rate increase request for the state on a policy level basis, which will lead to a varied rate increase request if the prior request was not flat. This is illustrated with a simple example below:

| | A | B | A - B | C | A*C |
|---|---|---|---|---|---|
| | Prior Requested Rate Increase | Prior Approved Rate Increase | Unapproved Rate Increase | Cost of Delay Multiplier | Cost of Delay Rate Increase |
| **Policy 1** | 10.0% | 10.0% | 0.0% | 3.0% | 0.30% |
| **Policy 2** | 15.0% | 15.0% | 0.0% | 3.0% | 0.45% |

The multiplier is solved to produce the lifetime loss ratio certified to in our prior filing. The Gold and Custom Care I Policy Series were approved with a delay in 2013 and a cost of delay is calculated to account for this.

Even though these are Pre-Rate Stability products, we still ensure the Policy Series passes the 58/85 Rate Stability Rule at this time (Step 4 is not needed as there are no unapproved amounts):
    - "*Step 3 - Reflecting Cost of Delays.pdf*"

4. For the Advantage Policy Series, the 2013 rate increase was not approved. We reflect these unapproved amounts, along with the delayed implementation of these rate increases, as a separate step. To calculate the delayed implementation, a similar "cost of delay" multiplier is calculated as Step 3, except this multiplier is applied to unapproved amounts on a policy level basis. The multiplier is solved for to produce the lifetime loss ratio certified to in our prior filing.

    Even though this is a Pre-Rate Stability product, we still ensure the Policy Series passes the 58/85 Rate Stability Rule, as shown in the file below:
    - "*Step 4 – Reflecting Unapproved Amounts.pdf*"

**5. The filing states that endorsements and other applicable forms needed to implement the benefit reduction options will be filed under a separate forms submission. Please provide the submission number of this filing**

The endorsements were submitted on January 2, 2018 under SERFF Tracking Number MULF-131278368 and are currently pending.

**6. Please provide support for the statement that "All indexation rates were determined to be actuarially equivalent to the requested rate increases in aggregate…".**

Actuarial equivalence is defined in terms of net dollar impact to premiums and benefits.

The reduced inflation option was calculated in aggregate across all policyholders with lifetime 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) Determine the impact of various reduced inflation rates on the present value of future benefits

c) Solve for the reduced inflation percentage (to the nearest tenth of a percent) that sets the premium impact in (a) equal to the claims impact in (b). Since the reduced inflation is rounded to the nearest tenth of a percent, the premium impact does not exactly equal the claims impact.

The tables found in "*Pre-RS Landing Spot Analysis.pdf*" show parts (a)-(c) for various reduced-inflation rates. The landing spot ultimately offered has been highlighted. Due to rounding the landing spot to the nearest 0.1%, the premium impact of the solved for landing spot does not exactly equal the claims impact.

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. 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.

**7. The filing states that the lapse study removed all policies which had undergone prior rate increases except for the 2008 rerate policies which are now allowed to re-enter the study after their first year since re-rate, provided they have not subsequently received another rate increase. Please provide data including all policies for comparison purposes.**

Please find the lapse experience below for all policies, including the removed policies that had undergone prior rate increases:

**RLTC Healthy Lives - Lapse**
**Years 2009 - 2014**

*Nationwide – All Policies*

| Duration | Without Inflation | | With Inflation | |
|---|---|---|---|---|
| | Actual Lapses | A/E by Amount | Actual Lapses | A/E by Amount |
| **1** | 733 | 100% | 4,421 | 100% |
| **2** | 696 | 105% | 3,904 | 102% |
| **3-5** | 2,309 | 113% | 10,985 | 113% |
| **6-10** | 3,794 | 129% | 14,006 | 144% |
| **11-15** | 3,922 | 134% | 7,791 | 153% |
| **16+** | 1,776 | 117% | 1,002 | 139% |
| **Total** | **13,230** | **122%** | **42,109** | **125%** |

**8. Regarding the landing spots, please provide a projection assuming all policyholders elect the reduced landing spots.**

When calculating a rate increase, our future projections in the loss ratio exhibit assumes no one elects a landing spot. We do not include an assumption for a percentage of policyholders that will elect the landing spot in lieu of the rate increase as we believe these options to be actuarially equivalent (and therefore have minimal impact to the lifetime loss ratios). The table below shows the impact to the loss ratios of actual versus assumed landing spot elections from 2013 to 2015. Based on this analysis, landing spots have had minimal impact as expected.

| | Advantage | Gold | Custom Care I |
|---|---|---|---|
| Impact to Loss Ratio | 0.1% | 0.1% | -0.2% |

Unfortunately, we are unable to provide lifetime loss ratio demonstrations assuming a 100% landing spot election rate. When we calculate rate increases, we use Nationwide data to achieve sufficient data credibility. On the premium side, this nationwide data is set on a state-specific basis by backing out each policy's actual rate increases before applying state-specific ones. However, for policies across the nation that previously elected landing spots at various levels and

times, we are unable to adjust their benefits to a state-specific basis as it is impossible to know the utilization of their benefits in the historical period based on different inflation rates. Therefore, as landing spots were calculated to be actuarially equivalent to their approved rate increases, we adjust the premiums accordingly to make up for it. Thus, due to our methodology, calculating rate increases reflecting any landing spot election other than 0%, which is what our loss ratio exhibits assume, becomes extremely complex and onerous.

While we cannot adjust the loss ratio exhibit to reflect 100% election rates, we are able to provide alternative analysis which shows how landing spots would differ under our assumed election rates and a uniform 100% election rate. Our assumed election rates vary by the amount of rate increase, benefit period, and issue age and can be found in the attached file "*landing spot tables.xlsx'*.

The tables below compare landing spots calculated with our best estimate election rates against those calculated with 100% election rates.

| Advantage (LTC-94 VA) | No Prior Election | 2010 Only |
|---|---|---|
| Assumed Election Rates | 1.6% | 0.8% |
| 100% Election Rate | 1.7% | 0.9% |

| Advantage (NH-94 VA) | No Prior Election | 2010 Only |
|---|---|---|
| Assumed Election Rates | 1.6% | 0.3% |
| 100% Election Rate | 1.7% | 0.4% |

| Gold | No Prior Election | 2010 Only | 2013 Only | Both 2010 and 2013 |
|---|---|---|---|---|
| Assumed Election Rates | 2.2% | 1.3% | 1.0% | 0.3% |
| 100% Election Rate | 2.3% | 1.3% | 1.0% | 0.3% |

| Custom Care I | No Prior Election | 2010 Only | 2013 Only | Both 2010 and 2013 |
|---|---|---|---|---|
| Assumed Election Rates | 3.1% | 0.9% | 2.5% | 0.4% |
| 100% Election Rate | 3.1% | 1.0% | 2.5% | 0.4% |

**9. The filing states that the nationwide premium data has been revised to reflect the timing and amount of prior rate increases approved by a state. Please provide nationwide and Virginia only exhibits based on actual data without revisions, also including columns to reflect the actual and expected loss ratios.**

The nationwide exhibits provided in the initial filing are created by first backing-out all prior approved rate increases from our nationwide premium data. We then layer on the prior rate increases approved by the state. As the amounts and timing of rate increases differ from state-to-state, this approach allows us to accurately and fairly determine each state's rate increase required to achieve the lifetime loss ratio certified to in our prior filing. We use nationwide data as state-specific experience alone is not credible and therefore, should not be used to determine the rate increase. We have provided past nationwide actual data without revisions in the file "*Actual Premium Basis Exhibits.pdf*". We have not provided unrevised data for future projections because our data will not reflect rate increases that have been approved but not yet implemented. As such, we do not believe the future unrevised projections are appropriate.

Virginia (VA) only exhibits have been provided with this response in the file "*Virginia Specific Exhibits.pdf*".

**10. Please 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 file *"2016 Rate Increase Filing Summary.xlsx"*. Please note that we are in the process of correcting the

Custom Care I filings for all states and are only reflecting the new requested rate increase for Virginia in the file provided.

**11. Please advise if the intent of the company is to not request any further rate increases if the proposed rate increase is approved and the experience develops as projected? If not, please explain.**

Yes, that is our intent; If the requested premium rate schedule increase is implemented and the underlying assumptions are realized, no further premium rate schedule increases are anticipated.

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,

Diane E Cronin

Diane Cronin, FSA, MAAA

# Exhibit 2: Virginia Loss Ratio Exhibit (Comprehensive Forms)
## Advantage (LTC-91, LTC-94, NH-91, NH-94)

| | | Original Assumptions | | | Historical & Projected Experience | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Before Proposed Increase | | | | With Proposed Rate Increase | | | |
| | Calendar Year | Incurred Claims | Earned Premium | Incurred LR **Expected** | Incurred Claims | Earned Premium | Incurred LR **Actual** | **A/E** | Incurred Claims | Earned Premium | Incurred LR **Actual** | **A/E** |
| | 1988 | - | - | - | - | 9,958 | 0% | - | - | 9,958 | 0% | - |
| | 1989 | - | - | - | - | 109,763 | 0% | - | - | 109,763 | 0% | - |
| | 1990 | - | - | - | - | 292,900 | 0% | - | - | 292,900 | 0% | - |
| | 1991 | 1,617 | 19,750 | 8% | - | 668,973 | 0% | 0% | - | 668,973 | 0% | 0% |
| | 1992 | 73,106 | 906,776 | 8% | 52,237 | 1,435,672 | 4% | 45% | 52,237 | 1,435,672 | 4% | 45% |
| | 1993 | 259,310 | 1,969,062 | 13% | 36,910 | 2,420,515 | 2% | 12% | 36,910 | 2,420,515 | 2% | 12% |
| | 1994 | 538,703 | 3,053,587 | 18% | 397,636 | 3,462,609 | 11% | 65% | 397,636 | 3,462,609 | 11% | 65% |
| | 1995 | 927,544 | 4,518,137 | 21% | 616,424 | 4,819,425 | 13% | 62% | 616,424 | 4,819,425 | 13% | 62% |
| | 1996 | 1,465,137 | 6,749,549 | 22% | 2,039,183 | 6,962,206 | 29% | 135% | 2,039,183 | 6,962,206 | 29% | 135% |
| | 1997 | 2,028,153 | 7,390,630 | 27% | 1,624,320 | 7,952,293 | 20% | 74% | 1,624,320 | 7,952,293 | 20% | 74% |
| | 1998 | 2,423,373 | 6,505,912 | 37% | 2,945,589 | 7,600,982 | 39% | 104% | 2,945,589 | 7,600,982 | 39% | 104% |
| | 1999 | 2,651,412 | 5,743,529 | 46% | 3,729,083 | 7,172,569 | 52% | 113% | 3,729,083 | 7,172,569 | 52% | 113% |
| | 2000 | 2,763,936 | 5,092,417 | 54% | 3,283,361 | 6,785,217 | 48% | 89% | 3,283,361 | 6,785,217 | 48% | 89% |
| | 2001 | 2,803,229 | 4,532,658 | 62% | 3,221,623 | 6,493,170 | 50% | 80% | 3,221,623 | 6,493,170 | 50% | 80% |
| | 2002 | 2,827,512 | 4,045,921 | 70% | 2,062,607 | 6,251,251 | 33% | 47% | 2,062,607 | 6,251,251 | 33% | 47% |
| | 2003 | 2,856,512 | 3,616,651 | 79% | 3,773,583 | 6,032,900 | 63% | 79% | 3,773,583 | 6,032,900 | 63% | 79% |
| | 2004 | 2,884,953 | 3,231,819 | 89% | 6,041,542 | 5,813,470 | 104% | 116% | 6,041,542 | 5,813,470 | 104% | 116% |
| | 2005 | 2,903,335 | 2,882,434 | 101% | 6,704,677 | 5,562,081 | 121% | 120% | 6,704,677 | 5,562,081 | 121% | 120% |
| Historical | 2006 | 2,904,309 | 2,563,588 | 113% | 6,298,852 | 5,355,400 | 118% | 104% | 6,298,852 | 5,355,400 | 118% | 104% |
| Experience | 2007 | 2,886,033 | 2,271,872 | 127% | 8,478,607 | 5,120,448 | 166% | 130% | 8,478,607 | 5,120,448 | 166% | 130% |
| | 2008 | 2,850,919 | 2,005,548 | 142% | 7,422,011 | 4,858,182 | 153% | 107% | 7,422,011 | 4,858,182 | 153% | 107% |
| | 2009 | 2,802,875 | 1,763,290 | 159% | 7,809,591 | 4,600,289 | 170% | 107% | 7,809,591 | 4,600,289 | 170% | 107% |
| | 2010 | 2,745,065 | 1,543,866 | 178% | 5,359,914 | 4,629,113 | 116% | 65% | 5,359,914 | 4,629,113 | 116% | 65% |
| | 2011 | 2,679,191 | 1,346,098 | 199% | 9,929,107 | 4,538,134 | 219% | 110% | 9,929,107 | 4,538,134 | 219% | 110% |
| | 2012 | 2,607,974 | 1,168,921 | 223% | 5,209,069 | 4,364,862 | 119% | 53% | 5,209,069 | 4,364,862 | 119% | 53% |
| | 2013 | 2,534,309 | 1,010,751 | 251% | 8,093,747 | 4,733,207 | 171% | 68% | 8,093,747 | 4,733,207 | 171% | 68% |
| | 2014 | 2,456,720 | 870,316 | 282% | 4,926,173 | 4,232,149 | 116% | 41% | 4,926,173 | 4,232,149 | 116% | 41% |
| | 2015 | 2,371,245 | 746,454 | 318% | 8,024,587 | 3,776,545 | 212% | 67% | 8,024,587 | 3,776,545 | 212% | 67% |
| | 2016 | 2,275,650 | 637,385 | 357% | 8,072,921 | 3,571,326 | 226% | 63% | 8,072,921 | 3,571,326 | 226% | 63% |
| | 2017 | 2,170,430 | 541,687 | 401% | 8,044,827 | 3,232,606 | 249% | 62% | 8,021,575 | 3,437,906 | 233% | 58% |
| Projected | 2018 | 2,058,130 | 457,719 | 450% | 7,922,006 | 2,910,807 | 272% | 61% | 7,754,316 | 4,613,520 | 168% | 37% |
| Future | 2019 | 1,942,237 | 385,281 | 504% | 7,662,201 | 2,606,672 | 294% | 58% | 7,510,697 | 4,430,788 | 170% | 34% |
| Experience | 2020 | 1,826,856 | 323,844 | 564% | 7,382,087 | 2,321,068 | 318% | 56% | 7,264,682 | 3,948,275 | 184% | 33% |
| | 2021 | 1,714,233 | 270,660 | 633% | 7,134,769 | 2,054,920 | 347% | 55% | 7,034,507 | 3,497,998 | 201% | 32% |
| | 2022 | 1,601,459 | 224,603 | 713% | 6,844,037 | 1,808,584 | 378% | 53% | 6,751,091 | 3,080,699 | 219% | 31% |
| | 2023 | 1,484,428 | 184,792 | 803% | 6,478,746 | 1,582,577 | 409% | 51% | 6,390,640 | 2,697,378 | 237% | 29% |
| | 2024 | 1,362,452 | 151,128 | 902% | 6,012,927 | 1,376,960 | 437% | 48% | 5,930,516 | 2,348,258 | 253% | 28% |
| | 2025 | 1,238,563 | 123,701 | 1001% | 5,557,876 | 1,191,125 | 467% | 47% | 5,478,815 | 2,032,410 | 270% | 27% |
| | 2026 | 1,115,696 | 100,555 | 1110% | 5,203,170 | 1,024,947 | 508% | 46% | 5,122,390 | 1,749,713 | 293% | 26% |
| | 2027 | 993,173 | 80,753 | 1230% | 4,839,878 | 877,876 | 551% | 45% | 4,758,207 | 1,499,309 | 317% | 26% |
| | 2028 | 870,637 | 63,912 | 1362% | 4,470,429 | 748,707 | 597% | 44% | 4,389,140 | 1,279,210 | 343% | 25% |
| | 2029 | 751,168 | 50,426 | 1490% | 4,066,032 | 635,617 | 640% | 43% | 3,988,141 | 1,086,373 | 367% | 25% |
| | 2030 | 641,857 | 40,310 | 1592% | 3,679,497 | 536,810 | 685% | 43% | 3,605,653 | 917,779 | 393% | 25% |
| | 2031 | 547,193 | 31,959 | 1712% | 3,365,539 | 450,841 | 747% | 44% | 3,293,613 | 771,003 | 427% | 25% |
| | 2032 | 462,888 | 25,089 | 1845% | 3,053,837 | 376,472 | 811% | 44% | 2,985,041 | 643,967 | 464% | 25% |
| | 2033 | 386,153 | 19,539 | 1976% | 2,738,291 | 312,581 | 876% | 44% | 2,674,048 | 534,778 | 500% | 25% |
| | 2034 | 317,967 | 14,951 | 2127% | 2,375,068 | 257,947 | 921% | 43% | 2,318,803 | 441,375 | 525% | 25% |
| | 2035 | 258,465 | 11,204 | 2307% | 2,058,917 | 211,404 | 974% | 42% | 2,009,342 | 361,779 | 555% | 24% |
| | 2036 | 208,200 | 8,354 | 2492% | 1,795,867 | 172,010 | 1044% | 42% | 1,751,345 | 294,391 | 595% | 24% |
| | 2037 | 167,115 | 6,015 | 2778% | 1,542,237 | 138,957 | 1110% | 40% | 1,503,233 | 237,839 | 632% | 23% |
| | 2038 | 132,355 | 3,946 | 3354% | 1,309,275 | 111,487 | 1174% | 35% | 1,275,629 | 190,829 | 668% | 20% |
| | 2039 | 100,708 | 2,600 | 3873% | 1,106,438 | 88,816 | 1246% | 32% | 1,077,477 | 152,029 | 709% | 18% |
| | 2040 | 77,379 | 2,129 | 3634% | 924,675 | 70,217 | 1317% | 36% | 900,139 | 120,196 | 749% | 21% |
| ***Values as of 12/31/2015 (discounted at maximum statutory valuation rates)*** | | | | | | | | | | | | |
| | Past : | 89,285,694 | 155,615,797 | 57.4% | 160,720,481 | 237,603,123 | 67.6% | 117.9% | 160,720,481 | 237,603,123 | 67.6% | 117.9% |
| | Future : | 17,867,196 | 3,055,927 | 584.7% | 78,096,284 | 22,018,213 | 354.7% | 60.7% | 76,990,936 | 32,846,879 | 234.4% | 40.1% |
| | Lifetime : | 107,152,890 | 158,671,724 | 67.5% | 238,816,765 | 259,621,336 | 92.0% | 136.2% | 237,711,417 | 270,450,002 | 87.9% | 130.2% |

## Exhibit 2: Virginia Loss Ratio Exhibit (Pre-Rate Stability)
## Gold (LTC-96, LTC-96CL, NH-99, A-3541, A-3542, LTC2000)

| | | Original Assumptions | | | Historical & Projected Experience | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Before Proposed Increase | | | | With Proposed Rate Increase | | | |
| | Calendar Year | Incurred Claims | Earned Premium | Incurred LR **Expected** | Incurred Claims | Earned Premium | Incurred LR **Actual** | **A/E** | Incurred Claims | Earned Premium | Incurred LR **Actual** | **A/E** |
| | 1988 | - | - | - | - | 2,753 | 0% | - | - | 2,753 | 0% | - |
| | 1989 | - | - | - | - | 15,459 | 0% | - | - | 15,459 | 0% | - |
| | 1990 | - | - | - | - | 24,333 | 0% | - | - | 24,333 | 0% | - |
| | 1991 | - | - | - | - | 35,009 | 0% | - | - | 35,009 | 0% | - |
| | 1992 | - | - | - | - | 289,062 | 0% | - | - | 289,062 | 0% | - |
| | 1993 | - | - | - | - | 486,126 | 0% | - | - | 486,126 | 0% | - |
| | 1994 | - | - | - | - | 732,867 | 0% | - | - | 732,867 | 0% | - |
| | 1995 | - | - | - | - | 1,106,262 | 0% | - | - | 1,106,262 | 0% | - |
| | 1996 | 2,890 | 37,102 | 8% | - | 1,690,960 | 0% | 0% | - | 1,690,960 | 0% | 0% |
| | 1997 | 179,214 | 2,134,190 | 8% | - | 4,150,061 | 0% | 0% | - | 4,150,061 | 0% | 0% |
| | 1998 | 524,595 | 5,286,126 | 10% | 421,271 | 7,589,982 | 6% | 56% | 421,271 | 7,589,982 | 6% | 56% |
| | 1999 | 1,022,632 | 7,974,288 | 13% | 1,295,470 | 10,800,287 | 12% | 94% | 1,295,470 | 10,800,287 | 12% | 94% |
| | 2000 | 1,670,982 | 11,260,409 | 15% | 2,800,691 | 14,801,817 | 19% | 128% | 2,800,691 | 14,801,817 | 19% | 128% |
| | 2001 | 2,313,850 | 14,367,295 | 16% | 5,123,897 | 18,834,396 | 27% | 169% | 5,123,897 | 18,834,396 | 27% | 169% |
| | 2002 | 3,021,193 | 17,199,206 | 18% | 3,900,588 | 22,720,729 | 17% | 98% | 3,900,588 | 22,720,729 | 17% | 98% |
| | 2003 | 3,713,909 | 17,984,975 | 21% | 5,600,647 | 24,613,693 | 23% | 110% | 5,600,647 | 24,613,693 | 23% | 110% |
| | 2004 | 4,264,489 | 16,344,024 | 26% | 10,001,885 | 24,058,849 | 42% | 159% | 10,001,885 | 24,058,849 | 42% | 159% |
| | 2005 | 4,702,662 | 14,945,075 | 31% | 9,991,287 | 23,554,417 | 42% | 135% | 9,991,287 | 23,554,417 | 42% | 135% |
| Historical | 2006 | 5,051,459 | 13,742,717 | 37% | 13,663,414 | 22,989,863 | 59% | 162% | 13,663,414 | 22,989,863 | 59% | 162% |
| Experience | 2007 | 5,441,363 | 12,700,123 | 43% | 10,978,413 | 22,447,170 | 49% | 114% | 10,978,413 | 22,447,170 | 49% | 114% |
| | 2008 | 5,863,809 | 11,786,117 | 50% | 13,937,119 | 21,896,691 | 64% | 128% | 13,937,119 | 21,896,691 | 64% | 128% |
| | 2009 | 6,259,188 | 10,972,433 | 57% | 20,705,865 | 21,224,753 | 98% | 171% | 20,705,865 | 21,224,753 | 98% | 171% |
| | 2010 | 6,639,114 | 10,235,461 | 65% | 14,643,641 | 21,953,502 | 67% | 103% | 14,643,641 | 21,953,502 | 67% | 103% |
| | 2011 | 7,053,949 | 9,554,018 | 74% | 21,780,993 | 22,224,191 | 98% | 133% | 21,780,993 | 22,224,191 | 98% | 133% |
| | 2012 | 7,496,334 | 8,910,625 | 84% | 24,521,441 | 22,126,319 | 111% | 132% | 24,521,441 | 22,126,319 | 111% | 132% |
| | 2013 | 7,949,818 | 8,291,784 | 96% | 22,902,354 | 23,880,674 | 96% | 100% | 22,902,354 | 23,880,674 | 96% | 100% |
| | 2014 | 8,404,532 | 7,691,898 | 109% | 26,312,867 | 23,141,582 | 114% | 104% | 26,312,867 | 23,141,582 | 114% | 104% |
| | 2015 | 8,854,848 | 7,111,910 | 125% | 29,729,380 | 22,068,696 | 135% | 108% | 29,729,380 | 22,068,696 | 135% | 108% |
| | 2016 | 9,290,560 | 6,553,011 | 142% | 30,131,480 | 23,084,180 | 131% | 92% | 30,131,480 | 23,084,180 | 131% | 92% |
| | 2017 | 9,705,646 | 6,016,312 | 161% | 32,195,424 | 29,355,435 | 110% | 68% | 32,195,424 | 29,355,435 | 110% | 68% |
| Projected | 2018 | 10,084,168 | 5,502,843 | 183% | 34,250,426 | 28,415,056 | 121% | 66% | 34,250,426 | 28,415,056 | 121% | 66% |
| Future | 2019 | 10,419,428 | 5,013,496 | 208% | 36,144,778 | 26,605,629 | 136% | 65% | 35,931,039 | 28,238,149 | 127% | 61% |
| Experience | 2020 | 10,707,282 | 4,549,032 | 235% | 37,743,272 | 24,816,018 | 152% | 65% | 36,588,391 | 32,631,203 | 112% | 48% |
| | 2021 | 10,942,706 | 4,110,221 | 266% | 39,023,308 | 23,041,630 | 169% | 64% | 37,753,888 | 30,975,987 | 122% | 46% |
| | 2022 | 11,119,775 | 3,697,666 | 301% | 40,075,716 | 21,284,738 | 188% | 63% | 38,783,944 | 28,646,923 | 135% | 45% |
| | 2023 | 11,218,513 | 3,311,671 | 339% | 40,664,295 | 19,549,388 | 208% | 61% | 39,351,117 | 26,341,757 | 149% | 44% |
| | 2024 | 11,229,742 | 2,952,271 | 380% | 40,902,034 | 17,849,660 | 229% | 60% | 39,569,832 | 24,079,094 | 164% | 43% |
| | 2025 | 11,158,280 | 2,619,378 | 426% | 40,643,654 | 16,198,950 | 251% | 59% | 39,306,394 | 21,876,965 | 180% | 42% |
| | 2026 | 11,006,881 | 2,312,873 | 476% | 40,107,312 | 14,606,407 | 275% | 58% | 38,771,044 | 19,747,848 | 196% | 41% |
| | 2027 | 10,778,633 | 2,032,439 | 530% | 39,460,173 | 13,088,103 | 301% | 57% | 38,122,616 | 17,713,693 | 215% | 41% |
| | 2028 | 10,456,384 | 1,777,378 | 588% | 38,483,339 | 11,657,438 | 330% | 56% | 37,156,595 | 15,793,061 | 235% | 40% |
| | 2029 | 10,045,122 | 1,546,794 | 649% | 37,228,618 | 10,317,541 | 361% | 56% | 35,924,689 | 13,990,859 | 257% | 40% |
| | 2030 | 9,564,300 | 1,339,739 | 714% | 35,482,285 | 9,073,912 | 391% | 55% | 34,226,486 | 12,315,160 | 278% | 39% |
| | 2031 | 9,029,068 | 1,155,138 | 782% | 33,692,020 | 7,929,228 | 425% | 54% | 32,484,908 | 10,770,216 | 302% | 39% |
| | 2032 | 8,447,382 | 991,799 | 852% | 32,010,341 | 6,887,222 | 465% | 55% | 30,844,294 | 9,361,730 | 329% | 39% |
| | 2033 | 7,823,198 | 848,245 | 922% | 29,960,585 | 5,948,403 | 504% | 55% | 28,855,155 | 8,091,009 | 357% | 39% |
| | 2034 | 7,185,680 | 722,866 | 994% | 27,568,920 | 5,103,730 | 540% | 54% | 26,543,362 | 6,946,286 | 382% | 38% |
| | 2035 | 6,564,129 | 614,144 | 1069% | 24,938,748 | 4,349,655 | 573% | 54% | 24,007,550 | 5,923,192 | 405% | 38% |
| | 2036 | 5,972,377 | 520,556 | 1147% | 22,483,889 | 3,681,391 | 611% | 53% | 21,639,037 | 5,015,609 | 431% | 38% |
| | 2037 | 5,415,220 | 440,623 | 1229% | 20,321,117 | 3,094,657 | 657% | 53% | 19,548,475 | 4,218,045 | 463% | 38% |
| | 2038 | 4,897,441 | 372,731 | 1314% | 18,184,812 | 2,583,621 | 704% | 54% | 17,485,486 | 3,522,843 | 496% | 38% |
| | 2039 | 4,438,151 | 315,301 | 1408% | 16,053,187 | 2,142,890 | 749% | 53% | 15,430,252 | 2,922,883 | 528% | 38% |
| | 2040 | 4,053,434 | 266,959 | 1518% | 13,954,531 | 1,766,231 | 790% | 52% | 13,410,033 | 2,409,845 | 556% | 37% |
| ***Values as of 12/31/2015 (discounted at maximum statutory valuation rates)*** | | | | | | | | | | | | |
| | Past : | 119,909,534 | 324,215,593 | 37.0% | 302,868,563 | 563,756,195 | 53.7% | 145.3% | 302,868,563 | 563,756,195 | 53.7% | 145.3% |
| | Future : | 149,918,617 | 45,354,355 | 330.5% | 519,529,746 | 244,178,550 | 212.8% | 64.4% | 505,705,168 | 296,231,251 | 170.7% | 51.6% |
| | Lifetime : | 269,828,150 | 369,569,948 | 73.0% | 822,398,309 | 807,934,746 | 101.8% | 139.4% | 808,573,731 | 859,987,446 | 94.0% | 128.8% |

# Exhibit 1: Virginia 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 LR **Expected** | Incurred Claims | Earned Premium | Incurred LR **Actual** | **A/E** | Incurred Claims | Earned Premium | Incurred LR **Actual** | **A/E** |
| | 1992 | - | - | - | - | 1,955 | 0% | - | - | 1,955 | 0% | - |
| | 1993 | - | - | - | - | 2,163 | 0% | - | - | 2,163 | 0% | - |
| | 1994 | - | - | - | - | 2,169 | 0% | - | - | 2,169 | 0% | - |
| | 1995 | - | - | - | - | 5,650 | 0% | - | - | 5,650 | 0% | - |
| | 1996 | - | - | - | - | 9,336 | 0% | - | - | 9,336 | 0% | - |
| | 1997 | - | - | - | - | 13,580 | 0% | - | - | 13,580 | 0% | - |
| | 1998 | - | - | - | - | 18,586 | 0% | - | - | 18,586 | 0% | - |
| | 1999 | - | - | - | - | 25,318 | 0% | - | - | 25,318 | 0% | - |
| | 2000 | - | - | - | - | 47,761 | 0% | - | - | 47,761 | 0% | - |
| | 2001 | - | - | - | - | 90,037 | 0% | - | - | 90,037 | 0% | - |
| | 2002 | 4,733 | 188,496 | 3% | - | 337,168 | 0% | 0% | - | 337,168 | 0% | 0% |
| | 2003 | 207,186 | 7,840,452 | 3% | 397,897 | 7,943,584 | 5% | 190% | 397,897 | 7,943,584 | 5% | 190% |
| | 2004 | 399,434 | 10,594,114 | 4% | 727,289 | 10,984,899 | 7% | 176% | 727,289 | 10,984,899 | 7% | 176% |
| | 2005 | 747,343 | 10,050,795 | 7% | 352,687 | 10,787,365 | 3% | 44% | 352,687 | 10,787,365 | 3% | 44% |
| Historical | 2006 | 1,022,234 | 9,659,304 | 11% | 1,328,075 | 10,681,826 | 12% | 117% | 1,328,075 | 10,681,826 | 12% | 117% |
| Experience | 2007 | 1,182,783 | 9,356,608 | 13% | 1,936,835 | 10,557,058 | 18% | 145% | 1,936,835 | 10,557,058 | 18% | 145% |
| | 2008 | 1,436,252 | 9,106,028 | 16% | 2,691,072 | 10,408,111 | 26% | 164% | 2,691,072 | 10,408,111 | 26% | 164% |
| | 2009 | 1,912,520 | 8,886,927 | 22% | 1,277,342 | 10,250,771 | 12% | 58% | 1,277,342 | 10,250,771 | 12% | 58% |
| | 2010 | 2,263,716 | 8,664,359 | 26% | 4,272,200 | 10,108,947 | 42% | 162% | 4,272,200 | 10,108,947 | 42% | 162% |
| | 2011 | 2,551,447 | 8,427,996 | 30% | 2,261,339 | 9,942,760 | 23% | 75% | 2,261,339 | 9,942,760 | 23% | 75% |
| | 2012 | 2,882,965 | 8,178,675 | 35% | 3,979,057 | 10,401,822 | 38% | 109% | 3,979,057 | 10,401,822 | 38% | 109% |
| | 2013 | 3,228,203 | 7,916,205 | 41% | 5,720,908 | 11,811,230 | 48% | 119% | 5,720,908 | 11,811,230 | 48% | 119% |
| | 2014 | 3,583,936 | 7,643,684 | 47% | 6,368,469 | 11,603,171 | 55% | 117% | 6,368,469 | 11,603,171 | 55% | 117% |
| | 2015 | 3,985,858 | 7,365,512 | 54% | 5,282,362 | 11,301,256 | 47% | 86% | 5,282,362 | 11,301,256 | 47% | 86% |
| | 2016 | 4,424,772 | 7,083,317 | 62% | 6,705,990 | 9,530,588 | 70% | 113% | 6,705,990 | 9,530,588 | 70% | 113% |
| | 2017 | 4,901,956 | 6,797,965 | 72% | 7,839,663 | 10,676,815 | 73% | 102% | 7,839,663 | 10,676,815 | 73% | 102% |
| Projected | 2018 | 5,417,046 | 6,509,993 | 83% | 9,035,620 | 10,528,713 | 86% | 103% | 9,035,620 | 10,528,713 | 86% | 103% |
| Future | 2019 | 5,962,431 | 6,219,714 | 96% | 10,262,810 | 10,193,508 | 101% | 105% | 10,210,992 | 10,672,302 | 96% | 100% |
| Experience | 2020 | 6,541,022 | 5,927,112 | 110% | 11,623,674 | 9,837,436 | 118% | 107% | 11,313,803 | 12,219,290 | 93% | 84% |
| | 2021 | 7,141,636 | 5,632,544 | 127% | 13,280,719 | 9,463,880 | 140% | 111% | 12,892,914 | 11,953,385 | 108% | 85% |
| | 2022 | 7,797,629 | 5,336,744 | 146% | 15,067,466 | 9,074,674 | 166% | 114% | 14,624,362 | 11,452,968 | 128% | 87% |
| | 2023 | 8,454,993 | 5,040,065 | 168% | 16,873,944 | 8,668,482 | 195% | 116% | 16,372,838 | 10,931,385 | 150% | 89% |
| | 2024 | 9,097,694 | 4,743,321 | 192% | 18,545,617 | 8,247,648 | 225% | 117% | 17,989,467 | 10,391,753 | 173% | 90% |
| | 2025 | 9,730,045 | 4,447,143 | 219% | 20,134,999 | 7,812,452 | 258% | 118% | 19,524,698 | 9,834,535 | 199% | 91% |
| | 2026 | 10,307,912 | 4,152,533 | 248% | 21,095,156 | 7,364,177 | 286% | 115% | 20,455,690 | 9,261,429 | 221% | 89% |
| | 2027 | 10,850,614 | 3,861,419 | 281% | 22,429,229 | 6,901,368 | 325% | 116% | 21,744,332 | 8,670,645 | 251% | 89% |
| | 2028 | 11,348,610 | 3,575,440 | 317% | 24,254,866 | 6,429,746 | 377% | 119% | 23,501,601 | 8,069,556 | 291% | 92% |
| | 2029 | 11,808,641 | 3,296,230 | 358% | 25,957,480 | 5,951,106 | 436% | 122% | 25,138,584 | 7,460,507 | 337% | 94% |
| | 2030 | 12,196,509 | 3,024,951 | 403% | 27,394,767 | 5,471,906 | 501% | 124% | 26,519,082 | 6,851,727 | 387% | 96% |
| | 2031 | 12,438,465 | 2,762,806 | 450% | 26,829,397 | 4,995,772 | 537% | 119% | 25,979,702 | 6,247,816 | 416% | 92% |
| | 2032 | 12,592,657 | 2,511,720 | 501% | 26,892,738 | 4,522,975 | 595% | 119% | 26,040,380 | 5,649,137 | 461% | 92% |
| | 2033 | 12,664,896 | 2,273,364 | 557% | 27,577,539 | 4,062,870 | 679% | 122% | 26,692,585 | 5,067,555 | 527% | 95% |
| | 2034 | 12,510,229 | 2,049,286 | 610% | 27,916,861 | 3,623,183 | 771% | 126% | 27,010,142 | 4,512,756 | 599% | 98% |
| | 2035 | 12,198,505 | 1,840,106 | 663% | 27,990,326 | 3,208,993 | 872% | 132% | 27,070,142 | 3,991,010 | 678% | 102% |
| | 2036 | 11,791,933 | 1,645,715 | 717% | 25,721,219 | 2,822,397 | 911% | 127% | 24,884,858 | 3,504,841 | 710% | 99% |
| | 2037 | 11,422,652 | 1,466,639 | 779% | 24,138,312 | 2,462,220 | 980% | 126% | 23,354,815 | 3,052,676 | 765% | 98% |
| | 2038 | 11,040,655 | 1,303,393 | 847% | 23,076,327 | 2,131,608 | 1083% | 128% | 22,321,386 | 2,638,398 | 846% | 100% |
| | 2039 | 10,525,005 | 1,156,394 | 910% | 21,987,837 | 1,830,508 | 1201% | 132% | 21,261,115 | 2,261,787 | 940% | 103% |
| | 2040 | 9,984,431 | 1,025,066 | 974% | 20,953,237 | 1,560,272 | 1343% | 138% | 20,251,828 | 1,924,383 | 1052% | 108% |
| | 2041 | 9,487,901 | 907,916 | 1045% | 18,609,425 | 1,320,636 | 1409% | 135% | 17,988,989 | 1,625,731 | 1107% | 106% |
| | 2042 | 9,135,905 | 803,908 | 1136% | 16,864,155 | 1,109,233 | 1520% | 134% | 16,299,721 | 1,362,765 | 1196% | 105% |
| | 2043 | 8,919,009 | 712,051 | 1253% | 15,259,071 | 924,871 | 1650% | 132% | 14,745,413 | 1,133,907 | 1300% | 104% |
| | 2044 | 8,845,616 | 631,271 | 1401% | 13,597,592 | 765,071 | 1777% | 127% | 13,138,235 | 935,962 | 1404% | 100% |
| ***Values as of 12/31/2015 (discounted at maximum statutory valuation rates)*** | | | | | | | | | | | | |
| | Past : | 16,622,011 | 114,375,679 | 14.5% | 43,202,589 | 183,336,269 | 23.6% | 162.1% | 43,202,589 | 183,336,269 | 23.6% | 162.1% |
| | Future : | 159,108,189 | 80,428,075 | 197.8% | 306,598,816 | 110,663,802 | 277.1% | 140.0% | 297,894,851 | 129,668,767 | 229.7% | 116.1% |
| | Lifetime : | 175,730,200 | 194,803,754 | 90.2% | 349,801,405 | 294,000,072 | 119.0% | 131.9% | 341,097,440 | 313,005,036 | 109.0% | 120.8% |

# Advantage (LTC 94-VA)

**For those policies that did not previously elect an inflation-reduction option :**

| Landing Spot (Current Inflation Rate 5%) | Present Value of Future Benefits | | | Present Value of Future Premiums | | | |
|---|---|---|---|---|---|---|---|
| | at 5% Inflation | at Reduced Inflation | Difference (b) | With Proposed Rate Increase | Without Proposed Rate Increase | Difference (a) | **(a) - (b)** |
| 1.8% | 227,241,546 | 211,923,184 | 15,318,362 | 80,250,695 | 64,051,768 | 16,198,927 | 880,565 |
| 1.5% | 227,241,546 | 210,637,597 | 16,603,949 | 80,250,695 | 64,051,768 | 16,198,927 | (405,022) |
| 1.6% | 227,241,546 | 211,066,126 | 16,175,420 | 80,250,695 | 64,051,768 | 16,198,927 | 23,507 |

**For those policies that previously elected an inflation-reduction option for the 2010 rate increase:**

| Landing Spot (Current Inflation Rate 4.5%) | Present Value of Future Benefits | | | Present Value of Future Premiums | | | |
|---|---|---|---|---|---|---|---|
| | at 4.5% Inflation | at Reduced Inflation | Difference (b) | With Proposed Rate Increase | Without Proposed Rate Increase | Difference (a) | **(a) - (b)** |
| 0.9% | 126,083,669 | 118,748,220 | 7,335,450 | 37,552,658 | 30,087,598 | 7,465,060 | 129,610 |
| 0.6% | 126,083,669 | 117,989,252 | 8,094,417 | 37,552,658 | 30,087,598 | 7,465,060 | (629,357) |
| 0.8% | 126,083,669 | 118,495,230 | 7,588,439 | 37,552,658 | 30,087,598 | 7,465,060 | (123,379) |

# Advantage (NH-94 VA)

**For those policies that did not previously elect an inflation-reduction option :**

| Landing Spot (Current Inflation Rate 5%) | Present Value of Future Benefits | | | Present Value of Future Premiums | | | (a) - (b) |
|---|---|---|---|---|---|---|---|
| | at 5% Inflation | at Reduced Inflation | Difference (b) | With Proposed Rate Increase | Without Proposed Rate Increase | Difference (a) | |
| 1.8% | 227,241,546 | 211,923,184 | 15,318,362 | 80,247,394 | 64,048,925 | 16,198,469 | 880,107 |
| 1.5% | 227,241,546 | 210,637,597 | 16,603,949 | 80,247,394 | 64,048,925 | 16,198,469 | (405,480) |
| 1.6% | 227,241,546 | 211,066,126 | 16,175,420 | 80,247,394 | 64,048,925 | 16,198,469 | 23,049 |

**For those policies that previously elected an inflation-reduction option for the 2010 rate increase:**

| Landing Spot (Current Inflation Rate 3.6%) | Present Value of Future Benefits | | | Present Value of Future Premiums | | | (a) - (b) |
|---|---|---|---|---|---|---|---|
| | at 3.6% Inflation | at Reduced Inflation | Difference (b) | With Proposed Rate Increase | Without Proposed Rate Increase | Difference (a) | |
| 0.6% | 120,289,236 | 114,381,730 | 5,907,505 | 33,232,413 | 26,626,172 | 6,606,240 | 698,735 |
| 0.3% | 120,289,236 | 113,631,421 | 6,657,815 | 33,232,413 | 26,626,172 | 6,606,240 | (51,575) |
| 0.3% | 120,289,236 | 113,631,421 | 6,657,815 | 33,232,413 | 26,626,172 | 6,606,240 | (51,575) |

# Gold

**For those policies that did not previously elect an inflation-reduction option :**

| Landing Spot (Current Inflation Rate 5%) | Present Value of Future Benefits | | | Present Value of Future Premiums | | | |
|---|---|---|---|---|---|---|---|
| | at 5% Inflation | at Reduced Inflation | Difference (b) | With Proposed Rate Increase | Without Proposed Rate Increase | Difference (a) | (a) - (b) |
| 2.4% | 1,881,450,908 | 1,763,408,695 | 118,042,213 | 1,230,624,912 | 1,106,760,231 | 123,864,681 | 5,822,468 |
| 2.1% | 1,881,450,908 | 1,752,040,215 | 129,410,693 | 1,230,624,912 | 1,106,760,231 | 123,864,681 | (5,546,012) |
| 2.2% | 1,881,450,908 | 1,755,829,708 | 125,621,200 | 1,230,624,912 | 1,106,760,231 | 123,864,681 | (1,756,519) |

**For those policies that previously elected an inflation-reduction option for the 2010 rate increase:**

| Landing Spot (Current Inflation Rate 3.4%) | Present Value of Future Benefits | | | Present Value of Future Premiums | | | |
|---|---|---|---|---|---|---|---|
| | at 3.4% Inflation | at Reduced Inflation | Difference (b) | With Proposed Rate Increase | Without Proposed Rate Increase | Difference (a) | (a) - (b) |
| 1.5% | 1,537,659,268 | 1,470,212,471 | 67,446,797 | 760,673,739 | 685,461,740 | 75,211,999 | 7,765,202 |
| 1.2% | 1,537,659,268 | 1,459,768,899 | 77,890,369 | 760,673,739 | 685,461,740 | 75,211,999 | (2,678,370) |
| 1.3% | 1,537,659,268 | 1,463,250,090 | 74,409,178 | 760,673,739 | 685,461,740 | 75,211,999 | 802,821 |

**For those policies that previously elected an inflation-reduction option for the 2013 rate increase:**

| Landing Spot (Current Inflation Rate 3.2%) | Present Value of Future Benefits | | | Present Value of Future Premiums | | | |
|---|---|---|---|---|---|---|---|
| | at 3.2% Inflation | at Reduced Inflation | Difference (b) | With Proposed Rate Increase | Without Proposed Rate Increase | Difference (a) | (a) - (b) |
| 1.2% | 51,126,325 | 49,110,964 | 2,015,361 | 24,409,290 | 22,148,118 | 2,261,172 | 245,811 |
| 0.9% | 51,126,325 | 48,815,366 | 2,310,959 | 24,409,290 | 22,148,118 | 2,261,172 | (49,787) |
| 1.0% | 51,126,325 | 48,913,898 | 2,212,426 | 24,409,290 | 22,148,118 | 2,261,172 | 48,746 |

**For those policies that previously elected inflation-reduction options for both the 2010 and the 2013 rate increases:**

| Landing Spot (Current Inflation Rate 1.8%) | Present Value of Future Benefits | | | Present Value of Future Premiums | | | |
|---|---|---|---|---|---|---|---|
| | at 1.8% Inflation | at Reduced Inflation | Difference (b) | With Proposed Rate Increase | Without Proposed Rate Increase | Difference (a) | (a) - (b) |
| 0.6% | 166,043,747 | 161,300,485 | 4,743,261 | 61,544,482 | 55,678,802 | 5,865,680 | 1,122,419 |
| 0.3% | 166,043,747 | 160,148,576 | 5,895,170 | 61,544,482 | 55,678,802 | 5,865,680 | (29,490) |
| 0.3% | 166,043,747 | 160,148,576 | 5,895,170 | 61,544,482 | 55,678,802 | 5,865,680 | (29,490) |

# Custom Care I

**For those policies that did not previously elect an inflation-reduction option :**

| Landing Spot (Current Inflation Rate 5%) | Present Value of Future Benefits | | | Present Value of Future Premiums | | | |
|---|---|---|---|---|---|---|---|
| | at 5% Inflation | at Reduced Inflation | Difference (b) | With Proposed Rate Increase | Without Proposed Rate Increase | Difference (a) | (a) - (b) |
| 3.3% | 1,228,012,169 | 1,150,430,689 | 77,581,481 | 921,797,979 | 836,796,474 | 85,001,505 | 7,420,025 |
| 3.0% | 1,228,012,169 | 1,140,336,901 | 87,675,268 | 921,797,979 | 836,796,474 | 85,001,505 | (2,673,763) |
| 3.1% | 1,228,012,169 | 1,143,701,497 | 84,310,672 | 921,797,979 | 836,796,474 | 85,001,505 | 690,833 |

**For those policies that previously elected an inflation-reduction option for the 2010 rate increase:**

| Landing Spot (Current Inflation Rate 2.5%) | Present Value of Future Benefits | | | Present Value of Future Premiums | | | |
|---|---|---|---|---|---|---|---|
| | at 2.5% Inflation | at Reduced Inflation | Difference (b) | With Proposed Rate Increase | Without Proposed Rate Increase | Difference (a) | (a) - (b) |
| 1.2% | 1,222,108,102 | 1,169,953,079 | 52,155,023 | 674,768,481 | 612,552,269 | 62,216,212 | 10,061,189 |
| 0.9% | 1,222,108,102 | 1,158,359,942 | 63,748,160 | 674,768,481 | 612,552,269 | 62,216,212 | (1,531,948) |
| 0.9% | 1,222,108,102 | 1,158,359,942 | 63,748,160 | 674,768,481 | 612,552,269 | 62,216,212 | (1,531,948) |

**For those policies that previously elected an inflation-reduction option for the 2013 rate increase:**

| Landing Spot (Current Inflation Rate 4.2%) | Present Value of Future Benefits | | | Present Value of Future Premiums | | | |
|---|---|---|---|---|---|---|---|
| | at 4.2% Inflation | at Reduced Inflation | Difference (b) | With Proposed Rate Increase | Without Proposed Rate Increase | Difference (a) | (a) - (b) |
| 2.7% | 64,146,315 | 60,806,768 | 3,339,546 | 41,983,971 | 38,228,282 | 3,755,689 | 416,142 |
| 2.4% | 64,146,315 | 60,258,782 | 3,887,533 | 41,983,971 | 38,228,282 | 3,755,689 | (131,845) |
| 2.5% | 64,146,315 | 60,441,444 | 3,704,871 | 41,983,971 | 38,228,282 | 3,755,689 | 50,818 |

**For those policies that previously elected inflation-reduction options for both the 2010 and the 2013 rate increases:**

| Landing Spot (Current Inflation Rate 1.7%) | Present Value of Future Benefits | | | Present Value of Future Premiums | | | |
|---|---|---|---|---|---|---|---|
| | at 1.7% Inflation | at Reduced Inflation | Difference (b) | With Proposed Rate Increase | Without Proposed Rate Increase | Difference (a) | (a) - (b) |
| 0.6% | 167,315,621 | 161,395,142 | 5,920,479 | 78,441,265 | 71,419,126 | 7,022,139 | 1,101,660 |
| 0.3% | 167,315,621 | 159,844,698 | 7,470,923 | 78,441,265 | 71,419,126 | 7,022,139 | (448,784) |
| 0.4% | 167,315,621 | 160,361,512 | 6,954,109 | 78,441,265 | 71,419,126 | 7,022,139 | 68,031 |

# Exhibit 1: Nationwide Loss Ratio Exhibit
# Advantage (LTC-91, LTC-94, NH-91, NH-94)

| | | Original Assumptions | | | Historical Experience Actual Premium Basis | | | |
|---|---|---|---|---|---|---|---|---|
| | Calendar Year | Incurred Claims | Earned Premium | Incurred LR **Expected** | Incurred Claims | Earned Premium | Incurred LR **Actual** | **A/E** |
| | 1988 | - | - | - | - | 258,164 | 0% | - |
| | 1989 | - | - | - | - | 1,172,070 | 0% | - |
| | 1990 | - | - | - | - | 2,689,198 | 0% | - |
| | 1991 | 8,655 | 112,996 | 8% | - | 5,489,136 | 0% | 0% |
| | 1992 | 690,018 | 8,806,570 | 8% | 171,325 | 14,108,712 | 1% | 15% |
| | 1993 | 2,789,351 | 22,955,541 | 12% | 2,333,876 | 27,549,003 | 8% | 70% |
| | 1994 | 6,055,651 | 34,864,930 | 17% | 4,555,691 | 39,413,984 | 12% | 67% |
| | 1995 | 10,579,753 | 51,968,912 | 20% | 9,721,203 | 56,546,947 | 17% | 84% |
| | 1996 | 17,375,216 | 82,002,617 | 21% | 15,337,602 | 86,258,373 | 18% | 84% |
| | 1997 | 25,450,971 | 99,309,496 | 26% | 24,912,338 | 106,476,565 | 23% | 91% |
| | 1998 | 31,660,190 | 88,848,511 | 36% | 31,589,176 | 102,506,949 | 31% | 86% |
| | 1999 | 35,282,870 | 78,339,734 | 45% | 33,719,968 | 97,602,592 | 35% | 77% |
| | 2000 | 37,142,443 | 69,345,863 | 54% | 47,856,130 | 93,476,257 | 51% | 96% |
| | 2001 | 37,714,233 | 61,616,390 | 61% | 45,017,699 | 90,079,513 | 50% | 82% |
| | 2002 | 37,898,630 | 54,926,042 | 69% | 46,893,079 | 86,954,536 | 54% | 78% |
| | 2003 | 38,124,886 | 49,060,541 | 78% | 62,959,362 | 83,629,915 | 75% | 97% |
| | 2004 | 38,367,085 | 43,831,315 | 88% | 63,955,339 | 80,498,541 | 79% | 91% |
| | 2005 | 38,503,466 | 39,101,772 | 98% | 70,787,345 | 77,412,942 | 91% | 93% |
| Historical | 2006 | 38,427,103 | 34,793,492 | 110% | 81,268,122 | 74,083,699 | 110% | 99% |
| Experience | 2007 | 38,097,885 | 30,855,916 | 123% | 105,488,062 | 70,752,259 | 149% | 121% |
| | 2008 | 37,538,952 | 27,259,094 | 138% | 104,434,550 | 67,287,940 | 155% | 113% |
| | 2009 | 36,799,221 | 23,985,475 | 153% | 91,580,847 | 65,449,206 | 140% | 91% |
| | 2010 | 35,925,504 | 21,018,615 | 171% | 110,819,428 | 63,950,779 | 173% | 101% |
| | 2011 | 34,948,107 | 18,344,202 | 191% | 107,314,410 | 60,738,819 | 177% | 93% |
| | 2012 | 33,900,617 | 15,943,600 | 213% | 101,225,754 | 56,829,332 | 178% | 84% |
| | 2013 | 32,817,987 | 13,795,253 | 238% | 98,013,416 | 52,677,602 | 186% | 78% |
| | 2014 | 31,690,289 | 11,884,168 | 267% | 109,817,986 | 51,471,322 | 213% | 80% |
| | 2015 | 30,476,739 | 10,202,664 | 299% | 115,807,139 | 50,557,382 | 229% | 77% |
| ***Values as of 12/31/2015 (discounted at maximum statutory valuation rates)*** | | | | | | | | |
| | Past : | 1,155,799,759 | 2,010,835,161 | 57.5% | 2,159,122,369 | 3,089,272,746 | 69.9% | 121.6% |

# Exhibit 1: Nationwide Loss Ratio Exhibit
## Gold (LTC-96, LTC-96CL, NH-99, A-3541, A-3542, LTC2000)

| | | Original Assumptions | | | Historical Experience Actual Premium Basis | | | |
|---|---|---|---|---|---|---|---|---|
| | Calendar Year | Incurred Claims | Earned Premium | Incurred LR **Expected** | Incurred Claims | Earned Premium | Incurred LR **Actual** | **A/E** |
| | 1988 | - | - | - | - | 28,652 | 0% | - |
| | 1989 | - | - | - | - | 88,693 | 0% | - |
| | 1990 | - | - | - | - | 156,650 | 0% | - |
| | 1991 | - | - | - | - | 243,030 | 0% | - |
| | 1992 | - | - | - | - | 1,841,638 | 0% | - |
| | 1993 | - | - | - | - | 3,456,124 | 0% | - |
| | 1994 | - | - | - | 6,812 | 5,202,449 | 0% | - |
| | 1995 | - | - | - | - | 7,910,341 | 0% | - |
| | 1996 | 46,523 | 507,740 | 9% | - | 13,397,795 | 0% | 0% |
| | 1997 | 1,883,605 | 20,957,444 | 9% | 65,089 | 38,246,222 | 0% | 2% |
| | 1998 | 6,842,508 | 65,556,158 | 10% | 7,442,814 | 85,904,883 | 9% | 83% |
| | 1999 | 14,704,687 | 114,182,665 | 13% | 20,340,764 | 140,232,471 | 15% | 113% |
| | 2000 | 25,918,419 | 171,360,973 | 15% | 31,719,148 | 206,758,030 | 15% | 101% |
| | 2001 | 37,631,987 | 219,645,420 | 17% | 55,659,617 | 266,930,822 | 21% | 122% |
| | 2002 | 49,898,653 | 259,751,045 | 19% | 82,848,312 | 320,839,184 | 26% | 134% |
| | 2003 | 59,562,641 | 253,233,083 | 24% | 96,854,643 | 329,201,692 | 29% | 125% |
| | 2004 | 67,298,459 | 229,753,188 | 29% | 114,890,612 | 319,920,648 | 36% | 123% |
| | 2005 | 72,669,704 | 209,369,594 | 35% | 142,601,716 | 311,020,926 | 46% | 132% |
| Historical | 2006 | 77,353,484 | 191,816,110 | 40% | 185,261,651 | 302,430,040 | 61% | 152% |
| Experience | 2007 | 82,554,406 | 176,590,927 | 47% | 234,824,580 | 294,128,991 | 80% | 171% |
| | 2008 | 87,826,370 | 163,258,059 | 54% | 242,878,448 | 285,608,970 | 85% | 158% |
| | 2009 | 92,407,052 | 151,400,475 | 61% | 275,194,561 | 284,063,759 | 97% | 159% |
| | 2010 | 97,026,650 | 140,646,773 | 69% | 278,839,314 | 284,934,390 | 98% | 142% |
| | 2011 | 101,964,803 | 130,677,044 | 78% | 309,667,864 | 278,267,598 | 111% | 143% |
| | 2012 | 107,106,387 | 121,236,700 | 88% | 336,214,310 | 274,683,193 | 122% | 139% |
| | 2013 | 112,188,316 | 112,151,971 | 100% | 343,218,650 | 274,534,099 | 125% | 125% |
| | 2014 | 117,118,930 | 103,386,735 | 113% | 396,964,438 | 266,886,079 | 149% | 131% |
| | 2015 | 121,754,306 | 94,957,671 | 128% | 421,775,536 | 258,814,069 | 163% | 127% |
| ***Values as of 12/31/2015 (discounted at maximum statutory valuation rates)*** | | | | | | | | |
| | Past : | 1,783,431,809 | 4,573,549,290 | 39.0% | 4,550,486,958 | 7,242,871,735 | 62.8% | 161.1% |

# Exhibit 1: Nationwide Loss Ratio Exhibit
## Custom Care (LTC-02) and Essential Care (BSC-02)

| | | Original Assumptions | | | Historical Experience Actual Premium Basis | | | |
|---|---|---|---|---|---|---|---|---|
| | Calendar Year | Incurred Claims | Earned Premium | Incurred LR **Expected** | Incurred Claims | Earned Premium | Incurred LR **Actual** | **A/E** |
| | 1988 | - | - | - | - | 1,261 | 0% | - |
| | 1989 | - | - | - | - | 1,777 | 0% | - |
| | 1990 | - | - | - | - | 1,777 | 0% | - |
| | 1991 | - | - | - | - | 1,777 | 0% | - |
| | 1992 | - | - | - | - | 9,249 | 0% | - |
| | 1993 | - | - | - | - | 18,596 | 0% | - |
| | 1994 | - | - | - | - | 21,392 | 0% | - |
| | 1995 | - | - | - | - | 31,795 | 0% | - |
| | 1996 | - | - | - | - | 60,463 | 0% | - |
| | 1997 | - | - | - | - | 86,185 | 0% | - |
| | 1998 | - | - | - | - | 158,111 | 0% | - |
| | 1999 | - | - | - | - | 279,672 | 0% | - |
| | 2000 | - | - | - | - | 502,430 | 0% | - |
| | 2001 | - | - | - | - | 951,440 | 0% | - |
| | 2002 | 530,322 | 12,698,284 | 4% | 465,042 | 14,282,829 | 3% | 78% |
| | 2003 | 5,305,328 | 127,228,826 | 4% | 3,576,435 | 127,552,466 | 3% | 67% |
| | 2004 | 9,699,600 | 163,967,196 | 6% | 11,748,203 | 167,266,305 | 7% | 119% |
| | 2005 | 16,094,366 | 155,411,257 | 10% | 12,068,101 | 163,001,655 | 7% | 71% |
| Historical | 2006 | 20,943,075 | 149,091,368 | 14% | 25,390,358 | 160,170,979 | 16% | 113% |
| Experience | 2007 | 24,004,718 | 144,049,333 | 17% | 42,802,036 | 157,402,614 | 27% | 163% |
| | 2008 | 28,646,468 | 139,729,315 | 21% | 34,242,194 | 154,475,063 | 22% | 108% |
| | 2009 | 36,453,136 | 135,778,653 | 27% | 43,724,555 | 151,568,350 | 29% | 107% |
| | 2010 | 42,032,713 | 131,708,118 | 32% | 54,586,316 | 148,590,074 | 37% | 115% |
| | 2011 | 46,626,250 | 127,401,554 | 37% | 65,983,350 | 145,733,396 | 45% | 124% |
| | 2012 | 51,922,829 | 122,882,809 | 42% | 84,639,471 | 149,271,130 | 57% | 134% |
| | 2013 | 57,099,075 | 118,162,585 | 48% | 83,341,141 | 154,175,198 | 54% | 112% |
| | 2014 | 62,239,279 | 113,310,529 | 55% | 97,412,198 | 154,373,604 | 63% | 115% |
| | 2015 | 67,999,982 | 108,410,381 | 63% | 125,787,389 | 154,883,821 | 81% | 129% |
| ***Values as of 12/31/2015 (discounted at maximum statutory valuation rates)*** | | | | | | | | |
| | Past : | 565,017,300 | 2,393,104,295 | 23.6% | 808,729,578 | 2,701,790,002 | 29.9% | 126.8% |

# Exhibit 1B: Nationwide Loss Ratio Exhibit
## Advantage (LTC-91, LTC-94, NH-91, NH-94)

| | | Original Assumptions | | | Historical & Projected Experience | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Before Proposed Increase | | | With Proposed Rate Increase | | |
| | Calendar Year | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio |
| | 1988 | - | - | - | - | 258,164 | 0% | - | 258,164 | 0% |
| | 1989 | - | - | - | - | 1,172,070 | 0% | - | 1,172,070 | 0% |
| | 1990 | - | - | - | - | 2,689,198 | 0% | - | 2,689,198 | 0% |
| | 1991 | 8,655 | 112,996 | 8% | - | 5,489,136 | 0% | - | 5,489,136 | 0% |
| | 1992 | 690,018 | 8,806,570 | 8% | 171,325 | 14,108,712 | 1% | 171,325 | 14,108,712 | 1% |
| | 1993 | 2,789,351 | 22,955,541 | 12% | 2,333,876 | 27,549,003 | 8% | 2,333,876 | 27,549,003 | 8% |
| | 1994 | 6,055,651 | 34,864,930 | 17% | 4,555,691 | 39,413,984 | 12% | 4,555,691 | 39,413,984 | 12% |
| | 1995 | 10,579,753 | 51,968,912 | 20% | 9,721,203 | 56,546,947 | 17% | 9,721,203 | 56,546,947 | 17% |
| | 1996 | 17,375,216 | 82,002,617 | 21% | 15,337,602 | 86,258,373 | 18% | 15,337,602 | 86,258,373 | 18% |
| | 1997 | 25,450,971 | 99,309,496 | 26% | 24,912,338 | 106,476,565 | 23% | 24,912,338 | 106,476,565 | 23% |
| | 1998 | 31,660,190 | 88,848,511 | 36% | 31,589,176 | 102,506,949 | 31% | 31,589,176 | 102,506,949 | 31% |
| | 1999 | 35,282,870 | 78,339,734 | 45% | 33,719,968 | 97,602,592 | 35% | 33,719,968 | 97,602,592 | 35% |
| | 2000 | 37,142,443 | 69,345,863 | 54% | 47,856,130 | 93,476,257 | 51% | 47,856,130 | 93,476,257 | 51% |
| | 2001 | 37,714,233 | 61,616,390 | 61% | 45,017,699 | 90,079,513 | 50% | 45,017,699 | 90,079,513 | 50% |
| | 2002 | 37,898,630 | 54,926,042 | 69% | 46,893,079 | 86,954,536 | 54% | 46,893,079 | 86,954,536 | 54% |
| | 2003 | 38,124,886 | 49,060,541 | 78% | 62,959,362 | 83,629,915 | 75% | 62,959,362 | 83,629,915 | 75% |
| | 2004 | 38,367,085 | 43,831,315 | 88% | 63,955,339 | 80,498,541 | 79% | 63,955,339 | 80,498,541 | 79% |
| | 2005 | 38,503,466 | 39,101,772 | 98% | 70,787,345 | 77,412,942 | 91% | 70,787,345 | 77,412,942 | 91% |
| Historical | 2006 | 38,427,103 | 34,793,492 | 110% | 81,268,122 | 74,083,699 | 110% | 81,268,122 | 74,083,699 | 110% |
| Experience | 2007 | 38,097,885 | 30,855,916 | 123% | 105,488,062 | 70,752,259 | 149% | 105,488,062 | 70,752,259 | 149% |
| | 2008 | 37,538,952 | 27,259,094 | 138% | 104,434,550 | 67,287,940 | 155% | 104,434,550 | 67,287,940 | 155% |
| | 2009 | 36,799,221 | 23,985,475 | 153% | 91,580,847 | 63,287,258 | 145% | 91,580,847 | 63,287,258 | 145% |
| | 2010 | 35,925,504 | 21,018,615 | 171% | 110,819,428 | 63,685,138 | 174% | 110,819,428 | 63,685,138 | 174% |
| | 2011 | 34,948,107 | 18,344,202 | 191% | 107,314,410 | 62,464,285 | 172% | 107,314,410 | 62,464,285 | 172% |
| | 2012 | 33,900,617 | 15,943,600 | 213% | 101,225,754 | 60,450,729 | 167% | 101,225,754 | 60,450,729 | 167% |
| | 2013 | 32,817,987 | 13,795,253 | 238% | 98,013,416 | 65,462,435 | 150% | 98,013,416 | 65,462,435 | 150% |
| | 2014 | 31,690,289 | 11,884,168 | 267% | 109,817,986 | 59,697,793 | 184% | 109,817,986 | 59,697,793 | 184% |
| | 2015 | 30,476,739 | 10,202,664 | 299% | 115,807,139 | 52,689,517 | 220% | 115,807,139 | 52,689,517 | 220% |
| | 2016 | 29,155,292 | 8,725,256 | 334% | 107,019,406 | 48,414,710 | 221% | 107,019,406 | 48,414,710 | 221% |
| | 2017 | 27,726,515 | 7,425,595 | 373% | 105,925,430 | 43,736,668 | 242% | 105,629,630 | 46,493,012 | 227% |
| Projected | 2018 | 26,210,983 | 6,282,905 | 417% | 103,734,067 | 39,301,056 | 264% | 101,686,179 | 62,105,892 | 164% |
| Future | 2019 | 24,649,285 | 5,290,432 | 466% | 99,642,465 | 35,121,279 | 284% | 97,900,620 | 59,494,283 | 165% |
| Experience | 2020 | 23,096,673 | 4,448,929 | 519% | 94,976,747 | 31,202,163 | 304% | 93,742,938 | 52,890,702 | 177% |
| | 2021 | 21,593,486 | 3,726,034 | 580% | 90,968,365 | 27,557,519 | 330% | 90,001,654 | 46,743,140 | 193% |
| | 2022 | 20,115,806 | 3,099,908 | 649% | 86,537,779 | 24,194,459 | 358% | 85,704,750 | 41,064,817 | 209% |
| | 2023 | 18,603,133 | 2,554,742 | 728% | 81,253,264 | 21,122,017 | 385% | 80,503,121 | 35,872,121 | 224% |
| | 2024 | 17,029,270 | 2,090,150 | 815% | 74,865,070 | 18,336,598 | 408% | 74,182,108 | 31,160,194 | 238% |
| | 2025 | 15,428,659 | 1,712,886 | 901% | 68,474,807 | 15,826,413 | 433% | 67,831,255 | 26,910,139 | 252% |
| | 2026 | 13,856,153 | 1,398,214 | 991% | 63,495,158 | 13,588,047 | 467% | 62,819,304 | 23,117,152 | 272% |
| | 2027 | 12,318,008 | 1,130,058 | 1090% | 58,626,947 | 11,615,286 | 505% | 57,920,176 | 19,771,484 | 293% |
| | 2028 | 10,799,587 | 899,002 | 1201% | 53,780,588 | 9,892,478 | 544% | 53,056,883 | 16,847,360 | 315% |
| | 2029 | 9,316,401 | 709,635 | 1313% | 48,848,528 | 8,392,309 | 582% | 48,130,886 | 14,299,171 | 337% |
| | 2030 | 7,943,944 | 568,112 | 1398% | 43,933,781 | 7,088,208 | 620% | 43,243,376 | 12,082,385 | 358% |
| | 2031 | 6,758,159 | 452,838 | 1492% | 40,057,390 | 5,959,339 | 672% | 39,365,324 | 10,162,132 | 387% |
| | 2032 | 5,724,693 | 358,046 | 1599% | 36,415,408 | 4,988,211 | 730% | 35,731,055 | 8,509,094 | 420% |
| | 2033 | 4,793,811 | 281,000 | 1706% | 32,846,754 | 4,158,113 | 790% | 32,186,459 | 7,095,229 | 454% |
| | 2034 | 3,970,223 | 217,225 | 1828% | 29,095,984 | 3,451,166 | 843% | 28,486,159 | 5,890,454 | 484% |
| | 2035 | 3,253,080 | 164,965 | 1972% | 25,513,621 | 2,849,980 | 895% | 24,961,471 | 4,865,412 | 513% |
| | 2036 | 2,644,296 | 124,401 | 2126% | 22,543,197 | 2,340,651 | 963% | 22,033,084 | 3,996,616 | 551% |
| | 2037 | 2,149,442 | 90,382 | 2378% | 19,631,807 | 1,911,679 | 1027% | 19,173,953 | 3,264,616 | 587% |
| | 2038 | 1,738,299 | 61,536 | 2825% | 16,994,648 | 1,552,756 | 1094% | 16,587,300 | 2,651,952 | 625% |
| | 2039 | 1,371,030 | 42,081 | 3258% | 14,695,868 | 1,253,438 | 1172% | 14,332,705 | 2,140,916 | 669% |
| | 2040 | 1,088,312 | 34,124 | 3189% | 12,553,551 | 1,004,793 | 1249% | 12,236,416 | 1,716,311 | 713% |
| ***Values as of 12/31/2015 (discounted at original pricing interest rates)*** | | | | | | | | | | |
| | Past : | 2,219,402,140 | 4,095,378,037 | 54.2% | 2,710,902,345 | 4,482,307,139 | 60.5% | 2,710,902,345 | 4,482,307,139 | 60.5% |
| | Future : | 154,474,615 | 34,615,869 | 446.3% | 830,108,256 | 261,856,427 | 317.0% | 821,395,428 | 383,601,265 | 214.1% |
| | Lifetime : | 2,373,876,755 | 4,129,993,906 | 57.5% | 3,541,010,601 | 4,744,163,566 | 74.6% | 3,532,297,773 | 4,865,908,404 | 72.6% |

| | |
|---|---|
| **Present Value of Future Earned Premiums: A** | **383,601,265** |
| **Present Value of Future Incurred Claims: B** | **821,395,428** |
| **Net Level Premium Reserves (based on original pricing assumptions and discount rates): C** | **493,207,507** |
| **Future Loss Ratio adjusted for Net Level Premium Reserves: (B - C) / A** | **85.6%** |

# Exhibit 1B: Nationwide Loss Ratio Exhibit
## Gold (LTC-96, LTC-96CL, NH-99, A-3541, A-3542, LTC2000)

| | | Original Assumptions | | | Historical & Projected Experience | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Before Proposed Increase | | | With Proposed Rate Increase | | |
| | Calendar Year | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio |
| | 1988 | - | - | - | - | 28,652 | 0% | - | 28,652 | 0% |
| | 1989 | - | - | - | - | 88,693 | 0% | - | 88,693 | 0% |
| | 1990 | - | - | - | - | 156,650 | 0% | - | 156,650 | 0% |
| | 1991 | - | - | - | - | 243,030 | 0% | - | 243,030 | 0% |
| | 1992 | - | - | - | - | 1,841,638 | 0% | - | 1,841,638 | 0% |
| | 1993 | - | - | - | - | 3,456,124 | 0% | - | 3,456,124 | 0% |
| | 1994 | - | - | - | 6,812 | 5,202,449 | 0% | 6,812 | 5,202,449 | 0% |
| | 1995 | - | - | - | - | 7,910,341 | 0% | - | 7,910,341 | 0% |
| | 1996 | 46,523 | 507,740 | 9% | - | 13,397,795 | 0% | - | 13,397,795 | 0% |
| | 1997 | 1,883,605 | 20,957,444 | 9% | 65,089 | 38,246,222 | 0% | 65,089 | 38,246,222 | 0% |
| | 1998 | 6,842,508 | 65,556,158 | 10% | 7,442,814 | 85,904,883 | 9% | 7,442,814 | 85,904,883 | 9% |
| | 1999 | 14,704,687 | 114,182,665 | 13% | 20,340,764 | 140,232,471 | 15% | 20,340,764 | 140,232,471 | 15% |
| | 2000 | 25,918,419 | 171,360,973 | 15% | 31,719,148 | 206,758,030 | 15% | 31,719,148 | 206,758,030 | 15% |
| | 2001 | 37,631,987 | 219,645,420 | 17% | 55,659,617 | 266,930,822 | 21% | 55,659,617 | 266,930,822 | 21% |
| | 2002 | 49,898,653 | 259,751,045 | 19% | 82,848,312 | 320,839,184 | 26% | 82,848,312 | 320,839,184 | 26% |
| | 2003 | 59,562,641 | 253,233,083 | 24% | 96,854,643 | 329,201,692 | 29% | 96,854,643 | 329,201,692 | 29% |
| | 2004 | 67,298,459 | 229,753,188 | 29% | 114,890,612 | 319,920,648 | 36% | 114,890,612 | 319,920,648 | 36% |
| | 2005 | 72,669,704 | 209,369,594 | 35% | 142,601,716 | 311,020,926 | 46% | 142,601,716 | 311,020,926 | 46% |
| Historical | 2006 | 77,353,484 | 191,816,110 | 40% | 185,261,651 | 302,430,040 | 61% | 185,261,651 | 302,430,040 | 61% |
| Experience | 2007 | 82,554,406 | 176,590,927 | 47% | 234,824,580 | 294,128,991 | 80% | 234,824,580 | 294,128,991 | 80% |
| | 2008 | 87,826,370 | 163,258,059 | 54% | 242,878,448 | 285,608,970 | 85% | 242,878,448 | 285,608,970 | 85% |
| | 2009 | 92,407,052 | 151,400,475 | 61% | 275,194,561 | 274,012,433 | 100% | 275,194,561 | 274,012,433 | 100% |
| | 2010 | 97,026,650 | 140,646,773 | 69% | 278,839,314 | 282,412,724 | 99% | 278,839,314 | 282,412,724 | 99% |
| | 2011 | 101,964,803 | 130,677,044 | 78% | 309,667,864 | 283,636,951 | 109% | 309,667,864 | 283,636,951 | 109% |
| | 2012 | 107,106,387 | 121,236,700 | 88% | 336,214,310 | 281,275,527 | 120% | 336,214,310 | 281,275,527 | 120% |
| | 2013 | 112,188,316 | 112,151,971 | 100% | 343,218,650 | 321,183,083 | 107% | 343,218,650 | 321,183,083 | 107% |
| | 2014 | 117,118,930 | 103,386,735 | 113% | 396,964,438 | 305,924,489 | 130% | 396,964,438 | 305,924,489 | 130% |
| | 2015 | 121,754,306 | 94,957,671 | 128% | 421,775,536 | 281,513,531 | 150% | 421,775,536 | 281,513,531 | 150% |
| | 2016 | 125,970,599 | 86,883,188 | 145% | 383,636,149 | 283,764,057 | 135% | 383,636,149 | 283,764,057 | 135% |
| | 2017 | 129,700,208 | 79,180,098 | 164% | 407,696,203 | 358,621,433 | 114% | 407,696,203 | 358,621,433 | 114% |
| Projected | 2018 | 132,793,992 | 71,864,025 | 185% | 430,714,322 | 345,995,687 | 124% | 430,714,322 | 345,995,687 | 124% |
| Future | 2019 | 135,179,074 | 64,948,256 | 208% | 450,713,675 | 322,822,058 | 140% | 448,111,428 | 342,165,835 | 131% |
| Experience | 2020 | 136,799,154 | 58,442,882 | 234% | 465,989,771 | 299,848,434 | 155% | 452,213,925 | 392,114,544 | 115% |
| | 2021 | 137,634,476 | 52,355,371 | 263% | 476,472,497 | 277,064,835 | 172% | 461,635,186 | 370,358,493 | 125% |
| | 2022 | 137,663,110 | 46,689,178 | 295% | 482,225,135 | 254,534,693 | 189% | 467,485,284 | 340,700,587 | 137% |
| | 2023 | 136,741,174 | 41,443,414 | 330% | 481,538,541 | 232,390,512 | 207% | 466,923,575 | 311,487,053 | 150% |
| | 2024 | 134,827,001 | 36,613,017 | 368% | 476,468,301 | 210,841,848 | 226% | 461,989,699 | 282,993,869 | 163% |
| | 2025 | 131,952,950 | 32,190,787 | 410% | 466,380,293 | 190,057,929 | 245% | 452,124,484 | 255,446,921 | 177% |
| | 2026 | 128,201,061 | 28,167,347 | 455% | 454,739,153 | 170,189,144 | 267% | 440,658,685 | 229,050,221 | 192% |
| | 2027 | 123,640,882 | 24,530,268 | 504% | 440,249,804 | 151,426,681 | 291% | 426,392,290 | 204,064,686 | 209% |
| | 2028 | 118,227,080 | 21,262,729 | 556% | 422,074,734 | 133,930,639 | 315% | 408,573,343 | 180,712,206 | 226% |
| | 2029 | 112,127,070 | 18,345,977 | 611% | 402,265,507 | 117,736,120 | 342% | 389,180,010 | 159,048,995 | 245% |
| | 2030 | 105,484,771 | 15,759,958 | 669% | 379,045,063 | 102,876,968 | 368% | 366,552,328 | 139,130,148 | 263% |
| | 2031 | 98,452,945 | 13,483,372 | 730% | 358,034,426 | 89,370,632 | 401% | 346,004,254 | 120,988,989 | 286% |
| | 2032 | 91,129,382 | 11,493,607 | 793% | 336,623,234 | 77,231,465 | 436% | 325,077,513 | 104,654,420 | 311% |
| | 2033 | 83,606,979 | 9,765,314 | 856% | 311,742,591 | 66,396,136 | 470% | 300,885,346 | 90,049,868 | 334% |
| | 2034 | 76,251,757 | 8,273,656 | 922% | 284,802,359 | 56,752,268 | 502% | 274,772,643 | 77,030,931 | 357% |
| | 2035 | 69,286,921 | 6,994,979 | 991% | 256,446,404 | 48,223,134 | 532% | 247,355,179 | 65,500,385 | 378% |
| | 2036 | 62,786,582 | 5,906,275 | 1063% | 231,867,370 | 40,726,163 | 569% | 223,539,501 | 55,352,144 | 404% |
| | 2037 | 56,755,532 | 4,985,188 | 1138% | 209,445,526 | 34,187,180 | 613% | 201,797,965 | 46,490,561 | 434% |
| | 2038 | 51,265,630 | 4,209,003 | 1218% | 187,023,555 | 28,526,454 | 656% | 180,098,076 | 38,811,480 | 464% |
| | 2039 | 46,532,613 | 3,557,502 | 1308% | 164,889,731 | 23,665,906 | 697% | 158,716,718 | 32,212,105 | 493% |
| | 2040 | 42,677,885 | 3,012,653 | 1417% | 143,434,507 | 19,521,552 | 735% | 138,024,604 | 26,580,866 | 519% |
| ***Values as of 12/31/2015 (discounted at original pricing interest rates)*** | | | | | | | | | | |
| | Past : | 2,134,349,162 | 5,963,429,220 | 35.8% | 5,281,258,262 | 9,356,768,984 | 56.4% | 5,281,258,262 | 9,356,768,984 | 56.4% |
| | Future : | 1,406,948,200 | 503,629,476 | 279.4% | 4,750,665,315 | 2,495,830,386 | 190.3% | 4,643,798,693 | 2,971,277,437 | 156.3% |
| | Lifetime : | 3,541,297,362 | 6,467,058,696 | 54.8% | 10,031,923,577 | 11,852,599,371 | 84.6% | 9,925,056,955 | 12,328,046,421 | 80.5% |

| | |
|---|---|
| **Present Value of Future Earned Premiums: A** | **2,971,277,437** |
| **Present Value of Future Incurred Claims: B** | **4,643,798,693** |
| **Net Level Premium Reserves (based on original pricing assumptions and discount rates): C** | **1,771,298,200** |
| **Future Loss Ratio adjusted for Net Level Premium Reserves: (B - C) / A** | **96.7%** |

## 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 | Incurred Claims | Earned Premium | Incurred Loss Ratio |
| | 1988 | - | - | - | - | 1,261 | 0% | - | 1,261 | 0% |
| | 1989 | - | - | - | - | 1,777 | 0% | - | 1,777 | 0% |
| | 1990 | - | - | - | - | 1,777 | 0% | - | 1,777 | 0% |
| | 1991 | - | - | - | - | 1,777 | 0% | - | 1,777 | 0% |
| | 1992 | - | - | - | - | 9,249 | 0% | - | 9,249 | 0% |
| | 1993 | - | - | - | - | 18,596 | 0% | - | 18,596 | 0% |
| | 1994 | - | - | - | - | 21,392 | 0% | - | 21,392 | 0% |
| | 1995 | - | - | - | - | 31,795 | 0% | - | 31,795 | 0% |
| | 1996 | - | - | - | - | 60,463 | 0% | - | 60,463 | 0% |
| | 1997 | - | - | - | - | 86,185 | 0% | - | 86,185 | 0% |
| | 1998 | - | - | - | - | 158,111 | 0% | - | 158,111 | 0% |
| | 1999 | - | - | - | - | 279,672 | 0% | - | 279,672 | 0% |
| | 2000 | - | - | - | - | 502,430 | 0% | - | 502,430 | 0% |
| | 2001 | - | - | - | - | 951,440 | 0% | - | 951,440 | 0% |
| | 2002 | 530,322 | 12,698,284 | 4% | 465,042 | 14,282,829 | 3% | 465,042 | 14,282,829 | 3% |
| | 2003 | 5,305,328 | 127,228,826 | 4% | 3,576,435 | 127,552,466 | 3% | 3,576,435 | 127,552,466 | 3% |
| | 2004 | 9,699,600 | 163,967,196 | 6% | 11,748,203 | 167,266,305 | 7% | 11,748,203 | 167,266,305 | 7% |
| | 2005 | 16,094,366 | 155,411,257 | 10% | 12,068,101 | 163,001,655 | 7% | 12,068,101 | 163,001,655 | 7% |
| Historical | 2006 | 20,943,075 | 149,091,368 | 14% | 25,390,358 | 160,170,979 | 16% | 25,390,358 | 160,170,979 | 16% |
| Experience | 2007 | 24,004,718 | 144,049,333 | 17% | 42,802,036 | 157,402,614 | 27% | 42,802,036 | 157,402,614 | 27% |
| | 2008 | 28,646,468 | 139,729,315 | 21% | 34,242,194 | 154,475,063 | 22% | 34,242,194 | 154,475,063 | 22% |
| | 2009 | 36,453,136 | 135,778,653 | 27% | 43,724,555 | 151,568,350 | 29% | 43,724,555 | 151,568,350 | 29% |
| | 2010 | 42,032,713 | 131,708,118 | 32% | 54,586,316 | 148,590,074 | 37% | 54,586,316 | 148,590,074 | 37% |
| | 2011 | 46,626,250 | 127,401,554 | 37% | 65,983,350 | 145,176,823 | 45% | 65,983,350 | 145,176,823 | 45% |
| | 2012 | 51,922,829 | 122,882,809 | 42% | 84,639,471 | 147,993,144 | 57% | 84,639,471 | 147,993,144 | 57% |
| | 2013 | 57,099,075 | 118,162,585 | 48% | 83,341,141 | 187,299,353 | 44% | 83,341,141 | 187,299,353 | 44% |
| | 2014 | 62,239,279 | 113,310,529 | 55% | 97,412,198 | 181,867,869 | 54% | 97,412,198 | 181,867,869 | 54% |
| | 2015 | 67,999,982 | 108,410,381 | 63% | 125,787,389 | 170,326,723 | 74% | 125,787,389 | 170,326,723 | 74% |
| | 2016 | 74,132,841 | 103,492,085 | 72% | 116,579,568 | 170,213,537 | 68% | 116,579,568 | 170,213,537 | 68% |
| | 2017 | 80,634,893 | 98,570,926 | 82% | 133,624,256 | 196,009,449 | 68% | 133,624,256 | 196,009,449 | 68% |
| Projected | 2018 | 87,491,978 | 93,657,345 | 93% | 151,478,565 | 193,077,257 | 78% | 151,478,565 | 193,077,257 | 78% |
| Future | 2019 | 94,516,509 | 88,759,097 | 106% | 169,125,584 | 186,109,116 | 91% | 168,349,320 | 197,014,204 | 85% |
| Experience | 2020 | 101,734,186 | 83,880,129 | 121% | 188,039,420 | 178,815,944 | 105% | 183,503,090 | 233,085,231 | 79% |
| | 2021 | 109,049,518 | 79,029,440 | 138% | 207,779,693 | 171,265,586 | 121% | 202,328,862 | 227,971,675 | 89% |
| | 2022 | 117,214,869 | 74,220,806 | 158% | 229,915,810 | 163,476,615 | 141% | 223,836,307 | 217,635,228 | 103% |
| | 2023 | 124,829,796 | 69,463,990 | 180% | 252,274,989 | 155,439,073 | 162% | 245,500,677 | 206,964,919 | 119% |
| | 2024 | 131,732,357 | 64,774,865 | 203% | 272,195,758 | 147,198,186 | 185% | 264,768,249 | 196,020,684 | 135% |
| | 2025 | 138,169,807 | 60,164,185 | 230% | 289,420,212 | 138,773,115 | 209% | 281,401,847 | 184,827,814 | 152% |
| | 2026 | 143,668,554 | 55,646,192 | 258% | 295,586,060 | 130,180,414 | 227% | 287,413,064 | 173,408,187 | 166% |
| | 2027 | 148,562,059 | 51,248,381 | 290% | 307,842,946 | 121,411,238 | 254% | 299,235,096 | 161,750,059 | 185% |
| | 2028 | 152,764,076 | 46,994,973 | 325% | 326,012,689 | 112,571,355 | 290% | 316,675,256 | 149,994,093 | 211% |
| | 2029 | 156,223,998 | 42,908,721 | 364% | 342,423,621 | 103,705,084 | 330% | 332,387,319 | 138,199,266 | 241% |
| | 2030 | 158,646,884 | 39,002,447 | 407% | 353,525,385 | 94,927,345 | 372% | 342,978,327 | 126,518,673 | 271% |
| | 2031 | 159,392,842 | 35,286,670 | 452% | 340,112,792 | 86,290,910 | 394% | 330,065,104 | 115,022,726 | 287% |
| | 2032 | 159,256,407 | 31,781,561 | 501% | 335,443,332 | 77,811,539 | 431% | 325,493,911 | 103,732,670 | 314% |
| | 2033 | 158,050,169 | 28,504,175 | 554% | 338,641,350 | 69,643,997 | 486% | 328,410,327 | 92,855,015 | 354% |
| | 2034 | 154,286,804 | 25,468,770 | 606% | 337,693,701 | 61,912,847 | 545% | 327,311,930 | 82,556,117 | 396% |
| | 2035 | 148,896,550 | 22,675,510 | 657% | 332,293,379 | 54,694,492 | 608% | 321,918,033 | 72,938,240 | 441% |
| | 2036 | 142,763,011 | 20,115,463 | 710% | 302,775,860 | 48,009,060 | 631% | 293,412,261 | 64,028,614 | 458% |
| | 2037 | 137,220,464 | 17,788,392 | 771% | 281,782,364 | 41,833,814 | 674% | 273,054,725 | 55,797,336 | 489% |
| | 2038 | 131,428,978 | 15,694,035 | 837% | 266,857,147 | 36,199,114 | 737% | 258,492,503 | 48,285,339 | 535% |
| | 2039 | 124,257,603 | 13,830,256 | 898% | 252,376,460 | 31,097,935 | 812% | 244,349,463 | 41,483,628 | 589% |
| | 2040 | 117,069,325 | 12,183,254 | 961% | 238,071,478 | 26,541,168 | 897% | 230,377,627 | 35,407,040 | 651% |
| ***Values as of 12/31/2015 (discounted at original pricing interest rates)*** | | | | | | | | | | |
| | Past : | 615,787,982 | 2,760,415,008 | 22.3% | 873,383,252 | 3,178,863,245 | 27.5% | 873,383,252 | 3,178,863,245 | 27.5% |
| | Future : | 1,698,036,998 | 808,145,603 | 210.1% | 3,183,164,103 | 1,714,266,005 | 185.7% | 3,105,319,523 | 2,071,432,322 | 149.9% |
| | Lifetime : | 2,313,824,980 | 3,568,560,611 | 64.8% | 4,056,547,354 | 4,893,129,250 | 82.9% | 3,978,702,775 | 5,250,295,567 | 75.8% |

| | |
|---|---|
| **Present Value of Future Earned Premiums: A** | **2,071,432,322** |
| **Present Value of Future Incurred Claims: B** | **3,105,319,523** |
| **Net Level Premium Reserves (based on original pricing assumptions and discount rates): C** | **1,002,361,988** |
| **Future Loss Ratio adjusted for Net Level Premium Reserves: (B - C) / A** | **101.5%** |

## Exhibit 1: Nationwide Loss Ratio Exhibit (Comprehensive Forms)
## Advantage (LTC-91, LTC-94, NH-91, NH-94)

| | Calendar Year | Historical & Projected Experience With Proposed Premium Rate Since Inception: Incurred Claims | Earned Premium | Incurred Loss Ratio |
|---|---|---|---|---|
| | 1988 | - | 422,121 | 0% |
| | 1989 | - | 2,885,580 | 0% |
| | 1990 | - | 6,618,345 | 0% |
| | 1991 | - | 13,582,564 | 0% |
| | 1992 | 171,325 | 34,368,735 | 0% |
| | 1993 | 2,333,876 | 66,637,048 | 4% |
| | 1994 | 4,555,691 | 94,912,029 | 5% |
| | 1995 | 9,721,203 | 135,539,179 | 7% |
| | 1996 | 15,337,602 | 205,774,230 | 7% |
| | 1997 | 24,912,338 | 253,839,070 | 10% |
| | 1998 | 31,589,176 | 244,699,165 | 13% |
| | 1999 | 33,719,968 | 233,227,890 | 14% |
| | 2000 | 47,856,130 | 223,672,968 | 21% |
| | 2001 | 45,017,699 | 215,953,320 | 21% |
| | 2002 | 46,893,079 | 208,954,309 | 22% |
| | 2003 | 62,959,362 | 201,477,772 | 31% |
| | 2004 | 63,955,339 | 194,488,092 | 33% |
| | 2005 | 70,787,345 | 187,580,740 | 38% |
| Historical | 2006 | 81,268,122 | 180,089,747 | 45% |
| Experience | 2007 | 105,488,062 | 172,560,062 | 61% |
| | 2008 | 104,434,550 | 164,759,719 | 63% |
| | 2009 | 91,580,847 | 155,467,861 | 59% |
| | 2010 | 110,819,428 | 146,070,612 | 76% |
| | 2011 | 107,314,410 | 136,870,887 | 78% |
| | 2012 | 101,225,754 | 127,712,137 | 79% |
| | 2013 | 98,013,416 | 118,156,346 | 83% |
| | 2014 | 109,817,986 | 105,950,162 | 104% |
| | 2015 | 115,807,139 | 93,543,975 | 124% |
| | 2016 | 107,459,793 | 86,004,544 | 125% |
| | 2017 | 107,651,849 | 77,749,510 | 138% |
| Projected | 2018 | 106,393,880 | 69,913,072 | 152% |
| Future | 2019 | 102,880,013 | 62,520,264 | 165% |
| Experience | 2020 | 98,510,864 | 55,580,813 | 177% |
| | 2021 | 94,579,292 | 49,120,575 | 193% |
| | 2022 | 90,063,840 | 43,153,443 | 209% |
| | 2023 | 84,597,647 | 37,696,638 | 224% |
| | 2024 | 77,955,136 | 32,745,055 | 238% |
| | 2025 | 71,281,269 | 28,278,835 | 252% |
| | 2026 | 66,014,401 | 24,292,930 | 272% |
| | 2027 | 60,866,095 | 20,777,096 | 293% |
| | 2028 | 55,755,447 | 17,704,246 | 315% |
| | 2029 | 50,578,904 | 15,026,451 | 337% |
| | 2030 | 45,442,808 | 12,696,916 | 358% |
| | 2031 | 41,367,512 | 10,678,996 | 387% |
| | 2032 | 37,548,398 | 8,941,881 | 420% |
| | 2033 | 33,823,517 | 7,456,104 | 454% |
| | 2034 | 29,935,014 | 6,190,053 | 484% |
| | 2035 | 26,231,054 | 5,112,875 | 513% |
| | 2036 | 23,153,724 | 4,199,890 | 551% |
| | 2037 | 20,149,173 | 3,430,660 | 587% |
| | 2038 | 17,430,958 | 2,786,834 | 625% |
| | 2039 | 15,061,691 | 2,249,807 | 669% |
| | 2040 | 12,858,781 | 1,803,606 | 713% |
| ***Values as of 12/31/2015 (discounted at maximum statutory valuation rates)*** | | | | |
| | Past : | 2,159,122,369 | 7,339,225,296 | 29.4% |
| | Future : | 1,024,198,082 | 528,078,432 | 193.9% |
| | Lifetime : | 3,183,320,450 | 7,867,303,728 | 40.5% |

# Exhibit 1: Nationwide Loss Ratio Exhibit
## Gold (LTC-96, LTC-96CL, NH-99, A-3541, A-3542, LTC2000)

| | | Historical & Projected Experience With Proposed Premium Rate Since Inception | | |
|---|---|---|---|---|
| | Calendar Year | Incurred Claims | Earned Premium | Incurred Loss Ratio |
| Historical Experience | 1988 | - | 53,108 | 0% |
| | 1989 | - | 275,621 | 0% |
| | 1990 | - | 494,252 | 0% |
| | 1991 | - | 792,740 | 0% |
| | 1992 | - | 6,118,284 | 0% |
| | 1993 | - | 11,453,969 | 0% |
| | 1994 | 6,812 | 17,067,838 | 0% |
| | 1995 | - | 25,656,878 | 0% |
| | 1996 | - | 42,937,182 | 0% |
| | 1997 | 65,089 | 119,683,684 | 0% |
| | 1998 | 7,442,814 | 267,488,807 | 3% |
| | 1999 | 20,340,764 | 440,427,330 | 5% |
| | 2000 | 31,719,148 | 657,397,223 | 5% |
| | 2001 | 55,659,617 | 860,535,135 | 6% |
| | 2002 | 82,848,312 | 1,046,853,732 | 8% |
| | 2003 | 96,854,643 | 1,078,155,303 | 9% |
| | 2004 | 114,890,612 | 1,049,764,470 | 11% |
| | 2005 | 142,601,716 | 1,023,254,349 | 14% |
| | 2006 | 185,261,651 | 997,982,612 | 19% |
| | 2007 | 234,824,580 | 973,906,171 | 24% |
| | 2008 | 242,878,448 | 949,180,805 | 26% |
| | 2009 | 275,194,561 | 914,346,475 | 30% |
| | 2010 | 278,839,314 | 881,186,651 | 32% |
| | 2011 | 309,667,864 | 847,183,461 | 37% |
| | 2012 | 336,214,310 | 785,558,513 | 43% |
| | 2013 | 343,218,650 | 695,016,649 | 49% |
| | 2014 | 396,964,438 | 645,588,661 | 61% |
| | 2015 | 421,775,536 | 594,473,667 | 71% |
| Projected Future Experience | 2016 | 385,241,987 | 552,817,295 | 70% |
| | 2017 | 412,550,714 | 520,140,337 | 79% |
| | 2018 | 438,220,095 | 487,747,521 | 90% |
| | 2019 | 460,434,760 | 455,617,585 | 101% |
| | 2020 | 477,241,896 | 423,722,292 | 113% |
| | 2021 | 488,657,972 | 392,038,206 | 125% |
| | 2022 | 494,850,518 | 360,644,212 | 137% |
| | 2023 | 494,255,928 | 329,720,602 | 150% |
| | 2024 | 489,033,236 | 299,559,510 | 163% |
| | 2025 | 478,590,541 | 270,400,043 | 177% |
| | 2026 | 466,453,567 | 242,458,157 | 192% |
| | 2027 | 451,352,059 | 216,010,041 | 209% |
| | 2028 | 432,490,043 | 191,290,575 | 226% |
| | 2029 | 411,961,480 | 168,359,262 | 245% |
| | 2030 | 388,009,239 | 147,274,423 | 263% |
| | 2031 | 366,258,340 | 128,071,334 | 286% |
| | 2032 | 344,106,609 | 110,780,587 | 311% |
| | 2033 | 318,498,302 | 95,321,126 | 334% |
| | 2034 | 290,857,037 | 81,540,099 | 357% |
| | 2035 | 261,834,634 | 69,334,588 | 378% |
| | 2036 | 236,624,856 | 58,592,298 | 404% |
| | 2037 | 213,610,633 | 49,211,983 | 434% |
| | 2038 | 190,640,496 | 41,083,392 | 464% |
| | 2039 | 168,007,534 | 34,097,708 | 493% |
| | 2040 | 146,104,165 | 28,136,833 | 519% |
| ***Values as of 12/31/2015 (discounted at maximum statutory valuation rates)*** | | | | |
| | Past : | 4,550,486,958 | 22,597,077,470 | 20.1% |
| | Future : | 6,129,896,741 | 4,287,338,403 | 143.0% |
| | Lifetime : | 10,680,383,699 | 26,884,415,873 | 39.7% |

## Exhibit 1: Nationwide Loss Ratio Exhibit
## Custom Care (LTC-02) and Essential Care (BSC-02)

| | Calendar Year | Historical & Projected Experience With Proposed Rate Since Inception: Incurred Claims | Earned Premium | Incurred Loss Ratio |
|---|---|---|---|---|
| Historical Experience | 1988 | - | 2,473 | 0% |
| | 1989 | - | 5,936 | 0% |
| | 1990 | - | 5,936 | 0% |
| | 1991 | - | 5,936 | 0% |
| | 1992 | - | 27,461 | 0% |
| | 1993 | - | 52,916 | 0% |
| | 1994 | - | 62,636 | 0% |
| | 1995 | - | 95,415 | 0% |
| | 1996 | - | 185,484 | 0% |
| | 1997 | - | 268,957 | 0% |
| | 1998 | - | 487,013 | 0% |
| | 1999 | - | 868,394 | 0% |
| | 2000 | - | 1,574,046 | 0% |
| | 2001 | - | 2,976,631 | 0% |
| | 2002 | 465,042 | 42,625,607 | 1% |
| | 2003 | 3,576,435 | 383,586,367 | 1% |
| | 2004 | 11,748,203 | 504,998,517 | 2% |
| | 2005 | 12,068,101 | 492,841,740 | 2% |
| | 2006 | 25,390,358 | 484,715,899 | 5% |
| | 2007 | 42,802,036 | 477,098,337 | 9% |
| | 2008 | 34,242,194 | 469,119,109 | 7% |
| | 2009 | 43,724,555 | 460,899,750 | 9% |
| | 2010 | 54,586,316 | 452,835,439 | 12% |
| | 2011 | 65,983,350 | 443,703,831 | 15% |
| | 2012 | 84,639,471 | 401,648,766 | 21% |
| | 2013 | 83,341,141 | 341,180,066 | 24% |
| | 2014 | 97,412,198 | 319,133,451 | 31% |
| | 2015 | 125,787,389 | 298,939,244 | 42% |
| Projected Future Experience | 2016 | 116,989,396 | 286,015,396 | 41% |
| | 2017 | 134,864,644 | 277,320,849 | 49% |
| | 2018 | 153,449,566 | 268,243,872 | 57% |
| | 2019 | 171,735,852 | 258,598,444 | 66% |
| | 2020 | 191,145,946 | 248,499,570 | 77% |
| | 2021 | 211,265,388 | 238,040,801 | 89% |
| | 2022 | 233,722,780 | 227,247,810 | 103% |
| | 2023 | 256,344,030 | 216,106,211 | 119% |
| | 2024 | 276,462,617 | 204,678,588 | 135% |
| | 2025 | 293,830,894 | 192,991,348 | 152% |
| | 2026 | 300,107,616 | 181,067,335 | 166% |
| | 2027 | 312,451,808 | 168,894,287 | 185% |
| | 2028 | 330,662,270 | 156,619,080 | 211% |
| | 2029 | 347,068,308 | 144,303,295 | 241% |
| | 2030 | 358,127,104 | 132,106,790 | 271% |
| | 2031 | 344,643,525 | 120,103,086 | 287% |
| | 2032 | 339,870,430 | 108,314,368 | 314% |
| | 2033 | 342,915,659 | 96,956,265 | 354% |
| | 2034 | 341,768,748 | 86,202,482 | 396% |
| | 2035 | 336,136,612 | 76,159,799 | 441% |
| | 2036 | 306,371,788 | 66,856,650 | 458% |
| | 2037 | 285,115,093 | 58,261,811 | 489% |
| | 2038 | 269,909,683 | 50,418,021 | 535% |
| | 2039 | 255,141,968 | 43,315,890 | 589% |
| | 2040 | 240,553,020 | 36,970,910 | 651% |
| ***Values as of 12/31/2015 (discounted at maximum statutory valuation rates)*** | | | | |
| | Past : | 808,729,578 | 7,652,067,004 | 10.6% |
| | Future : | 4,166,525,543 | 2,802,023,577 | 148.7% |
| | Lifetime : | 4,975,255,121 | 10,454,090,580 | 47.6% |

| Rate Increase | |
|---|---|
| Average: | 77.6% |
| Minimum: | 80.7% |
| Maximum: | 60.5% |

# Exhibit 1: Nationwide Loss Ratio Exhibit (Comprehensive Forms) - Step 4
## Advantage (LTC-91, LTC-94, NH-91, NH-94)

| | | Original Assumptions | | | Historical & Projected Experience | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Before Proposed Increase | | | With Proposed Rate Increase | | |
| | Calendar Year | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio |
| | 1988 | - | - | - | - | 258,164 | 0% | - | 258,164 | 0% |
| | 1989 | - | - | - | - | 1,172,070 | 0% | - | 1,172,070 | 0% |
| | 1990 | - | - | - | - | 2,689,198 | 0% | - | 2,689,198 | 0% |
| | 1991 | 8,655 | 112,996 | 8% | - | 5,489,136 | 0% | - | 5,489,136 | 0% |
| | 1992 | 690,018 | 8,806,570 | 8% | 171,325 | 14,108,712 | 1% | 171,325 | 14,108,712 | 1% |
| | 1993 | 2,789,351 | 22,955,541 | 12% | 2,333,876 | 27,549,003 | 8% | 2,333,876 | 27,549,003 | 8% |
| | 1994 | 6,055,651 | 34,864,930 | 17% | 4,555,691 | 39,413,984 | 12% | 4,555,691 | 39,413,984 | 12% |
| | 1995 | 10,579,753 | 51,968,912 | 20% | 9,721,203 | 56,546,947 | 17% | 9,721,203 | 56,546,947 | 17% |
| | 1996 | 17,375,216 | 82,002,617 | 21% | 15,337,602 | 86,258,373 | 18% | 15,337,602 | 86,258,373 | 18% |
| | 1997 | 25,450,971 | 99,309,496 | 26% | 24,912,338 | 106,476,565 | 23% | 24,912,338 | 106,476,565 | 23% |
| | 1998 | 31,660,190 | 88,848,511 | 36% | 31,589,176 | 102,506,949 | 31% | 31,589,176 | 102,506,949 | 31% |
| | 1999 | 35,282,870 | 78,339,734 | 45% | 33,719,968 | 97,602,592 | 35% | 33,719,968 | 97,602,592 | 35% |
| | 2000 | 37,142,443 | 69,345,863 | 54% | 47,856,130 | 93,476,257 | 51% | 47,856,130 | 93,476,257 | 51% |
| | 2001 | 37,714,233 | 61,616,390 | 61% | 45,017,699 | 90,079,513 | 50% | 45,017,699 | 90,079,513 | 50% |
| | 2002 | 37,898,630 | 54,926,042 | 69% | 46,893,079 | 86,954,536 | 54% | 46,893,079 | 86,954,536 | 54% |
| | 2003 | 38,124,886 | 49,060,541 | 78% | 62,959,362 | 83,629,915 | 75% | 62,959,362 | 83,629,915 | 75% |
| | 2004 | 38,367,085 | 43,831,315 | 88% | 63,955,339 | 80,498,541 | 79% | 63,955,339 | 80,498,541 | 79% |
| | 2005 | 38,503,466 | 39,101,772 | 98% | 70,787,345 | 77,412,942 | 91% | 70,787,345 | 77,412,942 | 91% |
| Historical | 2006 | 38,427,103 | 34,793,492 | 110% | 81,268,122 | 74,083,699 | 110% | 81,268,122 | 74,083,699 | 110% |
| Experience | 2007 | 38,097,885 | 30,855,916 | 123% | 105,488,062 | 70,752,259 | 149% | 105,488,062 | 70,752,259 | 149% |
| | 2008 | 37,538,952 | 27,259,094 | 138% | 104,434,550 | 67,287,940 | 155% | 104,434,550 | 67,287,940 | 155% |
| | 2009 | 36,799,221 | 23,985,475 | 153% | 91,580,847 | 63,287,258 | 145% | 91,580,847 | 63,287,258 | 145% |
| | 2010 | 35,925,504 | 21,018,615 | 171% | 110,819,428 | 63,685,138 | 174% | 110,819,428 | 63,685,138 | 174% |
| | 2011 | 34,948,107 | 18,344,202 | 191% | 107,314,410 | 62,464,285 | 172% | 107,314,410 | 62,464,285 | 172% |
| | 2012 | 33,900,617 | 15,943,600 | 213% | 101,225,754 | 60,450,729 | 167% | 101,225,754 | 60,450,729 | 167% |
| | 2013 | 32,817,987 | 13,795,253 | 238% | 98,013,416 | 65,462,435 | 150% | 98,013,416 | 65,462,435 | 150% |
| | 2014 | 31,690,289 | 11,884,168 | 267% | 109,817,986 | 59,697,793 | 184% | 109,817,986 | 59,697,793 | 184% |
| | 2015 | 30,476,739 | 10,202,664 | 299% | 115,807,139 | 52,689,517 | 220% | 115,807,139 | 52,689,517 | 220% |
| | 2016 | 29,155,292 | 8,725,256 | 334% | 107,019,406 | 48,414,710 | 221% | 107,019,406 | 48,414,710 | 221% |
| | 2017 | 27,726,515 | 7,425,595 | 373% | 105,925,430 | 43,736,668 | 242% | 105,629,630 | 46,493,012 | 227% |
| Projected | 2018 | 26,210,983 | 6,282,905 | 417% | 103,734,067 | 39,301,056 | 264% | 101,686,179 | 62,105,892 | 164% |
| Future | 2019 | 24,649,285 | 5,290,432 | 466% | 99,642,465 | 35,121,279 | 284% | 97,900,620 | 59,494,283 | 165% |
| Experience | 2020 | 23,096,673 | 4,448,929 | 519% | 94,976,747 | 31,202,163 | 304% | 93,742,938 | 52,890,702 | 177% |
| | 2021 | 21,593,486 | 3,726,034 | 580% | 90,968,365 | 27,557,519 | 330% | 90,001,654 | 46,743,140 | 193% |
| | 2022 | 20,115,806 | 3,099,908 | 649% | 86,537,779 | 24,194,459 | 358% | 85,704,750 | 41,064,817 | 209% |
| | 2023 | 18,603,133 | 2,554,742 | 728% | 81,253,264 | 21,122,017 | 385% | 80,503,121 | 35,872,121 | 224% |
| | 2024 | 17,029,270 | 2,090,150 | 815% | 74,865,070 | 18,336,598 | 408% | 74,182,108 | 31,160,194 | 238% |
| | 2025 | 15,428,659 | 1,712,886 | 901% | 68,474,807 | 15,826,413 | 433% | 67,831,255 | 26,910,139 | 252% |
| | 2026 | 13,856,153 | 1,398,214 | 991% | 63,495,158 | 13,588,047 | 467% | 62,819,304 | 23,117,152 | 272% |
| | 2027 | 12,318,008 | 1,130,058 | 1090% | 58,626,947 | 11,615,286 | 505% | 57,920,176 | 19,771,484 | 293% |
| | 2028 | 10,799,587 | 899,002 | 1201% | 53,780,588 | 9,892,478 | 544% | 53,056,883 | 16,847,360 | 315% |
| | 2029 | 9,316,401 | 709,635 | 1313% | 48,848,528 | 8,392,309 | 582% | 48,130,886 | 14,299,171 | 337% |
| | 2030 | 7,943,944 | 568,112 | 1398% | 43,933,781 | 7,088,208 | 620% | 43,243,376 | 12,082,385 | 358% |
| | 2031 | 6,758,159 | 452,838 | 1492% | 40,057,390 | 5,959,339 | 672% | 39,365,324 | 10,162,132 | 387% |
| | 2032 | 5,724,693 | 358,046 | 1599% | 36,415,408 | 4,988,211 | 730% | 35,731,055 | 8,509,094 | 420% |
| | 2033 | 4,793,811 | 281,000 | 1706% | 32,846,754 | 4,158,113 | 790% | 32,186,459 | 7,095,229 | 454% |
| | 2034 | 3,970,223 | 217,225 | 1828% | 29,095,984 | 3,451,166 | 843% | 28,486,159 | 5,890,454 | 484% |
| | 2035 | 3,253,080 | 164,965 | 1972% | 25,513,621 | 2,849,980 | 895% | 24,961,471 | 4,865,412 | 513% |
| | 2036 | 2,644,296 | 124,401 | 2126% | 22,543,197 | 2,340,651 | 963% | 22,033,084 | 3,996,616 | 551% |
| | 2037 | 2,149,442 | 90,382 | 2378% | 19,631,807 | 1,911,679 | 1027% | 19,173,953 | 3,264,616 | 587% |
| | 2038 | 1,738,299 | 61,536 | 2825% | 16,994,648 | 1,552,756 | 1094% | 16,587,300 | 2,651,952 | 625% |
| | 2039 | 1,371,030 | 42,081 | 3258% | 14,695,868 | 1,253,438 | 1172% | 14,332,705 | 2,140,916 | 669% |
| | 2040 | 1,088,312 | 34,124 | 3189% | 12,553,551 | 1,004,793 | 1249% | 12,236,416 | 1,716,311 | 713% |
| ***Values as of 12/31/2015 (discounted at maximum statutory valuation rates)*** | | | | | | | | | | |
| | Past : | 1,155,799,759 | 2,010,835,161 | 57.5% | 2,159,122,369 | 3,117,635,241 | 69.3% | 2,159,122,369 | 3,117,635,241 | 69.3% |
| | Future : | 225,909,324 | 42,105,858 | 536.5% | 993,582,480 | 296,388,065 | 335.2% | 982,422,424 | 440,562,604 | 223.0% |
| | Lifetime : | 1,381,709,083 | 2,052,941,019 | 67.3% | 3,152,704,848 | 3,414,023,306 | 92.3% | 3,141,544,793 | 3,558,197,846 | 88.3% |

***Total Incurred Claims exceed Total Initial Premiums x max(58%, Original Pricing Loss Ratio) + Increased Premiums x max(85%, Original Pricing Loss Ratio)***

| | | | | |
|---|---|---|---|---|
| | | | Accum Value of Past Initial Prm x 67.3% = | 2,044,773,614 |
| | | | Present Value of Future Initial Prm x 67.3% = | 135,278,389 |
| Accum. Value of Past Incurred Claims = | 2,159,122,369 | | Accum Value of Prior Increases x 85.0% = | 67,586,953 |
| Present Value of Future Incurred Claims = | 982,422,424 | | Present Value of Future Increases x 85.0% = | 203,631,272 |
| Total = | 3,141,544,793 | >= | Total = | 2,451,270,229 |

***Total Incurred Claims exceed Total Initial Premiums x max(60%, Original Pricing Loss Ratio) + Increased Premiums x max(80%, Original Pricing Loss Ratio)***

| | | | | |
|---|---|---|---|---|
| | | | Accum Value of Past Initial Prm x 67.3% = | 2,044,773,614 |
| | | | Present Value of Future Initial Prm x 67.3% = | 135,278,389 |
| Accum. Value of Past Incurred Claims = | 2,159,122,369 | | Accum Value of Prior Increases x 80.0% = | 63,611,250 |
| Present Value of Future Incurred Claims = | 982,422,424 | | Present Value of Future Increases x 80.0% = | 191,652,962 |
| Total = | 3,141,544,793 | >= | Total = | 2,435,316,216 |

| Rate Increase | |
|---|---|
| Average: | 17.8% |
| Minimum: | 17.8% |
| Maximum: | 17.8% |

## Exhibit 1: Nationwide Loss Ratio Exhibit (Comprehensive Forms) - Step 1
## Advantage (LTC-91, LTC-94, NH-91, NH-94)

| | | Original Assumptions | | | Historical & Projected Experience | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Before Proposed Increase | | | With Proposed Rate Increase | | |
| | Calendar Year | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio |
| | 1988 | - | - | - | - | 258,164 | 0% | - | 258,164 | 0% |
| | 1989 | - | - | - | - | 1,172,070 | 0% | - | 1,172,070 | 0% |
| | 1990 | - | - | - | - | 2,689,198 | 0% | - | 2,689,198 | 0% |
| | 1991 | 8,655 | 112,996 | 8% | - | 5,489,136 | 0% | - | 5,489,136 | 0% |
| | 1992 | 690,018 | 8,806,570 | 8% | 171,325 | 14,108,712 | 1% | 171,325 | 14,108,712 | 1% |
| | 1993 | 2,789,351 | 22,955,541 | 12% | 2,333,876 | 27,549,003 | 8% | 2,333,876 | 27,549,003 | 8% |
| | 1994 | 6,055,651 | 34,864,930 | 17% | 4,555,691 | 39,413,984 | 12% | 4,555,691 | 39,413,984 | 12% |
| | 1995 | 10,579,753 | 51,968,912 | 20% | 9,721,203 | 56,546,947 | 17% | 9,721,203 | 56,546,947 | 17% |
| | 1996 | 17,375,216 | 82,002,617 | 21% | 15,337,602 | 86,258,373 | 18% | 15,337,602 | 86,258,373 | 18% |
| | 1997 | 25,450,971 | 99,309,496 | 26% | 24,912,338 | 106,476,565 | 23% | 24,912,338 | 106,476,565 | 23% |
| | 1998 | 31,660,190 | 88,848,511 | 36% | 31,589,176 | 102,506,949 | 31% | 31,589,176 | 102,506,949 | 31% |
| | 1999 | 35,282,870 | 78,339,734 | 45% | 33,719,968 | 97,602,592 | 35% | 33,719,968 | 97,602,592 | 35% |
| | 2000 | 37,142,443 | 69,345,863 | 54% | 47,856,130 | 93,476,257 | 51% | 47,856,130 | 93,476,257 | 51% |
| | 2001 | 37,714,233 | 61,616,390 | 61% | 45,017,699 | 90,079,513 | 50% | 45,017,699 | 90,079,513 | 50% |
| | 2002 | 37,898,630 | 54,926,042 | 69% | 46,893,079 | 86,954,536 | 54% | 46,893,079 | 86,954,536 | 54% |
| | 2003 | 38,124,886 | 49,060,541 | 78% | 62,959,362 | 83,629,915 | 75% | 62,959,362 | 83,629,915 | 75% |
| | 2004 | 38,367,085 | 43,831,315 | 88% | 63,955,339 | 80,498,541 | 79% | 63,955,339 | 80,498,541 | 79% |
| | 2005 | 38,503,466 | 39,101,772 | 98% | 70,787,345 | 77,412,942 | 91% | 70,787,345 | 77,412,942 | 91% |
| Historical | 2006 | 38,427,103 | 34,793,492 | 110% | 81,268,122 | 74,083,699 | 110% | 81,268,122 | 74,083,699 | 110% |
| Experience | 2007 | 38,097,885 | 30,855,916 | 123% | 105,488,062 | 70,752,259 | 149% | 105,488,062 | 70,752,259 | 149% |
| | 2008 | 37,538,952 | 27,259,094 | 138% | 104,434,550 | 67,287,940 | 155% | 104,434,550 | 67,287,940 | 155% |
| | 2009 | 36,799,221 | 23,985,475 | 153% | 91,580,847 | 63,287,258 | 145% | 91,580,847 | 63,287,258 | 145% |
| | 2010 | 35,925,504 | 21,018,615 | 171% | 110,819,428 | 63,685,138 | 174% | 110,819,428 | 63,685,138 | 174% |
| | 2011 | 34,948,107 | 18,344,202 | 191% | 107,314,410 | 62,464,285 | 172% | 107,314,410 | 62,464,285 | 172% |
| | 2012 | 33,900,617 | 15,943,600 | 213% | 101,225,754 | 60,450,729 | 167% | 101,225,754 | 60,450,729 | 167% |
| | 2013 | 32,817,987 | 13,795,253 | 238% | 98,013,416 | 65,462,435 | 150% | 98,013,416 | 65,462,435 | 150% |
| | 2014 | 31,690,289 | 11,884,168 | 267% | 109,817,986 | 59,697,793 | 184% | 109,817,986 | 59,697,793 | 184% |
| | 2015 | 30,476,739 | 10,202,664 | 299% | 115,807,139 | 52,689,517 | 220% | 115,807,139 | 52,689,517 | 220% |
| | 2016 | 29,155,292 | 8,725,256 | 334% | 107,126,638 | 57,598,594 | 186% | 107,126,638 | 57,598,594 | 186% |
| | 2017 | 27,726,515 | 7,425,595 | 373% | 106,766,140 | 60,366,557 | 177% | 106,365,165 | 61,044,193 | 174% |
| Projected | 2018 | 26,210,983 | 6,282,905 | 417% | 105,029,967 | 54,277,044 | 194% | 101,486,324 | 59,812,660 | 170% |
| Future | 2019 | 24,649,285 | 5,290,432 | 466% | 101,220,729 | 48,533,334 | 209% | 97,301,920 | 54,426,651 | 179% |
| Experience | 2020 | 23,096,673 | 4,448,929 | 519% | 96,700,600 | 43,142,908 | 224% | 93,089,064 | 48,381,676 | 192% |
| | 2021 | 21,593,486 | 3,726,034 | 580% | 92,730,887 | 38,125,591 | 243% | 89,333,196 | 42,755,115 | 209% |
| | 2022 | 20,115,806 | 3,099,908 | 649% | 88,260,171 | 33,491,936 | 264% | 85,051,677 | 37,558,803 | 226% |
| | 2023 | 18,603,133 | 2,554,742 | 728% | 82,888,197 | 29,255,144 | 283% | 79,883,580 | 32,807,545 | 243% |
| | 2024 | 17,029,270 | 2,090,150 | 815% | 76,377,280 | 25,411,083 | 301% | 73,609,831 | 28,496,707 | 258% |
| | 2025 | 15,428,659 | 1,712,886 | 901% | 69,849,684 | 21,944,187 | 318% | 67,311,715 | 24,608,832 | 274% |
| | 2026 | 13,856,153 | 1,398,214 | 991% | 64,730,564 | 18,850,411 | 343% | 62,353,150 | 21,139,384 | 295% |
| | 2027 | 12,318,008 | 1,130,058 | 1090% | 59,726,039 | 16,121,711 | 370% | 57,506,058 | 18,079,342 | 318% |
| | 2028 | 10,799,587 | 899,002 | 1201% | 54,750,825 | 13,736,988 | 399% | 52,691,837 | 15,405,047 | 342% |
| | 2029 | 9,316,401 | 709,635 | 1313% | 49,699,378 | 11,658,984 | 426% | 47,811,205 | 13,074,714 | 366% |
| | 2030 | 7,943,944 | 568,112 | 1398% | 44,676,389 | 9,851,331 | 454% | 42,964,742 | 11,047,561 | 389% |
| | 2031 | 6,758,159 | 452,838 | 1492% | 40,702,603 | 8,285,551 | 491% | 39,123,550 | 9,291,651 | 421% |
| | 2032 | 5,724,693 | 358,046 | 1599% | 36,973,772 | 6,937,705 | 533% | 35,522,079 | 7,780,138 | 457% |
| | 2033 | 4,793,811 | 281,000 | 1706% | 33,328,424 | 5,784,904 | 576% | 32,006,388 | 6,487,355 | 493% |
| | 2034 | 3,970,223 | 217,225 | 1828% | 29,509,967 | 4,802,605 | 614% | 28,331,553 | 5,385,777 | 526% |
| | 2035 | 3,253,080 | 164,965 | 1972% | 25,867,780 | 3,966,859 | 652% | 24,829,327 | 4,448,548 | 558% |
| | 2036 | 2,644,296 | 124,401 | 2126% | 22,844,706 | 3,258,511 | 701% | 21,920,673 | 3,654,187 | 600% |
| | 2037 | 2,149,442 | 90,382 | 2378% | 19,887,390 | 2,661,700 | 747% | 19,078,723 | 2,984,906 | 639% |
| | 2038 | 1,738,299 | 61,536 | 2825% | 17,210,238 | 2,162,186 | 796% | 16,507,007 | 2,424,736 | 681% |
| | 2039 | 1,371,030 | 42,081 | 3258% | 14,876,658 | 1,745,530 | 852% | 14,265,394 | 1,957,487 | 729% |
| | 2040 | 1,088,312 | 34,124 | 3189% | 12,704,411 | 1,399,344 | 908% | 12,180,260 | 1,569,264 | 776% |
| ***Values as of 12/31/2015 (discounted at maximum statutory valuation rates)*** | | | | | | | | | | |
| | Past : | 1,155,799,759 | 2,010,835,161 | 57.5% | 2,159,122,369 | 3,117,635,241 | 69.3% | 2,159,122,369 | 3,117,635,241 | 69.3% |
| | Future : | 225,909,324 | 42,105,858 | 536.5% | 1,008,458,099 | 400,982,082 | 251.5% | 978,180,876 | 435,758,513 | 224.5% |
| | Lifetime : | 1,381,709,083 | 2,052,941,019 | 67.3% | 3,167,580,468 | 3,518,617,323 | 90.0% | 3,137,303,245 | 3,553,393,755 | 88.3% |

| Rate Increase | |
|---|---|
| Average: | 28.2% |
| Minimum: | 28.2% |
| Maximum: | 28.2% |

## Exhibit 1: Nationwide Loss Ratio Exhibit (Pre-Rate Stability) - Step 1
## Gold (LTC-96, LTC-96CL, NH-99, A-3541, A-3542, LTC2000)

| | | Original Assumptions | | | Historical & Projected Experience | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Before Proposed Increase | | | With Proposed Rate Increase | | |
| | Calendar Year | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio |
| | 1988 | - | - | - | - | 28,652 | 0% | - | 28,652 | 0% |
| | 1989 | - | - | - | - | 88,693 | 0% | - | 88,693 | 0% |
| | 1990 | - | - | - | - | 156,650 | 0% | - | 156,650 | 0% |
| | 1991 | - | - | - | - | 243,030 | 0% | - | 243,030 | 0% |
| | 1992 | - | - | - | - | 1,841,638 | 0% | - | 1,841,638 | 0% |
| | 1993 | - | - | - | - | 3,456,124 | 0% | - | 3,456,124 | 0% |
| | 1994 | - | - | - | 6,812 | 5,202,449 | 0% | 6,812 | 5,202,449 | 0% |
| | 1995 | - | - | - | - | 7,910,341 | 0% | - | 7,910,341 | 0% |
| | 1996 | 46,523 | 507,740 | 9% | - | 13,397,795 | 0% | - | 13,397,795 | 0% |
| | 1997 | 1,883,605 | 20,957,444 | 9% | 65,089 | 38,246,222 | 0% | 65,089 | 38,246,222 | 0% |
| | 1998 | 6,842,508 | 65,556,158 | 10% | 7,442,814 | 85,904,883 | 9% | 7,442,814 | 85,904,883 | 9% |
| | 1999 | 14,704,687 | 114,182,665 | 13% | 20,340,764 | 140,232,471 | 15% | 20,340,764 | 140,232,471 | 15% |
| | 2000 | 25,918,419 | 171,360,973 | 15% | 31,719,148 | 206,758,030 | 15% | 31,719,148 | 206,758,030 | 15% |
| | 2001 | 37,631,987 | 219,645,420 | 17% | 55,659,617 | 266,930,822 | 21% | 55,659,617 | 266,930,822 | 21% |
| | 2002 | 49,898,653 | 259,751,045 | 19% | 82,848,312 | 320,839,184 | 26% | 82,848,312 | 320,839,184 | 26% |
| | 2003 | 59,562,641 | 253,233,083 | 24% | 96,854,643 | 329,201,692 | 29% | 96,854,643 | 329,201,692 | 29% |
| | 2004 | 67,298,459 | 229,753,188 | 29% | 114,890,612 | 319,920,648 | 36% | 114,890,612 | 319,920,648 | 36% |
| | 2005 | 72,669,704 | 209,369,594 | 35% | 142,601,716 | 311,020,926 | 46% | 142,601,716 | 311,020,926 | 46% |
| Historical | 2006 | 77,353,484 | 191,816,110 | 40% | 185,261,651 | 302,430,040 | 61% | 185,261,651 | 302,430,040 | 61% |
| Experience | 2007 | 82,554,406 | 176,590,927 | 47% | 234,824,580 | 294,128,991 | 80% | 234,824,580 | 294,128,991 | 80% |
| | 2008 | 87,826,370 | 163,258,059 | 54% | 242,878,448 | 285,608,970 | 85% | 242,878,448 | 285,608,970 | 85% |
| | 2009 | 92,407,052 | 151,400,475 | 61% | 275,194,561 | 274,012,433 | 100% | 275,194,561 | 274,012,433 | 100% |
| | 2010 | 97,026,650 | 140,646,773 | 69% | 278,839,314 | 282,412,724 | 99% | 278,839,314 | 282,412,724 | 99% |
| | 2011 | 101,964,803 | 130,677,044 | 78% | 309,667,864 | 283,636,951 | 109% | 309,667,864 | 283,636,951 | 109% |
| | 2012 | 107,106,387 | 121,236,700 | 88% | 336,214,310 | 281,275,527 | 120% | 336,214,310 | 281,275,527 | 120% |
| | 2013 | 112,188,316 | 112,151,971 | 100% | 343,218,650 | 321,183,083 | 107% | 343,218,650 | 321,183,083 | 107% |
| | 2014 | 117,118,930 | 103,386,735 | 113% | 396,964,438 | 305,924,489 | 130% | 396,964,438 | 305,924,489 | 130% |
| | 2015 | 121,754,306 | 94,957,671 | 128% | 421,775,536 | 281,513,531 | 150% | 421,775,536 | 281,513,531 | 150% |
| | 2016 | 125,970,599 | 86,883,188 | 145% | 383,899,085 | 327,181,913 | 117% | 383,899,085 | 327,181,913 | 117% |
| | 2017 | 129,700,208 | 79,180,098 | 164% | 408,027,250 | 369,383,534 | 110% | 406,355,187 | 376,622,468 | 108% |
| Projected | 2018 | 132,793,992 | 71,864,025 | 185% | 430,714,322 | 345,995,687 | 124% | 415,289,244 | 407,486,108 | 102% |
| Future | 2019 | 135,179,074 | 64,948,256 | 208% | 450,713,675 | 322,822,058 | 140% | 432,460,854 | 391,098,724 | 111% |
| Experience | 2020 | 136,799,154 | 58,442,882 | 234% | 465,989,771 | 299,848,434 | 155% | 447,888,357 | 363,266,193 | 123% |
| | 2021 | 137,634,476 | 52,355,371 | 263% | 476,472,497 | 277,064,835 | 172% | 458,350,831 | 335,663,877 | 137% |
| | 2022 | 137,663,110 | 46,689,178 | 295% | 482,225,135 | 254,534,693 | 189% | 463,992,331 | 308,368,623 | 150% |
| | 2023 | 136,741,174 | 41,443,414 | 330% | 481,538,541 | 232,390,512 | 207% | 463,319,808 | 281,540,962 | 165% |
| | 2024 | 134,827,001 | 36,613,017 | 368% | 476,468,301 | 210,841,848 | 226% | 458,352,107 | 255,434,769 | 179% |
| | 2025 | 131,952,950 | 32,190,787 | 410% | 466,380,293 | 190,057,929 | 245% | 448,519,755 | 230,255,064 | 195% |
| | 2026 | 128,201,061 | 28,167,347 | 455% | 454,739,153 | 170,189,144 | 267% | 437,138,264 | 206,184,043 | 212% |
| | 2027 | 123,640,882 | 24,530,268 | 504% | 440,249,804 | 151,426,681 | 291% | 423,001,622 | 183,453,331 | 231% |
| | 2028 | 118,227,080 | 21,262,729 | 556% | 422,074,734 | 133,930,639 | 315% | 405,345,193 | 162,256,887 | 250% |
| | 2029 | 112,127,070 | 18,345,977 | 611% | 402,265,507 | 117,736,120 | 342% | 386,134,158 | 142,637,236 | 271% |
| | 2030 | 105,484,771 | 15,759,958 | 669% | 379,045,063 | 102,876,968 | 368% | 363,702,013 | 124,635,383 | 292% |
| | 2031 | 98,452,945 | 13,483,372 | 730% | 358,034,426 | 89,370,632 | 401% | 343,360,737 | 108,272,466 | 317% |
| | 2032 | 91,129,382 | 11,493,607 | 793% | 336,623,234 | 77,231,465 | 436% | 322,648,612 | 93,565,872 | 345% |
| | 2033 | 83,606,979 | 9,765,314 | 856% | 311,742,591 | 66,396,136 | 470% | 298,673,538 | 80,438,878 | 371% |
| | 2034 | 76,251,757 | 8,273,656 | 922% | 284,802,359 | 56,752,268 | 502% | 272,774,997 | 68,755,338 | 397% |
| | 2035 | 69,286,921 | 6,994,979 | 991% | 256,446,404 | 48,223,134 | 532% | 245,565,304 | 58,422,297 | 420% |
| | 2036 | 62,786,582 | 5,906,275 | 1063% | 231,867,370 | 40,726,163 | 569% | 221,949,822 | 49,339,722 | 450% |
| | 2037 | 56,755,532 | 4,985,188 | 1138% | 209,445,526 | 34,187,180 | 613% | 200,399,189 | 41,417,748 | 484% |
| | 2038 | 51,265,630 | 4,209,003 | 1218% | 187,023,555 | 28,526,454 | 656% | 178,878,130 | 34,559,781 | 518% |
| | 2039 | 46,532,613 | 3,557,502 | 1308% | 164,889,731 | 23,665,906 | 697% | 157,661,225 | 28,671,230 | 550% |
| | 2040 | 42,677,885 | 3,012,653 | 1417% | 143,434,507 | 19,521,552 | 735% | 137,117,962 | 23,650,348 | 580% |
| ***Values as of 12/31/2015 (discounted at maximum statutory valuation rates)*** | | | | | | | | | | |
| | Past : | 1,783,431,809 | 4,573,549,290 | 39.0% | 4,550,486,958 | 7,356,998,437 | 61.9% | 4,550,486,958 | 7,356,998,437 | 61.9% |
| | Future : | 1,790,008,946 | 576,231,968 | 310.6% | 5,999,285,738 | 2,962,825,555 | 202.5% | 5,791,140,083 | 3,445,572,097 | 168.1% |
| | Lifetime : | 3,573,440,754 | 5,149,781,258 | 69.4% | 10,549,772,696 | 10,319,823,992 | 102.2% | 10,341,627,041 | 10,802,570,533 | 95.7% |

| Rate Increase | |
|---|---|
| Average: | 30.2% |
| Minimum: | 30.2% |
| Maximum: | 30.2% |

# Exhibit 1: Nationwide Loss Ratio Exhibit - Step 1
## Custom Care (LTC-02) and Essential Care (BSC-02)

| | | Original Assumptions | | | Historical & Projected Experience | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Before Proposed Increase | | | With Proposed Rate Increase | | |
| | Calendar Year | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio |
| | 1988 | - | - | - | - | 1,261 | 0% | - | 1,261 | 0% |
| | 1989 | - | - | - | - | 1,777 | 0% | - | 1,777 | 0% |
| | 1990 | - | - | - | - | 1,777 | 0% | - | 1,777 | 0% |
| | 1991 | - | - | - | - | 1,777 | 0% | - | 1,777 | 0% |
| | 1992 | - | - | - | - | 9,249 | 0% | - | 9,249 | 0% |
| | 1993 | - | - | - | - | 18,596 | 0% | - | 18,596 | 0% |
| | 1994 | - | - | - | - | 21,392 | 0% | - | 21,392 | 0% |
| | 1995 | - | - | - | - | 31,795 | 0% | - | 31,795 | 0% |
| | 1996 | - | - | - | - | 60,463 | 0% | - | 60,463 | 0% |
| | 1997 | - | - | - | - | 86,185 | 0% | - | 86,185 | 0% |
| | 1998 | - | - | - | - | 158,111 | 0% | - | 158,111 | 0% |
| | 1999 | - | - | - | - | 279,672 | 0% | - | 279,672 | 0% |
| | 2000 | - | - | - | - | 502,430 | 0% | - | 502,430 | 0% |
| | 2001 | - | - | - | - | 951,440 | 0% | - | 951,440 | 0% |
| | 2002 | 530,322 | 12,698,284 | 4% | 465,042 | 14,282,829 | 3% | 465,042 | 14,282,829 | 3% |
| | 2003 | 5,305,328 | 127,228,826 | 4% | 3,576,435 | 127,552,466 | 3% | 3,576,435 | 127,552,466 | 3% |
| | 2004 | 9,699,600 | 163,967,196 | 6% | 11,748,203 | 167,266,305 | 7% | 11,748,203 | 167,266,305 | 7% |
| | 2005 | 16,094,366 | 155,411,257 | 10% | 12,068,101 | 163,001,655 | 7% | 12,068,101 | 163,001,655 | 7% |
| Historical | 2006 | 20,943,075 | 149,091,368 | 14% | 25,390,358 | 160,170,979 | 16% | 25,390,358 | 160,170,979 | 16% |
| Experience | 2007 | 24,004,718 | 144,049,333 | 17% | 42,802,036 | 157,402,614 | 27% | 42,802,036 | 157,402,614 | 27% |
| | 2008 | 28,646,468 | 139,729,315 | 21% | 34,242,194 | 154,475,063 | 22% | 34,242,194 | 154,475,063 | 22% |
| | 2009 | 36,453,136 | 135,778,653 | 27% | 43,724,555 | 151,568,350 | 29% | 43,724,555 | 151,568,350 | 29% |
| | 2010 | 42,032,713 | 131,708,118 | 32% | 54,586,316 | 148,590,074 | 37% | 54,586,316 | 148,590,074 | 37% |
| | 2011 | 46,626,250 | 127,401,554 | 37% | 65,983,350 | 145,176,823 | 45% | 65,983,350 | 145,176,823 | 45% |
| | 2012 | 51,922,829 | 122,882,809 | 42% | 84,639,471 | 147,993,144 | 57% | 84,639,471 | 147,993,144 | 57% |
| | 2013 | 57,099,075 | 118,162,585 | 48% | 83,341,141 | 187,299,353 | 44% | 83,341,141 | 187,299,353 | 44% |
| | 2014 | 62,239,279 | 113,310,529 | 55% | 97,412,198 | 181,867,869 | 54% | 97,412,198 | 181,867,869 | 54% |
| | 2015 | 67,999,982 | 108,410,381 | 63% | 125,787,389 | 170,326,723 | 74% | 125,787,389 | 170,326,723 | 74% |
| | 2016 | 74,132,841 | 103,492,085 | 72% | 116,628,223 | 184,405,917 | 63% | 116,628,223 | 184,405,917 | 63% |
| | 2017 | 80,634,893 | 98,570,926 | 82% | 133,677,226 | 199,635,723 | 67% | 133,267,386 | 204,112,790 | 65% |
| Projected | 2018 | 87,491,978 | 93,657,345 | 93% | 151,478,565 | 193,077,257 | 78% | 147,404,757 | 232,952,226 | 63% |
| Future | 2019 | 94,516,509 | 88,759,097 | 106% | 169,125,584 | 186,109,116 | 91% | 163,938,753 | 232,020,986 | 71% |
| Experience | 2020 | 101,734,186 | 83,880,129 | 121% | 188,039,420 | 178,815,944 | 105% | 182,423,108 | 222,928,638 | 82% |
| | 2021 | 109,049,518 | 79,029,440 | 138% | 207,779,693 | 171,265,586 | 121% | 201,609,365 | 213,515,657 | 94% |
| | 2022 | 117,214,869 | 74,220,806 | 158% | 229,915,810 | 163,476,615 | 141% | 223,045,542 | 203,805,198 | 109% |
| | 2023 | 124,829,796 | 69,463,990 | 180% | 252,274,989 | 155,439,073 | 162% | 244,650,264 | 193,784,850 | 126% |
| | 2024 | 131,732,357 | 64,774,865 | 203% | 272,195,758 | 147,198,186 | 185% | 263,871,276 | 183,510,990 | 144% |
| | 2025 | 138,169,807 | 60,164,185 | 230% | 289,420,212 | 138,773,115 | 209% | 280,469,591 | 173,007,512 | 162% |
| | 2026 | 143,668,554 | 55,646,192 | 258% | 295,586,060 | 130,180,414 | 227% | 286,452,546 | 162,295,048 | 177% |
| | 2027 | 148,562,059 | 51,248,381 | 290% | 307,842,946 | 121,411,238 | 254% | 298,251,280 | 151,362,576 | 197% |
| | 2028 | 152,764,076 | 46,994,973 | 325% | 326,012,689 | 112,571,355 | 290% | 315,678,196 | 140,341,953 | 225% |
| | 2029 | 156,223,998 | 42,908,721 | 364% | 342,423,621 | 103,705,084 | 330% | 331,387,016 | 129,288,432 | 256% |
| | 2030 | 158,646,884 | 39,002,447 | 407% | 353,525,385 | 94,927,345 | 372% | 341,983,262 | 118,345,284 | 289% |
| | 2031 | 159,392,842 | 35,286,670 | 452% | 340,112,792 | 86,290,910 | 394% | 329,081,692 | 107,578,299 | 306% |
| | 2032 | 159,256,407 | 31,781,561 | 501% | 335,443,332 | 77,811,539 | 431% | 324,529,628 | 97,007,123 | 335% |
| | 2033 | 158,050,169 | 28,504,175 | 554% | 338,641,350 | 69,643,997 | 486% | 327,476,380 | 86,824,704 | 377% |
| | 2034 | 154,286,804 | 25,468,770 | 606% | 337,693,701 | 61,912,847 | 545% | 326,418,981 | 77,186,330 | 423% |
| | 2035 | 148,896,550 | 22,675,510 | 657% | 332,293,379 | 54,694,492 | 608% | 321,073,669 | 68,187,256 | 471% |
| | 2036 | 142,763,011 | 20,115,463 | 710% | 302,775,860 | 48,009,060 | 631% | 292,620,341 | 59,852,573 | 489% |
| | 2037 | 137,220,464 | 17,788,392 | 771% | 281,782,364 | 41,833,814 | 674% | 272,319,223 | 52,153,935 | 522% |
| | 2038 | 131,428,978 | 15,694,035 | 837% | 266,857,147 | 36,199,114 | 737% | 257,817,625 | 45,129,193 | 571% |
| | 2039 | 124,257,603 | 13,830,256 | 898% | 252,376,460 | 31,097,935 | 812% | 243,737,102 | 38,769,587 | 629% |
| | 2040 | 117,069,325 | 12,183,254 | 961% | 238,071,478 | 26,541,168 | 897% | 229,827,416 | 33,088,695 | 695% |
| ***Values as of 12/31/2015 (discounted at maximum statutory valuation rates)*** | | | | | | | | | | |
| | Past : | 565,017,300 | 2,393,104,295 | 23.6% | 808,729,578 | 2,780,602,148 | 29.1% | 808,729,578 | 2,780,602,148 | 29.1% |
| | Future : | 2,252,110,836 | 926,059,093 | 243.2% | 4,111,534,017 | 1,994,475,043 | 206.1% | 3,987,710,225 | 2,393,544,834 | 166.6% |
| | Lifetime : | 2,817,128,136 | 3,319,163,388 | 84.9% | 4,920,263,595 | 4,775,077,191 | 103.0% | 4,796,439,803 | 5,174,146,982 | 92.7% |

| Rate Increase | |
|---|---|
| Average: | 17.8% |
| Minimum: | 17.9% |
| Maximum: | 9.5% |

## Exhibit 1: Nationwide Loss Ratio Exhibit (Comprehensive Forms) - Step 2
## Advantage (LTC-91, LTC-94, NH-91, NH-94)

| | | Original Assumptions | | | Historical & Projected Experience | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Before Proposed Increase | | | With Proposed Rate Increase | | |
| | Calendar Year | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio |
| | 1988 | - | - | - | - | 258,164 | 0% | - | 258,164 | 0% |
| | 1989 | - | - | - | - | 1,172,070 | 0% | - | 1,172,070 | 0% |
| | 1990 | - | - | - | - | 2,689,198 | 0% | - | 2,689,198 | 0% |
| | 1991 | 8,655 | 112,996 | 8% | - | 5,489,136 | 0% | - | 5,489,136 | 0% |
| | 1992 | 690,018 | 8,806,570 | 8% | 171,325 | 14,108,712 | 1% | 171,325 | 14,108,712 | 1% |
| | 1993 | 2,789,351 | 22,955,541 | 12% | 2,333,876 | 27,549,003 | 8% | 2,333,876 | 27,549,003 | 8% |
| | 1994 | 6,055,651 | 34,864,930 | 17% | 4,555,691 | 39,413,984 | 12% | 4,555,691 | 39,413,984 | 12% |
| | 1995 | 10,579,753 | 51,968,912 | 20% | 9,721,203 | 56,546,947 | 17% | 9,721,203 | 56,546,947 | 17% |
| | 1996 | 17,375,216 | 82,002,617 | 21% | 15,337,602 | 86,258,373 | 18% | 15,337,602 | 86,258,373 | 18% |
| | 1997 | 25,450,971 | 99,309,496 | 26% | 24,912,338 | 106,476,565 | 23% | 24,912,338 | 106,476,565 | 23% |
| | 1998 | 31,660,190 | 88,848,511 | 36% | 31,589,176 | 102,506,949 | 31% | 31,589,176 | 102,506,949 | 31% |
| | 1999 | 35,282,870 | 78,339,734 | 45% | 33,719,968 | 97,602,592 | 35% | 33,719,968 | 97,602,592 | 35% |
| | 2000 | 37,142,443 | 69,345,863 | 54% | 47,856,130 | 93,476,257 | 51% | 47,856,130 | 93,476,257 | 51% |
| | 2001 | 37,714,233 | 61,616,390 | 61% | 45,017,699 | 90,079,513 | 50% | 45,017,699 | 90,079,513 | 50% |
| | 2002 | 37,898,630 | 54,926,042 | 69% | 46,893,079 | 86,954,536 | 54% | 46,893,079 | 86,954,536 | 54% |
| | 2003 | 38,124,886 | 49,060,541 | 78% | 62,959,362 | 83,629,915 | 75% | 62,959,362 | 83,629,915 | 75% |
| | 2004 | 38,367,085 | 43,831,315 | 88% | 63,955,339 | 80,498,541 | 79% | 63,955,339 | 80,498,541 | 79% |
| | 2005 | 38,503,466 | 39,101,772 | 98% | 70,787,345 | 77,412,942 | 91% | 70,787,345 | 77,412,942 | 91% |
| Historical | 2006 | 38,427,103 | 34,793,492 | 110% | 81,268,122 | 74,083,699 | 110% | 81,268,122 | 74,083,699 | 110% |
| Experience | 2007 | 38,097,885 | 30,855,916 | 123% | 105,488,062 | 70,752,259 | 149% | 105,488,062 | 70,752,259 | 149% |
| | 2008 | 37,538,952 | 27,259,094 | 138% | 104,434,550 | 67,287,940 | 155% | 104,434,550 | 67,287,940 | 155% |
| | 2009 | 36,799,221 | 23,985,475 | 153% | 91,580,847 | 63,287,258 | 145% | 91,580,847 | 63,287,258 | 145% |
| | 2010 | 35,925,504 | 21,018,615 | 171% | 110,819,428 | 63,685,138 | 174% | 110,819,428 | 63,685,138 | 174% |
| | 2011 | 34,948,107 | 18,344,202 | 191% | 107,314,410 | 62,464,285 | 172% | 107,314,410 | 62,464,285 | 172% |
| | 2012 | 33,900,617 | 15,943,600 | 213% | 101,225,754 | 60,450,729 | 167% | 101,225,754 | 60,450,729 | 167% |
| | 2013 | 32,817,987 | 13,795,253 | 238% | 98,013,416 | 65,462,435 | 150% | 98,013,416 | 65,462,435 | 150% |
| | 2014 | 31,690,289 | 11,884,168 | 267% | 109,817,986 | 59,697,793 | 184% | 109,817,986 | 59,697,793 | 184% |
| | 2015 | 30,476,739 | 10,202,664 | 299% | 115,807,139 | 52,689,517 | 220% | 115,807,139 | 52,689,517 | 220% |
| | 2016 | 29,155,292 | 8,725,256 | 334% | 107,126,638 | 57,598,594 | 186% | 107,126,638 | 57,598,594 | 186% |
| | 2017 | 27,726,515 | 7,425,595 | 373% | 106,766,140 | 60,366,557 | 177% | 106,364,827 | 61,041,631 | 174% |
| Projected | 2018 | 26,210,983 | 6,282,905 | 417% | 105,029,967 | 54,277,044 | 194% | 101,482,103 | 59,796,235 | 170% |
| Future | 2019 | 24,649,285 | 5,290,432 | 466% | 101,220,729 | 48,533,334 | 209% | 97,296,746 | 54,413,926 | 179% |
| Experience | 2020 | 23,096,673 | 4,448,929 | 519% | 96,700,600 | 43,142,908 | 224% | 93,084,451 | 48,374,240 | 192% |
| | 2021 | 21,593,486 | 3,726,034 | 580% | 92,730,887 | 38,125,591 | 243% | 89,329,680 | 42,751,633 | 209% |
| | 2022 | 20,115,806 | 3,099,908 | 649% | 88,260,171 | 33,491,936 | 264% | 85,049,419 | 37,558,195 | 226% |
| | 2023 | 18,603,133 | 2,554,742 | 728% | 82,888,197 | 29,255,144 | 283% | 79,882,301 | 32,808,916 | 243% |
| | 2024 | 17,029,270 | 2,090,150 | 815% | 76,377,280 | 25,411,083 | 301% | 73,609,283 | 28,499,352 | 258% |
| | 2025 | 15,428,659 | 1,712,886 | 901% | 69,849,684 | 21,944,187 | 318% | 67,311,684 | 24,612,219 | 273% |
| | 2026 | 13,856,153 | 1,398,214 | 991% | 64,730,564 | 18,850,411 | 343% | 62,353,467 | 21,143,124 | 295% |
| | 2027 | 12,318,008 | 1,130,058 | 1090% | 59,726,039 | 16,121,711 | 370% | 57,506,591 | 18,083,151 | 318% |
| | 2028 | 10,799,587 | 899,002 | 1201% | 54,750,825 | 13,736,988 | 399% | 52,692,490 | 15,408,725 | 342% |
| | 2029 | 9,316,401 | 709,635 | 1313% | 49,699,378 | 11,658,984 | 426% | 47,811,909 | 13,078,131 | 366% |
| | 2030 | 7,943,944 | 568,112 | 1398% | 44,676,389 | 9,851,331 | 454% | 42,965,451 | 11,050,642 | 389% |
| | 2031 | 6,758,159 | 452,838 | 1492% | 40,702,603 | 8,285,551 | 491% | 39,124,231 | 9,294,364 | 421% |
| | 2032 | 5,724,693 | 358,046 | 1599% | 36,973,772 | 6,937,705 | 533% | 35,522,713 | 7,782,483 | 456% |
| | 2033 | 4,793,811 | 281,000 | 1706% | 33,328,424 | 5,784,904 | 576% | 32,006,962 | 6,489,351 | 493% |
| | 2034 | 3,970,223 | 217,225 | 1828% | 29,509,967 | 4,802,605 | 614% | 28,332,063 | 5,387,454 | 526% |
| | 2035 | 3,253,080 | 164,965 | 1972% | 25,867,780 | 3,966,859 | 652% | 24,829,774 | 4,449,943 | 558% |
| | 2036 | 2,644,296 | 124,401 | 2126% | 22,844,706 | 3,258,511 | 701% | 21,921,058 | 3,655,335 | 600% |
| | 2037 | 2,149,442 | 90,382 | 2378% | 19,887,390 | 2,661,700 | 747% | 19,079,051 | 2,985,843 | 639% |
| | 2038 | 1,738,299 | 61,536 | 2825% | 17,210,238 | 2,162,186 | 796% | 16,507,284 | 2,425,495 | 681% |
| | 2039 | 1,371,030 | 42,081 | 3258% | 14,876,658 | 1,745,530 | 852% | 14,265,627 | 1,958,098 | 729% |
| | 2040 | 1,088,312 | 34,124 | 3189% | 12,704,411 | 1,399,344 | 908% | 12,180,454 | 1,569,751 | 776% |
| ***Values as of 12/31/2015 (discounted at maximum statutory valuation rates)*** | | | | | | | | | | |
| | Past : | 1,155,799,759 | 2,010,835,161 | 57.5% | 2,159,122,369 | 3,117,635,241 | 69.3% | 2,159,122,369 | 3,117,635,241 | 69.3% |
| | Future : | 225,909,324 | 42,105,858 | 536.5% | 1,008,458,099 | 400,982,082 | 251.5% | 978,166,330 | 435,742,038 | 224.5% |
| | Lifetime : | 1,381,709,083 | 2,052,941,019 | 67.3% | 3,167,580,468 | 3,518,617,323 | 90.0% | 3,137,288,699 | 3,553,377,279 | 88.3% |

| Rate Increase | |
|---|---|
| Average: | 27.3% |
| Minimum: | 29.9% |
| Maximum: | 9.5% |

## Exhibit 1: Nationwide Loss Ratio Exhibit (Pre-Rate Stability) - Step 2
## Gold (LTC-96, LTC-96CL, NH-99, A-3541, A-3542, LTC2000)

| | | Original Assumptions | | | Historical & Projected Experience | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Before Proposed Increase | | | With Proposed Rate Increase | | |
| | Calendar Year | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio |
| | 1988 | - | - | - | - | 28,652 | 0% | - | 28,652 | 0% |
| | 1989 | - | - | - | - | 88,693 | 0% | - | 88,693 | 0% |
| | 1990 | - | - | - | - | 156,650 | 0% | - | 156,650 | 0% |
| | 1991 | - | - | - | - | 243,030 | 0% | - | 243,030 | 0% |
| | 1992 | - | - | - | - | 1,841,638 | 0% | - | 1,841,638 | 0% |
| | 1993 | - | - | - | - | 3,456,124 | 0% | - | 3,456,124 | 0% |
| | 1994 | - | - | - | 6,812 | 5,202,449 | 0% | 6,812 | 5,202,449 | 0% |
| | 1995 | - | - | - | - | 7,910,341 | 0% | - | 7,910,341 | 0% |
| | 1996 | 46,523 | 507,740 | 9% | - | 13,397,795 | 0% | - | 13,397,795 | 0% |
| | 1997 | 1,883,605 | 20,957,444 | 9% | 65,089 | 38,246,222 | 0% | 65,089 | 38,246,222 | 0% |
| | 1998 | 6,842,508 | 65,556,158 | 10% | 7,442,814 | 85,904,883 | 9% | 7,442,814 | 85,904,883 | 9% |
| | 1999 | 14,704,687 | 114,182,665 | 13% | 20,340,764 | 140,232,471 | 15% | 20,340,764 | 140,232,471 | 15% |
| | 2000 | 25,918,419 | 171,360,973 | 15% | 31,719,148 | 206,758,030 | 15% | 31,719,148 | 206,758,030 | 15% |
| | 2001 | 37,631,987 | 219,645,420 | 17% | 55,659,617 | 266,930,822 | 21% | 55,659,617 | 266,930,822 | 21% |
| | 2002 | 49,898,653 | 259,751,045 | 19% | 82,848,312 | 320,839,184 | 26% | 82,848,312 | 320,839,184 | 26% |
| | 2003 | 59,562,641 | 253,233,083 | 24% | 96,854,643 | 329,201,692 | 29% | 96,854,643 | 329,201,692 | 29% |
| | 2004 | 67,298,459 | 229,753,188 | 29% | 114,890,612 | 319,920,648 | 36% | 114,890,612 | 319,920,648 | 36% |
| | 2005 | 72,669,704 | 209,369,594 | 35% | 142,601,716 | 311,020,926 | 46% | 142,601,716 | 311,020,926 | 46% |
| Historical | 2006 | 77,353,484 | 191,816,110 | 40% | 185,261,651 | 302,430,040 | 61% | 185,261,651 | 302,430,040 | 61% |
| Experience | 2007 | 82,554,406 | 176,590,927 | 47% | 234,824,580 | 294,128,991 | 80% | 234,824,580 | 294,128,991 | 80% |
| | 2008 | 87,826,370 | 163,258,059 | 54% | 242,878,448 | 285,608,970 | 85% | 242,878,448 | 285,608,970 | 85% |
| | 2009 | 92,407,052 | 151,400,475 | 61% | 275,194,561 | 274,012,433 | 100% | 275,194,561 | 274,012,433 | 100% |
| | 2010 | 97,026,650 | 140,646,773 | 69% | 278,839,314 | 282,412,724 | 99% | 278,839,314 | 282,412,724 | 99% |
| | 2011 | 101,964,803 | 130,677,044 | 78% | 309,667,864 | 283,636,951 | 109% | 309,667,864 | 283,636,951 | 109% |
| | 2012 | 107,106,387 | 121,236,700 | 88% | 336,214,310 | 281,275,527 | 120% | 336,214,310 | 281,275,527 | 120% |
| | 2013 | 112,188,316 | 112,151,971 | 100% | 343,218,650 | 321,183,083 | 107% | 343,218,650 | 321,183,083 | 107% |
| | 2014 | 117,118,930 | 103,386,735 | 113% | 396,964,438 | 305,924,489 | 130% | 396,964,438 | 305,924,489 | 130% |
| | 2015 | 121,754,306 | 94,957,671 | 128% | 421,775,536 | 281,513,531 | 150% | 421,775,536 | 281,513,531 | 150% |
| | 2016 | 125,970,599 | 86,883,188 | 145% | 383,899,085 | 327,181,913 | 117% | 383,899,085 | 327,181,913 | 117% |
| | 2017 | 129,700,208 | 79,180,098 | 164% | 408,027,250 | 369,383,534 | 110% | 406,331,203 | 376,351,278 | 108% |
| Projected | 2018 | 132,793,992 | 71,864,025 | 185% | 430,714,322 | 345,995,687 | 124% | 414,940,754 | 405,440,344 | 102% |
| Future | 2019 | 135,179,074 | 64,948,256 | 208% | 450,713,675 | 322,822,058 | 140% | 431,956,877 | 389,161,219 | 111% |
| Experience | 2020 | 136,799,154 | 58,442,882 | 234% | 465,989,771 | 299,848,434 | 155% | 447,359,131 | 361,804,619 | 124% |
| | 2021 | 137,634,476 | 52,355,371 | 263% | 476,472,497 | 277,064,835 | 172% | 457,856,187 | 334,643,511 | 137% |
| | 2022 | 137,663,110 | 46,689,178 | 295% | 482,225,135 | 254,534,693 | 189% | 463,574,060 | 307,746,177 | 151% |
| | 2023 | 136,741,174 | 41,443,414 | 330% | 481,538,541 | 232,390,512 | 207% | 462,987,820 | 281,267,123 | 165% |
| | 2024 | 134,827,001 | 36,613,017 | 368% | 476,468,301 | 210,841,848 | 226% | 458,104,107 | 255,455,912 | 179% |
| | 2025 | 131,952,950 | 32,190,787 | 410% | 466,380,293 | 190,057,929 | 245% | 448,350,568 | 230,516,162 | 194% |
| | 2026 | 128,201,061 | 28,167,347 | 455% | 454,739,153 | 170,189,144 | 267% | 437,039,374 | 206,631,135 | 212% |
| | 2027 | 123,640,882 | 24,530,268 | 504% | 440,249,804 | 151,426,681 | 291% | 422,962,981 | 184,035,184 | 230% |
| | 2028 | 118,227,080 | 21,262,729 | 556% | 422,074,734 | 133,930,639 | 315% | 405,356,713 | 162,927,086 | 249% |
| | 2029 | 112,127,070 | 18,345,977 | 611% | 402,265,507 | 117,736,120 | 342% | 386,185,662 | 143,355,757 | 269% |
| | 2030 | 105,484,771 | 15,759,958 | 669% | 379,045,063 | 102,876,968 | 368% | 363,783,781 | 125,368,988 | 290% |
| | 2031 | 98,452,945 | 13,483,372 | 730% | 358,034,426 | 89,370,632 | 401% | 343,463,933 | 108,994,847 | 315% |
| | 2032 | 91,129,382 | 11,493,607 | 793% | 336,623,234 | 77,231,465 | 436% | 322,765,423 | 94,257,493 | 342% |
| | 2033 | 83,606,979 | 9,765,314 | 856% | 311,742,591 | 66,396,136 | 470% | 298,797,510 | 81,086,131 | 368% |
| | 2034 | 76,251,757 | 8,273,656 | 922% | 284,802,359 | 56,752,268 | 502% | 272,900,871 | 69,349,142 | 394% |
| | 2035 | 69,286,921 | 6,994,979 | 991% | 256,446,404 | 48,223,134 | 532% | 245,688,841 | 58,957,573 | 417% |
| | 2036 | 62,786,582 | 5,906,275 | 1063% | 231,867,370 | 40,726,163 | 569% | 222,067,656 | 49,814,674 | 446% |
| | 2037 | 56,755,532 | 4,985,188 | 1138% | 209,445,526 | 34,187,180 | 613% | 200,508,879 | 41,833,274 | 479% |
| | 2038 | 51,265,630 | 4,209,003 | 1218% | 187,023,555 | 28,526,454 | 656% | 178,978,210 | 34,918,718 | 513% |
| | 2039 | 46,532,613 | 3,557,502 | 1308% | 164,889,731 | 23,665,906 | 697% | 157,751,039 | 28,977,755 | 544% |
| | 2040 | 42,677,885 | 3,012,653 | 1417% | 143,434,507 | 19,521,552 | 735% | 137,197,440 | 23,909,375 | 574% |
| ***Values as of 12/31/2015 (discounted at maximum statutory valuation rates)*** | | | | | | | | | | |
| | Past : | 1,783,431,809 | 4,573,549,290 | 39.0% | 4,550,486,958 | 7,356,998,437 | 61.9% | 4,550,486,958 | 7,356,998,437 | 61.9% |
| | Future : | 1,790,008,946 | 576,231,968 | 310.6% | 5,999,285,738 | 2,962,825,555 | 202.5% | 5,789,290,778 | 3,443,640,365 | 168.1% |
| | Lifetime : | 3,573,440,754 | 5,149,781,258 | 69.4% | 10,549,772,696 | 10,319,823,992 | 102.2% | 10,339,777,736 | 10,800,638,802 | 95.7% |

| Rate Increase | |
|---|---|
| Average: | 30.2% |
| Minimum: | 30.2% |
| Maximum: | 29.9% |

## Exhibit 1: Nationwide Loss Ratio Exhibit - Step 2
## Custom Care (LTC-02) and Essential Care (BSC-02)

| | | Original Assumptions | | | Historical & Projected Experience | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Before Proposed Increase | | | With Proposed Rate Increase | | |
| | Calendar Year | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio |
| | 1988 | - | - | - | - | 1,261 | 0% | - | 1,261 | 0% |
| | 1989 | - | - | - | - | 1,777 | 0% | - | 1,777 | 0% |
| | 1990 | - | - | - | - | 1,777 | 0% | - | 1,777 | 0% |
| | 1991 | - | - | - | - | 1,777 | 0% | - | 1,777 | 0% |
| | 1992 | - | - | - | - | 9,249 | 0% | - | 9,249 | 0% |
| | 1993 | - | - | - | - | 18,596 | 0% | - | 18,596 | 0% |
| | 1994 | - | - | - | - | 21,392 | 0% | - | 21,392 | 0% |
| | 1995 | - | - | - | - | 31,795 | 0% | - | 31,795 | 0% |
| | 1996 | - | - | - | - | 60,463 | 0% | - | 60,463 | 0% |
| | 1997 | - | - | - | - | 86,185 | 0% | - | 86,185 | 0% |
| | 1998 | - | - | - | - | 158,111 | 0% | - | 158,111 | 0% |
| | 1999 | - | - | - | - | 279,672 | 0% | - | 279,672 | 0% |
| | 2000 | - | - | - | - | 502,430 | 0% | - | 502,430 | 0% |
| | 2001 | - | - | - | - | 951,440 | 0% | - | 951,440 | 0% |
| | 2002 | 530,322 | 12,698,284 | 4% | 465,042 | 14,282,829 | 3% | 465,042 | 14,282,829 | 3% |
| | 2003 | 5,305,328 | 127,228,826 | 4% | 3,576,435 | 127,552,466 | 3% | 3,576,435 | 127,552,466 | 3% |
| | 2004 | 9,699,600 | 163,967,196 | 6% | 11,748,203 | 167,266,305 | 7% | 11,748,203 | 167,266,305 | 7% |
| | 2005 | 16,094,366 | 155,411,257 | 10% | 12,068,101 | 163,001,655 | 7% | 12,068,101 | 163,001,655 | 7% |
| Historical | 2006 | 20,943,075 | 149,091,368 | 14% | 25,390,358 | 160,170,979 | 16% | 25,390,358 | 160,170,979 | 16% |
| Experience | 2007 | 24,004,718 | 144,049,333 | 17% | 42,802,036 | 157,402,614 | 27% | 42,802,036 | 157,402,614 | 27% |
| | 2008 | 28,646,468 | 139,729,315 | 21% | 34,242,194 | 154,475,063 | 22% | 34,242,194 | 154,475,063 | 22% |
| | 2009 | 36,453,136 | 135,778,653 | 27% | 43,724,555 | 151,568,350 | 29% | 43,724,555 | 151,568,350 | 29% |
| | 2010 | 42,032,713 | 131,708,118 | 32% | 54,586,316 | 148,590,074 | 37% | 54,586,316 | 148,590,074 | 37% |
| | 2011 | 46,626,250 | 127,401,554 | 37% | 65,983,350 | 145,176,823 | 45% | 65,983,350 | 145,176,823 | 45% |
| | 2012 | 51,922,829 | 122,882,809 | 42% | 84,639,471 | 147,993,144 | 57% | 84,639,471 | 147,993,144 | 57% |
| | 2013 | 57,099,075 | 118,162,585 | 48% | 83,341,141 | 187,299,353 | 44% | 83,341,141 | 187,299,353 | 44% |
| | 2014 | 62,239,279 | 113,310,529 | 55% | 97,412,198 | 181,867,869 | 54% | 97,412,198 | 181,867,869 | 54% |
| | 2015 | 67,999,982 | 108,410,381 | 63% | 125,787,389 | 170,326,723 | 74% | 125,787,389 | 170,326,723 | 74% |
| | 2016 | 74,132,841 | 103,492,085 | 72% | 116,628,223 | 184,405,917 | 63% | 116,628,223 | 184,405,917 | 63% |
| | 2017 | 80,634,893 | 98,570,926 | 82% | 133,677,226 | 199,635,723 | 67% | 133,267,377 | 204,112,690 | 65% |
| Projected | 2018 | 87,491,978 | 93,657,345 | 93% | 151,478,565 | 193,077,257 | 78% | 147,404,631 | 232,951,432 | 63% |
| Future | 2019 | 94,516,509 | 88,759,097 | 106% | 169,125,584 | 186,109,116 | 91% | 163,938,564 | 232,020,211 | 71% |
| Experience | 2020 | 101,734,186 | 83,880,129 | 121% | 188,039,420 | 178,815,944 | 105% | 182,422,902 | 222,928,035 | 82% |
| | 2021 | 109,049,518 | 79,029,440 | 138% | 207,779,693 | 171,265,586 | 121% | 201,609,171 | 213,515,220 | 94% |
| | 2022 | 117,214,869 | 74,220,806 | 158% | 229,915,810 | 163,476,615 | 141% | 223,045,368 | 203,804,917 | 109% |
| | 2023 | 124,829,796 | 69,463,990 | 180% | 252,274,989 | 155,439,073 | 162% | 244,650,116 | 193,784,709 | 126% |
| | 2024 | 131,732,357 | 64,774,865 | 203% | 272,195,758 | 147,198,186 | 185% | 263,871,158 | 183,510,972 | 144% |
| | 2025 | 138,169,807 | 60,164,185 | 230% | 289,420,212 | 138,773,115 | 209% | 280,469,505 | 173,007,593 | 162% |
| | 2026 | 143,668,554 | 55,646,192 | 258% | 295,586,060 | 130,180,414 | 227% | 286,452,487 | 162,295,205 | 177% |
| | 2027 | 148,562,059 | 51,248,381 | 290% | 307,842,946 | 121,411,238 | 254% | 298,251,244 | 151,362,785 | 197% |
| | 2028 | 152,764,076 | 46,994,973 | 325% | 326,012,689 | 112,571,355 | 290% | 315,678,180 | 140,342,198 | 225% |
| | 2029 | 156,223,998 | 42,908,721 | 364% | 342,423,621 | 103,705,084 | 330% | 331,387,015 | 129,288,697 | 256% |
| | 2030 | 158,646,884 | 39,002,447 | 407% | 353,525,385 | 94,927,345 | 372% | 341,983,273 | 118,345,556 | 289% |
| | 2031 | 159,392,842 | 35,286,670 | 452% | 340,112,792 | 86,290,910 | 394% | 329,081,712 | 107,578,567 | 306% |
| | 2032 | 159,256,407 | 31,781,561 | 501% | 335,443,332 | 77,811,539 | 431% | 324,529,655 | 97,007,381 | 335% |
| | 2033 | 158,050,169 | 28,504,175 | 554% | 338,641,350 | 69,643,997 | 486% | 327,476,411 | 86,824,946 | 377% |
| | 2034 | 154,286,804 | 25,468,770 | 606% | 337,693,701 | 61,912,847 | 545% | 326,419,013 | 77,186,554 | 423% |
| | 2035 | 148,896,550 | 22,675,510 | 657% | 332,293,379 | 54,694,492 | 608% | 321,073,702 | 68,187,459 | 471% |
| | 2036 | 142,763,011 | 20,115,463 | 710% | 302,775,860 | 48,009,060 | 631% | 292,620,374 | 59,852,755 | 489% |
| | 2037 | 137,220,464 | 17,788,392 | 771% | 281,782,364 | 41,833,814 | 674% | 272,319,254 | 52,154,096 | 522% |
| | 2038 | 131,428,978 | 15,694,035 | 837% | 266,857,147 | 36,199,114 | 737% | 257,817,654 | 45,129,333 | 571% |
| | 2039 | 124,257,603 | 13,830,256 | 898% | 252,376,460 | 31,097,935 | 812% | 243,737,129 | 38,769,709 | 629% |
| | 2040 | 117,069,325 | 12,183,254 | 961% | 238,071,478 | 26,541,168 | 897% | 229,827,441 | 33,088,800 | 695% |
| ***Values as of 12/31/2015 (discounted at maximum statutory valuation rates)*** | | | | | | | | | | |
| | Past : | 565,017,300 | 2,393,104,295 | 23.6% | 808,729,578 | 2,780,602,148 | 29.1% | 808,729,578 | 2,780,602,148 | 29.1% |
| | Future : | 2,252,110,836 | 926,059,093 | 243.2% | 4,111,534,017 | 1,994,475,043 | 206.1% | 3,987,709,345 | 2,393,543,876 | 166.6% |
| | Lifetime : | 2,817,128,136 | 3,319,163,388 | 84.9% | 4,920,263,595 | 4,775,077,191 | 103.0% | 4,796,438,923 | 5,174,146,024 | 92.7% |

| Rate Increase | |
|---|---|
| Average: | 40.7% |
| Minimum: | 44.8% |
| Maximum: | 14.1% |

## Exhibit 1: Nationwide Loss Ratio Exhibit (Pre-Rate Stability) - Step 3
## Gold (LTC-96, LTC-96CL, NH-99, A-3541, A-3542, LTC2000)

| | | Original Assumptions | | | Historical & Projected Experience | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Before Proposed Increase | | | With Proposed Rate Increase | | |
| | Calendar Year | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio |
| | 1988 | - | - | - | - | 28,652 | 0% | - | 28,652 | 0% |
| | 1989 | - | - | - | - | 88,693 | 0% | - | 88,693 | 0% |
| | 1990 | - | - | - | - | 156,650 | 0% | - | 156,650 | 0% |
| | 1991 | - | - | - | - | 243,030 | 0% | - | 243,030 | 0% |
| | 1992 | - | - | - | - | 1,841,638 | 0% | - | 1,841,638 | 0% |
| | 1993 | - | - | - | - | 3,456,124 | 0% | - | 3,456,124 | 0% |
| | 1994 | - | - | - | 6,812 | 5,202,449 | 0% | 6,812 | 5,202,449 | 0% |
| | 1995 | - | - | - | - | 7,910,341 | 0% | - | 7,910,341 | 0% |
| | 1996 | 46,523 | 507,740 | 9% | - | 13,397,795 | 0% | - | 13,397,795 | 0% |
| | 1997 | 1,883,605 | 20,957,444 | 9% | 65,089 | 38,246,222 | 0% | 65,089 | 38,246,222 | 0% |
| | 1998 | 6,842,508 | 65,556,158 | 10% | 7,442,814 | 85,904,883 | 9% | 7,442,814 | 85,904,883 | 9% |
| | 1999 | 14,704,687 | 114,182,665 | 13% | 20,340,764 | 140,232,471 | 15% | 20,340,764 | 140,232,471 | 15% |
| | 2000 | 25,918,419 | 171,360,973 | 15% | 31,719,148 | 206,758,030 | 15% | 31,719,148 | 206,758,030 | 15% |
| | 2001 | 37,631,987 | 219,645,420 | 17% | 55,659,617 | 266,930,822 | 21% | 55,659,617 | 266,930,822 | 21% |
| | 2002 | 49,898,653 | 259,751,045 | 19% | 82,848,312 | 320,839,184 | 26% | 82,848,312 | 320,839,184 | 26% |
| | 2003 | 59,562,641 | 253,233,083 | 24% | 96,854,643 | 329,201,692 | 29% | 96,854,643 | 329,201,692 | 29% |
| | 2004 | 67,298,459 | 229,753,188 | 29% | 114,890,612 | 319,920,648 | 36% | 114,890,612 | 319,920,648 | 36% |
| | 2005 | 72,669,704 | 209,369,594 | 35% | 142,601,716 | 311,020,926 | 46% | 142,601,716 | 311,020,926 | 46% |
| Historical | 2006 | 77,353,484 | 191,816,110 | 40% | 185,261,651 | 302,430,040 | 61% | 185,261,651 | 302,430,040 | 61% |
| Experience | 2007 | 82,554,406 | 176,590,927 | 47% | 234,824,580 | 294,128,991 | 80% | 234,824,580 | 294,128,991 | 80% |
| | 2008 | 87,826,370 | 163,258,059 | 54% | 242,878,448 | 285,608,970 | 85% | 242,878,448 | 285,608,970 | 85% |
| | 2009 | 92,407,052 | 151,400,475 | 61% | 275,194,561 | 274,012,433 | 100% | 275,194,561 | 274,012,433 | 100% |
| | 2010 | 97,026,650 | 140,646,773 | 69% | 278,839,314 | 282,412,724 | 99% | 278,839,314 | 282,412,724 | 99% |
| | 2011 | 101,964,803 | 130,677,044 | 78% | 309,667,864 | 283,636,951 | 109% | 309,667,864 | 283,636,951 | 109% |
| | 2012 | 107,106,387 | 121,236,700 | 88% | 336,214,310 | 281,275,527 | 120% | 336,214,310 | 281,275,527 | 120% |
| | 2013 | 112,188,316 | 112,151,971 | 100% | 343,218,650 | 321,183,083 | 107% | 343,218,650 | 321,183,083 | 107% |
| | 2014 | 117,118,930 | 103,386,735 | 113% | 396,964,438 | 305,924,489 | 130% | 396,964,438 | 305,924,489 | 130% |
| | 2015 | 121,754,306 | 94,957,671 | 128% | 421,775,536 | 281,513,531 | 150% | 421,775,536 | 281,513,531 | 150% |
| | 2016 | 125,970,599 | 86,883,188 | 145% | 383,636,149 | 283,764,057 | 135% | 383,636,149 | 283,764,057 | 135% |
| | 2017 | 129,700,208 | 79,180,098 | 164% | 407,696,203 | 358,621,433 | 114% | 407,696,203 | 358,621,433 | 114% |
| Projected | 2018 | 132,793,992 | 71,864,025 | 185% | 430,714,322 | 345,995,687 | 124% | 430,714,322 | 345,995,687 | 124% |
| Future | 2019 | 135,179,074 | 64,948,256 | 208% | 450,713,675 | 322,822,058 | 140% | 448,111,428 | 342,165,835 | 131% |
| Experience | 2020 | 136,799,154 | 58,442,882 | 234% | 465,989,771 | 299,848,434 | 155% | 452,213,925 | 392,114,544 | 115% |
| | 2021 | 137,634,476 | 52,355,371 | 263% | 476,472,497 | 277,064,835 | 172% | 461,635,186 | 370,358,493 | 125% |
| | 2022 | 137,663,110 | 46,689,178 | 295% | 482,225,135 | 254,534,693 | 189% | 467,485,284 | 340,700,587 | 137% |
| | 2023 | 136,741,174 | 41,443,414 | 330% | 481,538,541 | 232,390,512 | 207% | 466,923,575 | 311,487,053 | 150% |
| | 2024 | 134,827,001 | 36,613,017 | 368% | 476,468,301 | 210,841,848 | 226% | 461,989,699 | 282,993,869 | 163% |
| | 2025 | 131,952,950 | 32,190,787 | 410% | 466,380,293 | 190,057,929 | 245% | 452,124,484 | 255,446,921 | 177% |
| | 2026 | 128,201,061 | 28,167,347 | 455% | 454,739,153 | 170,189,144 | 267% | 440,658,685 | 229,050,221 | 192% |
| | 2027 | 123,640,882 | 24,530,268 | 504% | 440,249,804 | 151,426,681 | 291% | 426,392,290 | 204,064,686 | 209% |
| | 2028 | 118,227,080 | 21,262,729 | 556% | 422,074,734 | 133,930,639 | 315% | 408,573,343 | 180,712,206 | 226% |
| | 2029 | 112,127,070 | 18,345,977 | 611% | 402,265,507 | 117,736,120 | 342% | 389,180,010 | 159,048,995 | 245% |
| | 2030 | 105,484,771 | 15,759,958 | 669% | 379,045,063 | 102,876,968 | 368% | 366,552,328 | 139,130,148 | 263% |
| | 2031 | 98,452,945 | 13,483,372 | 730% | 358,034,426 | 89,370,632 | 401% | 346,004,254 | 120,988,989 | 286% |
| | 2032 | 91,129,382 | 11,493,607 | 793% | 336,623,234 | 77,231,465 | 436% | 325,077,513 | 104,654,420 | 311% |
| | 2033 | 83,606,979 | 9,765,314 | 856% | 311,742,591 | 66,396,136 | 470% | 300,885,346 | 90,049,868 | 334% |
| | 2034 | 76,251,757 | 8,273,656 | 922% | 284,802,359 | 56,752,268 | 502% | 274,772,643 | 77,030,931 | 357% |
| | 2035 | 69,286,921 | 6,994,979 | 991% | 256,446,404 | 48,223,134 | 532% | 247,355,179 | 65,500,385 | 378% |
| | 2036 | 62,786,582 | 5,906,275 | 1063% | 231,867,370 | 40,726,163 | 569% | 223,539,501 | 55,352,144 | 404% |
| | 2037 | 56,755,532 | 4,985,188 | 1138% | 209,445,526 | 34,187,180 | 613% | 201,797,965 | 46,490,561 | 434% |
| | 2038 | 51,265,630 | 4,209,003 | 1218% | 187,023,555 | 28,526,454 | 656% | 180,098,076 | 38,811,480 | 464% |
| | 2039 | 46,532,613 | 3,557,502 | 1308% | 164,889,731 | 23,665,906 | 697% | 158,716,718 | 32,212,105 | 493% |
| | 2040 | 42,677,885 | 3,012,653 | 1417% | 143,434,507 | 19,521,552 | 735% | 138,024,604 | 26,580,866 | 519% |
| ***Values as of 12/31/2015 (discounted at maximum statutory valuation rates)*** | | | | | | | | | | |
| | Past : | 1,783,431,809 | 4,573,549,290 | 39.0% | 4,550,486,958 | 7,356,998,437 | 61.9% | 4,550,486,958 | 7,356,998,437 | 61.9% |
| | Future : | 1,790,008,946 | 576,231,968 | 310.6% | 5,998,721,100 | 2,910,507,111 | 206.1% | 5,852,691,124 | 3,509,866,567 | 166.7% |
| | Lifetime : | 3,573,440,754 | 5,149,781,258 | 69.4% | 10,549,208,058 | 10,267,505,548 | 102.7% | 10,403,178,083 | 10,866,865,004 | 95.7% |

***Total Incurred Claims exceed Total Initial Premiums x max(58%, Original Pricing Loss Ratio) + Increased Premiums x max(85%, Original Pricing Loss Ratio)***

| | | | | |
|---|---|---|---|---|
| | | | Accum Value of Past Initial Prm x 69.4% = | 4,772,045,004 |
| | | | Present Value of Future Initial Prm x 69.4% = | 800,011,446 |
| Accum. Value of Past Incurred Claims = | 4,550,486,958 | | Accum Value of Prior Increases x 85.0% = | 407,894,996 |
| Present Value of Future Incurred Claims = | 5,852,691,124 | | Present Value of Future Increases x 85.0% = | 2,003,406,334 |
| Total = | 10,403,178,083 | >= | Total = | 7,983,357,780 |

***Total Incurred Claims exceed Total Initial Premiums x max(60%, Original Pricing Loss Ratio) + Increased Premiums x max(80%, Original Pricing Loss Ratio)***

| | | | | |
|---|---|---|---|---|
| | | | Accum Value of Past Initial Prm x 69.4% = | 4,772,045,004 |
| | | | Present Value of Future Initial Prm x 69.4% = | 800,011,446 |
| Accum. Value of Past Incurred Claims = | 4,550,486,958 | | Accum Value of Prior Increases x 80.0% = | 383,901,173 |
| Present Value of Future Incurred Claims = | 5,852,691,124 | | Present Value of Future Increases x 80.0% = | 1,885,558,902 |
| Total = | 10,403,178,083 | >= | Total = | 7,841,516,525 |

| Rate Increase | |
|---|---|
| Average: | 38.9% |
| Minimum: | 39.4% |
| Maximum: | 37.0% |

# Exhibit 1: Nationwide Loss Ratio Exhibit - Step 3
## Custom Care (LTC-02) and Essential Care (BSC-02)

| | | Original Assumptions | | | Historical & Projected Experience | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Before Proposed Increase | | | With Proposed Rate Increase | | |
| | Calendar Year | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio |
| | 1988 | - | - | - | - | 1,261 | 0% | - | 1,261 | 0% |
| | 1989 | - | - | - | - | 1,777 | 0% | - | 1,777 | 0% |
| | 1990 | - | - | - | - | 1,777 | 0% | - | 1,777 | 0% |
| | 1991 | - | - | - | - | 1,777 | 0% | - | 1,777 | 0% |
| | 1992 | - | - | - | - | 9,249 | 0% | - | 9,249 | 0% |
| | 1993 | - | - | - | - | 18,596 | 0% | - | 18,596 | 0% |
| | 1994 | - | - | - | - | 21,392 | 0% | - | 21,392 | 0% |
| | 1995 | - | - | - | - | 31,795 | 0% | - | 31,795 | 0% |
| | 1996 | - | - | - | - | 60,463 | 0% | - | 60,463 | 0% |
| | 1997 | - | - | - | - | 86,185 | 0% | - | 86,185 | 0% |
| | 1998 | - | - | - | - | 158,111 | 0% | - | 158,111 | 0% |
| | 1999 | - | - | - | - | 279,672 | 0% | - | 279,672 | 0% |
| | 2000 | - | - | - | - | 502,430 | 0% | - | 502,430 | 0% |
| | 2001 | - | - | - | - | 951,440 | 0% | - | 951,440 | 0% |
| | 2002 | 530,322 | 12,698,284 | 4% | 465,042 | 14,282,829 | 3% | 465,042 | 14,282,829 | 3% |
| | 2003 | 5,305,328 | 127,228,826 | 4% | 3,576,435 | 127,552,466 | 3% | 3,576,435 | 127,552,466 | 3% |
| | 2004 | 9,699,600 | 163,967,196 | 6% | 11,748,203 | 167,266,305 | 7% | 11,748,203 | 167,266,305 | 7% |
| | 2005 | 16,094,366 | 155,411,257 | 10% | 12,068,101 | 163,001,655 | 7% | 12,068,101 | 163,001,655 | 7% |
| Historical | 2006 | 20,943,075 | 149,091,368 | 14% | 25,390,358 | 160,170,979 | 16% | 25,390,358 | 160,170,979 | 16% |
| Experience | 2007 | 24,004,718 | 144,049,333 | 17% | 42,802,036 | 157,402,614 | 27% | 42,802,036 | 157,402,614 | 27% |
| | 2008 | 28,646,468 | 139,729,315 | 21% | 34,242,194 | 154,475,063 | 22% | 34,242,194 | 154,475,063 | 22% |
| | 2009 | 36,453,136 | 135,778,653 | 27% | 43,724,555 | 151,568,350 | 29% | 43,724,555 | 151,568,350 | 29% |
| | 2010 | 42,032,713 | 131,708,118 | 32% | 54,586,316 | 148,590,074 | 37% | 54,586,316 | 148,590,074 | 37% |
| | 2011 | 46,626,250 | 127,401,554 | 37% | 65,983,350 | 145,176,823 | 45% | 65,983,350 | 145,176,823 | 45% |
| | 2012 | 51,922,829 | 122,882,809 | 42% | 84,639,471 | 147,993,144 | 57% | 84,639,471 | 147,993,144 | 57% |
| | 2013 | 57,099,075 | 118,162,585 | 48% | 83,341,141 | 187,299,353 | 44% | 83,341,141 | 187,299,353 | 44% |
| | 2014 | 62,239,279 | 113,310,529 | 55% | 97,412,198 | 181,867,869 | 54% | 97,412,198 | 181,867,869 | 54% |
| | 2015 | 67,999,982 | 108,410,381 | 63% | 125,787,389 | 170,326,723 | 74% | 125,787,389 | 170,326,723 | 74% |
| | 2016 | 74,132,841 | 103,492,085 | 72% | 116,579,568 | 170,213,537 | 68% | 116,579,568 | 170,213,537 | 68% |
| | 2017 | 80,634,893 | 98,570,926 | 82% | 133,624,256 | 196,009,449 | 68% | 133,624,256 | 196,009,449 | 68% |
| Projected | 2018 | 87,491,978 | 93,657,345 | 93% | 151,478,565 | 193,077,257 | 78% | 151,478,565 | 193,077,257 | 78% |
| Future | 2019 | 94,516,509 | 88,759,097 | 106% | 169,125,584 | 186,109,116 | 91% | 168,349,320 | 197,014,204 | 85% |
| Experience | 2020 | 101,734,186 | 83,880,129 | 121% | 188,039,420 | 178,815,944 | 105% | 183,503,090 | 233,085,231 | 79% |
| | 2021 | 109,049,518 | 79,029,440 | 138% | 207,779,693 | 171,265,586 | 121% | 202,328,862 | 227,971,675 | 89% |
| | 2022 | 117,214,869 | 74,220,806 | 158% | 229,915,810 | 163,476,615 | 141% | 223,836,307 | 217,635,228 | 103% |
| | 2023 | 124,829,796 | 69,463,990 | 180% | 252,274,989 | 155,439,073 | 162% | 245,500,677 | 206,964,919 | 119% |
| | 2024 | 131,732,357 | 64,774,865 | 203% | 272,195,758 | 147,198,186 | 185% | 264,768,249 | 196,020,684 | 135% |
| | 2025 | 138,169,807 | 60,164,185 | 230% | 289,420,212 | 138,773,115 | 209% | 281,401,847 | 184,827,814 | 152% |
| | 2026 | 143,668,554 | 55,646,192 | 258% | 295,586,060 | 130,180,414 | 227% | 287,413,064 | 173,408,187 | 166% |
| | 2027 | 148,562,059 | 51,248,381 | 290% | 307,842,946 | 121,411,238 | 254% | 299,235,096 | 161,750,059 | 185% |
| | 2028 | 152,764,076 | 46,994,973 | 325% | 326,012,689 | 112,571,355 | 290% | 316,675,256 | 149,994,093 | 211% |
| | 2029 | 156,223,998 | 42,908,721 | 364% | 342,423,621 | 103,705,084 | 330% | 332,387,319 | 138,199,266 | 241% |
| | 2030 | 158,646,884 | 39,002,447 | 407% | 353,525,385 | 94,927,345 | 372% | 342,978,327 | 126,518,673 | 271% |
| | 2031 | 159,392,842 | 35,286,670 | 452% | 340,112,792 | 86,290,910 | 394% | 330,065,104 | 115,022,726 | 287% |
| | 2032 | 159,256,407 | 31,781,561 | 501% | 335,443,332 | 77,811,539 | 431% | 325,493,911 | 103,732,670 | 314% |
| | 2033 | 158,050,169 | 28,504,175 | 554% | 338,641,350 | 69,643,997 | 486% | 328,410,327 | 92,855,015 | 354% |
| | 2034 | 154,286,804 | 25,468,770 | 606% | 337,693,701 | 61,912,847 | 545% | 327,311,930 | 82,556,117 | 396% |
| | 2035 | 148,896,550 | 22,675,510 | 657% | 332,293,379 | 54,694,492 | 608% | 321,918,033 | 72,938,240 | 441% |
| | 2036 | 142,763,011 | 20,115,463 | 710% | 302,775,860 | 48,009,060 | 631% | 293,412,261 | 64,028,614 | 458% |
| | 2037 | 137,220,464 | 17,788,392 | 771% | 281,782,364 | 41,833,814 | 674% | 273,054,725 | 55,797,336 | 489% |
| | 2038 | 131,428,978 | 15,694,035 | 837% | 266,857,147 | 36,199,114 | 737% | 258,492,503 | 48,285,339 | 535% |
| | 2039 | 124,257,603 | 13,830,256 | 898% | 252,376,460 | 31,097,935 | 812% | 244,349,463 | 41,483,628 | 589% |
| | 2040 | 117,069,325 | 12,183,254 | 961% | 238,071,478 | 26,541,168 | 897% | 230,377,627 | 35,407,040 | 651% |
| ***Values as of 12/31/2015 (discounted at maximum statutory valuation rates)*** | | | | | | | | | | |
| | Past : | 565,017,300 | 2,393,104,295 | 23.6% | 808,729,578 | 2,780,602,148 | 29.1% | 808,729,578 | 2,780,602,148 | 29.1% |
| | Future : | 2,252,110,836 | 926,059,093 | 243.2% | 4,111,437,259 | 1,977,272,246 | 207.9% | 4,006,201,043 | 2,413,491,747 | 166.0% |
| | Lifetime : | 2,817,128,136 | 3,319,163,388 | 84.9% | 4,920,166,837 | 4,757,874,394 | 103.4% | 4,814,930,621 | 5,194,093,895 | 92.7% |

***Total Incurred Claims exceed Total Initial Premiums x max(58%, Original Pricing Loss Ratio) + Increased Premiums x max(85%, Original Pricing Loss Ratio)***

| | | | | |
|---|---|---|---|---|
| | | | Accum Value of Past Initial Prm x 84.9% = | 2,139,908,615 |
| | | | Present Value of Future Initial Prm x 84.9% = | 721,783,429 |
| Accum. Value of Past Incurred Claims = | 808,729,578 | | Accum Value of Prior Increases x 85.0% = | 220,442,683 |
| Present Value of Future Incurred Claims = | 4,006,201,043 | | Present Value of Future Increases x 85.0% = | 1,328,618,521 |
| Total = | 4,814,930,621 | >= | Total = | 4,410,753,249 |

***Total Incurred Claims exceed Total Initial Premiums x max(60%, Original Pricing Loss Ratio) + Increased Premiums x max(80%, Original Pricing Loss Ratio)***

| | | | | |
|---|---|---|---|---|
| | | | Accum Value of Past Initial Prm x 84.9% = | 2,139,908,615 |
| | | | Present Value of Future Initial Prm x 84.9% = | 721,783,429 |
| Accum. Value of Past Incurred Claims = | 808,729,578 | | Accum Value of Prior Increases x 84.9% = | 220,117,582 |
| Present Value of Future Incurred Claims = | 4,006,201,043 | | Present Value of Future Increases x 84.9% = | 1,326,659,119 |
| Total = | 4,814,930,621 | >= | Total = | 4,408,468,744 |

# Appendix D

**John Hancock Life Insurance Company (U.S.A.)**
**LTC-02 VA (Pre Rate Stability)**

**Standard rates per $100 of Monthly Benefit**
**90 Day Elimination Period**
**GPO Inflation**

| Age | Current Premium Rates | | | | | | | Proposed Premium Rates | | | | | | | Proposed Rate Increases | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 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 | 8.45 | 10.86 | 12.07 | 13.27 | 14.48 | 16.89 | 18.10 | 11.57 | 14.88 | 16.53 | 18.18 | 19.83 | 23.14 | 24.79 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |
| 30 | 8.45 | 10.86 | 12.07 | 14.48 | 15.68 | 16.89 | 18.10 | 11.57 | 14.88 | 16.53 | 19.76 | 21.49 | 23.14 | 24.79 | 37.0% | 37.0% | 37.0% | 36.5% | 37.0% | 37.0% | 37.0% |
| 31 | 8.45 | 10.86 | 13.27 | 14.48 | 15.68 | 16.89 | 18.10 | 11.57 | 14.88 | 18.18 | 19.83 | 21.49 | 23.14 | 24.79 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |
| 32 | 8.45 | 12.07 | 13.27 | 14.48 | 15.68 | 18.10 | 19.30 | 11.57 | 16.53 | 18.18 | 19.83 | 21.49 | 24.79 | 26.44 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |
| 33 | 9.65 | 12.07 | 13.27 | 14.48 | 15.68 | 18.10 | 19.30 | 13.22 | 16.53 | 18.18 | 19.83 | 21.49 | 24.79 | 26.44 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |
| 34 | 9.65 | 12.07 | 13.27 | 14.48 | 15.68 | 18.10 | 19.30 | 13.22 | 16.53 | 18.18 | 19.83 | 21.49 | 24.79 | 26.44 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |
| 35 | 9.65 | 12.07 | 13.27 | 15.68 | 16.89 | 18.10 | 20.04 | 13.22 | 16.53 | 18.18 | 21.49 | 23.14 | 24.79 | 27.46 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.1% |
| 36 | 9.85 | 12.07 | 13.27 | 15.68 | 16.89 | 19.30 | 21.29 | 13.49 | 16.53 | 18.18 | 21.49 | 23.14 | 26.44 | 29.18 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.1% |
| 37 | 9.85 | 12.09 | 14.48 | 15.68 | 16.89 | 19.66 | 22.62 | 13.49 | 16.56 | 19.83 | 21.49 | 23.14 | 26.94 | 31.04 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.2% |
| 38 | 11.02 | 12.09 | 14.48 | 15.68 | 16.89 | 19.66 | 22.62 | 15.13 | 16.56 | 19.83 | 21.49 | 23.14 | 26.94 | 31.04 | 37.3% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.2% |
| 39 | 11.02 | 13.27 | 15.42 | 16.89 | 18.10 | 20.89 | 23.97 | 15.13 | 18.18 | 21.14 | 23.14 | 24.79 | 28.65 | 32.92 | 37.3% | 37.0% | 37.1% | 37.0% | 37.0% | 37.2% | 37.4% |
| 40 | 12.19 | 14.35 | 16.59 | 17.60 | 18.66 | 22.04 | 25.22 | 16.74 | 19.69 | 22.79 | 24.13 | 25.58 | 30.23 | 34.64 | 37.3% | 37.2% | 37.3% | 37.1% | 37.1% | 37.2% | 37.4% |
| 41 | 12.19 | 14.46 | 17.91 | 18.90 | 19.97 | 23.43 | 26.65 | 16.74 | 19.83 | 24.63 | 25.95 | 27.41 | 32.17 | 36.64 | 37.3% | 37.2% | 37.5% | 37.3% | 37.2% | 37.3% | 37.5% |
| 42 | 13.48 | 15.76 | 17.94 | 19.04 | 20.11 | 24.84 | 28.09 | 18.55 | 21.65 | 24.63 | 26.13 | 27.60 | 34.15 | 38.66 | 37.5% | 37.4% | 37.3% | 37.3% | 37.2% | 37.5% | 37.6% |
| 43 | 13.59 | 15.87 | 19.27 | 20.28 | 21.37 | 26.28 | 29.55 | 18.69 | 21.81 | 26.50 | 27.84 | 29.32 | 36.17 | 40.72 | 37.6% | 37.4% | 37.5% | 37.3% | 37.2% | 37.6% | 37.8% |
| 44 | 13.69 | 17.21 | 19.41 | 20.42 | 22.73 | 27.63 | 30.89 | 18.84 | 23.66 | 26.70 | 28.04 | 31.23 | 38.02 | 42.56 | 37.6% | 37.5% | 37.5% | 37.3% | 37.4% | 37.6% | 37.8% |
| 45 | 13.80 | 17.22 | 20.79 | 21.79 | 22.89 | 29.11 | 32.38 | 18.99 | 23.66 | 28.63 | 29.95 | 31.46 | 40.10 | 44.65 | 37.6% | 37.4% | 37.7% | 37.4% | 37.4% | 37.7% | 37.9% |
| 46 | 15.04 | 18.59 | 20.94 | 23.19 | 24.30 | 30.62 | 33.88 | 20.68 | 25.58 | 28.84 | 31.91 | 33.42 | 42.23 | 46.77 | 37.5% | 37.6% | 37.7% | 37.6% | 37.6% | 37.9% | 38.0% |
| 47 | 15.15 | 18.72 | 22.36 | 24.61 | 25.61 | 32.02 | 35.24 | 20.84 | 25.76 | 30.84 | 33.91 | 35.22 | 44.14 | 48.63 | 37.6% | 37.6% | 37.9% | 37.8% | 37.5% | 37.9% | 38.0% |
| 48 | 15.27 | 20.13 | 23.66 | 24.66 | 25.79 | 33.57 | 36.76 | 21.01 | 27.74 | 32.62 | 33.93 | 35.48 | 46.33 | 50.79 | 37.6% | 37.9% | 37.9% | 37.6% | 37.6% | 38.0% | 38.1% |
| 49 | 16.66 | 20.27 | 23.83 | 26.11 | 27.25 | 36.52 | 39.75 | 22.97 | 27.95 | 32.86 | 35.97 | 37.53 | 50.50 | 55.01 | 37.8% | 37.9% | 37.9% | 37.8% | 37.7% | 38.3% | 38.4% |
| 50 | 16.79 | 21.58 | 25.31 | 27.59 | 28.74 | 38.14 | 41.13 | 23.15 | 29.74 | 34.94 | 38.05 | 39.62 | 52.81 | 56.90 | 37.9% | 37.8% | 38.1% | 37.9% | 37.9% | 38.4% | 38.4% |
| 51 | 18.07 | 23.03 | 26.64 | 28.94 | 30.10 | 41.01 | 44.16 | 24.91 | 31.75 | 36.78 | 39.91 | 41.49 | 56.81 | 61.21 | 37.8% | 37.9% | 38.0% | 37.9% | 37.8% | 38.5% | 38.6% |
| 52 | 18.19 | 23.04 | 26.83 | 30.46 | 31.48 | 42.50 | 47.02 | 25.07 | 31.75 | 37.04 | 42.05 | 43.39 | 58.86 | 65.20 | 37.8% | 37.8% | 38.1% | 38.1% | 37.8% | 38.5% | 38.7% |
| 53 | 19.63 | 24.52 | 28.20 | 30.52 | 31.57 | 45.44 | 49.90 | 27.05 | 33.82 | 38.91 | 42.09 | 43.47 | 62.95 | 69.22 | 37.8% | 37.9% | 38.0% | 37.9% | 37.7% | 38.5% | 38.7% |
| 54 | 19.63 | 24.55 | 28.25 | 31.92 | 32.99 | 48.41 | 52.79 | 27.05 | 33.82 | 38.94 | 44.01 | 45.41 | 67.10 | 73.27 | 37.8% | 37.8% | 37.8% | 37.9% | 37.7% | 38.6% | 38.8% |
| 55 | 21.10 | 25.92 | 29.65 | 33.34 | 34.54 | 51.42 | 55.71 | 29.11 | 35.70 | 40.85 | 45.96 | 47.60 | 71.30 | 77.33 | 38.0% | 37.8% | 37.8% | 37.8% | 37.8% | 38.7% | 38.8% |
| 56 | 22.42 | 27.26 | 32.36 | 36.07 | 37.14 | 54.21 | 59.90 | 30.92 | 37.55 | 44.62 | 49.76 | 51.16 | 75.13 | 83.15 | 37.9% | 37.7% | 37.9% | 37.9% | 37.7% | 38.6% | 38.8% |
| 57 | 23.75 | 29.97 | 33.74 | 38.83 | 39.90 | 58.71 | 64.12 | 32.75 | 41.31 | 46.52 | 53.60 | 54.99 | 81.45 | 89.00 | 37.9% | 37.8% | 37.9% | 38.0% | 37.8% | 38.7% | 38.8% |
| 58 | 25.10 | 31.35 | 36.50 | 41.48 | 43.91 | 63.05 | 68.36 | 34.60 | 43.20 | 50.36 | 57.22 | 60.53 | 87.47 | 94.87 | 37.8% | 37.8% | 38.0% | 37.9% | 37.9% | 38.7% | 38.8% |
| 59 | 27.83 | 34.10 | 39.14 | 44.15 | 46.59 | 67.44 | 74.37 | 38.39 | 47.03 | 53.98 | 60.88 | 64.22 | 93.56 | 103.37 | 38.0% | 37.9% | 37.9% | 37.9% | 37.8% | 38.7% | 39.0% |
| 60 | 29.21 | 36.89 | 41.96 | 47.00 | 50.82 | 71.88 | 79.94 | 40.29 | 50.91 | 57.90 | 64.84 | 70.12 | 99.72 | 111.05 | 37.9% | 38.0% | 38.0% | 38.0% | 38.0% | 38.7% | 38.9% |
| 61 | 31.84 | 39.55 | 46.03 | 50.96 | 54.80 | 77.95 | 85.93 | 43.89 | 54.56 | 63.54 | 70.27 | 75.58 | 108.21 | 119.43 | 37.9% | 37.9% | 38.0% | 37.9% | 37.9% | 38.8% | 39.0% |
| 62 | 34.63 | 43.63 | 48.76 | 55.10 | 58.97 | 83.88 | 93.26 | 47.78 | 60.21 | 67.27 | 76.01 | 81.35 | 116.41 | 129.63 | 38.0% | 38.0% | 38.0% | 37.9% | 38.0% | 38.8% | 39.0% |
| 63 | 38.71 | 46.36 | 52.91 | 59.29 | 63.04 | 91.41 | 99.10 | 53.42 | 63.94 | 73.02 | 81.81 | 86.93 | 126.90 | 137.71 | 38.0% | 37.9% | 38.0% | 38.0% | 37.9% | 38.8% | 39.0% |
| 64 | 41.57 | 50.51 | 58.51 | 63.52 | 67.29 | 99.04 | 106.99 | 57.40 | 69.70 | 80.81 | 87.67 | 92.82 | 137.53 | 148.62 | 38.1% | 38.0% | 38.1% | 38.0% | 37.9% | 38.9% | 38.9% |
| 65 | 45.72 | 54.71 | 62.75 | 69.06 | 72.85 | 105.93 | 110.34 | 63.15 | 75.51 | 86.69 | 95.32 | 100.50 | 147.02 | 153.14 | 38.1% | 38.0% | 38.2% | 38.0% | 38.0% | 38.8% | 38.8% |
| 66 | 49.66 | 59.91 | 69.21 | 75.53 | 80.59 | 113.29 | 119.71 | 68.60 | 82.69 | 95.59 | 104.22 | 111.14 | 157.10 | 166.00 | 38.1% | 38.0% | 38.1% | 38.0% | 37.9% | 38.7% | 38.7% |
| 67 | 54.86 | 66.53 | 75.68 | 83.26 | 89.73 | 119.99 | 126.19 | 75.78 | 91.86 | 104.49 | 114.86 | 123.77 | 166.24 | 174.84 | 38.1% | 38.1% | 38.1% | 38.0% | 37.9% | 38.5% | 38.5% |
| 68 | 60.07 | 74.41 | 83.56 | 90.99 | 98.87 | 128.02 | 136.02 | 82.96 | 102.77 | 115.40 | 125.50 | 136.40 | 177.21 | 188.29 | 38.1% | 38.1% | 38.1% | 37.9% | 38.0% | 38.4% | 38.4% |
| 69 | 65.12 | 80.88 | 91.28 | 100.13 | 110.69 | 137.18 | 144.91 | 89.86 | 111.67 | 126.02 | 138.13 | 152.74 | 189.73 | 200.42 | 38.0% | 38.1% | 38.1% | 37.9% | 38.0% | 38.3% | 38.3% |
| 70 | 71.73 | 90.02 | 100.43 | 110.54 | 122.51 | 145.42 | 152.87 | 99.04 | 124.20 | 138.65 | 152.49 | 169.09 | 200.95 | 211.26 | 38.1% | 38.0% | 38.1% | 37.9% | 38.0% | 38.2% | 38.2% |
| 71 | 79.06 | 98.83 | 111.41 | 123.77 | 136.56 | 154.53 | 163.52 | 109.16 | 136.21 | 153.82 | 170.82 | 188.55 | 213.36 | 225.77 | 38.1% | 37.8% | 38.1% | 38.0% | 38.1% | 38.1% | 38.1% |
| 72 | 84.76 | 105.52 | 119.36 | 136.66 | 147.04 | 164.34 | 172.99 | 116.93 | 145.57 | 164.66 | 188.52 | 202.84 | 226.70 | 238.63 | 37.9% | 37.9% | 37.9% | 37.9% | 37.9% | 37.9% | 37.9% |
| 73 | 89.81 | 113.09 | 128.06 | 144.70 | 156.34 | 174.63 | 184.61 | 123.79 | 155.88 | 176.51 | 199.43 | 215.48 | 240.69 | 254.45 | 37.8% | 37.8% | 37.8% | 37.8% | 37.8% | 37.8% | 37.8% |
| 74 | 94.21 | 119.76 | 135.73 | 153.30 | 166.07 | 185.23 | 194.81 | 129.74 | 164.92 | 186.91 | 211.10 | 228.69 | 255.08 | 268.28 | 37.7% | 37.7% | 37.7% | 37.7% | 37.7% | 37.7% | 37.7% |
| 75 | 99.51 | 128.59 | 145.43 | 163.80 | 176.05 | 195.95 | 206.67 | 136.91 | 176.93 | 200.10 | 225.38 | 242.23 | 269.61 | 284.35 | 37.6% | 37.6% | 37.6% | 37.6% | 37.6% | 37.6% | 37.6% |
| 76 | 105.50 | 134.81 | 153.85 | 172.90 | 184.62 | 205.14 | 216.86 | 145.03 | 185.32 | 211.50 | 237.69 | 253.80 | 282.00 | 298.12 | 37.5% | 37.5% | 37.5% | 37.5% | 37.5% | 37.5% | 37.5% |
| 77 | 112.00 | 142.80 | 161.00 | 180.60 | 193.21 | 215.61 | 226.81 | 153.84 | 196.14 | 221.14 | 248.06 | 265.37 | 296.13 | 311.52 | 37.3% | 37.3% | 37.3% | 37.3% | 37.3% | 37.3% | 37.3% |
| 78 | 117.49 | 149.54 | 169.57 | 189.59 | 202.95 | 224.31 | 236.32 | 161.24 | 205.21 | 232.69 | 260.18 | 278.50 | 307.82 | 324.31 | 37.2% | 37.2% | 37.2% | 37.2% | 37.2% | 37.2% | 37.2% |
| 79 | 123.25 | 157.56 | 177.89 | 198.22 | 212.20 | 233.80 | 246.51 | 168.99 | 216.03 | 243.91 | 271.78 | 290.95 | 320.56 | 337.98 | 37.1% | 37.1% | 37.1% | 37.1% | 37.1% | 37.1% | 37.1% |
| 80 | 129.10 | 164.09 | 185.80 | 207.52 | 222.00 | 243.72 | 256.99 | 176.85 | 224.78 | 254.53 | 284.28 | 304.11 | 333.86 | 352.04 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |
| 81 | 141.16 | 180.98 | 203.90 | 228.03 | 243.72 | 269.05 | 282.32 | 193.38 | 247.92 | 279.32 | 312.38 | 333.86 | 368.57 | 386.75 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |
| 82 | 155.64 | 197.87 | 224.41 | 250.95 | 267.85 | 295.60 | 311.28 | 213.21 | 271.06 | 307.42 | 343.78 | 366.92 | 404.93 | 426.42 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |
| 83 | 171.32 | 218.38 | 247.33 | 275.08 | 294.39 | 325.76 | 342.65 | 234.70 | 299.16 | 338.82 | 376.84 | 403.28 | 446.25 | 469.39 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |
| 84 | 188.22 | 240.10 | 271.47 | 302.83 | 324.55 | 357.13 | 376.43 | 257.84 | 328.91 | 371.88 | 414.85 | 444.60 | 489.23 | 515.67 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |
| 85 | 228.03 | 290.77 | 329.38 | 366.78 | 392.12 | 433.14 | 456.06 | 312.38 | 398.32 | 451.21 | 502.45 | 537.16 | 593.35 | 624.76 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |
| 86 | 250.95 | 319.73 | 361.95 | 404.18 | 431.93 | 476.57 | 500.70 | 343.78 | 437.99 | 495.84 | 553.69 | 591.70 | 652.85 | 685.91 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |
| 87 | 275.08 | 351.10 | 398.15 | 444.00 | 475.37 | 523.63 | 551.38 | 376.84 | 480.96 | 545.42 | 608.23 | 651.20 | 717.31 | 755.33 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |
| 88 | 318.52 | 406.59 | 459.68 | 512.77 | 548.96 | 604.46 | 637.04 | 436.34 | 556.99 | 629.71 | 702.44 | 752.02 | 828.05 | 872.67 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |
| 89 | 349.89 | 446.41 | 505.53 | 564.65 | 603.26 | 664.79 | 699.78 | 479.31 | 611.53 | 692.52 | 773.51 | 826.40 | 910.69 | 958.62 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |
| 90 | 384.88 | 491.05 | 556.20 | 620.15 | 663.58 | 732.35 | 770.96 | 527.24 | 672.69 | 761.94 | 849.54 | 909.04 | 1003.24 | 1056.13 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |
| 91+ | 423.49 | 540.52 | 611.70 | 682.89 | 729.94 | 804.74 | 846.97 | 580.13 | 740.45 | 837.97 | 935.48 | 999.94 | 1102.41 | 1160.26 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |

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 D

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-02 VA (Pre Rate Stability)**

**Standard rates per $100 of Monthly Benefit**

**90 Day Elimination Period**

**5% Simple Inflation**

| Age | Current Premium Rates | | | | | | | Proposed Premium Rates | | | | | | | Proposed Rate Increases | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | | | Benefit Period | | | | | | | Benefit Period | | | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years | 10 Years | Life |
| 18-29 | 15.24 | 17.52 | 21.05 | 22.12 | 23.17 | 35.88 | 39.08 | 20.97 | 24.04 | 28.91 | 30.33 | 31.74 | 49.48 | 53.94 | 37.6% | 37.3% | 37.4% | 37.2% | 37.0% | 37.9% | 38.0% |
| 30 | 16.39 | 18.67 | 22.20 | 23.27 | 24.32 | 37.08 | 41.76 | 22.54 | 25.62 | 30.48 | 31.92 | 33.33 | 51.12 | 57.67 | 37.5% | 37.2% | 37.3% | 37.2% | 37.0% | 37.9% | 38.1% |
| 31 | 17.65 | 19.92 | 23.45 | 24.51 | 25.56 | 38.42 | 44.43 | 24.31 | 27.37 | 32.24 | 33.65 | 35.04 | 53.01 | 61.39 | 37.7% | 37.4% | 37.5% | 37.3% | 37.1% | 38.0% | 38.2% |
| 32 | 17.65 | 19.92 | 24.71 | 25.76 | 26.79 | 40.96 | 45.86 | 24.31 | 27.37 | 34.01 | 35.40 | 36.77 | 56.54 | 63.41 | 37.7% | 37.4% | 37.6% | 37.4% | 37.2% | 38.0% | 38.3% |
| 33 | 18.80 | 21.08 | 25.86 | 26.91 | 27.95 | 42.31 | 48.73 | 25.87 | 28.95 | 35.58 | 36.97 | 38.35 | 58.45 | 67.48 | 37.7% | 37.4% | 37.6% | 37.4% | 37.2% | 38.1% | 38.5% |
| 34 | 18.80 | 22.33 | 27.13 | 28.17 | 29.19 | 45.02 | 51.42 | 25.87 | 30.71 | 37.36 | 38.73 | 40.09 | 62.29 | 71.23 | 37.7% | 37.5% | 37.7% | 37.5% | 37.3% | 38.4% | 38.5% |
| 35 | 20.07 | 23.60 | 27.13 | 29.43 | 30.44 | 47.58 | 52.87 | 27.66 | 32.49 | 37.36 | 40.50 | 41.84 | 65.84 | 73.29 | 37.8% | 37.7% | 37.7% | 37.6% | 37.4% | 38.4% | 38.6% |
| 36 | 21.35 | 24.87 | 28.40 | 30.58 | 32.85 | 48.95 | 55.56 | 29.47 | 34.28 | 39.15 | 42.08 | 45.17 | 67.79 | 77.05 | 38.0% | 37.8% | 37.8% | 37.6% | 37.5% | 38.5% | 38.7% |
| 37 | 22.64 | 26.15 | 30.83 | 31.85 | 34.11 | 51.50 | 58.48 | 31.29 | 36.09 | 42.51 | 43.85 | 46.95 | 71.35 | 81.21 | 38.2% | 38.0% | 37.9% | 37.7% | 37.6% | 38.5% | 38.9% |
| 38 | 22.64 | 27.30 | 32.11 | 33.12 | 35.38 | 54.27 | 61.42 | 31.29 | 37.65 | 44.33 | 45.65 | 48.73 | 75.28 | 85.41 | 38.2% | 37.9% | 38.0% | 37.8% | 37.7% | 38.7% | 39.1% |
| 39 | 23.94 | 28.59 | 33.41 | 35.54 | 37.80 | 57.05 | 65.61 | 33.14 | 39.46 | 46.16 | 49.01 | 52.08 | 79.26 | 91.31 | 38.4% | 38.1% | 38.2% | 37.9% | 37.8% | 38.9% | 39.2% |
| 40 | 25.07 | 29.88 | 34.71 | 36.83 | 39.07 | 59.61 | 68.59 | 34.67 | 41.30 | 48.00 | 50.82 | 53.88 | 82.83 | 95.59 | 38.3% | 38.2% | 38.3% | 38.0% | 37.9% | 38.9% | 39.4% |
| 41 | 26.50 | 31.32 | 36.00 | 38.29 | 40.54 | 62.74 | 69.08 | 36.70 | 43.34 | 49.76 | 52.88 | 55.95 | 87.30 | 96.29 | 38.5% | 38.4% | 38.2% | 38.1% | 38.0% | 39.1% | 39.4% |
| 42 | 26.63 | 32.60 | 37.47 | 40.91 | 43.17 | 65.92 | 71.64 | 36.88 | 45.08 | 51.86 | 56.53 | 59.60 | 91.85 | 99.86 | 38.5% | 38.3% | 38.4% | 38.2% | 38.1% | 39.3% | 39.4% |
| 43 | 28.09 | 34.07 | 40.31 | 42.41 | 44.67 | 68.85 | 71.64 | 38.96 | 47.17 | 55.88 | 58.65 | 61.73 | 95.96 | 99.86 | 38.7% | 38.4% | 38.6% | 38.3% | 38.2% | 39.4% | 39.4% |
| 44 | 29.58 | 35.56 | 41.63 | 43.93 | 46.20 | 69.08 | 71.64 | 41.09 | 49.29 | 57.68 | 60.80 | 63.89 | 96.29 | 99.86 | 38.9% | 38.6% | 38.6% | 38.4% | 38.3% | 39.4% | 39.4% |
| 45 | 30.86 | 36.87 | 43.17 | 46.61 | 48.89 | 69.08 | 74.20 | 42.82 | 51.07 | 59.87 | 64.55 | 67.65 | 96.29 | 103.42 | 38.8% | 38.5% | 38.7% | 38.5% | 38.4% | 39.4% | 39.4% |
| 46 | 31.01 | 39.75 | 46.10 | 48.17 | 50.46 | 71.64 | 74.20 | 43.04 | 55.17 | 64.05 | 66.76 | 69.87 | 99.86 | 103.42 | 38.8% | 38.8% | 39.0% | 38.6% | 38.5% | 39.4% | 39.4% |
| 47 | 32.53 | 41.31 | 47.45 | 51.12 | 53.40 | 71.64 | 74.20 | 45.22 | 57.39 | 65.89 | 70.96 | 74.05 | 99.86 | 103.42 | 39.0% | 38.9% | 38.9% | 38.8% | 38.7% | 39.4% | 39.4% |
| 48 | 34.09 | 42.88 | 50.44 | 54.12 | 56.40 | 71.64 | 76.76 | 47.44 | 59.64 | 70.17 | 75.25 | 78.32 | 99.86 | 106.99 | 39.2% | 39.1% | 39.1% | 39.0% | 38.9% | 39.4% | 39.4% |
| 49 | 35.67 | 45.62 | 52.07 | 55.51 | 57.81 | 74.20 | 76.76 | 49.71 | 63.47 | 72.52 | 77.15 | 80.26 | 103.42 | 106.99 | 39.4% | 39.1% | 39.3% | 39.0% | 38.8% | 39.4% | 39.4% |
| 50 | 36.98 | 47.24 | 54.87 | 58.57 | 60.87 | 74.20 | 76.76 | 51.49 | 65.79 | 76.42 | 81.53 | 84.63 | 103.42 | 106.99 | 39.2% | 39.3% | 39.3% | 39.2% | 39.0% | 39.4% | 39.4% |
| 51 | 38.38 | 48.61 | 57.71 | 61.43 | 63.73 | 76.76 | 81.87 | 53.49 | 67.66 | 80.39 | 85.52 | 88.62 | 106.99 | 114.12 | 39.4% | 39.2% | 39.3% | 39.2% | 39.1% | 39.4% | 39.4% |
| 52 | 40.94 | 51.43 | 59.14 | 64.04 | 66.37 | 81.87 | 86.99 | 57.06 | 71.59 | 82.34 | 89.06 | 92.21 | 114.12 | 121.25 | 39.4% | 39.2% | 39.2% | 39.1% | 38.9% | 39.4% | 39.4% |
| 53 | 42.70 | 54.27 | 62.02 | 66.94 | 69.28 | 86.99 | 89.55 | 59.48 | 75.56 | 86.37 | 93.12 | 96.27 | 121.25 | 124.82 | 39.3% | 39.2% | 39.3% | 39.1% | 39.0% | 39.4% | 39.4% |
| 54 | 44.07 | 55.70 | 64.93 | 69.62 | 73.39 | 89.55 | 94.66 | 61.34 | 77.51 | 90.43 | 96.76 | 101.97 | 124.82 | 131.95 | 39.2% | 39.2% | 39.3% | 39.0% | 38.9% | 39.4% | 39.4% |
| 55 | 46.05 | 58.58 | 67.86 | 72.57 | 76.12 | 94.66 | 99.78 | 64.19 | 81.54 | 94.54 | 100.88 | 105.69 | 131.95 | 139.08 | 39.4% | 39.2% | 39.3% | 39.0% | 38.8% | 39.4% | 39.4% |
| 56 | 49.72 | 61.46 | 70.50 | 76.69 | 80.27 | 102.34 | 107.46 | 69.25 | 85.56 | 98.12 | 106.59 | 111.43 | 142.65 | 149.78 | 39.3% | 39.2% | 39.2% | 39.0% | 38.8% | 39.4% | 39.4% |
| 57 | 51.12 | 64.09 | 74.63 | 80.85 | 84.45 | 110.02 | 115.13 | 71.14 | 89.13 | 103.84 | 112.35 | 117.22 | 153.35 | 160.48 | 39.2% | 39.1% | 39.1% | 39.0% | 38.8% | 39.4% | 39.4% |
| 58 | 53.98 | 66.76 | 77.34 | 84.81 | 88.44 | 117.69 | 122.81 | 75.15 | 92.76 | 107.52 | 117.74 | 122.67 | 164.05 | 171.18 | 39.2% | 39.0% | 39.0% | 38.8% | 38.7% | 39.4% | 39.4% |
| 59 | 56.61 | 70.90 | 81.53 | 89.03 | 92.48 | 125.37 | 133.04 | 78.72 | 98.50 | 113.33 | 123.60 | 128.18 | 174.75 | 185.45 | 39.1% | 38.9% | 39.0% | 38.8% | 38.6% | 39.4% | 39.4% |
| 60 | 59.28 | 73.63 | 85.52 | 93.08 | 96.56 | 135.60 | 143.28 | 82.34 | 102.23 | 118.76 | 129.11 | 133.76 | 189.01 | 199.71 | 38.9% | 38.8% | 38.9% | 38.7% | 38.5% | 39.4% | 39.4% |
| 61 | 63.56 | 79.16 | 91.08 | 98.43 | 103.36 | 139.30 | 146.76 | 88.37 | 109.94 | 126.52 | 136.50 | 143.21 | 194.00 | 204.39 | 39.0% | 38.9% | 38.9% | 38.7% | 38.5% | 39.3% | 39.3% |
| 62 | 67.61 | 84.48 | 97.89 | 105.25 | 108.76 | 142.59 | 149.84 | 93.98 | 117.27 | 135.97 | 145.97 | 150.66 | 198.41 | 208.50 | 39.0% | 38.8% | 38.9% | 38.7% | 38.5% | 39.1% | 39.1% |
| 63 | 72.74 | 89.83 | 103.26 | 112.11 | 117.06 | 147.83 | 154.86 | 101.13 | 124.65 | 143.38 | 155.50 | 162.23 | 205.52 | 215.31 | 39.0% | 38.8% | 38.9% | 38.7% | 38.6% | 39.0% | 39.0% |
| 64 | 77.01 | 95.20 | 111.36 | 118.79 | 123.76 | 150.25 | 159.35 | 106.96 | 132.06 | 154.60 | 164.69 | 171.46 | 208.71 | 221.36 | 38.9% | 38.7% | 38.8% | 38.6% | 38.5% | 38.9% | 38.9% |
| 65 | 79.45 | 102.06 | 116.96 | 127.16 | 132.14 | 154.48 | 163.31 | 110.26 | 141.59 | 162.33 | 176.37 | 183.14 | 214.40 | 226.65 | 38.8% | 38.7% | 38.8% | 38.7% | 38.6% | 38.8% | 38.8% |
| 66 | 83.37 | 109.02 | 123.98 | 136.08 | 142.32 | 164.60 | 173.15 | 115.61 | 151.18 | 171.93 | 188.60 | 197.10 | 228.25 | 240.10 | 38.7% | 38.7% | 38.7% | 38.6% | 38.5% | 38.7% | 38.7% |
| 67 | 88.96 | 115.85 | 132.40 | 146.46 | 155.59 | 175.84 | 184.12 | 123.25 | 160.51 | 183.44 | 202.90 | 215.51 | 243.63 | 255.10 | 38.5% | 38.5% | 38.5% | 38.5% | 38.5% | 38.5% | 38.5% |
| 68 | 94.01 | 122.02 | 140.02 | 156.02 | 168.02 | 188.02 | 198.02 | 130.14 | 168.90 | 193.83 | 215.98 | 232.59 | 260.28 | 274.12 | 38.4% | 38.4% | 38.4% | 38.4% | 38.4% | 38.4% | 38.4% |
| 69 | 98.54 | 129.45 | 146.84 | 166.16 | 177.75 | 199.01 | 210.60 | 136.29 | 179.04 | 203.09 | 229.82 | 245.85 | 275.24 | 291.28 | 38.3% | 38.3% | 38.3% | 38.3% | 38.3% | 38.3% | 38.3% |
| 70 | 104.40 | 136.10 | 154.74 | 175.25 | 188.30 | 212.53 | 223.72 | 144.27 | 188.07 | 213.83 | 242.17 | 260.21 | 293.70 | 309.16 | 38.2% | 38.2% | 38.2% | 38.2% | 38.2% | 38.2% | 38.2% |
| 71 | 109.61 | 143.75 | 163.52 | 185.08 | 199.46 | 224.61 | 237.19 | 151.34 | 198.48 | 225.77 | 255.54 | 275.39 | 310.12 | 327.49 | 38.1% | 38.1% | 38.1% | 38.1% | 38.1% | 38.1% | 38.1% |
| 72 | 115.90 | 150.50 | 172.99 | 195.47 | 211.04 | 238.72 | 250.83 | 159.88 | 207.61 | 238.63 | 269.65 | 291.13 | 329.31 | 346.02 | 37.9% | 37.9% | 37.9% | 37.9% | 37.9% | 37.9% | 37.9% |
| 73 | 121.41 | 159.66 | 181.28 | 207.90 | 224.53 | 251.14 | 264.44 | 167.34 | 220.06 | 249.86 | 286.54 | 309.46 | 346.14 | 364.48 | 37.8% | 37.8% | 37.8% | 37.8% | 37.8% | 37.8% | 37.8% |
| 74 | 127.75 | 167.67 | 191.62 | 218.77 | 236.33 | 266.67 | 279.45 | 175.92 | 230.89 | 263.88 | 301.26 | 325.45 | 367.23 | 384.82 | 37.7% | 37.7% | 37.7% | 37.7% | 37.7% | 37.7% | 37.7% |
| 75 | 134.72 | 176.05 | 200.54 | 229.63 | 248.00 | 280.15 | 295.46 | 185.36 | 242.23 | 275.93 | 315.95 | 341.22 | 385.46 | 406.52 | 37.6% | 37.6% | 37.6% | 37.6% | 37.6% | 37.6% | 37.6% |
| 76 | 140.67 | 183.16 | 209.53 | 238.84 | 259.35 | 291.59 | 307.71 | 193.37 | 251.79 | 288.04 | 328.33 | 356.53 | 400.85 | 423.00 | 37.5% | 37.5% | 37.5% | 37.5% | 37.5% | 37.5% | 37.5% |
| 77 | 147.00 | 191.81 | 218.41 | 249.21 | 270.21 | 303.81 | 319.21 | 201.91 | 263.44 | 299.98 | 342.28 | 371.13 | 417.28 | 438.43 | 37.3% | 37.3% | 37.3% | 37.3% | 37.3% | 37.3% | 37.3% |
| 78 | 152.21 | 198.94 | 228.31 | 259.02 | 280.38 | 315.10 | 331.12 | 208.87 | 273.00 | 313.31 | 355.45 | 384.77 | 432.41 | 454.39 | 37.2% | 37.2% | 37.2% | 37.2% | 37.2% | 37.2% | 37.2% |
| 79 | 157.56 | 207.12 | 237.61 | 269.38 | 290.98 | 326.56 | 343.08 | 216.03 | 283.98 | 325.79 | 369.34 | 398.96 | 447.74 | 470.39 | 37.1% | 37.1% | 37.1% | 37.1% | 37.1% | 37.1% | 37.1% |
| 80 | 164.09 | 215.97 | 247.33 | 281.12 | 304.04 | 341.44 | 358.33 | 224.78 | 295.85 | 338.82 | 385.10 | 416.50 | 467.74 | 490.88 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |
| 81 | 180.98 | 237.68 | 272.67 | 310.07 | 334.20 | 375.23 | 394.53 | 247.92 | 325.60 | 373.53 | 424.77 | 457.82 | 514.02 | 540.46 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |
| 82 | 199.07 | 261.81 | 300.42 | 341.44 | 367.99 | 412.63 | 434.34 | 272.71 | 358.66 | 411.55 | 467.74 | 504.10 | 565.25 | 595.01 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |
| 83 | 219.59 | 288.36 | 329.38 | 374.02 | 404.18 | 453.65 | 477.78 | 300.81 | 395.02 | 451.21 | 512.37 | 553.69 | 621.45 | 654.51 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |
| 84 | 241.30 | 316.11 | 363.16 | 412.63 | 445.20 | 499.50 | 526.04 | 330.56 | 433.03 | 497.49 | 565.25 | 609.88 | 684.26 | 720.62 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |
| 85 | 291.98 | 383.67 | 439.17 | 498.29 | 538.10 | 604.46 | 635.83 | 399.98 | 525.59 | 601.62 | 682.60 | 737.15 | 828.05 | 871.02 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |
| 86 | 320.93 | 421.07 | 482.60 | 548.96 | 592.40 | 664.79 | 699.78 | 439.64 | 576.82 | 661.12 | 752.02 | 811.52 | 910.69 | 958.62 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |
| 87 | 353.51 | 463.30 | 530.87 | 603.26 | 651.52 | 731.15 | 769.75 | 484.27 | 634.67 | 727.23 | 826.40 | 892.51 | 1001.59 | 1054.48 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |
| 88 | 407.80 | 535.69 | 614.11 | 696.16 | 751.66 | 844.56 | 887.99 | 558.64 | 733.84 | 841.27 | 953.66 | 1029.69 | 1156.95 | 1216.45 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |
| 89 | 448.82 | 588.78 | 674.44 | 766.14 | 827.67 | 929.01 | 977.27 | 614.84 | 806.56 | 923.91 | 1049.52 | 1133.82 | 1272.65 | 1338.76 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |
| 90 | 493.46 | 647.90 | 742.00 | 842.15 | 909.71 | 1021.92 | 1075.00 | 675.99 | 887.55 | 1016.47 | 1153.65 | 1246.21 | 1399.91 | 1472.64 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |
| 91+ | 542.93 | 713.05 | 816.81 | 927.81 | 1001.40 | 1123.26 | 1182.38 | 743.76 | 976.80 | 1118.94 | 1271.00 | 1371.82 | 1538.75 | 1619.74 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |

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 D

**John Hancock Life Insurance Company (U.S.A.)**

**LTC-02 VA (Pre Rate Stability)**

**Standard rates per $100 of Monthly Benefit**

**90 Day Elimination Period**

**5% Compound Inflation**

| Age | Current Premium Rates | | | | | | | Proposed Premium Rates | | | | | | | Proposed Rate Increases | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 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 | 33.26 | 43.49 | 51.17 | 56.29 | 61.40 | 69.08 | 71.64 | 46.36 | 60.63 | 71.33 | 78.46 | 85.59 | 96.29 | 99.86 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 30 | 35.82 | 46.05 | 51.17 | 58.85 | 63.96 | 71.64 | 76.76 | 49.93 | 64.19 | 71.33 | 82.02 | 89.16 | 99.86 | 106.99 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 31 | 35.82 | 46.05 | 53.73 | 61.40 | 66.52 | 74.20 | 76.76 | 49.93 | 64.19 | 74.89 | 85.59 | 92.72 | 103.42 | 106.99 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 32 | 35.82 | 48.61 | 53.73 | 61.40 | 66.52 | 74.20 | 79.31 | 49.93 | 67.76 | 74.89 | 85.59 | 92.72 | 103.42 | 110.55 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 33 | 38.38 | 48.61 | 53.73 | 61.40 | 66.52 | 76.76 | 79.31 | 53.49 | 67.76 | 74.89 | 85.59 | 92.72 | 106.99 | 110.55 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 34 | 38.38 | 48.61 | 56.29 | 63.96 | 69.08 | 76.76 | 81.87 | 53.49 | 67.76 | 78.46 | 89.16 | 96.29 | 106.99 | 114.12 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 35 | 38.38 | 48.61 | 56.29 | 63.96 | 69.08 | 76.76 | 81.87 | 53.49 | 67.76 | 78.46 | 89.16 | 96.29 | 106.99 | 114.12 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 36 | 38.38 | 51.17 | 56.29 | 66.52 | 71.64 | 79.31 | 84.43 | 53.49 | 71.33 | 78.46 | 92.72 | 99.86 | 110.55 | 117.69 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 37 | 40.94 | 51.17 | 58.85 | 66.52 | 71.64 | 79.31 | 84.43 | 57.06 | 71.33 | 82.02 | 92.72 | 99.86 | 110.55 | 117.69 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 38 | 40.94 | 51.17 | 58.85 | 69.08 | 74.20 | 81.87 | 86.99 | 57.06 | 71.33 | 82.02 | 96.29 | 103.42 | 114.12 | 121.25 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 39 | 40.94 | 53.73 | 58.85 | 69.08 | 74.20 | 81.87 | 86.99 | 57.06 | 74.89 | 82.02 | 96.29 | 103.42 | 114.12 | 121.25 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 40 | 40.94 | 53.73 | 61.40 | 69.08 | 74.20 | 84.43 | 89.55 | 57.06 | 74.89 | 85.59 | 96.29 | 103.42 | 117.69 | 124.82 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 41 | 43.49 | 56.29 | 61.40 | 71.64 | 76.76 | 86.99 | 89.55 | 60.63 | 78.46 | 85.59 | 99.86 | 106.99 | 121.25 | 124.82 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 42 | 43.49 | 56.29 | 63.96 | 74.20 | 79.31 | 86.99 | 92.11 | 60.63 | 78.46 | 89.16 | 103.42 | 110.55 | 121.25 | 128.39 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 43 | 46.05 | 58.85 | 66.52 | 74.20 | 79.31 | 89.55 | 94.66 | 64.19 | 82.02 | 92.72 | 103.42 | 110.55 | 124.82 | 131.95 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 44 | 46.05 | 58.85 | 66.52 | 76.76 | 81.87 | 92.11 | 94.66 | 64.19 | 82.02 | 92.72 | 106.99 | 114.12 | 128.39 | 131.95 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 45 | 48.61 | 61.40 | 69.08 | 79.31 | 84.43 | 92.11 | 97.22 | 67.76 | 85.59 | 96.29 | 110.55 | 117.69 | 128.39 | 135.52 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 46 | 48.61 | 61.40 | 71.64 | 79.31 | 84.43 | 94.66 | 99.78 | 67.76 | 85.59 | 99.86 | 110.55 | 117.69 | 131.95 | 139.08 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 47 | 51.17 | 63.96 | 74.20 | 81.87 | 86.99 | 97.22 | 102.34 | 71.33 | 89.16 | 103.42 | 114.12 | 121.25 | 135.52 | 142.65 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 48 | 51.17 | 66.52 | 74.20 | 84.43 | 89.55 | 97.22 | 102.34 | 71.33 | 92.72 | 103.42 | 117.69 | 124.82 | 135.52 | 142.65 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 49 | 53.73 | 66.52 | 76.76 | 86.99 | 92.11 | 99.78 | 104.90 | 74.89 | 92.72 | 106.99 | 121.25 | 128.39 | 139.08 | 146.22 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 50 | 53.73 | 69.08 | 79.31 | 86.99 | 92.11 | 102.34 | 107.46 | 74.89 | 96.29 | 110.55 | 121.25 | 128.39 | 142.65 | 149.78 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 51 | 56.29 | 71.64 | 81.87 | 89.55 | 94.66 | 104.90 | 112.57 | 78.46 | 99.86 | 114.12 | 124.82 | 131.95 | 146.22 | 156.92 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 52 | 58.85 | 74.20 | 84.43 | 94.66 | 99.78 | 110.02 | 115.13 | 82.02 | 103.42 | 117.69 | 131.95 | 139.08 | 153.35 | 160.48 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 53 | 61.40 | 76.76 | 86.99 | 97.22 | 102.34 | 112.57 | 120.25 | 85.59 | 106.99 | 121.25 | 135.52 | 142.65 | 156.92 | 167.62 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 54 | 63.96 | 81.87 | 92.11 | 99.78 | 104.90 | 117.69 | 122.81 | 89.16 | 114.12 | 128.39 | 139.08 | 146.22 | 164.05 | 171.18 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 55 | 66.52 | 84.43 | 94.66 | 104.90 | 110.02 | 122.81 | 127.93 | 92.72 | 117.69 | 131.95 | 146.22 | 153.35 | 171.18 | 178.31 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 56 | 69.08 | 86.99 | 99.78 | 110.02 | 115.13 | 127.93 | 135.60 | 96.29 | 121.25 | 139.08 | 153.35 | 160.48 | 178.31 | 189.01 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 57 | 71.64 | 92.11 | 102.34 | 115.13 | 122.81 | 135.60 | 143.28 | 99.86 | 128.39 | 142.65 | 160.48 | 171.18 | 189.01 | 199.71 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 58 | 74.20 | 94.66 | 107.46 | 120.25 | 128.26 | 145.83 | 153.51 | 103.42 | 131.95 | 149.78 | 167.62 | 178.69 | 203.28 | 213.98 | 39.4% | 39.4% | 39.4% | 39.4% | 39.3% | 39.4% | 39.4% |
| 59 | 76.76 | 99.78 | 112.57 | 127.59 | 132.34 | 153.51 | 161.19 | 106.99 | 139.08 | 156.92 | 177.83 | 184.23 | 213.98 | 224.68 | 39.4% | 39.4% | 39.4% | 39.4% | 39.2% | 39.4% | 39.4% |
| 60 | 79.31 | 104.90 | 117.69 | 130.19 | 135.00 | 161.19 | 171.42 | 110.55 | 146.22 | 164.05 | 181.24 | 187.75 | 224.68 | 238.94 | 39.4% | 39.4% | 39.4% | 39.2% | 39.1% | 39.4% | 39.4% |
| 61 | 82.09 | 106.96 | 121.89 | 135.56 | 140.40 | 169.15 | 179.10 | 114.32 | 148.96 | 169.75 | 188.64 | 195.19 | 235.57 | 249.43 | 39.3% | 39.3% | 39.3% | 39.2% | 39.0% | 39.3% | 39.3% |
| 62 | 87.00 | 111.17 | 125.67 | 142.44 | 147.05 | 176.42 | 186.09 | 121.06 | 154.69 | 174.87 | 198.20 | 204.32 | 245.49 | 258.94 | 39.1% | 39.1% | 39.1% | 39.1% | 38.9% | 39.1% | 39.1% |
| 63 | 89.16 | 114.98 | 129.05 | 147.62 | 153.51 | 183.02 | 192.41 | 123.96 | 159.85 | 179.42 | 205.22 | 213.10 | 254.45 | 267.50 | 39.0% | 39.0% | 39.0% | 39.0% | 38.8% | 39.0% | 39.0% |
| 64 | 91.06 | 118.38 | 134.31 | 152.52 | 160.23 | 191.22 | 200.33 | 126.49 | 164.44 | 186.57 | 211.87 | 222.35 | 265.63 | 278.28 | 38.9% | 38.9% | 38.9% | 38.9% | 38.8% | 38.9% | 38.9% |
| 65 | 94.90 | 121.38 | 136.83 | 158.89 | 166.78 | 196.41 | 207.45 | 131.70 | 168.46 | 189.90 | 220.53 | 231.27 | 272.60 | 287.91 | 38.8% | 38.8% | 38.8% | 38.8% | 38.7% | 38.8% | 38.8% |
| 66 | 98.33 | 128.26 | 145.36 | 166.74 | 176.95 | 207.35 | 218.04 | 136.35 | 177.85 | 201.57 | 231.21 | 245.20 | 287.53 | 302.35 | 38.7% | 38.7% | 38.7% | 38.7% | 38.6% | 38.7% | 38.7% |
| 67 | 103.44 | 134.47 | 151.02 | 173.78 | 188.58 | 215.15 | 227.56 | 143.31 | 186.31 | 209.24 | 240.76 | 261.21 | 298.09 | 315.29 | 38.5% | 38.5% | 38.5% | 38.5% | 38.5% | 38.5% | 38.5% |
| 68 | 108.01 | 140.02 | 160.02 | 182.02 | 198.02 | 226.03 | 238.03 | 149.52 | 193.83 | 221.51 | 251.97 | 274.12 | 312.89 | 329.50 | 38.4% | 38.4% | 38.4% | 38.4% | 38.4% | 38.4% | 38.4% |
| 69 | 113.99 | 146.84 | 168.09 | 193.21 | 208.67 | 235.72 | 247.31 | 157.66 | 203.09 | 232.49 | 267.23 | 288.61 | 326.02 | 342.05 | 38.3% | 38.3% | 38.3% | 38.3% | 38.3% | 38.3% | 38.3% |
| 70 | 117.45 | 152.87 | 175.25 | 201.35 | 218.13 | 244.23 | 257.28 | 162.31 | 211.26 | 242.17 | 278.24 | 301.43 | 337.49 | 355.53 | 38.2% | 38.2% | 38.2% | 38.2% | 38.2% | 38.2% | 38.2% |
| 71 | 123.99 | 161.72 | 185.08 | 210.24 | 228.21 | 256.96 | 269.54 | 171.19 | 223.29 | 255.54 | 290.27 | 315.08 | 354.78 | 372.15 | 38.1% | 38.1% | 38.1% | 38.1% | 38.1% | 38.1% | 38.1% |
| 72 | 129.74 | 169.53 | 193.74 | 221.42 | 238.72 | 269.86 | 283.70 | 178.97 | 233.86 | 267.27 | 305.45 | 329.31 | 372.27 | 391.36 | 37.9% | 37.9% | 37.9% | 37.9% | 37.9% | 37.9% | 37.9% |
| 73 | 136.38 | 177.96 | 204.57 | 232.84 | 251.14 | 281.07 | 296.04 | 187.97 | 245.28 | 281.96 | 320.93 | 346.14 | 387.40 | 408.03 | 37.8% | 37.8% | 37.8% | 37.8% | 37.8% | 37.8% | 37.8% |
| 74 | 143.72 | 186.83 | 213.98 | 242.72 | 261.88 | 293.82 | 309.79 | 197.91 | 257.28 | 294.66 | 334.25 | 360.63 | 404.61 | 426.60 | 37.7% | 37.7% | 37.7% | 37.7% | 37.7% | 37.7% | 37.7% |
| 75 | 150.03 | 195.95 | 225.04 | 254.12 | 274.03 | 307.71 | 323.01 | 206.42 | 269.61 | 309.63 | 349.65 | 377.03 | 423.37 | 444.43 | 37.6% | 37.6% | 37.6% | 37.6% | 37.6% | 37.6% | 37.6% |
| 76 | 153.85 | 203.67 | 232.98 | 263.75 | 284.26 | 317.96 | 335.55 | 211.50 | 279.99 | 320.27 | 362.57 | 390.77 | 437.10 | 461.27 | 37.5% | 37.5% | 37.5% | 37.5% | 37.5% | 37.5% | 37.5% |
| 77 | 159.60 | 210.01 | 240.81 | 273.01 | 294.01 | 329.01 | 347.21 | 219.22 | 288.44 | 330.75 | 374.97 | 403.82 | 451.89 | 476.89 | 37.3% | 37.3% | 37.3% | 37.3% | 37.3% | 37.3% | 37.3% |
| 78 | 164.23 | 217.63 | 249.68 | 283.05 | 304.42 | 340.47 | 357.82 | 225.37 | 298.65 | 342.63 | 388.43 | 417.75 | 467.22 | 491.04 | 37.2% | 37.2% | 37.2% | 37.2% | 37.2% | 37.2% | 37.2% |
| 79 | 169.00 | 223.64 | 257.94 | 290.98 | 313.85 | 350.70 | 368.49 | 231.71 | 306.63 | 353.66 | 398.96 | 430.32 | 480.84 | 505.23 | 37.1% | 37.1% | 37.1% | 37.1% | 37.1% | 37.1% | 37.1% |
| 80 | 176.15 | 234.06 | 269.05 | 304.04 | 326.96 | 365.57 | 384.88 | 241.31 | 320.64 | 368.57 | 416.50 | 447.91 | 500.80 | 527.24 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |
| 81 | 194.25 | 256.99 | 295.60 | 334.20 | 359.54 | 402.98 | 423.49 | 266.10 | 352.04 | 404.93 | 457.82 | 492.53 | 552.03 | 580.13 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |
| 82 | 213.55 | 282.32 | 325.76 | 367.99 | 395.74 | 442.79 | 465.71 | 292.54 | 386.75 | 446.25 | 504.10 | 542.12 | 606.57 | 637.98 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |
| 83 | 234.06 | 311.28 | 358.33 | 404.18 | 435.55 | 487.43 | 512.77 | 320.64 | 426.42 | 490.88 | 553.69 | 596.66 | 667.73 | 702.44 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |
| 84 | 258.19 | 342.65 | 394.53 | 445.20 | 478.99 | 535.69 | 563.44 | 353.70 | 469.39 | 540.46 | 609.88 | 656.16 | 733.84 | 771.85 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |
| 85 | 312.49 | 413.83 | 476.57 | 538.10 | 579.13 | 647.90 | 682.89 | 428.07 | 566.91 | 652.85 | 737.15 | 793.34 | 887.55 | 935.48 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |
| 86 | 343.86 | 456.06 | 524.83 | 592.40 | 637.04 | 713.05 | 750.45 | 471.05 | 624.76 | 718.96 | 811.52 | 872.67 | 976.80 | 1028.04 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |
| 87 | 377.64 | 500.70 | 576.71 | 651.52 | 700.98 | 784.23 | 825.25 | 517.32 | 685.91 | 790.03 | 892.51 | 960.27 | 1074.31 | 1130.51 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |
| 88 | 436.76 | 579.13 | 665.99 | 751.66 | 809.57 | 906.09 | 954.35 | 598.31 | 793.34 | 912.34 | 1029.69 | 1109.02 | 1241.25 | 1307.36 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |
| 89 | 480.19 | 637.04 | 732.35 | 827.67 | 890.41 | 996.58 | 1049.67 | 657.81 | 872.67 | 1003.24 | 1133.82 | 1219.76 | 1365.21 | 1437.93 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |
| 90 | 528.45 | 699.78 | 805.95 | 909.71 | 979.69 | 1096.72 | 1154.63 | 723.92 | 958.62 | 1104.07 | 1246.21 | 1342.07 | 1502.39 | 1581.72 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |
| 91+ | 580.33 | 770.96 | 886.79 | 1001.40 | 1078.62 | 1206.51 | 1269.25 | 794.99 | 1056.13 | 1214.80 | 1371.82 | 1477.60 | 1652.79 | 1738.74 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |

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 D

**John Hancock Life Insurance Company (U.S.A.)**

**BSC-02 VA (Pre Rate Stability)**

**Standard rates per $10 of Daily Benefit**

**100% Home Health Care**

**GPO Inflation**

| Age | Current Premium Rates | | | | | | | Proposed Premium Rates | | | | | | | Proposed Rate Increases | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 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 | 21.72 | 27.75 | 31.37 | 33.78 | 37.40 | 43.43 | 47.05 | 29.75 | 38.01 | 42.97 | 46.28 | 51.24 | 59.50 | 64.46 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |
| 30 | 21.72 | 27.75 | 31.37 | 37.40 | 41.02 | 43.43 | 47.05 | 29.75 | 38.01 | 42.97 | 51.04 | 56.19 | 59.50 | 64.46 | 37.0% | 37.0% | 37.0% | 36.5% | 37.0% | 37.0% | 37.0% |
| 31 | 21.72 | 27.75 | 33.78 | 37.40 | 41.02 | 43.43 | 47.05 | 29.75 | 38.01 | 46.28 | 51.24 | 56.19 | 59.50 | 64.46 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |
| 32 | 21.72 | 31.37 | 33.78 | 37.40 | 41.02 | 47.05 | 49.47 | 29.75 | 42.97 | 46.28 | 51.24 | 56.19 | 64.46 | 67.76 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |
| 33 | 25.34 | 31.37 | 33.78 | 37.40 | 41.02 | 47.05 | 49.47 | 34.71 | 42.97 | 46.28 | 51.24 | 56.19 | 64.46 | 67.76 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |
| 34 | 25.34 | 31.37 | 33.78 | 37.40 | 41.02 | 47.05 | 49.47 | 34.71 | 42.97 | 46.28 | 51.24 | 56.19 | 64.46 | 67.76 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |
| 35 | 25.34 | 31.37 | 33.78 | 41.02 | 43.43 | 47.05 | 51.34 | 34.71 | 42.97 | 46.28 | 56.19 | 59.50 | 64.46 | 70.38 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.1% |
| 36 | 25.85 | 31.37 | 33.78 | 41.02 | 43.43 | 49.47 | 55.10 | 35.42 | 42.97 | 46.28 | 56.19 | 59.50 | 67.76 | 75.53 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.1% |
| 37 | 25.85 | 31.44 | 37.40 | 41.02 | 43.43 | 50.37 | 58.55 | 35.42 | 43.07 | 51.24 | 56.19 | 59.50 | 69.02 | 80.35 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.2% |
| 38 | 28.92 | 31.44 | 37.40 | 41.02 | 43.43 | 50.37 | 58.55 | 39.71 | 43.07 | 51.24 | 56.19 | 59.50 | 69.02 | 80.35 | 37.3% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.2% |
| 39 | 28.92 | 33.78 | 39.83 | 43.43 | 47.05 | 53.53 | 62.03 | 39.71 | 46.28 | 54.62 | 59.50 | 64.46 | 73.42 | 85.21 | 37.3% | 37.0% | 37.1% | 37.0% | 37.0% | 37.2% | 37.4% |
| 40 | 32.01 | 36.54 | 42.87 | 45.26 | 48.52 | 57.04 | 64.45 | 43.93 | 50.12 | 58.87 | 62.04 | 66.50 | 78.24 | 88.52 | 37.3% | 37.2% | 37.3% | 37.1% | 37.1% | 37.2% | 37.4% |
| 41 | 31.16 | 36.79 | 46.26 | 48.61 | 51.93 | 60.64 | 68.09 | 42.77 | 50.48 | 63.62 | 66.72 | 71.25 | 83.26 | 93.63 | 37.3% | 37.2% | 37.5% | 37.3% | 37.2% | 37.3% | 37.5% |
| 42 | 34.46 | 40.11 | 46.91 | 48.95 | 52.30 | 64.30 | 71.78 | 47.39 | 55.11 | 64.41 | 67.20 | 71.77 | 88.38 | 98.80 | 37.5% | 37.4% | 37.3% | 37.3% | 37.2% | 37.5% | 37.6% |
| 43 | 34.73 | 40.39 | 50.41 | 52.73 | 54.75 | 68.03 | 75.52 | 47.77 | 55.51 | 69.31 | 72.38 | 75.14 | 93.61 | 104.05 | 37.6% | 37.4% | 37.5% | 37.3% | 37.2% | 37.6% | 37.8% |
| 44 | 34.99 | 43.80 | 50.77 | 53.10 | 58.25 | 70.61 | 79.67 | 48.14 | 60.23 | 69.82 | 72.90 | 80.03 | 97.15 | 109.76 | 37.6% | 37.5% | 37.5% | 37.3% | 37.4% | 37.6% | 37.8% |
| 45 | 35.26 | 44.49 | 54.37 | 56.65 | 58.67 | 74.40 | 83.50 | 48.52 | 61.13 | 74.88 | 77.87 | 80.61 | 102.48 | 115.15 | 37.6% | 37.4% | 37.7% | 37.4% | 37.4% | 37.7% | 37.9% |
| 46 | 39.09 | 48.01 | 54.76 | 60.28 | 62.26 | 78.25 | 87.37 | 53.77 | 66.08 | 75.43 | 82.96 | 85.65 | 107.91 | 120.61 | 37.5% | 37.6% | 37.7% | 37.6% | 37.6% | 37.9% | 38.0% |
| 47 | 39.39 | 48.36 | 58.47 | 63.98 | 66.28 | 82.57 | 91.63 | 54.19 | 66.56 | 80.65 | 88.16 | 91.17 | 113.83 | 126.45 | 37.6% | 37.6% | 37.9% | 37.8% | 37.5% | 37.9% | 38.0% |
| 48 | 39.70 | 51.99 | 60.84 | 63.19 | 66.76 | 86.57 | 95.59 | 54.62 | 71.67 | 83.89 | 86.95 | 91.83 | 119.48 | 132.04 | 37.6% | 37.9% | 37.9% | 37.6% | 37.6% | 38.0% | 38.1% |
| 49 | 43.33 | 52.36 | 61.28 | 66.90 | 70.53 | 94.18 | 103.34 | 59.72 | 72.19 | 84.50 | 92.17 | 97.13 | 130.24 | 143.03 | 37.8% | 37.9% | 37.9% | 37.8% | 37.7% | 38.3% | 38.4% |
| 50 | 43.66 | 56.43 | 65.07 | 70.69 | 74.37 | 98.37 | 105.76 | 60.19 | 77.77 | 89.86 | 97.51 | 102.55 | 136.19 | 146.33 | 37.9% | 37.8% | 38.1% | 37.9% | 37.9% | 38.4% | 38.4% |
| 51 | 46.01 | 60.23 | 69.28 | 74.91 | 76.92 | 106.63 | 113.56 | 63.40 | 83.05 | 95.62 | 103.30 | 106.04 | 147.70 | 157.40 | 37.8% | 37.9% | 38.0% | 37.9% | 37.8% | 38.5% | 38.6% |
| 52 | 46.31 | 59.26 | 69.76 | 78.83 | 81.19 | 109.30 | 121.83 | 63.82 | 81.65 | 96.30 | 108.84 | 111.90 | 151.34 | 168.94 | 37.8% | 37.8% | 38.1% | 38.1% | 37.8% | 38.5% | 38.7% |
| 53 | 49.97 | 63.06 | 72.25 | 78.01 | 82.09 | 117.72 | 128.00 | 68.84 | 86.98 | 99.71 | 107.56 | 113.02 | 163.09 | 177.57 | 37.8% | 37.9% | 38.0% | 37.9% | 37.7% | 38.5% | 38.7% |
| 54 | 50.71 | 63.83 | 73.12 | 82.33 | 84.82 | 124.17 | 136.39 | 69.87 | 87.94 | 100.78 | 113.50 | 116.77 | 172.12 | 189.27 | 37.8% | 37.8% | 37.8% | 37.9% | 37.7% | 38.6% | 38.8% |
| 55 | 54.50 | 66.41 | 75.77 | 86.70 | 88.82 | 132.83 | 144.84 | 75.21 | 91.49 | 104.41 | 119.50 | 122.39 | 184.20 | 201.07 | 38.0% | 37.8% | 37.8% | 37.8% | 37.8% | 38.7% | 38.8% |
| 56 | 58.63 | 70.57 | 83.44 | 92.76 | 95.28 | 139.71 | 155.30 | 80.87 | 97.18 | 115.07 | 127.94 | 131.24 | 193.60 | 215.57 | 37.9% | 37.7% | 37.9% | 37.9% | 37.7% | 38.6% | 38.8% |
| 57 | 61.07 | 76.59 | 87.73 | 100.62 | 103.07 | 152.22 | 165.83 | 84.21 | 105.56 | 120.95 | 138.86 | 142.06 | 211.18 | 230.16 | 37.9% | 37.8% | 37.9% | 38.0% | 37.8% | 38.7% | 38.8% |
| 58 | 65.26 | 80.84 | 93.86 | 107.15 | 113.14 | 163.06 | 176.41 | 89.96 | 111.41 | 129.49 | 147.81 | 155.99 | 226.22 | 244.84 | 37.8% | 37.8% | 38.0% | 37.9% | 37.9% | 38.7% | 38.8% |
| 59 | 71.31 | 88.67 | 100.42 | 113.78 | 119.81 | 174.04 | 192.90 | 98.38 | 122.27 | 138.47 | 156.89 | 165.13 | 241.45 | 268.11 | 38.0% | 37.9% | 37.9% | 37.9% | 37.8% | 38.7% | 39.0% |
| 60 | 75.61 | 94.86 | 108.40 | 121.84 | 131.42 | 185.14 | 205.56 | 104.28 | 130.90 | 149.57 | 168.11 | 181.35 | 256.86 | 285.57 | 37.9% | 38.0% | 38.0% | 38.0% | 38.0% | 38.7% | 38.9% |
| 61 | 82.11 | 101.47 | 118.63 | 130.80 | 142.14 | 200.44 | 220.62 | 113.19 | 139.95 | 163.73 | 180.36 | 196.03 | 278.26 | 306.63 | 37.9% | 37.9% | 38.0% | 37.9% | 37.9% | 38.8% | 39.0% |
| 62 | 90.04 | 113.45 | 125.38 | 142.92 | 152.62 | 216.31 | 240.13 | 124.22 | 156.54 | 172.98 | 197.14 | 210.56 | 300.22 | 333.79 | 38.0% | 38.0% | 38.0% | 37.9% | 38.0% | 38.8% | 39.0% |
| 63 | 100.29 | 120.19 | 135.79 | 153.46 | 161.85 | 236.32 | 255.83 | 138.40 | 165.78 | 187.41 | 211.73 | 223.20 | 328.08 | 355.49 | 38.0% | 37.9% | 38.0% | 38.0% | 37.9% | 38.8% | 39.0% |
| 64 | 106.63 | 130.64 | 151.75 | 164.09 | 174.26 | 256.61 | 275.45 | 147.24 | 180.25 | 209.61 | 226.47 | 240.38 | 356.34 | 382.63 | 38.1% | 38.0% | 38.1% | 38.0% | 37.9% | 38.9% | 38.9% |
| 65 | 118.87 | 141.19 | 162.40 | 178.84 | 187.33 | 273.65 | 284.69 | 164.19 | 194.86 | 224.37 | 246.84 | 258.44 | 379.80 | 395.11 | 38.1% | 38.0% | 38.2% | 38.0% | 38.0% | 38.8% | 38.8% |
| 66 | 128.75 | 155.07 | 178.49 | 194.96 | 207.46 | 292.86 | 307.82 | 177.86 | 214.01 | 246.52 | 269.04 | 286.14 | 406.10 | 426.85 | 38.1% | 38.0% | 38.1% | 38.0% | 37.9% | 38.7% | 38.7% |
| 67 | 140.82 | 170.82 | 194.59 | 215.08 | 231.22 | 310.31 | 324.80 | 194.51 | 235.86 | 268.69 | 296.72 | 318.95 | 429.94 | 450.00 | 38.1% | 38.1% | 38.1% | 38.0% | 37.9% | 38.5% | 38.5% |
| 68 | 154.72 | 192.39 | 216.16 | 235.21 | 254.98 | 330.04 | 350.04 | 213.68 | 265.69 | 298.52 | 324.41 | 351.76 | 456.87 | 484.56 | 38.1% | 38.1% | 38.1% | 37.9% | 38.0% | 38.4% | 38.4% |
| 69 | 167.20 | 208.49 | 236.27 | 258.97 | 286.38 | 353.58 | 374.83 | 230.73 | 287.86 | 326.18 | 357.23 | 395.20 | 489.03 | 518.42 | 38.0% | 38.1% | 38.1% | 37.9% | 38.0% | 38.3% | 38.3% |
| 70 | 184.72 | 232.26 | 258.25 | 284.99 | 316.03 | 374.73 | 395.24 | 255.03 | 320.45 | 356.54 | 393.13 | 436.22 | 517.84 | 546.17 | 38.1% | 38.0% | 38.1% | 37.9% | 38.0% | 38.2% | 38.2% |
| 71 | 204.85 | 255.16 | 287.51 | 320.03 | 352.19 | 398.91 | 422.27 | 282.83 | 351.66 | 396.96 | 441.70 | 486.27 | 550.78 | 583.03 | 38.1% | 37.8% | 38.1% | 38.0% | 38.1% | 38.1% | 38.1% |
| 72 | 217.96 | 271.59 | 307.91 | 352.89 | 378.84 | 423.81 | 446.30 | 300.68 | 374.65 | 424.76 | 486.81 | 522.60 | 584.65 | 615.67 | 37.9% | 37.9% | 37.9% | 37.9% | 37.9% | 37.9% | 37.9% |
| 73 | 231.18 | 291.05 | 330.97 | 372.55 | 404.15 | 450.72 | 475.66 | 318.63 | 401.16 | 456.17 | 513.48 | 557.03 | 621.22 | 655.60 | 37.8% | 37.8% | 37.8% | 37.8% | 37.8% | 37.8% | 37.8% |
| 74 | 242.72 | 309.79 | 349.71 | 396.02 | 427.95 | 477.45 | 503.00 | 334.25 | 426.60 | 481.58 | 545.35 | 589.33 | 657.50 | 692.68 | 37.7% | 37.7% | 37.7% | 37.7% | 37.7% | 37.7% | 37.7% |
| 75 | 257.19 | 332.20 | 375.06 | 422.52 | 454.67 | 505.19 | 532.74 | 353.86 | 457.07 | 516.05 | 581.34 | 625.58 | 695.08 | 733.00 | 37.6% | 37.6% | 37.6% | 37.6% | 37.6% | 37.6% | 37.6% |
| 76 | 272.54 | 347.27 | 397.09 | 445.44 | 476.21 | 528.96 | 559.73 | 374.66 | 477.39 | 545.87 | 612.35 | 654.65 | 727.16 | 769.46 | 37.5% | 37.5% | 37.5% | 37.5% | 37.5% | 37.5% | 37.5% |
| 77 | 288.41 | 368.21 | 415.81 | 466.21 | 498.41 | 555.81 | 585.22 | 396.13 | 505.73 | 571.11 | 640.34 | 684.57 | 763.41 | 803.79 | 37.3% | 37.3% | 37.3% | 37.3% | 37.3% | 37.3% | 37.3% |
| 78 | 303.08 | 385.86 | 437.93 | 488.67 | 523.38 | 578.13 | 610.17 | 415.92 | 529.52 | 600.97 | 670.60 | 718.24 | 793.36 | 837.33 | 37.2% | 37.2% | 37.2% | 37.2% | 37.2% | 37.2% | 37.2% |
| 79 | 317.66 | 406.61 | 458.71 | 510.80 | 547.65 | 603.56 | 636.60 | 435.55 | 557.50 | 628.93 | 700.36 | 750.88 | 827.54 | 872.84 | 37.1% | 37.1% | 37.1% | 37.1% | 37.1% | 37.1% | 37.1% |
| 80 | 333.00 | 423.49 | 478.99 | 535.69 | 573.09 | 628.59 | 663.58 | 456.17 | 580.13 | 656.16 | 733.84 | 785.08 | 861.10 | 909.04 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |
| 81 | 364.37 | 466.92 | 526.04 | 588.78 | 628.59 | 693.74 | 728.73 | 499.14 | 639.63 | 720.62 | 806.56 | 861.10 | 950.36 | 998.29 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |
| 82 | 401.77 | 510.35 | 579.13 | 647.90 | 691.33 | 762.52 | 803.54 | 550.38 | 699.13 | 793.34 | 887.55 | 947.05 | 1044.56 | 1100.76 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |
| 83 | 441.58 | 563.44 | 638.24 | 709.43 | 760.10 | 840.94 | 884.37 | 604.92 | 771.85 | 874.33 | 971.84 | 1041.26 | 1152.00 | 1211.50 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |
| 84 | 485.02 | 618.94 | 700.98 | 781.82 | 837.32 | 921.78 | 971.24 | 664.42 | 847.88 | 960.27 | 1071.01 | 1147.04 | 1262.73 | 1330.50 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |
| 85 | 588.78 | 750.45 | 849.38 | 945.91 | 1012.26 | 1117.23 | 1176.35 | 806.56 | 1028.04 | 1163.57 | 1295.79 | 1386.69 | 1530.49 | 1611.47 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |
| 86 | 647.90 | 825.25 | 933.84 | 1042.43 | 1114.82 | 1229.44 | 1292.17 | 887.55 | 1130.51 | 1279.26 | 1428.01 | 1527.18 | 1684.20 | 1770.14 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |
| 87 | 709.43 | 906.09 | 1026.74 | 1144.98 | 1227.02 | 1351.29 | 1422.48 | 971.84 | 1241.25 | 1406.53 | 1568.50 | 1680.89 | 1851.13 | 1948.64 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |
| 88 | 821.63 | 1048.46 | 1186.00 | 1323.54 | 1416.45 | 1560.02 | 1643.27 | 1125.55 | 1436.28 | 1624.69 | 1813.11 | 1940.38 | 2137.06 | 2251.10 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |
| 89 | 902.47 | 1152.22 | 1304.24 | 1456.26 | 1556.40 | 1715.66 | 1804.94 | 1236.29 | 1578.42 | 1786.67 | 1994.92 | 2132.10 | 2350.27 | 2472.58 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |
| 90 | 992.96 | 1266.84 | 1434.54 | 1599.83 | 1712.04 | 1889.40 | 1989.54 | 1360.25 | 1735.43 | 1965.17 | 2191.60 | 2345.31 | 2588.27 | 2725.45 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |
| 91+ | 1093.10 | 1394.73 | 1578.12 | 1761.51 | 1883.37 | 2076.41 | 2184.99 | 1497.43 | 1910.63 | 2161.85 | 2413.08 | 2580.01 | 2844.46 | 2993.21 | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% | 37.0% |

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

# Appendix D

**John Hancock Life Insurance Company (U.S.A.)**

**BSC-02 VA (Pre Rate Stability)**

**Standard rates per $10 of Daily Benefit**

**100% Home Health Care**

**5% Simple Inflation**

| Age | Current Premium Rates | | | | | | | Proposed Premium Rates | | | | | | | Proposed Rate Increases | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 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 | 39.63 | 45.81 | 54.72 | 57.24 | 59.75 | 92.26 | 101.25 | 54.52 | 62.88 | 75.16 | 78.51 | 81.87 | 127.24 | 139.76 | 37.6% | 37.3% | 37.4% | 37.2% | 37.0% | 37.9% | 38.0% |
| 30 | 41.72 | 48.02 | 56.88 | 59.47 | 63.24 | 96.07 | 107.11 | 57.37 | 65.89 | 78.12 | 81.56 | 86.65 | 132.45 | 147.92 | 37.5% | 37.2% | 37.3% | 37.2% | 37.0% | 37.9% | 38.1% |
| 31 | 44.93 | 51.23 | 60.09 | 62.64 | 66.44 | 99.54 | 114.79 | 61.88 | 70.38 | 82.61 | 85.99 | 91.11 | 137.34 | 158.60 | 37.7% | 37.4% | 37.5% | 37.3% | 37.1% | 38.0% | 38.2% |
| 32 | 44.93 | 51.23 | 63.32 | 65.83 | 69.67 | 105.07 | 118.47 | 61.88 | 70.38 | 87.14 | 90.46 | 95.61 | 145.03 | 163.81 | 37.7% | 37.4% | 37.6% | 37.4% | 37.2% | 38.0% | 38.3% |
| 33 | 47.84 | 54.80 | 66.94 | 69.41 | 71.87 | 108.53 | 125.88 | 65.86 | 75.27 | 92.08 | 95.36 | 98.62 | 149.92 | 174.32 | 37.7% | 37.4% | 37.6% | 37.4% | 37.2% | 38.1% | 38.5% |
| 34 | 48.56 | 58.06 | 70.21 | 72.65 | 75.07 | 115.50 | 133.69 | 66.84 | 79.85 | 96.69 | 99.89 | 103.09 | 159.80 | 185.20 | 37.7% | 37.5% | 37.7% | 37.5% | 37.3% | 38.4% | 38.5% |
| 35 | 51.84 | 61.35 | 70.21 | 75.90 | 78.28 | 122.90 | 137.45 | 71.45 | 84.46 | 96.69 | 104.46 | 107.59 | 170.10 | 190.55 | 37.8% | 37.7% | 37.7% | 37.6% | 37.4% | 38.4% | 38.6% |
| 36 | 55.14 | 64.67 | 73.51 | 79.51 | 85.11 | 126.45 | 143.18 | 76.12 | 89.12 | 101.33 | 109.40 | 117.04 | 175.12 | 198.54 | 38.0% | 37.8% | 37.8% | 37.6% | 37.5% | 38.5% | 38.7% |
| 37 | 58.48 | 68.00 | 78.78 | 82.80 | 88.38 | 133.90 | 150.70 | 80.84 | 93.82 | 108.65 | 114.02 | 121.63 | 185.50 | 209.26 | 38.2% | 38.0% | 37.9% | 37.7% | 37.6% | 38.5% | 38.9% |
| 38 | 58.48 | 69.95 | 82.06 | 86.12 | 91.66 | 141.09 | 158.28 | 80.84 | 96.47 | 113.29 | 118.68 | 126.25 | 195.73 | 220.10 | 38.2% | 37.9% | 38.0% | 37.8% | 37.7% | 38.7% | 39.1% |
| 39 | 61.85 | 73.25 | 85.37 | 91.40 | 96.96 | 148.34 | 170.10 | 85.61 | 101.12 | 117.96 | 126.02 | 133.60 | 206.07 | 236.73 | 38.4% | 38.1% | 38.2% | 37.9% | 37.8% | 38.9% | 39.2% |
| 40 | 65.56 | 76.57 | 88.69 | 94.70 | 100.23 | 153.62 | 177.83 | 90.66 | 105.82 | 122.67 | 130.68 | 138.21 | 213.44 | 247.82 | 38.3% | 38.2% | 38.3% | 38.0% | 37.9% | 38.9% | 39.4% |
| 41 | 69.30 | 80.27 | 92.84 | 98.45 | 103.99 | 161.67 | 179.10 | 95.98 | 111.05 | 128.34 | 135.98 | 143.51 | 224.95 | 249.64 | 38.5% | 38.4% | 38.2% | 38.1% | 38.0% | 39.1% | 39.4% |
| 42 | 69.64 | 84.38 | 96.64 | 105.99 | 111.52 | 169.86 | 184.21 | 96.45 | 116.69 | 133.73 | 146.46 | 153.98 | 236.70 | 256.77 | 38.5% | 38.3% | 38.4% | 38.2% | 38.1% | 39.3% | 39.4% |
| 43 | 73.47 | 88.19 | 103.95 | 109.87 | 115.40 | 178.50 | 184.21 | 101.91 | 122.08 | 144.12 | 151.96 | 159.47 | 248.78 | 256.77 | 38.7% | 38.4% | 38.6% | 38.3% | 38.2% | 39.4% | 39.4% |
| 44 | 77.36 | 92.05 | 108.23 | 113.81 | 119.34 | 179.10 | 184.21 | 107.47 | 127.57 | 149.98 | 157.53 | 165.04 | 249.64 | 256.77 | 38.9% | 38.6% | 38.6% | 38.4% | 38.3% | 39.4% | 39.4% |
| 45 | 79.35 | 94.22 | 112.23 | 119.57 | 127.13 | 179.10 | 191.89 | 110.12 | 130.51 | 155.67 | 165.58 | 175.88 | 249.64 | 267.47 | 38.8% | 38.5% | 38.7% | 38.5% | 38.4% | 39.4% | 39.4% |
| 46 | 79.73 | 101.59 | 119.85 | 123.57 | 131.19 | 184.21 | 191.89 | 110.67 | 140.99 | 166.54 | 171.26 | 181.65 | 256.77 | 267.47 | 38.8% | 38.8% | 39.0% | 38.6% | 38.5% | 39.4% | 39.4% |
| 47 | 83.66 | 105.56 | 122.00 | 131.13 | 138.85 | 184.21 | 191.89 | 116.28 | 146.66 | 169.44 | 182.03 | 192.54 | 256.77 | 267.47 | 39.0% | 38.9% | 38.9% | 38.8% | 38.7% | 39.4% | 39.4% |
| 48 | 87.65 | 109.59 | 129.70 | 138.83 | 146.64 | 184.21 | 197.01 | 121.99 | 152.42 | 180.45 | 193.03 | 203.64 | 256.77 | 274.60 | 39.2% | 39.1% | 39.1% | 39.0% | 38.9% | 39.4% | 39.4% |
| 49 | 91.71 | 117.66 | 133.91 | 143.41 | 148.98 | 191.89 | 197.01 | 127.82 | 163.68 | 186.47 | 199.30 | 206.82 | 267.47 | 274.60 | 39.4% | 39.1% | 39.3% | 39.0% | 38.8% | 39.4% | 39.4% |
| 50 | 96.14 | 121.83 | 142.16 | 151.32 | 156.86 | 191.89 | 197.01 | 133.86 | 169.67 | 198.00 | 210.62 | 218.07 | 267.47 | 274.60 | 39.2% | 39.3% | 39.3% | 39.2% | 39.0% | 39.4% | 39.4% |
| 51 | 99.78 | 126.40 | 148.03 | 159.71 | 165.23 | 197.01 | 212.36 | 139.08 | 175.91 | 206.21 | 222.34 | 229.75 | 274.60 | 296.00 | 39.4% | 39.2% | 39.3% | 39.2% | 39.1% | 39.4% | 39.4% |
| 52 | 104.90 | 132.25 | 152.77 | 166.03 | 171.64 | 212.36 | 225.15 | 146.22 | 184.09 | 212.70 | 230.91 | 238.47 | 296.00 | 313.83 | 39.4% | 39.2% | 39.2% | 39.1% | 38.9% | 39.4% | 39.4% |
| 53 | 110.51 | 140.61 | 161.25 | 172.14 | 177.81 | 225.15 | 230.27 | 153.95 | 195.77 | 224.55 | 239.45 | 247.09 | 313.83 | 320.97 | 39.3% | 39.2% | 39.3% | 39.1% | 39.0% | 39.4% | 39.4% |
| 54 | 112.61 | 142.87 | 167.31 | 178.68 | 190.36 | 230.27 | 243.06 | 156.76 | 198.82 | 233.04 | 248.34 | 264.48 | 320.97 | 338.80 | 39.2% | 39.2% | 39.3% | 39.0% | 38.9% | 39.4% | 39.4% |
| 55 | 117.69 | 151.34 | 175.94 | 187.27 | 197.02 | 243.06 | 258.41 | 164.05 | 210.64 | 245.11 | 260.35 | 273.55 | 338.80 | 360.19 | 39.4% | 39.2% | 39.3% | 39.0% | 38.8% | 39.4% | 39.4% |
| 56 | 129.28 | 159.78 | 182.34 | 197.54 | 207.35 | 263.53 | 276.32 | 180.04 | 222.45 | 253.77 | 274.56 | 287.87 | 367.33 | 385.16 | 39.3% | 39.2% | 39.2% | 39.0% | 38.8% | 39.4% | 39.4% |
| 57 | 131.44 | 166.16 | 192.60 | 207.90 | 217.78 | 283.99 | 296.79 | 182.94 | 231.08 | 267.97 | 288.91 | 302.31 | 395.86 | 413.69 | 39.2% | 39.1% | 39.1% | 39.0% | 38.8% | 39.4% | 39.4% |
| 58 | 139.86 | 172.65 | 199.21 | 218.71 | 228.65 | 304.46 | 317.25 | 194.71 | 239.90 | 276.95 | 303.64 | 317.14 | 424.39 | 442.22 | 39.2% | 39.0% | 39.0% | 38.8% | 38.7% | 39.4% | 39.4% |
| 59 | 146.25 | 182.98 | 209.66 | 229.26 | 239.60 | 322.37 | 342.84 | 203.36 | 254.21 | 291.42 | 318.27 | 332.11 | 449.35 | 477.88 | 39.1% | 38.9% | 39.0% | 38.8% | 38.6% | 39.4% | 39.4% |
| 60 | 152.75 | 189.66 | 220.56 | 240.27 | 248.59 | 350.52 | 368.43 | 212.19 | 263.31 | 306.28 | 333.29 | 344.36 | 488.58 | 513.54 | 38.9% | 38.8% | 38.9% | 38.7% | 38.5% | 39.4% | 39.4% |
| 61 | 164.78 | 203.55 | 234.53 | 254.63 | 266.68 | 358.19 | 378.09 | 229.11 | 282.70 | 325.78 | 353.11 | 369.47 | 498.85 | 526.57 | 39.0% | 38.9% | 38.9% | 38.7% | 38.5% | 39.3% | 39.3% |
| 62 | 174.86 | 217.87 | 252.68 | 270.65 | 281.14 | 367.35 | 386.68 | 243.06 | 302.43 | 351.00 | 375.36 | 389.43 | 511.16 | 538.06 | 39.0% | 38.8% | 38.9% | 38.7% | 38.5% | 39.1% | 39.1% |
| 63 | 187.71 | 232.24 | 267.13 | 288.90 | 301.02 | 382.47 | 398.89 | 260.98 | 322.25 | 370.93 | 400.71 | 417.18 | 531.74 | 554.58 | 39.0% | 38.8% | 38.9% | 38.7% | 38.6% | 39.0% | 39.0% |
| 64 | 199.32 | 246.66 | 287.31 | 305.45 | 319.72 | 387.00 | 412.04 | 276.84 | 342.16 | 398.86 | 423.48 | 442.93 | 537.58 | 572.36 | 38.9% | 38.7% | 38.8% | 38.6% | 38.5% | 38.9% | 38.9% |
| 65 | 205.24 | 262.76 | 302.34 | 327.60 | 341.88 | 399.44 | 421.51 | 284.85 | 364.52 | 419.62 | 454.38 | 473.84 | 554.38 | 585.01 | 38.8% | 38.7% | 38.8% | 38.7% | 38.6% | 38.8% | 38.8% |
| 66 | 215.90 | 282.17 | 320.64 | 351.71 | 368.00 | 425.39 | 446.77 | 299.39 | 391.28 | 444.64 | 487.45 | 509.64 | 589.88 | 619.53 | 38.7% | 38.7% | 38.7% | 38.6% | 38.5% | 38.7% | 38.7% |
| 67 | 229.63 | 297.90 | 341.35 | 377.49 | 401.27 | 453.06 | 475.81 | 318.15 | 412.74 | 472.93 | 522.97 | 555.80 | 627.71 | 659.24 | 38.5% | 38.5% | 38.5% | 38.5% | 38.5% | 38.5% | 38.5% |
| 68 | 242.03 | 314.04 | 362.05 | 402.05 | 434.05 | 486.06 | 510.06 | 335.04 | 434.72 | 501.18 | 556.56 | 600.86 | 672.85 | 706.08 | 38.4% | 38.4% | 38.4% | 38.4% | 38.4% | 38.4% | 38.4% |
| 69 | 255.04 | 334.25 | 378.69 | 428.93 | 457.91 | 513.94 | 542.92 | 352.74 | 462.30 | 523.77 | 593.25 | 633.33 | 710.83 | 750.91 | 38.3% | 38.3% | 38.3% | 38.3% | 38.3% | 38.3% | 38.3% |
| 70 | 268.46 | 350.49 | 398.97 | 453.03 | 486.59 | 548.11 | 577.94 | 370.99 | 484.34 | 551.33 | 626.04 | 672.41 | 757.43 | 798.65 | 38.2% | 38.2% | 38.2% | 38.2% | 38.2% | 38.2% | 38.2% |
| 71 | 282.11 | 370.16 | 422.27 | 477.98 | 513.92 | 580.40 | 612.75 | 389.51 | 511.08 | 583.03 | 659.94 | 709.56 | 801.35 | 846.01 | 38.1% | 38.1% | 38.1% | 38.1% | 38.1% | 38.1% | 38.1% |
| 72 | 299.26 | 387.49 | 446.30 | 505.12 | 544.90 | 615.83 | 646.96 | 412.83 | 534.54 | 615.67 | 696.80 | 751.69 | 849.53 | 892.48 | 37.9% | 37.9% | 37.9% | 37.9% | 37.9% | 37.9% | 37.9% |
| 73 | 312.67 | 412.46 | 467.35 | 537.20 | 578.78 | 648.63 | 681.90 | 430.96 | 568.50 | 644.14 | 740.42 | 797.73 | 894.01 | 939.85 | 37.8% | 37.8% | 37.8% | 37.8% | 37.8% | 37.8% | 37.8% |
| 74 | 328.95 | 432.74 | 495.02 | 563.68 | 609.99 | 688.24 | 721.77 | 452.99 | 595.93 | 681.69 | 776.24 | 840.01 | 947.76 | 993.94 | 37.7% | 37.7% | 37.7% | 37.7% | 37.7% | 37.7% | 37.7% |
| 75 | 347.51 | 454.67 | 517.43 | 592.45 | 639.90 | 722.57 | 762.37 | 478.13 | 625.58 | 711.93 | 815.14 | 880.44 | 994.18 | 1048.94 | 37.6% | 37.6% | 37.6% | 37.6% | 37.6% | 37.6% | 37.6% |
| 76 | 363.39 | 473.28 | 540.69 | 616.88 | 669.63 | 751.68 | 794.18 | 499.55 | 650.62 | 743.28 | 848.02 | 920.53 | 1033.34 | 1091.75 | 37.5% | 37.5% | 37.5% | 37.5% | 37.5% | 37.5% | 37.5% |
| 77 | 379.41 | 494.21 | 562.81 | 642.62 | 697.22 | 784.02 | 823.22 | 521.12 | 678.80 | 773.02 | 882.63 | 957.62 | 1076.85 | 1130.69 | 37.3% | 37.3% | 37.3% | 37.3% | 37.3% | 37.3% | 37.3% |
| 78 | 392.54 | 512.70 | 588.81 | 668.92 | 723.66 | 813.12 | 854.51 | 538.68 | 703.58 | 808.02 | 917.95 | 993.07 | 1115.83 | 1172.63 | 37.2% | 37.2% | 37.2% | 37.2% | 37.2% | 37.2% | 37.2% |
| 79 | 406.61 | 534.95 | 612.46 | 695.05 | 750.96 | 842.45 | 885.65 | 557.50 | 733.46 | 839.73 | 952.98 | 1029.63 | 1155.07 | 1214.30 | 37.1% | 37.1% | 37.1% | 37.1% | 37.1% | 37.1% | 37.1% |
| 80 | 423.49 | 557.41 | | | | | | 580.13 | 763.59 | | | | | | 37.0% | 37.0% | | | | | |
| 81 | 466.92 | 612.91 | | | | | | 639.63 | 839.62 | | | | | | 37.0% | 37.0% | | | | | |
| 82 | 513.97 | 675.65 | | | | | | 704.09 | 925.56 | | | | | | 37.0% | 37.0% | | | | | |
| 83 | 567.06 | 744.42 | | | | | | 776.81 | 1019.77 | | | | | | 37.0% | 37.0% | | | | | |
| 84 | 622.56 | 815.60 | | | | | | 852.84 | 1117.29 | | | | | | 37.0% | 37.0% | | | | | |
| 85 | 752.86 | | | | | | | 1031.34 | | | | | | | 37.0% | | | | | | |
| 86 | 827.67 | | | | | | | 1133.82 | | | | | | | 37.0% | | | | | | |
| 87 | 912.12 | | | | | | | 1249.51 | | | | | | | 37.0% | | | | | | |
| 88 | 1052.08 | | | | | | | 1441.23 | | | | | | | 37.0% | | | | | | |
| 89 | 1158.25 | | | | | | | 1586.68 | | | | | | | 37.0% | | | | | | |
| 90 | 1272.87 | | | | | | | 1743.70 | | | | | | | 37.0% | | | | | | |
| 91+ | 1400.76 | | | | | | | 1918.89 | | | | | | | 37.0% | | | | | | |

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages

# Appendix D

**John Hancock Life Insurance Company (U.S.A.)**

**BSC-02 VA (Pre Rate Stability)**

**Standard rates per $10 of Daily Benefit**

**100% Home Health Care**

**5% Compound Inflation**

| Age | Current Premium Rates | | | | | | | Proposed Premium Rates | | | | | | | Proposed Rate Increases | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 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 | 86.99 | 112.57 | 133.04 | 145.83 | 158.63 | 179.10 | 184.21 | 121.25 | 156.92 | 185.45 | 203.28 | 221.11 | 249.64 | 256.77 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 30 | 92.11 | 117.69 | 133.04 | 150.95 | 166.30 | 184.21 | 197.01 | 128.39 | 164.05 | 185.45 | 210.41 | 231.81 | 256.77 | 274.60 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 31 | 92.11 | 117.69 | 138.16 | 158.63 | 171.42 | 191.89 | 197.01 | 128.39 | 164.05 | 192.58 | 221.11 | 238.94 | 267.47 | 274.60 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 32 | 92.11 | 125.37 | 138.16 | 158.63 | 171.42 | 191.89 | 204.68 | 128.39 | 174.75 | 192.58 | 221.11 | 238.94 | 267.47 | 285.30 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 33 | 99.78 | 125.37 | 138.16 | 158.63 | 171.42 | 197.01 | 204.68 | 139.08 | 174.75 | 192.58 | 221.11 | 238.94 | 274.60 | 285.30 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 34 | 99.78 | 125.37 | 145.83 | 166.30 | 179.10 | 197.01 | 212.36 | 139.08 | 174.75 | 203.28 | 231.81 | 249.64 | 274.60 | 296.00 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 35 | 99.78 | 125.37 | 145.83 | 166.30 | 179.10 | 197.01 | 212.36 | 139.08 | 174.75 | 203.28 | 231.81 | 249.64 | 274.60 | 296.00 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 36 | 99.78 | 133.04 | 145.83 | 171.42 | 184.21 | 204.68 | 217.47 | 139.08 | 185.45 | 203.28 | 238.94 | 256.77 | 285.30 | 303.13 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 37 | 104.90 | 133.04 | 150.95 | 171.42 | 184.21 | 204.68 | 217.47 | 146.22 | 185.45 | 210.41 | 238.94 | 256.77 | 285.30 | 303.13 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 38 | 104.90 | 133.04 | 150.95 | 179.10 | 191.89 | 212.36 | 225.15 | 146.22 | 185.45 | 210.41 | 249.64 | 267.47 | 296.00 | 313.83 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 39 | 104.90 | 138.16 | 150.95 | 179.10 | 191.89 | 212.36 | 225.15 | 146.22 | 192.58 | 210.41 | 249.64 | 267.47 | 296.00 | 313.83 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 40 | 104.90 | 138.16 | 158.63 | 179.10 | 191.89 | 217.47 | 230.27 | 146.22 | 192.58 | 221.11 | 249.64 | 267.47 | 303.13 | 320.97 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 41 | 112.57 | 145.83 | 158.63 | 184.21 | 197.01 | 225.15 | 230.27 | 156.92 | 203.28 | 221.11 | 256.77 | 274.60 | 313.83 | 320.97 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 42 | 112.57 | 145.83 | 166.30 | 191.89 | 204.68 | 225.15 | 237.94 | 156.92 | 203.28 | 231.81 | 267.47 | 285.30 | 313.83 | 331.66 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 43 | 117.69 | 150.95 | 171.42 | 191.89 | 204.68 | 230.27 | 243.06 | 164.05 | 210.41 | 238.94 | 267.47 | 285.30 | 320.97 | 338.80 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 44 | 117.69 | 150.95 | 171.42 | 197.01 | 212.36 | 237.94 | 243.06 | 164.05 | 210.41 | 238.94 | 274.60 | 296.00 | 331.66 | 338.80 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 45 | 125.37 | 158.63 | 179.10 | 204.68 | 217.47 | 237.94 | 250.73 | 174.75 | 221.11 | 249.64 | 285.30 | 303.13 | 331.66 | 349.50 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 46 | 125.37 | 158.63 | 184.21 | 204.68 | 217.47 | 243.06 | 258.41 | 174.75 | 221.11 | 256.77 | 285.30 | 303.13 | 338.80 | 360.19 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 47 | 133.04 | 166.30 | 191.89 | 212.36 | 225.15 | 250.73 | 263.53 | 185.45 | 231.81 | 267.47 | 296.00 | 313.83 | 349.50 | 367.33 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 48 | 133.04 | 171.42 | 191.89 | 217.47 | 230.27 | 250.73 | 263.53 | 185.45 | 238.94 | 267.47 | 303.13 | 320.97 | 349.50 | 367.33 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 49 | 138.16 | 171.42 | 197.01 | 225.15 | 237.94 | 258.41 | 271.20 | 192.58 | 238.94 | 274.60 | 313.83 | 331.66 | 360.19 | 378.03 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 50 | 138.16 | 179.10 | 204.68 | 225.15 | 237.94 | 263.53 | 276.32 | 192.58 | 249.64 | 285.30 | 313.83 | 331.66 | 367.33 | 385.16 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 51 | 145.83 | 184.21 | 212.36 | 230.27 | 243.06 | 271.20 | 291.67 | 203.28 | 256.77 | 296.00 | 320.97 | 338.80 | 378.03 | 406.56 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 52 | 150.95 | 191.89 | 217.47 | 243.06 | 258.41 | 283.99 | 296.79 | 210.41 | 267.47 | 303.13 | 338.80 | 360.19 | 395.86 | 413.69 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 53 | 158.63 | 197.01 | 225.15 | 250.73 | 263.53 | 291.67 | 309.58 | 221.11 | 274.60 | 313.83 | 349.50 | 367.33 | 406.56 | 431.52 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 54 | 166.30 | 212.36 | 237.94 | 258.41 | 271.20 | 304.46 | 317.25 | 231.81 | 296.00 | 331.66 | 360.19 | 378.03 | 424.39 | 442.22 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 55 | 171.42 | 217.47 | 243.06 | 271.20 | 283.99 | 317.25 | 330.05 | 238.94 | 303.13 | 338.80 | 378.03 | 395.86 | 442.22 | 460.05 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 56 | 179.10 | 225.15 | 258.41 | 283.99 | 296.79 | 330.05 | 350.52 | 249.64 | 313.83 | 360.19 | 395.86 | 413.69 | 460.05 | 488.58 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 57 | 184.21 | 237.94 | 263.53 | 296.79 | 317.25 | 350.52 | 368.43 | 256.77 | 331.66 | 367.33 | 413.69 | 442.22 | 488.58 | 513.54 | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% | 39.4% |
| 58 | 191.89 | 243.06 | 276.32 | 309.58 | 331.98 | 376.10 | 396.57 | 267.47 | 338.80 | 385.16 | 431.52 | 462.50 | 524.24 | 552.77 | 39.4% | 39.4% | 39.4% | 39.4% | 39.3% | 39.4% | 39.4% |
| 59 | 197.01 | 258.41 | 291.67 | 329.17 | 340.66 | 396.57 | 417.04 | 274.60 | 360.19 | 406.56 | 458.79 | 474.23 | 552.77 | 581.30 | 39.4% | 39.4% | 39.4% | 39.4% | 39.2% | 39.4% | 39.4% |
| 60 | 204.68 | 271.20 | 304.46 | 336.52 | 348.17 | 417.04 | 442.62 | 285.30 | 378.03 | 424.39 | 468.49 | 484.19 | 581.30 | 616.97 | 39.4% | 39.4% | 39.4% | 39.2% | 39.1% | 39.4% | 39.4% |
| 61 | 211.43 | 276.11 | 313.42 | 348.59 | 362.71 | 435.30 | 462.67 | 294.46 | 384.53 | 436.50 | 485.08 | 504.24 | 606.24 | 644.35 | 39.3% | 39.3% | 39.3% | 39.2% | 39.0% | 39.3% | 39.3% |
| 62 | 224.76 | 287.59 | 323.85 | 366.96 | 379.12 | 454.35 | 480.94 | 312.75 | 400.19 | 450.63 | 510.61 | 526.77 | 632.23 | 669.22 | 39.1% | 39.1% | 39.1% | 39.1% | 38.9% | 39.1% | 39.1% |
| 63 | 229.95 | 295.65 | 333.19 | 381.92 | 396.01 | 471.63 | 497.44 | 319.70 | 411.04 | 463.24 | 530.97 | 549.74 | 655.71 | 691.59 | 39.0% | 39.0% | 39.0% | 39.0% | 38.8% | 39.0% | 39.0% |
| 64 | 234.48 | 305.05 | 346.02 | 393.83 | 412.66 | 493.99 | 516.76 | 325.71 | 423.74 | 480.66 | 547.06 | 572.64 | 686.20 | 717.82 | 38.9% | 38.9% | 38.9% | 38.9% | 38.8% | 38.9% | 38.9% |
| 65 | 244.96 | 313.38 | 353.10 | 410.48 | 429.78 | 507.58 | 536.27 | 339.98 | 434.93 | 490.06 | 569.70 | 595.97 | 704.47 | 744.28 | 38.8% | 38.8% | 38.8% | 38.8% | 38.7% | 38.8% | 38.8% |
| 66 | 254.38 | 331.33 | 374.09 | 429.66 | 455.90 | 534.41 | 562.20 | 352.74 | 459.46 | 518.74 | 595.81 | 631.75 | 741.06 | 779.59 | 38.7% | 38.7% | 38.7% | 38.7% | 38.6% | 38.7% | 38.7% |
| 67 | 266.87 | 347.55 | 388.93 | 448.92 | 485.79 | 554.43 | 587.53 | 369.75 | 481.53 | 538.85 | 621.98 | 672.90 | 768.15 | 814.01 | 38.5% | 38.5% | 38.5% | 38.5% | 38.5% | 38.5% | 38.5% |
| 68 | 278.03 | 362.05 | 412.05 | 470.06 | 510.06 | 584.07 | 614.08 | 384.88 | 501.18 | 570.40 | 650.70 | 706.08 | 808.53 | 850.06 | 38.4% | 38.4% | 38.4% | 38.4% | 38.4% | 38.4% | 38.4% |
| 69 | 293.68 | 378.69 | 432.79 | 498.48 | 539.06 | 608.61 | 637.59 | 406.19 | 523.77 | 598.59 | 689.45 | 745.57 | 841.77 | 881.85 | 38.3% | 38.3% | 38.3% | 38.3% | 38.3% | 38.3% | 38.3% |
| 70 | 303.88 | 395.24 | 453.03 | 520.15 | 563.03 | 630.14 | 663.70 | 419.94 | 546.17 | 626.04 | 718.79 | 778.04 | 870.79 | 917.16 | 38.2% | 38.2% | 38.2% | 38.2% | 38.2% | 38.2% | 38.2% |
| 71 | 319.85 | 416.88 | 477.98 | 542.67 | 589.39 | 663.06 | 695.40 | 441.61 | 575.59 | 659.94 | 749.25 | 813.76 | 915.48 | 960.14 | 38.1% | 38.1% | 38.1% | 38.1% | 38.1% | 38.1% | 38.1% |
| 72 | 335.59 | 437.65 | 499.93 | 570.85 | 615.83 | 695.40 | 731.73 | 462.95 | 603.74 | 689.65 | 787.48 | 849.53 | 959.30 | 1009.41 | 37.9% | 37.9% | 37.9% | 37.9% | 37.9% | 37.9% | 37.9% |
| 73 | 352.59 | 459.03 | 527.22 | 600.40 | 648.63 | 725.14 | 763.39 | 485.97 | 632.68 | 726.67 | 827.53 | 894.01 | 999.45 | 1052.18 | 37.8% | 37.8% | 37.8% | 37.8% | 37.8% | 37.8% | 37.8% |
| 74 | 370.47 | 482.24 | 552.50 | 625.96 | 675.46 | 758.50 | 800.01 | 510.17 | 664.09 | 760.85 | 862.00 | 930.17 | 1044.52 | 1101.69 | 37.7% | 37.7% | 37.7% | 37.7% | 37.7% | 37.7% | 37.7% |
| 75 | 387.31 | 505.19 | 580.20 | 655.21 | 707.26 | 794.52 | 832.79 | 532.90 | 695.08 | 798.29 | 901.50 | 973.12 | 1093.18 | 1145.84 | 37.6% | 37.6% | 37.6% | 37.6% | 37.6% | 37.6% | 37.6% |
| 76 | 397.09 | 526.03 | 600.76 | 679.89 | 734.10 | 820.55 | 865.98 | 545.87 | 723.13 | 825.86 | 934.63 | 1009.16 | 1128.01 | 1190.45 | 37.5% | 37.5% | 37.5% | 37.5% | 37.5% | 37.5% | 37.5% |
| 77 | 411.61 | 541.81 | 621.62 | 704.22 | 758.82 | 848.42 | 896.02 | 565.34 | 744.18 | 853.79 | 967.24 | 1042.23 | 1165.30 | 1230.68 | 37.3% | 37.3% | 37.3% | 37.3% | 37.3% | 37.3% | 37.3% |
| 78 | 423.25 | 562.10 | 643.55 | 730.34 | 785.08 | 878.54 | 922.60 | 580.82 | 771.37 | 883.14 | 1002.23 | 1077.36 | 1205.61 | 1266.08 | 37.2% | 37.2% | 37.2% | 37.2% | 37.2% | 37.2% | 37.2% |
| 79 | 435.84 | 576.88 | 665.82 | 750.96 | 809.41 | 904.71 | 950.45 | 597.57 | 790.95 | 912.91 | 1029.63 | 1109.77 | 1240.44 | 1303.16 | 37.1% | 37.1% | 37.1% | 37.1% | 37.1% | 37.1% | 37.1% |
| 80 | 454.86 | 604.46 | | | | | | 623.10 | 828.05 | | | | | | 37.0% | 37.0% | | | | | |
| 81 | 500.70 | 663.58 | | | | | | 685.91 | 909.04 | | | | | | 37.0% | 37.0% | | | | | |
| 82 | 551.38 | 728.73 | | | | | | 755.33 | 998.29 | | | | | | 37.0% | 37.0% | | | | | |
| 83 | 604.46 | 803.54 | | | | | | 828.05 | 1100.76 | | | | | | 37.0% | 37.0% | | | | | |
| 84 | 665.99 | 884.37 | | | | | | 912.34 | 1211.50 | | | | | | 37.0% | 37.0% | | | | | |
| 85 | 805.95 | | | | | | | 1104.07 | | | | | | | 37.0% | | | | | | |
| 86 | 886.79 | | | | | | | 1214.80 | | | | | | | 37.0% | | | | | | |
| 87 | 974.86 | | | | | | | 1335.46 | | | | | | | 37.0% | | | | | | |
| 88 | 1126.88 | | | | | | | 1543.71 | | | | | | | 37.0% | | | | | | |
| 89 | 1239.09 | | | | | | | 1697.42 | | | | | | | 37.0% | | | | | | |
| 90 | 1363.36 | | | | | | | 1867.66 | | | | | | | 37.0% | | | | | | |
| 91+ | 1497.28 | | | | | | | 2051.11 | | | | | | | 37.0% | | | | | | |

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 Financial Services**

Long Term Care
601 Congress Street
Boston Massachusetts 02210

(617) 663-3792
dcronin@jhancock.com

**Diane Cronin, FSA, MAAA**
**AVP, LTC Product & Risk Management**

LONG-TERM CARE INSURANCE

June 8, 2018

Greg Smith
Principal Rate Examiner
Supervisor, Rates Section

Re: John Hancock Life Insurance Company (U.S.A)
2016 Inforce Rate Increases JH – Pre-RS
SERFF ID: MULF-131210202

Dear Mr. Smith,

This letter is in response to your objection dated May 21, 2018 regarding the above filing. Your questions/concerns are included below in bold with our responses following.

**Where applicable, please also provide separate projections by lifetime vs. limited and by inflation type (none/simple/compound).**

This block does include policies with limited premium payment periods. The following table shows the proportion of these policies on a Nationwide basis:

| JH Retail Product Series | Nationwide |
|---|---|
| Advantage | 0.0% |
| Gold | 0.5% |
| Custom Care I | 4.3% |

Due to the small volume of sales, this block of policies would not be a credible class on their own and including them would only increase the proposed rate increases as projected future premiums on these policies are considerably lower in relation to projected future incurred claims. Therefore, we have excluded the experience of these policies in our exhibits.

For separate projections by inflation type, please see the following files:

- "*Advantage LR Exhibits by Inflation.pdf*"
- "*Gold LR Exhibits by Inflation.pdf*"
- *"Custom Care I LR Exhibits by Inflation.pdf*"

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,

Diane E Cronin

Diane Cronin, FSA, MAAA

## Exhibit 1: Nationwide Loss Ratio Exhibit (Comprehensive Forms) - Compound Inflation Advantage (LTC-91, LTC-94, NH-91, NH-94)

| | | Original Assumptions | | | Historical & Projected Experience | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Before Proposed Increase | | | With Proposed Rate Increase | | |
| | Calendar Year | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio |
| | 1988 | - | - | - | - | 1,684 | 0% | - | 1,684 | 0% |
| | 1989 | - | - | - | - | 18,887 | 0% | - | 18,887 | 0% |
| | 1990 | - | - | - | - | 92,345 | 0% | - | 92,345 | 0% |
| | 1991 | 381 | 9,725 | 4% | - | 279,750 | 0% | - | 279,750 | 0% |
| | 1992 | 25,329 | 590,477 | 4% | - | 835,316 | 0% | - | 835,316 | 0% |
| | 1993 | 116,412 | 1,716,484 | 7% | 2,933 | 1,853,440 | 0% | 2,933 | 1,853,440 | 0% |
| | 1994 | 277,844 | 2,783,415 | 10% | 65,703 | 2,825,587 | 2% | 65,703 | 2,825,587 | 2% |
| | 1995 | 508,579 | 4,132,599 | 12% | 344,496 | 4,111,925 | 8% | 344,496 | 4,111,925 | 8% |
| | 1996 | 867,114 | 6,883,743 | 13% | 952,376 | 6,643,508 | 14% | 952,376 | 6,643,508 | 14% |
| | 1997 | 1,322,194 | 8,649,727 | 15% | 957,985 | 8,487,008 | 11% | 957,985 | 8,487,008 | 11% |
| | 1998 | 1,712,546 | 7,826,466 | 22% | 1,065,452 | 8,125,091 | 13% | 1,065,452 | 8,125,091 | 13% |
| | 1999 | 1,993,878 | 7,003,713 | 28% | 1,026,462 | 7,707,913 | 13% | 1,026,462 | 7,707,913 | 13% |
| | 2000 | 2,198,055 | 6,293,011 | 35% | 2,415,048 | 7,412,986 | 33% | 2,415,048 | 7,412,986 | 33% |
| | 2001 | 2,341,781 | 5,677,996 | 41% | 1,739,947 | 7,142,189 | 24% | 1,739,947 | 7,142,189 | 24% |
| | 2002 | 2,473,946 | 5,142,321 | 48% | 1,594,483 | 6,942,145 | 23% | 1,594,483 | 6,942,145 | 23% |
| | 2003 | 2,621,365 | 4,671,341 | 56% | 5,212,809 | 6,744,757 | 77% | 5,212,809 | 6,744,757 | 77% |
| | 2004 | 2,783,697 | 4,250,251 | 65% | 4,056,757 | 6,550,593 | 62% | 4,056,757 | 6,550,593 | 62% |
| | 2005 | 2,951,255 | 3,866,573 | 76% | 4,221,483 | 6,368,970 | 66% | 4,221,483 | 6,368,970 | 66% |
| Historical | 2006 | 3,112,963 | 3,513,526 | 89% | 4,145,045 | 6,188,993 | 67% | 4,145,045 | 6,188,993 | 67% |
| Experience | 2007 | 3,264,388 | 3,186,277 | 102% | 8,404,660 | 5,994,582 | 140% | 8,404,660 | 5,994,582 | 140% |
| | 2008 | 3,407,399 | 2,881,869 | 118% | 7,727,403 | 5,787,906 | 134% | 7,727,403 | 5,787,906 | 134% |
| | 2009 | 3,546,607 | 2,599,148 | 136% | 6,799,610 | 5,549,378 | 123% | 6,799,610 | 5,549,378 | 123% |
| | 2010 | 3,683,841 | 2,337,259 | 158% | 7,014,364 | 5,715,469 | 123% | 7,014,364 | 5,715,469 | 123% |
| | 2011 | 3,818,615 | 2,095,233 | 182% | 12,796,008 | 5,729,522 | 223% | 12,796,008 | 5,729,522 | 223% |
| | 2012 | 3,953,523 | 1,872,273 | 211% | 8,047,560 | 5,711,843 | 141% | 8,047,560 | 5,711,843 | 141% |
| | 2013 | 4,093,248 | 1,667,729 | 245% | 9,250,408 | 6,625,618 | 140% | 9,250,408 | 6,625,618 | 140% |
| | 2014 | 4,233,609 | 1,480,651 | 286% | 14,190,161 | 6,027,575 | 235% | 14,190,161 | 6,027,575 | 235% |
| | 2015 | 4,359,983 | 1,309,425 | 333% | 11,179,422 | 5,237,594 | 213% | 11,179,422 | 5,237,594 | 213% |
| | 2016 | 4,458,048 | 1,153,454 | 386% | 12,403,876 | 4,875,540 | 254% | 12,403,876 | 4,875,540 | 254% |
| | 2017 | 4,519,912 | 1,012,153 | 447% | 12,959,285 | 4,535,005 | 286% | 12,916,586 | 4,831,339 | 267% |
| Projected | 2018 | 4,546,427 | 883,857 | 514% | 13,404,952 | 4,198,156 | 319% | 13,039,019 | 6,721,025 | 194% |
| Future | 2019 | 4,541,500 | 767,635 | 592% | 13,577,659 | 3,867,152 | 351% | 13,179,622 | 6,643,071 | 198% |
| Experience | 2020 | 4,509,427 | 663,624 | 680% | 13,688,919 | 3,543,699 | 386% | 13,318,650 | 6,088,366 | 219% |
| | 2021 | 4,453,038 | 570,779 | 780% | 13,881,181 | 3,230,543 | 430% | 13,518,814 | 5,551,078 | 244% |
| | 2022 | 4,369,189 | 488,154 | 895% | 13,978,916 | 2,928,921 | 477% | 13,616,155 | 5,033,376 | 271% |
| | 2023 | 4,249,667 | 414,767 | 1025% | 13,905,280 | 2,641,034 | 527% | 13,540,890 | 4,539,086 | 298% |
| | 2024 | 4,086,223 | 350,284 | 1167% | 13,509,130 | 2,368,783 | 570% | 13,153,119 | 4,071,511 | 323% |
| | 2025 | 3,879,365 | 294,194 | 1319% | 13,015,034 | 2,112,735 | 616% | 12,668,345 | 3,631,659 | 349% |
| | 2026 | 3,635,278 | 245,225 | 1482% | 12,803,109 | 1,874,655 | 683% | 12,448,559 | 3,222,594 | 386% |
| | 2027 | 3,360,623 | 202,647 | 1658% | 12,480,900 | 1,655,655 | 754% | 12,122,067 | 2,846,254 | 426% |
| | 2028 | 3,062,480 | 165,636 | 1849% | 12,068,042 | 1,455,768 | 829% | 11,708,930 | 2,502,716 | 468% |
| | 2029 | 2,748,970 | 134,494 | 2044% | 11,482,106 | 1,274,257 | 901% | 11,131,844 | 2,190,730 | 508% |
| | 2030 | 2,438,518 | 109,849 | 2220% | 10,786,369 | 1,109,813 | 972% | 10,451,386 | 1,908,055 | 548% |
| | 2031 | 2,150,882 | 89,374 | 2407% | 10,310,422 | 961,493 | 1072% | 9,980,864 | 1,653,081 | 604% |
| | 2032 | 1,884,509 | 71,924 | 2620% | 9,800,642 | 828,383 | 1183% | 9,478,955 | 1,424,245 | 666% |
| | 2033 | 1,633,103 | 57,544 | 2838% | 9,242,879 | 709,695 | 1302% | 8,932,277 | 1,220,194 | 732% |
| | 2034 | 1,400,934 | 45,733 | 3063% | 8,493,298 | 604,596 | 1405% | 8,204,154 | 1,039,502 | 789% |
| | 2035 | 1,190,983 | 36,110 | 3298% | 7,691,949 | 511,919 | 1503% | 7,427,822 | 880,163 | 844% |
| | 2036 | 1,006,968 | 28,312 | 3557% | 7,035,054 | 430,606 | 1634% | 6,789,923 | 740,361 | 917% |
| | 2037 | 851,469 | 21,908 | 3887% | 6,331,198 | 359,727 | 1760% | 6,108,357 | 618,498 | 988% |
| | 2038 | 717,063 | 16,240 | 4415% | 5,675,722 | 298,362 | 1902% | 5,473,705 | 512,989 | 1067% |
| | 2039 | 589,939 | 11,727 | 5031% | 5,077,805 | 245,649 | 2067% | 4,894,768 | 422,358 | 1159% |
| | 2040 | 487,561 | 9,546 | 5108% | 4,474,768 | 200,672 | 2230% | 4,312,058 | 345,028 | 1250% |
| ***Values as of 12/31/2015 (discounted at maximum statutory valuation rates)*** | | | | | | | | | | |
| | Past : | 89,315,990 | 181,311,540 | 49.3% | 153,057,990 | 250,625,319 | 61.1% | 153,057,990 | 250,625,319 | 61.1% |
| | Future : | 48,745,422 | 6,239,964 | 781.2% | 173,658,335 | 34,955,958 | 496.8% | 169,285,680 | 53,475,898 | 316.6% |
| | Lifetime : | 138,061,412 | 187,551,504 | 73.6% | 326,716,326 | 285,581,277 | 114.4% | 322,343,670 | 304,101,217 | 106.0% |

## Exhibit 1: Nationwide Loss Ratio Exhibit (Comprehensive Forms) - Simple Inflation Advantage (LTC-91, LTC-94, NH-91, NH-94)

| | | Original Assumptions | | | Historical & Projected Experience | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Before Proposed Increase | | | With Proposed Rate Increase | | |
| | Calendar Year | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio |
| | 1988 | - | - | - | - | 10,630 | 0% | - | 10,630 | 0% |
| | 1989 | - | - | - | - | 83,688 | 0% | - | 83,688 | 0% |
| | 1990 | - | - | - | - | 233,184 | 0% | - | 233,184 | 0% |
| | 1991 | 1,395 | 22,958 | 6% | - | 626,209 | 0% | - | 626,209 | 0% |
| | 1992 | 78,464 | 1,368,730 | 6% | 657 | 1,964,730 | 0% | 657 | 1,964,730 | 0% |
| | 1993 | 314,462 | 3,538,919 | 9% | 481,575 | 4,038,425 | 12% | 481,575 | 4,038,425 | 12% |
| | 1994 | 699,350 | 5,525,972 | 13% | 1,860,537 | 5,991,737 | 31% | 1,860,537 | 5,991,737 | 31% |
| | 1995 | 1,317,197 | 9,396,124 | 14% | 632,583 | 9,802,088 | 6% | 632,583 | 9,802,088 | 6% |
| | 1996 | 2,417,724 | 17,137,196 | 14% | 1,638,743 | 17,190,519 | 10% | 1,638,743 | 17,190,519 | 10% |
| | 1997 | 3,916,626 | 22,656,086 | 17% | 4,897,613 | 23,189,119 | 21% | 4,897,613 | 23,189,119 | 21% |
| | 1998 | 5,227,854 | 20,483,321 | 26% | 5,173,759 | 22,363,129 | 23% | 5,173,759 | 22,363,129 | 23% |
| | 1999 | 6,141,262 | 18,233,087 | 34% | 3,238,973 | 21,318,727 | 15% | 3,238,973 | 21,318,727 | 15% |
| | 2000 | 6,761,821 | 16,303,966 | 41% | 5,582,238 | 20,490,534 | 27% | 5,582,238 | 20,490,534 | 27% |
| | 2001 | 7,133,165 | 14,635,892 | 49% | 7,783,880 | 19,789,687 | 39% | 7,783,880 | 19,789,687 | 39% |
| | 2002 | 7,430,885 | 13,188,710 | 56% | 11,310,879 | 19,206,575 | 59% | 11,310,879 | 19,206,575 | 59% |
| | 2003 | 7,759,742 | 11,920,157 | 65% | 13,034,906 | 18,607,187 | 70% | 13,034,906 | 18,607,187 | 70% |
| | 2004 | 8,121,807 | 10,788,546 | 75% | 13,215,017 | 18,027,305 | 73% | 13,215,017 | 18,027,305 | 73% |
| | 2005 | 8,482,382 | 9,759,743 | 87% | 14,427,087 | 17,442,821 | 83% | 14,427,087 | 17,442,821 | 83% |
| Historical | 2006 | 8,803,526 | 8,814,417 | 100% | 14,588,205 | 16,796,800 | 87% | 14,588,205 | 16,796,800 | 87% |
| Experience | 2007 | 9,067,172 | 7,940,324 | 114% | 20,886,953 | 16,167,172 | 129% | 20,886,953 | 16,167,172 | 129% |
| | 2008 | 9,274,507 | 7,129,565 | 130% | 23,426,492 | 15,539,344 | 151% | 23,426,492 | 15,539,344 | 151% |
| | 2009 | 9,433,217 | 6,379,582 | 148% | 18,585,405 | 14,862,492 | 125% | 18,585,405 | 14,862,492 | 125% |
| | 2010 | 9,550,319 | 5,687,540 | 168% | 31,103,551 | 15,142,579 | 205% | 31,103,551 | 15,142,579 | 205% |
| | 2011 | 9,626,826 | 5,052,061 | 191% | 27,836,102 | 15,038,192 | 185% | 27,836,102 | 15,038,192 | 185% |
| | 2012 | 9,670,148 | 4,470,851 | 216% | 26,883,229 | 15,025,570 | 179% | 26,883,229 | 15,025,570 | 179% |
| | 2013 | 9,693,010 | 3,940,712 | 246% | 28,532,566 | 17,188,381 | 166% | 28,532,566 | 17,188,381 | 166% |
| | 2014 | 9,688,852 | 3,458,716 | 280% | 29,728,599 | 15,512,920 | 192% | 29,728,599 | 15,512,920 | 192% |
| | 2015 | 9,630,495 | 3,023,356 | 319% | 36,267,062 | 13,499,823 | 269% | 36,267,062 | 13,499,823 | 269% |
| | 2016 | 9,496,314 | 2,631,416 | 361% | 33,596,673 | 12,528,734 | 268% | 33,596,673 | 12,528,734 | 268% |
| | 2017 | 9,277,921 | 2,279,408 | 407% | 34,291,833 | 11,504,771 | 298% | 34,182,765 | 12,254,950 | 279% |
| Projected | 2018 | 8,983,539 | 1,964,652 | 457% | 34,478,083 | 10,503,889 | 328% | 33,603,467 | 16,804,378 | 200% |
| Future | 2019 | 8,633,025 | 1,685,537 | 512% | 33,912,588 | 9,533,371 | 356% | 33,030,504 | 16,365,290 | 202% |
| Experience | 2020 | 8,246,147 | 1,439,663 | 573% | 32,962,726 | 8,597,049 | 383% | 32,215,077 | 14,761,366 | 218% |
| | 2021 | 7,838,354 | 1,222,389 | 641% | 32,322,313 | 7,701,804 | 420% | 31,643,526 | 13,226,869 | 239% |
| | 2022 | 7,408,252 | 1,031,100 | 718% | 31,431,987 | 6,852,774 | 459% | 30,791,142 | 11,770,819 | 262% |
| | 2023 | 6,938,328 | 862,028 | 805% | 30,015,334 | 6,057,032 | 496% | 29,412,350 | 10,405,533 | 283% |
| | 2024 | 6,421,609 | 715,002 | 898% | 28,017,149 | 5,319,414 | 527% | 27,461,677 | 9,139,492 | 300% |
| | 2025 | 5,874,152 | 591,951 | 992% | 25,838,014 | 4,640,335 | 557% | 25,324,833 | 7,973,568 | 318% |
| | 2026 | 5,317,898 | 487,231 | 1091% | 24,221,161 | 4,022,596 | 602% | 23,719,272 | 6,912,698 | 343% |
| | 2027 | 4,755,316 | 396,184 | 1200% | 22,584,440 | 3,468,216 | 651% | 22,093,794 | 5,960,445 | 371% |
| | 2028 | 4,184,840 | 317,370 | 1319% | 20,843,501 | 2,977,120 | 700% | 20,371,199 | 5,116,752 | 398% |
| | 2029 | 3,617,750 | 252,388 | 1433% | 19,019,307 | 2,544,751 | 747% | 18,573,712 | 4,373,843 | 425% |
| | 2030 | 3,087,817 | 203,012 | 1521% | 17,112,680 | 2,164,914 | 790% | 16,702,282 | 3,721,121 | 449% |
| | 2031 | 2,627,589 | 162,255 | 1619% | 15,628,367 | 1,832,592 | 853% | 15,237,422 | 3,149,996 | 484% |
| | 2032 | 2,226,119 | 128,713 | 1730% | 14,236,765 | 1,543,871 | 922% | 13,865,883 | 2,653,766 | 522% |
| | 2033 | 1,862,148 | 101,846 | 1828% | 12,841,490 | 1,295,288 | 991% | 12,496,217 | 2,226,500 | 561% |
| | 2034 | 1,538,116 | 80,023 | 1922% | 11,358,849 | 1,082,197 | 1050% | 11,048,230 | 1,860,223 | 594% |
| | 2035 | 1,257,073 | 61,719 | 2037% | 9,950,232 | 899,506 | 1106% | 9,674,707 | 1,546,195 | 626% |
| | 2036 | 1,020,762 | 47,491 | 2149% | 8,770,108 | 743,437 | 1180% | 8,522,307 | 1,277,919 | 667% |
| | 2037 | 828,779 | 35,811 | 2314% | 7,608,700 | 610,931 | 1245% | 7,391,269 | 1,050,145 | 704% |
| | 2038 | 666,910 | 24,667 | 2704% | 6,561,991 | 499,302 | 1314% | 6,372,603 | 858,258 | 743% |
| | 2039 | 519,279 | 16,239 | 3198% | 5,647,966 | 405,583 | 1393% | 5,482,981 | 697,160 | 786% |
| | 2040 | 402,103 | 12,963 | 3102% | 4,810,824 | 327,143 | 1471% | 4,669,104 | 562,324 | 830% |
| ***Values as of 12/31/2015 (discounted at maximum statutory valuation rates)*** | | | | | | | | | | |
| | Past : | 244,227,280 | 449,288,816 | 54.4% | 468,569,774 | 662,115,230 | 70.8% | 468,569,774 | 662,115,230 | 70.8% |
| | Future : | 81,225,060 | 13,493,618 | 602.0% | 354,623,077 | 82,192,423 | 431.5% | 347,934,050 | 124,358,299 | 279.8% |
| | Lifetime : | 325,452,340 | 462,782,435 | 70.3% | 823,192,852 | 744,307,653 | 110.6% | 816,503,825 | 786,473,528 | 103.8% |

## Exhibit 1: Nationwide Loss Ratio Exhibit (Comprehensive Forms) - GPO Inflation Advantage (LTC-91, LTC-94, NH-91, NH-94)

| | | Original Assumptions | | | Historical & Projected Experience | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Before Proposed Increase | | | With Proposed Rate Increase | | |
| | Calendar Year | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio |
| | 1988 | - | - | - | - | 245,850 | 0% | - | 245,850 | 0% |
| | 1989 | - | - | - | - | 1,069,495 | 0% | - | 1,069,495 | 0% |
| | 1990 | - | - | - | - | 2,363,669 | 0% | - | 2,363,669 | 0% |
| | 1991 | 6,879 | 80,313 | 9% | - | 4,583,177 | 0% | - | 4,583,177 | 0% |
| | 1992 | 586,225 | 6,847,363 | 9% | 170,668 | 11,308,666 | 2% | 170,668 | 11,308,666 | 2% |
| | 1993 | 2,358,476 | 17,700,137 | 13% | 1,849,367 | 21,657,138 | 9% | 1,849,367 | 21,657,138 | 9% |
| | 1994 | 5,078,457 | 26,555,544 | 19% | 2,629,451 | 30,596,659 | 9% | 2,629,451 | 30,596,659 | 9% |
| | 1995 | 8,753,977 | 38,440,188 | 23% | 8,744,125 | 42,632,934 | 21% | 8,744,125 | 42,632,934 | 21% |
| | 1996 | 14,090,378 | 57,981,678 | 24% | 12,746,483 | 62,424,347 | 20% | 12,746,483 | 62,424,347 | 20% |
| | 1997 | 20,212,150 | 68,003,683 | 30% | 19,056,740 | 74,800,437 | 25% | 19,056,740 | 74,800,437 | 25% |
| | 1998 | 24,719,790 | 60,538,724 | 41% | 25,349,964 | 72,018,729 | 35% | 25,349,964 | 72,018,729 | 35% |
| | 1999 | 27,147,730 | 53,102,933 | 51% | 29,454,532 | 68,575,952 | 43% | 29,454,532 | 68,575,952 | 43% |
| | 2000 | 28,182,566 | 46,748,886 | 60% | 39,858,843 | 65,572,737 | 61% | 39,858,843 | 65,572,737 | 61% |
| | 2001 | 28,239,286 | 41,302,502 | 68% | 35,493,872 | 63,147,637 | 56% | 35,493,872 | 63,147,637 | 56% |
| | 2002 | 27,993,798 | 36,595,011 | 76% | 33,987,717 | 60,805,816 | 56% | 33,987,717 | 60,805,816 | 56% |
| | 2003 | 27,743,778 | 32,469,043 | 85% | 44,711,647 | 58,277,970 | 77% | 44,711,647 | 58,277,970 | 77% |
| | 2004 | 27,461,580 | 28,792,518 | 95% | 46,683,565 | 55,920,643 | 83% | 46,683,565 | 55,920,643 | 83% |
| | 2005 | 27,069,828 | 25,475,456 | 106% | 52,138,774 | 53,601,152 | 97% | 52,138,774 | 53,601,152 | 97% |
| Historical | 2006 | 26,510,614 | 22,465,549 | 118% | 62,534,872 | 51,097,906 | 122% | 62,534,872 | 51,097,906 | 122% |
| Experience | 2007 | 25,766,324 | 19,729,315 | 131% | 76,196,449 | 48,590,506 | 157% | 76,196,449 | 48,590,506 | 157% |
| | 2008 | 24,857,045 | 17,247,661 | 144% | 73,280,655 | 45,960,690 | 159% | 73,280,655 | 45,960,690 | 159% |
| | 2009 | 23,819,397 | 15,006,745 | 159% | 66,195,833 | 42,875,389 | 154% | 66,195,833 | 42,875,389 | 154% |
| | 2010 | 22,691,344 | 12,993,816 | 175% | 72,701,512 | 42,827,091 | 170% | 72,701,512 | 42,827,091 | 170% |
| | 2011 | 21,502,666 | 11,196,908 | 192% | 66,682,300 | 41,696,571 | 160% | 66,682,300 | 41,696,571 | 160% |
| | 2012 | 20,276,946 | 9,600,476 | 211% | 66,294,964 | 39,713,316 | 167% | 66,294,964 | 39,713,316 | 167% |
| | 2013 | 19,031,728 | 8,186,812 | 232% | 60,230,443 | 41,648,435 | 145% | 60,230,443 | 41,648,435 | 145% |
| | 2014 | 17,767,828 | 6,944,801 | 256% | 65,899,226 | 38,157,299 | 173% | 65,899,226 | 38,157,299 | 173% |
| | 2015 | 16,486,260 | 5,869,883 | 281% | 68,360,655 | 33,952,100 | 201% | 68,360,655 | 33,952,100 | 201% |
| | 2016 | 15,200,929 | 4,940,386 | 308% | 61,018,857 | 31,010,436 | 197% | 61,018,857 | 31,010,436 | 197% |
| | 2017 | 13,928,681 | 4,134,034 | 337% | 58,674,313 | 27,696,892 | 212% | 58,530,278 | 29,406,723 | 199% |
| Projected | 2018 | 12,681,018 | 3,434,396 | 369% | 55,851,033 | 24,599,011 | 227% | 55,043,693 | 38,580,489 | 143% |
| Future | 2019 | 11,474,760 | 2,837,260 | 404% | 52,152,218 | 21,720,756 | 240% | 51,690,494 | 36,485,923 | 142% |
| Experience | 2020 | 10,341,099 | 2,345,641 | 441% | 48,325,102 | 19,061,415 | 254% | 48,209,212 | 32,040,969 | 150% |
| | 2021 | 9,302,095 | 1,932,866 | 481% | 44,764,871 | 16,625,171 | 269% | 44,839,314 | 27,965,193 | 160% |
| | 2022 | 8,338,364 | 1,580,653 | 528% | 41,126,875 | 14,412,764 | 285% | 41,297,453 | 24,260,622 | 170% |
| | 2023 | 7,415,137 | 1,277,947 | 580% | 37,332,649 | 12,423,952 | 300% | 37,549,881 | 20,927,503 | 179% |
| | 2024 | 6,521,439 | 1,024,865 | 636% | 33,338,791 | 10,648,401 | 313% | 33,567,313 | 17,949,191 | 187% |
| | 2025 | 5,675,142 | 826,741 | 686% | 29,621,760 | 9,073,344 | 326% | 29,838,077 | 15,304,913 | 195% |
| | 2026 | 4,902,978 | 665,758 | 736% | 26,470,889 | 7,690,796 | 344% | 26,651,473 | 12,981,860 | 205% |
| | 2027 | 4,202,069 | 531,227 | 791% | 23,561,607 | 6,491,415 | 363% | 23,704,315 | 10,964,785 | 216% |
| | 2028 | 3,552,266 | 415,996 | 854% | 20,869,046 | 5,459,590 | 382% | 20,976,754 | 9,227,893 | 227% |
| | 2029 | 2,949,682 | 322,752 | 914% | 18,347,115 | 4,573,301 | 401% | 18,425,329 | 7,734,598 | 238% |
| | 2030 | 2,417,609 | 255,251 | 947% | 16,034,732 | 3,813,480 | 420% | 16,089,707 | 6,453,210 | 249% |
| | 2031 | 1,979,688 | 201,209 | 984% | 14,118,601 | 3,165,254 | 446% | 14,147,038 | 5,359,055 | 264% |
| | 2032 | 1,614,065 | 157,409 | 1025% | 12,378,000 | 2,615,957 | 473% | 12,386,218 | 4,431,083 | 280% |
| | 2033 | 1,298,560 | 121,611 | 1068% | 10,762,384 | 2,153,130 | 500% | 10,757,966 | 3,648,534 | 295% |
| | 2034 | 1,031,173 | 91,469 | 1127% | 9,243,837 | 1,764,373 | 524% | 9,233,776 | 2,990,729 | 309% |
| | 2035 | 805,024 | 67,136 | 1199% | 7,871,439 | 1,438,555 | 547% | 7,858,942 | 2,439,054 | 322% |
| | 2036 | 616,566 | 48,598 | 1269% | 6,738,035 | 1,166,608 | 578% | 6,720,854 | 1,978,336 | 340% |
| | 2037 | 469,194 | 32,662 | 1436% | 5,691,910 | 941,021 | 605% | 5,674,327 | 1,595,974 | 356% |
| | 2038 | 354,326 | 20,629 | 1718% | 4,756,935 | 755,093 | 630% | 4,740,992 | 1,280,705 | 370% |
| | 2039 | 261,812 | 14,115 | 1855% | 3,970,097 | 602,207 | 659% | 3,954,956 | 1,021,397 | 387% |
| | 2040 | 198,647 | 11,615 | 1710% | 3,267,959 | 476,978 | 685% | 3,255,255 | 808,959 | 402% |
| ***Values as of 12/31/2015 (discounted at maximum statutory valuation rates)*** | | | | | | | | | | |
| | Past : | 822,256,490 | 1,380,234,805 | 59.6% | 1,537,494,604 | 2,204,894,692 | 69.7% | 1,537,494,604 | 2,204,894,692 | 69.7% |
| | Future : | 95,938,842 | 22,372,276 | 428.8% | 465,301,067 | 179,239,684 | 259.6% | 465,202,694 | 262,728,408 | 177.1% |
| | Lifetime : | 918,195,332 | 1,402,607,081 | 65.5% | 2,002,795,671 | 2,384,134,377 | 84.0% | 2,002,697,298 | 2,467,623,100 | 81.2% |

## Exhibit 1: Nationwide Loss Ratio Exhibit - Compound Inflation
## Custom Care (LTC-02) and Essential Care (BSC-02)

| | | Original Assumptions | | | Historical & Projected Experience | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Before Proposed Increase | | | With Proposed Rate Increase | | |
| | Calendar Year | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio |
| | 1993 | - | - | - | - | 1,598 | 0% | - | 1,598 | 0% |
| | 1994 | - | - | - | - | 3,070 | 0% | - | 3,070 | 0% |
| | 1995 | - | - | - | - | 6,357 | 0% | - | 6,357 | 0% |
| | 1996 | - | - | - | - | 11,024 | 0% | - | 11,024 | 0% |
| | 1997 | - | - | - | - | 16,415 | 0% | - | 16,415 | 0% |
| | 1998 | - | - | - | - | 28,930 | 0% | - | 28,930 | 0% |
| | 1999 | - | - | - | - | 77,836 | 0% | - | 77,836 | 0% |
| | 2000 | - | - | - | - | 188,563 | 0% | - | 188,563 | 0% |
| | 2001 | - | - | - | - | 430,621 | 0% | - | 430,621 | 0% |
| | 2002 | 108,367 | 5,964,173 | 2% | - | 6,730,353 | 0% | - | 6,730,353 | 0% |
| | 2003 | 1,231,034 | 65,387,920 | 2% | 710,365 | 65,137,576 | 1% | 710,365 | 65,137,576 | 1% |
| | 2004 | 2,413,824 | 85,848,002 | 3% | 3,456,339 | 87,095,120 | 4% | 3,456,339 | 87,095,120 | 4% |
| | 2005 | 4,610,883 | 81,732,771 | 6% | 2,239,311 | 85,302,621 | 3% | 2,239,311 | 85,302,621 | 3% |
| Historical | 2006 | 6,372,353 | 78,797,819 | 8% | 7,137,961 | 84,007,414 | 8% | 7,137,961 | 84,007,414 | 8% |
| Experience | 2007 | 7,566,088 | 76,566,395 | 10% | 11,317,256 | 82,920,080 | 14% | 11,317,256 | 82,920,080 | 14% |
| | 2008 | 9,624,709 | 74,762,867 | 13% | 9,302,078 | 81,862,048 | 11% | 9,302,078 | 81,862,048 | 11% |
| | 2009 | 13,120,577 | 73,215,397 | 18% | 10,153,121 | 80,537,904 | 13% | 10,153,121 | 80,537,904 | 13% |
| | 2010 | 15,760,035 | 71,656,998 | 22% | 19,663,452 | 79,453,058 | 25% | 19,663,452 | 79,453,058 | 25% |
| | 2011 | 18,082,334 | 70,003,741 | 26% | 20,525,370 | 78,270,521 | 26% | 20,525,370 | 78,270,521 | 26% |
| | 2012 | 20,736,836 | 68,257,470 | 30% | 28,709,371 | 81,975,605 | 35% | 28,709,371 | 81,975,605 | 35% |
| | 2013 | 23,689,758 | 66,415,085 | 36% | 28,301,597 | 110,004,793 | 26% | 28,301,597 | 110,004,793 | 26% |
| | 2014 | 26,935,365 | 64,493,569 | 42% | 33,150,164 | 107,908,186 | 31% | 33,150,164 | 107,908,186 | 31% |
| | 2015 | 30,639,060 | 62,516,724 | 49% | 44,063,589 | 101,590,752 | 43% | 44,063,589 | 101,590,752 | 43% |
| | 2016 | 34,779,761 | 60,491,973 | 57% | 48,200,133 | 102,685,171 | 47% | 48,200,133 | 102,685,171 | 47% |
| | 2017 | 39,390,531 | 58,422,554 | 67% | 58,276,681 | 120,244,395 | 48% | 58,276,681 | 120,244,395 | 48% |
| Projected | 2018 | 44,465,308 | 56,309,145 | 79% | 68,994,868 | 120,002,082 | 57% | 68,994,868 | 120,002,082 | 57% |
| Future | 2019 | 49,959,133 | 54,150,250 | 92% | 80,545,515 | 117,276,764 | 69% | 80,120,290 | 124,199,541 | 65% |
| Experience | 2020 | 55,879,056 | 51,942,453 | 108% | 93,703,640 | 114,290,083 | 82% | 91,097,425 | 149,220,907 | 61% |
| | 2021 | 62,151,144 | 49,686,495 | 125% | 109,807,094 | 111,050,592 | 99% | 106,489,997 | 148,064,938 | 72% |
| | 2022 | 68,785,132 | 47,385,736 | 145% | 127,687,037 | 107,563,217 | 119% | 123,839,448 | 143,422,695 | 86% |
| | 2023 | 75,670,516 | 45,040,271 | 168% | 146,133,440 | 103,792,064 | 141% | 141,725,185 | 138,402,008 | 102% |
| | 2024 | 82,669,080 | 42,654,016 | 194% | 163,608,027 | 99,745,242 | 164% | 158,661,692 | 133,013,555 | 119% |
| | 2025 | 89,620,207 | 40,231,913 | 223% | 179,909,020 | 95,419,717 | 189% | 174,452,943 | 127,253,128 | 137% |
| | 2026 | 96,107,499 | 37,784,908 | 254% | 190,404,966 | 90,815,358 | 210% | 184,668,943 | 121,120,400 | 152% |
| | 2027 | 102,224,833 | 35,331,244 | 289% | 205,100,568 | 85,924,093 | 239% | 198,898,042 | 114,604,487 | 174% |
| | 2028 | 107,952,397 | 32,886,967 | 328% | 224,070,058 | 80,803,365 | 277% | 217,195,219 | 107,781,779 | 202% |
| | 2029 | 113,307,367 | 30,468,163 | 372% | 242,022,021 | 75,477,381 | 321% | 234,489,452 | 100,684,409 | 233% |
| | 2030 | 117,896,222 | 28,088,753 | 420% | 256,164,917 | 70,023,208 | 366% | 248,108,211 | 93,415,024 | 266% |
| | 2031 | 121,066,077 | 25,764,795 | 470% | 251,485,030 | 64,480,397 | 390% | 243,675,520 | 86,026,292 | 283% |
| | 2032 | 123,290,937 | 23,517,616 | 524% | 253,269,858 | 58,871,802 | 430% | 245,405,073 | 78,548,674 | 312% |
| | 2033 | 124,623,076 | 21,366,021 | 583% | 261,056,570 | 53,322,700 | 490% | 252,839,946 | 71,149,273 | 355% |
| | 2034 | 123,755,026 | 19,327,081 | 640% | 265,316,489 | 47,941,629 | 553% | 256,855,197 | 63,972,940 | 402% |
| | 2035 | 121,320,969 | 17,409,510 | 697% | 265,484,610 | 42,804,866 | 620% | 256,918,799 | 57,121,546 | 450% |
| | 2036 | 117,990,812 | 15,616,242 | 756% | 244,701,126 | 37,946,806 | 645% | 236,894,922 | 50,641,103 | 468% |
| | 2037 | 114,837,549 | 13,955,199 | 823% | 230,592,666 | 33,371,775 | 691% | 223,240,614 | 44,537,516 | 501% |
| | 2038 | 111,444,258 | 12,433,818 | 896% | 220,947,981 | 29,126,335 | 759% | 213,837,544 | 38,873,095 | 550% |
| | 2039 | 106,693,890 | 11,057,706 | 965% | 211,438,000 | 25,224,518 | 838% | 204,548,844 | 33,666,720 | 608% |
| | 2040 | 101,687,588 | 9,822,764 | 1035% | 201,733,563 | 21,691,178 | 930% | 195,068,177 | 28,951,684 | 674% |
| | 2041 | 97,114,927 | 8,716,809 | 1114% | 180,406,596 | 18,527,347 | 974% | 174,459,267 | 24,729,475 | 705% |
| | 2042 | 93,865,642 | 7,731,500 | 1214% | 164,393,920 | 15,710,743 | 1046% | 158,943,465 | 20,970,450 | 758% |
| | 2043 | 91,892,578 | 6,858,498 | 1340% | 149,122,646 | 13,229,871 | 1127% | 144,145,732 | 17,659,350 | 816% |
| | 2044 | 91,232,239 | 6,088,278 | 1498% | 133,716,100 | 11,059,001 | 1209% | 129,230,045 | 14,761,891 | 875% |
| | 2045 | 91,694,315 | 5,407,801 | 1696% | 120,084,162 | 9,180,579 | 1308% | 116,023,004 | 12,254,685 | 947% |
| ***Values as of 12/31/2015 (discounted at maximum statutory valuation rates)*** | | | | | | | | | | |
| | Past : | 213,295,433 | 1,286,391,308 | 16.6% | 254,229,069 | 1,503,403,904 | 16.9% | 254,229,069 | 1,503,403,904 | 16.9% |
| | Future : | 1,621,530,239 | 600,776,491 | 269.9% | 2,786,700,173 | 1,326,649,783 | 210.1% | 2,706,528,304 | 1,632,849,971 | 165.8% |
| | Lifetime : | 1,834,825,672 | 1,887,167,799 | 97.2% | 3,040,929,242 | 2,830,053,688 | 107.5% | 2,960,757,373 | 3,136,253,875 | 94.4% |

## Exhibit 1: Nationwide Loss Ratio Exhibit - Simple Inflation
## Custom Care (LTC-02) and Essential Care (BSC-02)

| | | Original Assumptions | | | Historical & Projected Experience | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Before Proposed Increase | | | With Proposed Rate Increase | | |
| | Calendar Year | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio |
| | 1988 | - | - | - | - | 1,261 | 0% | - | 1,261 | 0% |
| | 1989 | - | - | - | - | 1,777 | 0% | - | 1,777 | 0% |
| | 1990 | - | - | - | - | 1,777 | 0% | - | 1,777 | 0% |
| | 1991 | - | - | - | - | 1,777 | 0% | - | 1,777 | 0% |
| | 1992 | - | - | - | - | 5,983 | 0% | - | 5,983 | 0% |
| | 1993 | - | - | - | - | 7,349 | 0% | - | 7,349 | 0% |
| | 1994 | - | - | - | - | 8,609 | 0% | - | 8,609 | 0% |
| | 1995 | - | - | - | - | 11,766 | 0% | - | 11,766 | 0% |
| | 1996 | - | - | - | - | 23,667 | 0% | - | 23,667 | 0% |
| | 1997 | - | - | - | - | 40,719 | 0% | - | 40,719 | 0% |
| | 1998 | - | - | - | - | 73,269 | 0% | - | 73,269 | 0% |
| | 1999 | - | - | - | - | 107,284 | 0% | - | 107,284 | 0% |
| | 2000 | - | - | - | - | 179,395 | 0% | - | 179,395 | 0% |
| | 2001 | - | - | - | - | 293,321 | 0% | - | 293,321 | 0% |
| | 2002 | 123,987 | 3,656,623 | 3% | 284,624 | 4,094,700 | 7% | 284,624 | 4,094,700 | 7% |
| | 2003 | 1,291,863 | 34,778,164 | 4% | 751,908 | 35,063,690 | 2% | 751,908 | 35,063,690 | 2% |
| | 2004 | 2,471,883 | 44,358,561 | 6% | 2,866,595 | 45,574,672 | 6% | 2,866,595 | 45,574,672 | 6% |
| | 2005 | 4,421,316 | 41,935,880 | 11% | 3,786,540 | 44,401,967 | 9% | 3,786,540 | 44,401,967 | 9% |
| Historical | 2006 | 5,956,021 | 40,144,157 | 15% | 6,101,952 | 43,459,446 | 14% | 6,101,952 | 43,459,446 | 14% |
| Experience | 2007 | 6,998,904 | 38,711,963 | 18% | 11,749,271 | 42,627,876 | 28% | 11,749,271 | 42,627,876 | 28% |
| | 2008 | 8,583,264 | 37,479,968 | 23% | 9,786,719 | 41,744,254 | 23% | 9,786,719 | 41,744,254 | 23% |
| | 2009 | 11,225,392 | 36,345,118 | 31% | 13,226,880 | 40,785,908 | 32% | 13,226,880 | 40,785,908 | 32% |
| | 2010 | 13,144,250 | 35,169,337 | 37% | 12,891,301 | 39,872,898 | 32% | 12,891,301 | 39,872,898 | 32% |
| | 2011 | 14,759,381 | 33,919,393 | 44% | 18,858,607 | 38,944,429 | 48% | 18,858,607 | 38,944,429 | 48% |
| | 2012 | 16,627,148 | 32,599,891 | 51% | 26,345,664 | 39,280,308 | 67% | 26,345,664 | 39,280,308 | 67% |
| | 2013 | 18,442,922 | 31,212,148 | 59% | 30,348,893 | 47,998,570 | 63% | 30,348,893 | 47,998,570 | 63% |
| | 2014 | 20,211,193 | 29,775,617 | 68% | 33,449,741 | 45,975,460 | 73% | 33,449,741 | 45,975,460 | 73% |
| | 2015 | 22,114,862 | 28,314,709 | 78% | 45,242,991 | 42,439,314 | 107% | 45,242,991 | 42,439,314 | 107% |
| | 2016 | 24,038,366 | 26,839,239 | 90% | 41,752,141 | 42,230,512 | 99% | 41,752,141 | 42,230,512 | 99% |
| | 2017 | 25,960,673 | 25,355,415 | 102% | 47,620,283 | 48,266,016 | 99% | 47,620,283 | 48,266,016 | 99% |
| Projected | 2018 | 27,848,278 | 23,867,975 | 117% | 53,739,463 | 47,256,834 | 114% | 53,739,463 | 47,256,834 | 114% |
| Future | 2019 | 29,635,509 | 22,381,139 | 132% | 59,412,572 | 45,206,493 | 131% | 59,126,326 | 47,840,365 | 124% |
| Experience | 2020 | 31,285,200 | 20,898,529 | 150% | 65,059,912 | 43,036,116 | 151% | 63,430,335 | 56,021,929 | 113% |
| | 2021 | 32,737,265 | 19,426,408 | 169% | 69,627,254 | 40,772,407 | 171% | 67,768,640 | 54,193,449 | 125% |
| | 2022 | 34,398,985 | 17,972,913 | 191% | 74,621,534 | 38,427,888 | 194% | 72,646,630 | 51,083,952 | 142% |
| | 2023 | 35,555,036 | 16,544,794 | 215% | 79,296,109 | 36,015,156 | 220% | 77,189,305 | 47,883,132 | 161% |
| | 2024 | 36,147,352 | 15,150,541 | 239% | 82,814,566 | 33,554,380 | 247% | 80,597,373 | 44,617,736 | 181% |
| | 2025 | 36,382,880 | 13,796,611 | 264% | 85,046,958 | 31,065,222 | 274% | 82,751,015 | 41,313,815 | 200% |
| | 2026 | 36,182,415 | 12,489,357 | 290% | 82,964,826 | 28,565,852 | 290% | 80,757,010 | 37,995,453 | 213% |
| | 2027 | 35,708,145 | 11,238,605 | 318% | 82,280,987 | 26,066,259 | 316% | 80,088,440 | 34,675,915 | 231% |
| | 2028 | 34,964,283 | 10,053,280 | 348% | 82,819,292 | 23,605,421 | 351% | 80,571,946 | 31,407,003 | 257% |
| | 2029 | 33,877,580 | 8,941,514 | 379% | 82,632,488 | 21,204,492 | 390% | 80,345,488 | 28,216,854 | 285% |
| | 2030 | 32,510,292 | 7,906,733 | 411% | 81,063,221 | 18,900,966 | 429% | 78,784,048 | 25,155,356 | 313% |
| | 2031 | 30,863,832 | 6,949,368 | 444% | 74,463,176 | 16,714,930 | 445% | 72,398,867 | 22,249,268 | 325% |
| | 2032 | 29,193,235 | 6,072,253 | 481% | 69,680,971 | 14,650,590 | 476% | 67,749,117 | 19,504,268 | 347% |
| | 2033 | 27,348,525 | 5,277,432 | 518% | 66,397,146 | 12,737,118 | 521% | 64,527,319 | 16,959,277 | 380% |
| | 2034 | 25,163,788 | 4,565,865 | 551% | 62,469,522 | 10,993,576 | 568% | 60,683,530 | 14,639,770 | 415% |
| | 2035 | 22,877,566 | 3,934,051 | 582% | 58,108,337 | 9,427,935 | 616% | 56,422,787 | 12,556,481 | 449% |
| | 2036 | 20,672,264 | 3,375,565 | 612% | 50,791,514 | 8,036,492 | 632% | 49,334,353 | 10,704,588 | 461% |
| | 2037 | 18,773,804 | 2,886,323 | 650% | 45,006,953 | 6,803,929 | 661% | 43,716,975 | 9,063,809 | 482% |
| | 2038 | 16,847,496 | 2,462,312 | 684% | 40,585,832 | 5,722,366 | 709% | 39,408,898 | 7,623,766 | 517% |
| | 2039 | 14,873,867 | 2,099,150 | 709% | 36,373,788 | 4,779,162 | 761% | 35,305,475 | 6,367,720 | 554% |
| | 2040 | 13,075,021 | 1,790,501 | 730% | 32,435,264 | 3,967,021 | 818% | 31,469,308 | 5,286,032 | 595% |
| ***Values as of 12/31/2015 (discounted at maximum statutory valuation rates)*** | | | | | | | | | | |
| | Past : | 174,722,614 | 641,838,240 | 27.2% | 250,590,583 | 743,130,484 | 33.7% | 250,590,583 | 743,130,484 | 33.7% |
| | Future : | 464,762,709 | 216,570,113 | 214.6% | 1,011,106,933 | 446,228,984 | 226.6% | 988,335,560 | 539,723,046 | 183.1% |
| | Lifetime : | 639,485,323 | 858,408,352 | 74.5% | 1,261,697,515 | 1,189,359,468 | 106.1% | 1,238,926,143 | 1,282,853,530 | 96.6% |

## Exhibit 1: Nationwide Loss Ratio Exhibit - GPO Inflation
## Custom Care (LTC-02) and Essential Care (BSC-02)

| | | Original Assumptions | | | Historical & Projected Experience | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Before Proposed Increase | | | With Proposed Rate Increase | | |
| | Calendar Year | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio |
| | 1992 | - | - | - | - | 3,266 | 0% | - | 3,266 | 0% |
| | 1993 | - | - | - | - | 9,648 | 0% | - | 9,648 | 0% |
| | 1994 | - | - | - | - | 9,713 | 0% | - | 9,713 | 0% |
| | 1995 | - | - | - | - | 13,672 | 0% | - | 13,672 | 0% |
| | 1996 | - | - | - | - | 25,772 | 0% | - | 25,772 | 0% |
| | 1997 | - | - | - | - | 29,052 | 0% | - | 29,052 | 0% |
| | 1998 | - | - | - | - | 55,912 | 0% | - | 55,912 | 0% |
| | 1999 | - | - | - | - | 94,552 | 0% | - | 94,552 | 0% |
| | 2000 | - | - | - | - | 134,472 | 0% | - | 134,472 | 0% |
| | 2001 | - | - | - | - | 227,498 | 0% | - | 227,498 | 0% |
| | 2002 | 297,967 | 3,077,488 | 10% | 180,418 | 3,457,776 | 5% | 180,418 | 3,457,776 | 5% |
| | 2003 | 2,782,430 | 27,062,742 | 10% | 2,114,162 | 27,351,200 | 8% | 2,114,162 | 27,351,200 | 8% |
| | 2004 | 4,813,893 | 33,760,633 | 14% | 5,425,268 | 34,596,513 | 16% | 5,425,268 | 34,596,513 | 16% |
| | 2005 | 7,062,167 | 31,742,607 | 22% | 6,042,250 | 33,297,066 | 18% | 6,042,250 | 33,297,066 | 18% |
| Historical | 2006 | 8,614,701 | 30,149,392 | 29% | 12,150,445 | 32,704,119 | 37% | 12,150,445 | 32,704,119 | 37% |
| Experience | 2007 | 9,439,725 | 28,770,974 | 33% | 19,735,509 | 31,854,658 | 62% | 19,735,509 | 31,854,658 | 62% |
| | 2008 | 10,438,495 | 27,486,479 | 38% | 15,153,396 | 30,868,761 | 49% | 15,153,396 | 30,868,761 | 49% |
| | 2009 | 12,107,166 | 26,218,139 | 46% | 20,344,553 | 30,244,538 | 67% | 20,344,553 | 30,244,538 | 67% |
| | 2010 | 13,128,429 | 24,881,783 | 53% | 22,031,563 | 29,264,118 | 75% | 22,031,563 | 29,264,118 | 75% |
| | 2011 | 13,784,535 | 23,478,420 | 59% | 26,599,373 | 27,961,873 | 95% | 26,599,373 | 27,961,873 | 95% |
| | 2012 | 14,558,845 | 22,025,448 | 66% | 29,584,436 | 26,737,231 | 111% | 29,584,436 | 26,737,231 | 111% |
| | 2013 | 14,966,396 | 20,535,352 | 73% | 24,690,651 | 29,295,991 | 84% | 24,690,651 | 29,295,991 | 84% |
| | 2014 | 15,092,721 | 19,041,342 | 79% | 30,812,293 | 27,984,223 | 110% | 30,812,293 | 27,984,223 | 110% |
| | 2015 | 15,246,060 | 17,578,949 | 87% | 36,480,810 | 26,296,658 | 139% | 36,480,810 | 26,296,658 | 139% |
| | 2016 | 15,314,714 | 16,160,872 | 95% | 26,627,294 | 25,297,854 | 105% | 26,627,294 | 25,297,854 | 105% |
| | 2017 | 15,283,689 | 14,792,957 | 103% | 27,727,292 | 27,499,039 | 101% | 27,727,292 | 27,499,039 | 101% |
| Projected | 2018 | 15,178,392 | 13,480,225 | 113% | 28,744,234 | 25,818,341 | 111% | 28,744,234 | 25,818,341 | 111% |
| Future | 2019 | 14,921,867 | 12,227,707 | 122% | 29,167,496 | 23,625,859 | 123% | 29,102,704 | 24,974,299 | 117% |
| Experience | 2020 | 14,569,929 | 11,039,148 | 132% | 29,275,868 | 21,489,745 | 136% | 28,975,330 | 27,842,396 | 104% |
| | 2021 | 14,161,109 | 9,916,537 | 143% | 28,345,344 | 19,442,587 | 146% | 28,070,226 | 25,713,288 | 109% |
| | 2022 | 14,030,752 | 8,862,156 | 158% | 27,607,239 | 17,485,510 | 158% | 27,350,229 | 23,128,580 | 118% |
| | 2023 | 13,604,243 | 7,878,925 | 173% | 26,845,439 | 15,631,853 | 172% | 26,586,188 | 20,679,778 | 129% |
| | 2024 | 12,915,925 | 6,970,308 | 185% | 25,773,165 | 13,898,563 | 185% | 25,509,184 | 18,389,393 | 139% |
| | 2025 | 12,166,720 | 6,135,661 | 198% | 24,464,233 | 12,288,177 | 199% | 24,197,889 | 16,260,871 | 149% |
| | 2026 | 11,378,640 | 5,371,927 | 212% | 22,216,268 | 10,799,204 | 206% | 21,987,110 | 14,292,334 | 154% |
| | 2027 | 10,629,081 | 4,678,532 | 227% | 20,461,390 | 9,420,887 | 217% | 20,248,615 | 12,469,657 | 162% |
| | 2028 | 9,847,395 | 4,054,726 | 243% | 19,123,339 | 8,162,570 | 234% | 18,908,091 | 10,805,311 | 175% |
| | 2029 | 9,039,051 | 3,499,044 | 258% | 17,769,112 | 7,023,211 | 253% | 17,552,379 | 9,298,003 | 189% |
| | 2030 | 8,240,371 | 3,006,961 | 274% | 16,297,247 | 6,003,172 | 271% | 16,086,069 | 7,948,294 | 202% |
| | 2031 | 7,462,932 | 2,572,508 | 290% | 14,164,586 | 5,095,583 | 278% | 13,990,716 | 6,747,166 | 207% |
| | 2032 | 6,772,234 | 2,191,692 | 309% | 12,492,503 | 4,289,147 | 291% | 12,339,721 | 5,679,728 | 217% |
| | 2033 | 6,078,568 | 1,860,722 | 327% | 11,187,633 | 3,584,179 | 312% | 11,043,062 | 4,746,465 | 233% |
| | 2034 | 5,367,989 | 1,575,824 | 341% | 9,907,689 | 2,977,641 | 333% | 9,773,203 | 3,943,407 | 248% |
| | 2035 | 4,698,014 | 1,331,949 | 353% | 8,700,432 | 2,461,691 | 353% | 8,576,448 | 3,260,213 | 263% |
| | 2036 | 4,099,936 | 1,123,656 | 365% | 7,283,220 | 2,025,762 | 360% | 7,182,987 | 2,682,924 | 268% |
| | 2037 | 3,609,112 | 946,870 | 381% | 6,182,745 | 1,658,110 | 373% | 6,097,136 | 2,196,012 | 278% |
| | 2038 | 3,137,224 | 797,906 | 393% | 5,323,334 | 1,350,413 | 394% | 5,246,062 | 1,788,477 | 293% |
| | 2039 | 2,689,846 | 673,400 | 399% | 4,564,671 | 1,094,255 | 417% | 4,495,144 | 1,449,188 | 310% |
| | 2040 | 2,306,715 | 569,988 | 405% | 3,902,651 | 882,969 | 442% | 3,840,142 | 1,169,325 | 328% |
| | 2041 | 1,988,791 | 484,093 | 411% | 3,197,311 | 709,689 | 451% | 3,146,793 | 939,801 | 335% |
| | 2042 | 1,738,085 | 412,741 | 421% | 2,660,535 | 567,856 | 469% | 2,617,609 | 751,928 | 348% |
| | 2043 | 1,544,392 | 353,570 | 437% | 2,223,494 | 452,235 | 492% | 2,186,397 | 598,780 | 365% |
| | 2044 | 1,399,637 | 304,452 | 460% | 1,834,296 | 358,284 | 512% | 1,803,149 | 474,340 | 380% |
| ***Values as of 12/31/2015 (discounted at maximum statutory valuation rates)*** | | | | | | | | | | |
| | Past : | 176,999,254 | 464,874,747 | 38.1% | 303,909,926 | 534,067,759 | 56.9% | 303,909,926 | 534,067,759 | 56.9% |
| | Future : | 165,817,888 | 108,712,489 | 152.5% | 313,630,153 | 204,393,479 | 153.4% | 311,337,180 | 240,918,730 | 129.2% |
| | Lifetime : | 342,817,141 | 573,587,236 | 59.8% | 617,540,079 | 738,461,238 | 83.6% | 615,247,106 | 774,986,489 | 79.4% |

## Exhibit 1: Nationwide Loss Ratio Exhibit (Pre-Rate Stability) - Compound Inflation
## Gold (LTC-96, LTC-96CL, NH-99, A-3541, A-3542, LTC2000)

| | | Original Assumptions | | | Historical & Projected Experience | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Before Proposed Increase | | | With Proposed Rate Increase | | |
| | Calendar Year | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio |
| | 1989 | - | - | - | - | 1,062 | 0% | - | 1,062 | 0% |
| | 1990 | - | - | - | - | 11,080 | 0% | - | 11,080 | 0% |
| | 1991 | - | - | - | - | 27,622 | 0% | - | 27,622 | 0% |
| | 1992 | - | - | - | - | 155,129 | 0% | - | 155,129 | 0% |
| | 1993 | - | - | - | - | 321,745 | 0% | - | 321,745 | 0% |
| | 1994 | - | - | - | - | 505,193 | 0% | - | 505,193 | 0% |
| | 1995 | - | - | - | - | 738,632 | 0% | - | 738,632 | 0% |
| | 1996 | 2,045 | 51,517 | 4% | - | 1,335,449 | 0% | - | 1,335,449 | 0% |
| | 1997 | 125,165 | 3,088,843 | 4% | - | 4,877,576 | 0% | - | 4,877,576 | 0% |
| | 1998 | 525,268 | 11,329,563 | 5% | 806,609 | 13,520,500 | 6% | 806,609 | 13,520,500 | 6% |
| | 1999 | 1,372,463 | 23,525,739 | 6% | 1,402,577 | 26,647,516 | 5% | 1,402,577 | 26,647,516 | 5% |
| | 2000 | 2,853,656 | 41,187,683 | 7% | 3,139,686 | 46,021,239 | 7% | 3,139,686 | 46,021,239 | 7% |
| | 2001 | 4,886,805 | 60,962,572 | 8% | 6,379,144 | 68,500,342 | 9% | 6,379,144 | 68,500,342 | 9% |
| | 2002 | 7,522,148 | 80,635,859 | 9% | 9,724,490 | 91,759,339 | 11% | 9,724,490 | 91,759,339 | 11% |
| | 2003 | 10,063,376 | 82,040,674 | 12% | 11,337,147 | 97,410,919 | 12% | 11,337,147 | 97,410,919 | 12% |
| | 2004 | 12,493,820 | 75,317,907 | 17% | 11,725,425 | 95,299,042 | 12% | 11,725,425 | 95,299,042 | 12% |
| | 2005 | 14,428,007 | 69,383,555 | 21% | 15,259,971 | 93,473,137 | 16% | 15,259,971 | 93,473,137 | 16% |
| Historical | 2006 | 16,291,484 | 64,296,832 | 25% | 24,635,721 | 91,660,774 | 27% | 24,635,721 | 91,660,774 | 27% |
| Experience | 2007 | 18,514,557 | 59,909,088 | 31% | 29,625,479 | 90,072,187 | 33% | 29,625,479 | 90,072,187 | 33% |
| | 2008 | 20,873,792 | 56,105,061 | 37% | 35,556,544 | 88,435,443 | 40% | 35,556,544 | 88,435,443 | 40% |
| | 2009 | 23,057,781 | 52,772,728 | 44% | 45,149,040 | 86,146,916 | 52% | 45,149,040 | 86,146,916 | 52% |
| | 2010 | 25,391,591 | 49,800,723 | 51% | 44,902,369 | 90,289,930 | 50% | 44,902,369 | 90,289,930 | 50% |
| | 2011 | 28,073,324 | 47,080,369 | 60% | 63,029,975 | 92,479,661 | 68% | 63,029,975 | 92,479,661 | 68% |
| | 2012 | 31,081,374 | 44,509,624 | 70% | 72,275,604 | 95,534,047 | 76% | 72,275,604 | 95,534,047 | 76% |
| | 2013 | 34,352,313 | 42,006,664 | 82% | 75,014,771 | 119,614,066 | 63% | 75,014,771 | 119,614,066 | 63% |
| | 2014 | 37,872,569 | 39,547,053 | 96% | 97,775,510 | 115,875,702 | 84% | 97,775,510 | 115,875,702 | 84% |
| | 2015 | 41,614,183 | 37,131,851 | 112% | 112,255,312 | 107,724,526 | 104% | 112,255,312 | 107,724,526 | 104% |
| | 2016 | 45,515,449 | 34,763,948 | 131% | 112,674,374 | 111,858,140 | 101% | 112,674,374 | 111,858,140 | 101% |
| | 2017 | 49,505,479 | 32,446,129 | 153% | 128,218,827 | 147,579,545 | 87% | 128,218,827 | 147,579,545 | 87% |
| Projected | 2018 | 53,508,779 | 30,181,511 | 177% | 144,951,941 | 146,690,926 | 99% | 144,951,941 | 146,690,926 | 99% |
| Future | 2019 | 57,467,078 | 27,974,055 | 205% | 162,267,061 | 140,922,886 | 115% | 161,193,094 | 150,066,349 | 107% |
| Experience | 2020 | 61,306,789 | 25,828,733 | 237% | 179,480,499 | 134,853,893 | 133% | 173,282,433 | 179,612,136 | 96% |
| | 2021 | 64,941,729 | 23,751,117 | 273% | 195,938,224 | 128,447,796 | 153% | 188,721,927 | 174,890,071 | 108% |
| | 2022 | 68,254,684 | 21,746,555 | 314% | 210,991,465 | 121,679,503 | 173% | 203,339,855 | 165,705,148 | 123% |
| | 2023 | 71,102,644 | 19,820,481 | 359% | 223,455,182 | 114,563,408 | 195% | 215,415,663 | 156,045,336 | 138% |
| | 2024 | 73,364,468 | 17,978,598 | 408% | 233,609,604 | 107,161,335 | 218% | 225,220,128 | 145,994,081 | 154% |
| | 2025 | 74,965,016 | 16,226,964 | 462% | 241,156,188 | 99,541,268 | 242% | 232,498,180 | 135,643,218 | 171% |
| | 2026 | 75,875,042 | 14,571,351 | 521% | 247,516,275 | 91,788,317 | 270% | 238,585,984 | 125,108,011 | 191% |
| | 2027 | 76,047,027 | 13,016,494 | 584% | 251,181,454 | 84,018,896 | 299% | 242,045,318 | 114,546,402 | 211% |
| | 2028 | 75,378,549 | 11,565,982 | 652% | 251,240,804 | 76,351,864 | 329% | 242,034,991 | 104,119,799 | 232% |
| | 2029 | 73,911,872 | 10,222,414 | 723% | 248,551,170 | 68,866,089 | 361% | 239,379,770 | 93,935,473 | 255% |
| | 2030 | 71,703,566 | 8,987,555 | 798% | 242,235,671 | 61,648,051 | 393% | 233,258,255 | 84,111,133 | 277% |
| | 2031 | 68,833,726 | 7,862,017 | 876% | 236,550,158 | 54,783,505 | 432% | 227,691,294 | 74,763,844 | 305% |
| | 2032 | 65,363,133 | 6,844,600 | 955% | 229,425,877 | 48,354,833 | 474% | 220,727,386 | 66,006,238 | 334% |
| | 2033 | 61,349,678 | 5,932,104 | 1034% | 218,170,296 | 42,396,953 | 515% | 209,831,712 | 57,886,470 | 362% |
| | 2034 | 57,090,171 | 5,120,031 | 1115% | 203,702,172 | 36,900,170 | 552% | 195,882,397 | 50,391,960 | 389% |
| | 2035 | 52,805,105 | 4,403,239 | 1199% | 186,761,163 | 31,877,040 | 586% | 179,586,798 | 43,540,488 | 412% |
| | 2036 | 48,591,597 | 3,775,993 | 1287% | 171,941,019 | 27,328,886 | 629% | 165,288,665 | 37,334,543 | 443% |
| | 2037 | 44,492,920 | 3,231,615 | 1377% | 158,058,491 | 23,254,302 | 680% | 151,874,960 | 31,772,895 | 478% |
| | 2038 | 40,587,103 | 2,762,061 | 1469% | 143,311,861 | 19,641,550 | 730% | 137,651,524 | 26,840,153 | 513% |
| | 2039 | 37,104,048 | 2,359,419 | 1573% | 127,890,031 | 16,472,397 | 776% | 122,803,790 | 22,511,986 | 546% |
| | 2040 | 34,207,265 | 2,016,054 | 1697% | 112,332,943 | 13,719,665 | 819% | 107,847,432 | 18,751,728 | 575% |
| | 2041 | 31,962,022 | 1,724,480 | 1853% | 98,857,325 | 11,349,445 | 871% | 94,879,310 | 15,513,391 | 612% |
| ***Values as of 12/31/2015 (discounted at maximum statutory valuation rates)*** | | | | | | | | | | |
| | Past : | 420,086,441 | 1,427,199,542 | 29.4% | 797,491,181 | 2,170,378,603 | 36.7% | 797,491,181 | 2,170,378,603 | 36.7% |
| | Future : | 999,347,389 | 264,273,082 | 378.1% | 3,026,694,414 | 1,395,615,632 | 216.9% | 2,932,179,673 | 1,726,125,235 | 169.9% |
| | Lifetime : | 1,419,433,830 | 1,691,472,624 | 83.9% | 3,824,185,595 | 3,565,994,235 | 107.2% | 3,729,670,853 | 3,896,503,838 | 95.7% |

## Exhibit 1: Nationwide Loss Ratio Exhibit (Pre-Rate Stability) - Simple Inflation
## Gold (LTC-96, LTC-96CL, NH-99, A-3541, A-3542, LTC2000)

| | | Original Assumptions | | | Historical & Projected Experience | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Before Proposed Increase | | | With Proposed Rate Increase | | |
| | Calendar Year | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio |
| | 1988 | - | - | - | - | 4,007 | 0% | - | 4,007 | 0% |
| | 1989 | - | - | - | - | 20,173 | 0% | - | 20,173 | 0% |
| | 1990 | - | - | - | - | 33,643 | 0% | - | 33,643 | 0% |
| | 1991 | - | - | - | - | 56,899 | 0% | - | 56,899 | 0% |
| | 1992 | - | - | - | - | 274,013 | 0% | - | 274,013 | 0% |
| | 1993 | - | - | - | - | 502,517 | 0% | - | 502,517 | 0% |
| | 1994 | - | - | - | - | 769,100 | 0% | - | 769,100 | 0% |
| | 1995 | - | - | - | - | 1,244,175 | 0% | - | 1,244,175 | 0% |
| | 1996 | 7,407 | 138,658 | 5% | - | 2,555,661 | 0% | - | 2,555,661 | 0% |
| | 1997 | 349,790 | 6,253,296 | 6% | - | 9,730,762 | 0% | - | 9,730,762 | 0% |
| | 1998 | 1,291,932 | 19,643,192 | 7% | 1,448,973 | 23,902,704 | 6% | 1,448,973 | 23,902,704 | 6% |
| | 1999 | 3,077,036 | 35,609,218 | 9% | 4,411,632 | 41,455,542 | 11% | 4,411,632 | 41,455,542 | 11% |
| | 2000 | 5,833,408 | 54,306,867 | 11% | 5,416,358 | 62,789,182 | 9% | 5,416,358 | 62,789,182 | 9% |
| | 2001 | 8,980,317 | 68,768,380 | 13% | 12,932,950 | 80,500,578 | 16% | 12,932,950 | 80,500,578 | 16% |
| | 2002 | 12,511,274 | 79,444,869 | 16% | 16,283,078 | 95,154,772 | 17% | 16,283,078 | 95,154,772 | 17% |
| | 2003 | 15,654,114 | 76,633,132 | 20% | 23,395,026 | 96,614,223 | 24% | 23,395,026 | 96,614,223 | 24% |
| | 2004 | 18,530,057 | 69,828,356 | 27% | 28,634,395 | 93,840,902 | 31% | 28,634,395 | 93,840,902 | 31% |
| | 2005 | 20,881,789 | 63,975,158 | 33% | 33,877,745 | 91,219,262 | 37% | 33,877,745 | 91,219,262 | 37% |
| Historical | 2006 | 23,142,080 | 58,917,394 | 39% | 51,437,506 | 88,753,976 | 58% | 51,437,506 | 88,753,976 | 58% |
| Experience | 2007 | 25,526,354 | 54,514,642 | 47% | 69,424,843 | 86,404,307 | 80% | 69,424,843 | 86,404,307 | 80% |
| | 2008 | 27,901,494 | 50,643,458 | 55% | 72,954,047 | 84,018,366 | 87% | 72,954,047 | 84,018,366 | 87% |
| | 2009 | 30,057,172 | 47,180,263 | 64% | 83,556,699 | 80,626,226 | 104% | 83,556,699 | 80,626,226 | 104% |
| | 2010 | 32,257,695 | 44,011,468 | 73% | 89,253,445 | 83,290,305 | 107% | 89,253,445 | 83,290,305 | 107% |
| | 2011 | 34,561,813 | 41,039,001 | 84% | 95,726,436 | 84,043,066 | 114% | 95,726,436 | 84,043,066 | 114% |
| | 2012 | 36,901,193 | 38,188,612 | 97% | 112,972,625 | 83,111,895 | 136% | 112,972,625 | 83,111,895 | 136% |
| | 2013 | 39,162,537 | 35,413,357 | 111% | 117,846,341 | 93,970,329 | 125% | 117,846,341 | 93,970,329 | 125% |
| | 2014 | 41,286,015 | 32,706,693 | 126% | 145,053,192 | 89,272,451 | 162% | 145,053,192 | 89,272,451 | 162% |
| | 2015 | 43,179,932 | 30,075,818 | 144% | 150,662,803 | 81,652,800 | 185% | 150,662,803 | 81,652,800 | 185% |
| | 2016 | 44,771,621 | 27,528,864 | 163% | 136,126,442 | 81,860,087 | 166% | 136,126,442 | 81,860,087 | 166% |
| | 2017 | 46,007,737 | 25,073,857 | 183% | 145,533,136 | 103,661,555 | 140% | 145,533,136 | 103,661,555 | 140% |
| Projected | 2018 | 46,818,618 | 22,719,140 | 206% | 153,895,648 | 100,052,275 | 154% | 153,895,648 | 100,052,275 | 154% |
| Future | 2019 | 47,160,100 | 20,473,164 | 230% | 160,518,788 | 93,225,749 | 172% | 159,550,514 | 98,895,872 | 161% |
| Experience | 2020 | 46,998,671 | 18,343,971 | 256% | 164,656,053 | 86,296,411 | 191% | 159,597,925 | 113,145,470 | 141% |
| | 2021 | 46,337,187 | 16,338,794 | 284% | 166,363,850 | 79,283,996 | 210% | 161,018,601 | 106,171,286 | 152% |
| | 2022 | 45,209,356 | 14,463,461 | 313% | 165,551,264 | 72,245,974 | 229% | 160,378,580 | 96,784,392 | 166% |
| | 2023 | 43,610,395 | 12,722,483 | 343% | 161,516,994 | 65,258,178 | 248% | 156,553,243 | 87,464,387 | 179% |
| | 2024 | 41,586,413 | 11,118,780 | 374% | 155,510,300 | 58,423,698 | 266% | 150,789,522 | 78,347,659 | 192% |
| | 2025 | 39,203,395 | 9,653,599 | 406% | 147,308,009 | 51,838,153 | 284% | 142,873,714 | 69,560,574 | 205% |
| | 2026 | 36,534,428 | 8,326,619 | 439% | 138,244,327 | 45,580,247 | 303% | 134,084,746 | 61,206,907 | 219% |
| | 2027 | 33,673,700 | 7,135,667 | 472% | 128,355,174 | 39,737,432 | 323% | 124,483,284 | 53,402,355 | 233% |
| | 2028 | 30,679,428 | 6,076,378 | 505% | 117,685,881 | 34,375,030 | 342% | 114,124,464 | 46,233,889 | 247% |
| | 2029 | 27,658,289 | 5,142,860 | 538% | 107,252,818 | 29,511,354 | 363% | 103,984,720 | 39,726,179 | 262% |
| | 2030 | 24,685,210 | 4,327,810 | 570% | 96,549,012 | 25,156,452 | 384% | 93,594,257 | 33,893,245 | 276% |
| | 2031 | 21,824,641 | 3,622,914 | 602% | 86,700,668 | 21,302,052 | 407% | 84,019,361 | 28,724,992 | 292% |
| | 2032 | 19,123,266 | 3,019,140 | 633% | 77,252,489 | 17,935,801 | 431% | 74,835,311 | 24,206,184 | 309% |
| | 2033 | 16,626,993 | 2,506,265 | 663% | 67,968,374 | 15,020,153 | 453% | 65,823,484 | 20,287,866 | 324% |
| | 2034 | 14,403,791 | 2,074,345 | 694% | 59,322,755 | 12,510,181 | 474% | 57,435,711 | 16,910,930 | 340% |
| | 2035 | 12,463,396 | 1,713,788 | 727% | 51,326,157 | 10,365,262 | 495% | 49,682,842 | 14,021,895 | 354% |
| | 2036 | 10,793,101 | 1,415,164 | 763% | 44,427,852 | 8,543,370 | 520% | 42,988,374 | 11,565,253 | 372% |
| | 2037 | 9,370,948 | 1,169,546 | 801% | 38,326,189 | 7,007,368 | 547% | 37,066,973 | 9,491,967 | 391% |
| | 2038 | 8,201,717 | 968,293 | 847% | 32,776,232 | 5,720,918 | 573% | 31,686,484 | 7,753,868 | 409% |
| | 2039 | 7,280,101 | 804,070 | 905% | 27,878,784 | 4,651,417 | 599% | 26,941,420 | 6,307,591 | 427% |
| | 2040 | 6,576,925 | 670,517 | 981% | 23,551,325 | 3,766,386 | 625% | 22,752,032 | 5,109,776 | 445% |
| ***Values as of 12/31/2015 (discounted at maximum statutory valuation rates)*** | | | | | | | | | | |
| | Past : | 549,303,435 | 1,414,004,175 | 38.8% | 1,382,529,721 | 2,154,336,740 | 64.2% | 1,382,529,721 | 2,154,336,740 | 64.2% |
| | Future : | 512,835,617 | 176,523,975 | 290.5% | 1,812,217,370 | 805,337,819 | 225.0% | 1,772,257,855 | 965,727,756 | 183.5% |
| | Lifetime : | 1,062,139,052 | 1,590,528,151 | 66.8% | 3,194,747,091 | 2,959,674,559 | 107.9% | 3,154,787,576 | 3,120,064,496 | 101.1% |

## Exhibit 1: Nationwide Loss Ratio Exhibit (Pre-Rate Stability) - GPO Inflation
## Gold (LTC-96, LTC-96CL, NH-99, A-3541, A-3542, LTC2000)

| | | Original Assumptions | | | Historical & Projected Experience | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Before Proposed Increase | | | With Proposed Rate Increase | | |
| | Calendar Year | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio |
| | 1988 | - | - | - | - | 24,645 | 0% | - | 24,645 | 0% |
| | 1989 | - | - | - | - | 67,457 | 0% | - | 67,457 | 0% |
| | 1990 | - | - | - | - | 111,927 | 0% | - | 111,927 | 0% |
| | 1991 | - | - | - | - | 158,508 | 0% | - | 158,508 | 0% |
| | 1992 | - | - | - | - | 1,412,496 | 0% | - | 1,412,496 | 0% |
| | 1993 | - | - | - | - | 2,631,862 | 0% | - | 2,631,862 | 0% |
| | 1994 | - | - | - | 6,812 | 3,928,155 | 0% | 6,812 | 3,928,155 | 0% |
| | 1995 | - | - | - | - | 5,927,534 | 0% | - | 5,927,534 | 0% |
| | 1996 | 37,070 | 317,564 | 12% | - | 9,506,684 | 0% | - | 9,506,684 | 0% |
| | 1997 | 1,408,649 | 11,615,305 | 12% | 65,089 | 23,637,884 | 0% | 65,089 | 23,637,884 | 0% |
| | 1998 | 5,025,309 | 34,583,404 | 15% | 5,187,232 | 48,481,679 | 11% | 5,187,232 | 48,481,679 | 11% |
| | 1999 | 10,255,188 | 55,047,708 | 19% | 14,526,555 | 72,129,413 | 20% | 14,526,555 | 72,129,413 | 20% |
| | 2000 | 17,231,354 | 75,866,423 | 23% | 23,163,104 | 97,947,609 | 24% | 23,163,104 | 97,947,609 | 24% |
| | 2001 | 23,764,864 | 89,914,468 | 26% | 36,347,524 | 117,929,903 | 31% | 36,347,524 | 117,929,903 | 31% |
| | 2002 | 29,865,231 | 99,670,317 | 30% | 56,840,744 | 133,925,073 | 42% | 56,840,744 | 133,925,073 | 42% |
| | 2003 | 33,845,151 | 94,559,276 | 36% | 62,122,470 | 135,176,550 | 46% | 62,122,470 | 135,176,550 | 46% |
| | 2004 | 36,274,582 | 84,606,924 | 43% | 74,530,792 | 130,780,704 | 57% | 74,530,792 | 130,780,704 | 57% |
| | 2005 | 37,359,908 | 76,010,880 | 49% | 93,464,000 | 126,328,528 | 74% | 93,464,000 | 126,328,528 | 74% |
| Historical | 2006 | 37,919,919 | 68,601,885 | 55% | 109,188,423 | 122,015,290 | 89% | 109,188,423 | 122,015,290 | 89% |
| Experience | 2007 | 38,513,494 | 62,167,197 | 62% | 135,774,258 | 117,652,497 | 115% | 135,774,258 | 117,652,497 | 115% |
| | 2008 | 39,051,084 | 56,509,540 | 69% | 134,367,858 | 113,155,161 | 119% | 134,367,858 | 113,155,161 | 119% |
| | 2009 | 39,292,099 | 51,447,484 | 76% | 146,488,822 | 107,239,291 | 137% | 146,488,822 | 107,239,291 | 137% |
| | 2010 | 39,377,364 | 46,834,582 | 84% | 144,683,500 | 108,832,489 | 133% | 144,683,500 | 108,832,489 | 133% |
| | 2011 | 39,329,667 | 42,557,674 | 92% | 150,911,453 | 107,114,224 | 141% | 150,911,453 | 107,114,224 | 141% |
| | 2012 | 39,123,820 | 38,538,464 | 102% | 150,966,080 | 102,629,584 | 147% | 150,966,080 | 102,629,584 | 147% |
| | 2013 | 38,673,466 | 34,731,951 | 111% | 150,357,537 | 107,598,688 | 140% | 150,357,537 | 107,598,688 | 140% |
| | 2014 | 37,960,345 | 31,132,990 | 122% | 154,135,736 | 100,776,336 | 153% | 154,135,736 | 100,776,336 | 153% |
| | 2015 | 36,960,191 | 27,750,001 | 133% | 158,857,421 | 92,136,205 | 172% | 158,857,421 | 92,136,205 | 172% |
| | 2016 | 35,683,529 | 24,590,376 | 145% | 134,835,333 | 90,045,830 | 150% | 134,835,333 | 90,045,830 | 150% |
| | 2017 | 34,186,992 | 21,660,112 | 158% | 133,944,241 | 107,380,334 | 125% | 133,944,241 | 107,380,334 | 125% |
| Projected | 2018 | 32,466,595 | 18,963,373 | 171% | 131,866,733 | 99,252,486 | 133% | 131,866,733 | 99,252,486 | 133% |
| Future | 2019 | 30,551,896 | 16,501,036 | 185% | 127,927,827 | 88,673,423 | 144% | 127,367,820 | 93,203,614 | 137% |
| Experience | 2020 | 28,493,694 | 14,270,178 | 200% | 121,853,219 | 78,698,131 | 155% | 119,333,566 | 99,356,938 | 120% |
| | 2021 | 26,355,560 | 12,265,461 | 215% | 114,170,423 | 69,333,042 | 165% | 111,894,658 | 89,297,136 | 125% |
| | 2022 | 24,199,070 | 10,479,162 | 231% | 105,682,406 | 60,609,215 | 174% | 103,766,849 | 78,211,048 | 133% |
| | 2023 | 22,028,134 | 8,900,450 | 247% | 96,566,365 | 52,568,926 | 184% | 94,954,669 | 67,977,329 | 140% |
| | 2024 | 19,876,120 | 7,515,639 | 264% | 87,348,396 | 45,256,815 | 193% | 85,980,049 | 58,652,129 | 147% |
| | 2025 | 17,784,539 | 6,310,224 | 282% | 77,916,097 | 38,678,509 | 201% | 76,752,590 | 50,243,129 | 153% |
| | 2026 | 15,791,591 | 5,269,377 | 300% | 68,978,551 | 32,820,580 | 210% | 67,987,956 | 42,735,304 | 159% |
| | 2027 | 13,920,155 | 4,378,107 | 318% | 60,713,176 | 27,670,353 | 219% | 59,863,689 | 36,115,930 | 166% |
| | 2028 | 12,169,103 | 3,620,370 | 336% | 53,148,048 | 23,203,745 | 229% | 52,413,888 | 30,358,519 | 173% |
| | 2029 | 10,556,908 | 2,980,702 | 354% | 46,461,519 | 19,358,676 | 240% | 45,815,520 | 25,387,343 | 180% |
| | 2030 | 9,095,995 | 2,444,592 | 372% | 40,260,381 | 16,072,465 | 250% | 39,699,816 | 21,125,770 | 188% |
| | 2031 | 7,794,578 | 1,998,441 | 390% | 34,783,599 | 13,285,075 | 262% | 34,293,598 | 17,500,154 | 196% |
| | 2032 | 6,642,983 | 1,629,867 | 408% | 29,944,868 | 10,940,831 | 274% | 29,514,817 | 14,441,998 | 204% |
| | 2033 | 5,630,308 | 1,326,946 | 424% | 25,603,921 | 8,979,030 | 285% | 25,230,150 | 11,875,532 | 212% |
| | 2034 | 4,757,795 | 1,079,280 | 441% | 21,777,432 | 7,341,917 | 297% | 21,454,535 | 9,728,042 | 221% |
| | 2035 | 4,018,421 | 877,952 | 458% | 18,359,084 | 5,980,831 | 307% | 18,085,538 | 7,938,003 | 228% |
| | 2036 | 3,401,885 | 715,118 | 476% | 15,498,499 | 4,853,907 | 319% | 15,262,462 | 6,452,348 | 237% |
| | 2037 | 2,891,664 | 584,027 | 495% | 13,060,846 | 3,925,511 | 333% | 12,856,032 | 5,225,699 | 246% |
| | 2038 | 2,476,810 | 478,649 | 517% | 10,935,463 | 3,163,985 | 346% | 10,760,068 | 4,217,459 | 255% |
| | 2039 | 2,148,464 | 394,012 | 545% | 9,120,916 | 2,542,092 | 359% | 8,971,507 | 3,392,527 | 264% |
| | 2040 | 1,893,694 | 326,082 | 581% | 7,550,238 | 2,035,501 | 371% | 7,425,141 | 2,719,362 | 273% |
| ***Values as of 12/31/2015 (discounted at maximum statutory valuation rates)*** | | | | | | | | | | |
| | Past : | 814,041,933 | 1,732,345,573 | 47.0% | 2,370,466,057 | 3,032,283,094 | 78.2% | 2,370,466,057 | 3,032,283,094 | 78.2% |
| | Future : | 277,825,939 | 135,434,910 | 205.1% | 1,159,809,315 | 709,553,660 | 163.5% | 1,148,253,596 | 818,013,576 | 140.4% |
| | Lifetime : | 1,091,867,872 | 1,867,780,483 | 58.5% | 3,530,275,372 | 3,741,836,754 | 94.3% | 3,518,719,653 | 3,850,296,669 | 91.4% |

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**Diane Cronin, FSA, MAAA**
**AVP, LTC Product & Risk Management**

LONG-TERM CARE INSURANCE

November 2, 2018

Bill Dismore
Virginia Department of Insurance

Re: John Hancock Life Insurance Company (U.S.A)
2016 Inforce Rate Increases JH – Pre-RS
SERFF ID: MULF-131210202

Dear Mr. Dismore,

This letter is in response to your objection dated October 12, 2018 regarding the above filing. Your questions/concerns are included below in bold with our responses following.

1. **The "2016 Rate Increase Filing Summary.xls" needs to be revised to show the cumulative total of all approved rate increases to date in each state.**

   Please see the file "*2016 Rate Increase Filing Summary - Pre-RS.xls*" for the requested information. The Filing Summary includes corrected VA policy counts, annualized premiums and rate increase for the Custom Care I Pre-RS filing. In addition, we have included an amended Post-RS file "*2016 Rate Increase Filing Summary - Post-RS.xls*" which has the prior rate increase percentages broken out for CCI Post-RS. The previous version included a weighted average of Pre and Post RS for CCI.

2. **Since only a sample of voluntary lapse rates is supplied, please provide the average ultimate voluntary lapse rates under current assumptions for this block of business.**

   We no longer have an "ultimate" rate in the way the industry used to, where rates start high and trend down to some low ultimate level. We now have rates that vary by Issue Age and Policy Duration. Lapse rates tend to decrease with policy duration but will trend up at the highest attained ages to 1.98% for policies without inflation protection and 2.03% for policies with inflation protection. Please see the file "*Lapse Rates.xlsx*" for lapse rates by issue age and duration.

3. **Please provide the historical claim count for each product series.**

   Please see the file "*2015 Claim Counts.xlsx*" for historical claim counts for each product series.

4. **Since the morbidity assumption is based on internal Company experience, please describe how the assumptions are derived for durations and ages beyond which the Company has credible experience.**

   If you define full credibility as 1082 claims, and assume homogeneity, then in our 2016 study, we last have full credibility at age 90, with decreasing partial credibility thereafter, and no credibility beyond age 100. By duration, we last have full credibility at duration 19, and no credibility by duration 28. However, the assumption of homogeneity is much less valid by duration, and experience by attribute needs to be considered.

   Our process for setting assumptions at higher ages and durations involves updating the prior expected assumptions. These assumptions, were originally all population and consultant data with insured environment modifiers. They were developed in approximately 1991. Since then, they have been updated many times, with insured experience replacing the population and consultant data. The patterns that are in the population and

consultant data still persist where we lack credible data.

5. **For all projections requested in the next question, the baseline should comply with the following:**

   **a. Any limited-pay paid-up policies should be removed, both from historical experience and future projections.**

   **b. For this pre-stability block, assumptions should be best-estimate, without margins for moderately adverse conditions.**

   **c. Premiums should be at the Virginia rate level for both historical and projected future.**

   **d. Please use the appropriate average maximum valuation interest rate for each product series for accumulation and discounting of this block as specified in 14VAC5-200-150.**

   **e. Please ensure that the discount/accumulation formulas are working formulas and specify the interest rates used in each exhibit.**

6. **Because the Bureau has observed over the years that there is often internal subsidization occurring between policyholders with different policy characteristics, for each of the six subsets of the business corresponding to the combinations of (limited/lifetime benefit periods) and (GPO/Simple/Compound inflation protection), please provide (in Excel format) the following projections on a nationwide basis:**

   Since Advantage and Gold were priced without margins, the loss ratio exhibits initially filed reflect projections using best-estimate assumptions. Custom Care I was priced with a margin, and a margin of 5.56% is included in our rate increase calculation. We have removed this margin for the exhibits requested.

   **a. current assumptions and current rates**

   Please see the following files:

   - *VA ADV Loss Ratio Exhibit splits.xlsb*
   - *VA Gold Loss Ratio Exhibit splits.xls*
   - *VA CCI Pre-RS Loss Ratio Exhibit splits.xls*

   **b. current assumptions and current rates, including paid-up policies (if any)**

   Rate Increases are calculated without paid-up policies. The following table shows the proportion of limited pay policies on a Nationwide basis:

| JH Retail Product Series | Nationwide |
|---|---|
| Advantage | 0.0% |
| Gold | 0.5% |
| Custom Care I | 4.3% |

   Due to the small volume of sales, this block of policies would not be a credible class on their own and including them would only increase the proposed rate increases as projected future premiums on these policies are considerably lower in relation to projected future incurred claims. As there are added complexities to providing this information, and given the immateriality and direction, we are hoping the Department will accept this as a response for (b).

   **c. current assumptions with the proposed rate increase**

   Please see the following files:

- *VA ADV Loss Ratio Exhibit splits.xlsb*
- *VA Gold Loss Ratio Exhibit splits.xls*
- *VA CCI Pre-RS Loss Ratio Exhibit splits.xls*

**d. current assumptions with the proposed rate increase, but with no shock lapses, benefit reductions, CBUL, or adverse selection (if applicable)**

Please see the following files:

- *VA ADV Loss Ratio Exhibit splits.xlsb*
- *VA Gold Loss Ratio Exhibit splits.xls*
- *VA CCI Pre-RS Loss Ratio Exhibit splits.xls*

**e. current assumptions with premiums restated as if the proposed rate schedule had been in effect from inception**

Please see the following files:

- *VA ADV Loss Ratio Exhibit splits.xlsb*
- *VA Gold Loss Ratio Exhibit splits.xls*
- *VA CCI Pre-RS Loss Ratio Exhibit splits.xls*

Please note that we do not believe it is appropriate to assume rate increases applied at inception for the purposes of determining if an additional rate increase is needed. This methodology would greatly expand the risk in the product by not allowing companies to seek the appropriate premium levels needed to maintain the future financial health of the policies.

> Exhibit 1A: Demonstration of not Recouping Past Losses was included in the original filing package to demonstrate John Hancock is not recouping past losses from current rate increase request. From a discussion by the NAIC in late 2013, the accepted methodology, which was incorporated into the 2014 LTC Model Regulation, ensures that past claim losses are not being recouped by only considering the lesser of actual and expected past claims when showing compliance with the loss ratio requirement. Expected past claims are defined as the following:

Expected claims shall be calculated based on the original filing assumptions assumed until new assumptions are filed as part of a rate increase. New assumptions shall be used for all periods beyond
each requested effective date of a rate increase regardless of whether or not the rate increase is approved. Expected claims are calculated for each calendar year based on the in-force during the calendar year. Expected claims shall include margins for moderately adverse experience; the margins included in the claims that were used to determine the lifetime loss ratio consistent with the original filing or as modified in any rate increase filing.

We apply this methodology in Exhibit 1A: Demonstration of not Recouping Past Losses. The ‘Adjusted Expected Incurred Claims’ are initially calculated by applying the original pricing loss ratio to the actual earned premium in a 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.

**f. original assumptions and original premiums from inception**

Please see the following files:

- *VA ADV Loss Ratio Exhibit splits.xlsb*
- *VA Gold Loss Ratio Exhibit splits.xls*
- *VA CCI Pre-RS Loss Ratio Exhibit splits.xls*

**g. actual past experience (claims, mortality, lapse) but original assumptions in the future, with all premiums at the original premium scale from inception.**

**Projections a-g can be separate tabs or combined into separate columns on the same exhibit.**

Please see the following files:

- *VA ADV Loss Ratio Exhibit splits.xlsb*
- *VA Gold Loss Ratio Exhibit splits.xls*
- *VA CCI Pre-RS Loss Ratio Exhibit splits.xls*

**7. For each of the six subsets of the business above, please provide the active life reserves balance as of the projection date on a nationwide basis.**

**Non-Lifetime, No Inflation**

| Product | Nationwide |
|---|---|
| Advantage | 175,500,581 |
| Gold | 418,858,509 |
| Custom Care I | 63,171,810 |

**Lifetime, No Inflation**

| Product | Nationwide |
|---|---|
| Advantage | 98,348,342 |
| Gold | 168,713,533 |
| Custom Care I | 23,122,676 |

**Non-Lifetime, Simple Inflation**

| Product | Nationwide |
|---|---|
| Advantage | 122,111,885 |
| Gold | 801,366,220 |
| Custom Care I | 219,755,682 |

**Lifetime, Simple Inflation**

| Product | Nationwide |
|---|---|
| Advantage | 49,611,666 |
| Gold | 279,781,433 |
| Custom Care I | 118,674,100 |

**Non-Lifetime, Compound Inflation**

| Product | Nationwide |
|---|---|
| Advantage | 65,074,816 |
| Gold | 1,400,314,577 |
| Custom Care I | 596,004,233 |

**Lifetime, Compound Inflation**

| Product | Nationwide |
|---|---|
| Advantage | 36,158,380 |
| Gold | 635,903,511 |
| Custom Care I | 554,009,019 |

**8. Since this filing includes three distinct product series, please provide the above exhibits separately for each series.**

The exhibits above are provided separately for each Policy Series.

**9. While your June 8, 2018 response #6 indicates that the company does not anticipate that it will profit or lose from landing spot elections, this will not be the case for each individual insured. How does the company communicate to the policyholder that all options may not be of equal value from their perspective?**

The policyholder cover letters will include the following statement: “Please be advised that all of the options available to you may not be of equal value, so please review this information carefully.”

Please see the following form filings (SERFF MULF-131278368) for cover letters with this language:

- JHLTC-2431_GPO
- JHLTC-2431

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,

Diane E Cronin

Diane Cronin, FSA, MAAA

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**David Plumb, FSA, MAAA**
**Vice President, Long Term Care Inforce Management**

LONG-TERM CARE INSURANCE

May 23, 2019

Bill Dismore
Virginia Department of Insurance

Re: John Hancock Life Insurance Company (U.S.A)
2016 Inforce Rate Increases JH – Pre-RS
SERFF ID: MULF-131210202

Dear Mr. Dismore,

This letter is to inform you that we have developed a new Shared Cost option that will allow policyholders to offset the proposed rate increases in this filing. If elected, the Shared Cost option would:

- Reduce the policyholder's current policy benefit amounts by their Shared Cost percentage. The daily/monthly benefit and the policy limit will be reduced by the Shared Cost percentage
- Apply a percentage factor to any future claim payments equal to the Shared Cost percentage. John Hancock will pay our portion (1 minus the Shared Cost percent) of any covered services, up to the new benefit amount and the policyholder will be responsible for the remainder.

The Shared Cost option will be made available for the Advantage, Gold (excluding policy forms LTC-96CL VA and LTC-96CL VA 9/96 because those forms already contain a coinsurance feature for home care and assisted living facilities), and Custom Care I.

We would like to add this option to the current filing. New filing packages and rate sheets for these three Policy Series with the Shared Cost option are attached. The new filing package includes minor additional updates to the Actuarial Memorandum:

- Section 5 – Morbidity section updated to document timing of prior experience study.
- Section 18 - No longer uses the word "avoid" and instead uses "offset".
- Section 19 - Now contains the details for the new Shared Cost option
- Section 21 (formerly 20) - The third sentence was updated to say "This is accomplished by first backing-out all prior **approved** rate increases from our nationwide premium data." The prior version used the word "requested" which was a typo.
- Appendices B to C - Rate sheets were updated to provide rates for policyholders who elect a Shared Cost option.
- Appendix D - Added to the filing and contains the Shared Cost Percentages.
- No other changes have been made to the filing or the rate increases.

The supporting forms will be submitted under separate cover in SERFF Filing MULF-131278368.

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,

David Plumb, FSA, MAAA

Vice President, Long Term Care Inforce Management
John Hancock Life Insurance Company

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**David Plumb, FSA, MAAA**
**Vice President, Long Term Care Inforce Management**

LONG-TERM CARE INSURANCE

July 2, 2019

Bill Dismore
Virginia Department of Insurance

Re: John Hancock Life Insurance Company (U.S.A)
2016 Inforce Rate Increases JH – Pre-RS
SERFF ID: MULF-131210202

Dear Mr. Dismore,

This letter is in response to your objection dated July 2, 2019 regarding the above filing. Your questions/concerns are included below in bold with our responses following.

**Objection 1**
**Please provide the Part 1 Rate Request Summary and the narrative explaining the rate increase. The narrative should be in language easily understood by the policyholder. The rate request summary form is available through the following link: https://www.scc.virginia.gov/boi/co/health/ltcmed/ltcratereq_sum.pdf**

Please see the attached LTC Summary that includes the RRS and a narrative explaining the rate increase: "*Pre RS LTC Summary.pdf*"

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,

David Plumb, FSA, MAAA
Vice President, Long Term Care Inforce Management
John Hancock Life Insurance Company